

**DRAFT**

**2003 Senior Housing Assessment**

**Prepared for:  
Texas Department on Aging**

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# TABLE OF CONTENTS

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TABLE OF CONTENTS .....	I
LIST OF FIGURES .....	III
LIST OF TABLES .....	V
INTRODUCTION.....	1
METHODOLOGY.....	2
INSTRUMENT.....	2
SAMPLING METHOD .....	3
DATA COLLECTION.....	3
SAMPLING RESULTS.....	4
SAMPLE WEIGHTING METHOD .....	4
ANALYSIS BY DEMOGRAPHIC GROUPS .....	6
REPORT FORMAT .....	7
<b>III. SAMPLE CHARACTERISTICS.....</b>	<b>8</b>
RESPONDENT CHARACTERISTICS .....	8
HOUSEHOLD CHARACTERISTICS .....	10
<b>IV. FINANCES AND SELF-SUFFICIENCY .....</b>	<b>14</b>
SOURCES OF INCOME.....	14
INSUFFICIENT INCOME .....	30
<b>V. HEALTH AND IN-HOME NEEDS .....</b>	<b>42</b>
<b>VI. HOUSING .....</b>	<b>99</b>
RELATIONSHIPS WITHIN THE HOUSEHOLD .....	99
TYPE OF HOUSING .....	104
<i>Home Specifications for Houses .....</i>	<i>108</i>
<i>Home Specifications for Apartment/Condominium/Quadplex .....</i>	<i>114</i>
<i>Home Specifications for Mobile Home .....</i>	<i>121</i>
HOUSING CONDITION .....	124
HOUSING EXPENSES.....	144
<i>Cost of Housing for Homeowners.....</i>	<i>144</i>
<i>Cost of Housing for Renters .....</i>	<i>154</i>
NEIGHBORHOOD CONDITIONS .....	157
<i>Living Plans and Needs.....</i>	<i>169</i>

<b>VII. ANALYSIS OF FINDINGS .....</b>	<b>178</b>
HOUSING NEEDS OF OLDER TEXANS .....	178
COSTS ASSOCIATED WITH MOVEMENT ALONG THE HOUSING CONTINUUM .....	184
CAUSES OF MOVEMENT ALONG THE HOUSING CONTINUUM .....	186
<b>VIII. CONCLUSIONS .....</b>	<b>189</b>
<b>APPENDIX A: SURVEY INSTRUMENT .....</b>	<b>194</b>
<b>APPENDIX B: OPEN END RESPONSES.....</b>	<b>211</b>
FINANCE AND SELF SUFFICIENCY .....	212
HEALTH AND IN-HOME NEEDS .....	215
HOUSING .....	233
<b>APPENDIX C: RESPONDENT FINDINGS.....</b>	<b>235</b>

## LIST OF FIGURES

---

Figure A	Texas CHAS Housing Regions .....	5
Figure 1	Still Having Problems Paying Bills.....	41
Figure 2	Respondent's Health Condition.....	42
Figure 3	Activities are Limited Due to Impairment or Health Problem.....	44
Figure 4	Someone in Household Needs Assistance with Routine Tasks.....	54
Figure 5	Make Services Better or Easier to Use .....	81
Figure 6	Know Names of Organizations.....	87
Figure 7	Make Services Better or Easier to Use .....	92
Figure 8	Type of Health Insurance .....	93
Figure 9	Type of Housing .....	104
Figure 10	Housing Community is Restricted to or Available for Older Adults Only ..	106
Figure 11	Square Footage of House .....	108
Figure 12	Number of Floors or Stories in House .....	110
Figure 13	Stairs to the Front Door .....	111
Figure 14	Difficulty Climbing Stairs.....	112
Figure 15	Location of Bedroom in House .....	113
Figure 16	Type of Apartment, Condominium, or Quadplex.....	114
Figure 17	Square Footage of Apartment/Condo/Quadplex.....	115
Figure 18	Location of Apartment Entrance.....	117
Figure 19	Stairs to the Front Door .....	118
Figure 20	Interior Stairs to Climb.....	119
Figure 21	Difficulty Climbing Stairs.....	120
Figure 22	Number of Square Feet in Mobile Home.....	121
Figure 23	Stairs to the Front Door .....	122
Figure 24	Difficulty Climbing Stairs.....	123
Figure 25	Modifications Not Made.....	132
Figure 26	Still Making Mortgage Payments.....	144
Figure 27	Total Paid in Real Estate Taxes Last Year.....	146
Figure 28	Have Homeowners Insurance .....	149
Figure 29	Total Paid for Homeowners Insurance Last Year.....	151
Figure 30	Total Monthly Housing Payment .....	152
Figure 31	Total Monthly Rent Payment .....	154
Figure 32	Total Monthly Cost of Utilities.....	155

Figure 33	Physical Condition of Home .....	157
Figure 34	Acquainted with Families in Neighborhood .....	163
Figure 35	Contact with Families in Neighborhood.....	166
Figure 36	Stay in Current Residence as Long as Possible .....	169
Figure 37	Will Always Live in Current Residence .....	171
Figure 38	Made Future Living Plans.....	172
Figure 39	Likelihood of Moving in Next 2 Years .....	173
Figure 40	Elderly Population by Independent Living Status .....	179
Figure C-1	Respondent Needs Assistance with Routine Tasks.....	237

## LIST OF TABLES

---

Table 1	Population Estimates of Older Adults by Region.....	6
Table 2A	Respondent Characteristics .....	8
Table 2B	Household Characteristics .....	10
<b><u>FINANCES AND SELF-SUFFICIENCY</u></b>		
Table 3	Sources of Income .....	14
Table 4	Income from Social Security Retirement Benefits By Selected Demographics .....	15
Table 5	Income from Interest Bearing Accounts By Selected Demographics .....	17
Table 6	Income from Stock Dividends By Selected Demographics .....	18
Table 7	Income from Pension/Retirement/IRA/Annuity Accounts By Selected Demographics .....	20
Table 8	Income from a Full-Time Job By Selected Demographics .....	21
Table 9	Income from a Business, Farm or Ranch By Selected Demographics.....	23
Table 10	Income from Social Security Disability Benefits By Selected Demographics .....	25
Table 11	Income from Veterans Payments By Selected Demographics.....	26
Table 12	Money from Family Members By Selected Demographics.....	27
Table 13	Primary Source of Income .....	29
Table 14	Unable to Pay Bills Due to Insufficient Income.....	30
Table 15	Unable to Pay All or Some of a Large Medical Bill By Selected Demographics .....	30
Table 16	Unable to Pay All or Some of Utility Bills By Selected Demographics.....	32
Table 17	Unable to Pay All or Some of Rent or Mortgage By Selected Demographics .....	33
Table 18	Action Taken to Resolve Problem of Unpaid Bills .....	35
Table 19	Get Financial Help from a Family Member or Friend By Selected Demographics .....	36
Table 20	Get Loan from Bank or Other Loan Institution By Selected Demographics .....	37
Table 21	Made Arrangements with Creditor By Selected Demographics .....	38
Table 22	Speak to Someone at Your Church or Faith-Based Organization By Selected Demographics .....	39
Table 23	Sought Help from Other Source By Selected Demographics.....	40
<b><u>HEALTH AND IN-HOME NEEDS</u></b>		
Table 24	Respondent's Health Condition By Selected Demographics.....	43

Table 25	Activities are Limited Due to Impairment or Health Problem By Selected Demographics .....	45
Table 26	Person with Impairment or Health Problem .....	46
Table 27	Impairments or Health Problems of People in Household.....	47
Table 28	Someone in Household Has Back or Neck Pain By Selected Demographics .....	48
Table 29	Someone in Household Has Hypertension, High Blood Pressure By Selected Demographics .....	49
Table 30	Someone in Household Has Lung, Breathing Problem By Selected Demographics .....	51
Table 31	Someone in Household Has Diabetes By Selected Demographics .....	52
Table 32	Someone in Household Needs Assistance with Routine Tasks .....	55
Table 33	Need Assistance Shopping By Selected Demographics .....	56
Table 34	Need Assistance Preparing Meals By Selected Demographics .....	57
Table 35	Need Assistance Doing Laundry By Selected Demographics.....	58
Table 36	Need Assistance Walking By Selected Demographics .....	59
Table 37	Need Assistance with Driving By Selected Demographics .....	60
Table 38	Need Assistance Dressing By Selected Demographics .....	62
Table 39	Need Assistance with Bathing By Selected Demographics .....	62
Table 40	Need Assistance Getting Out of Bed By Selected Demographics .....	64
Table 41	Frequency that Someone in Household Person Needs Assistance .....	65
Table 42	Frequency of Need for Assistance with Doing Laundry By Selected Demographics .....	66
Table 43	Someone in Household Gets Adequate Help.....	67
Table 44	Get Enough-Need More Help Shopping By Selected Demographics .....	68
Table 45	Get Enough-Need More Help Walking By Selected Demographics.....	69
Table 46	Who Provides Assistance to Person .....	71
Table 47	Household Receives Assistance from Organization Outside Home.....	72
Table 48	Received Housekeeping or Domestic Chores Services By Selected Demographics .....	72
Table 49	Received Transportation Services to Essential Destinations By Selected Demographics .....	73
Table 50	Organization Providing Services .....	76
Table 51	Received Services from a Government Agency By Selected Demographics .....	76
Table 52	Received Services from a Church By Selected Demographics.....	77
Table 53	Need Help for Services .....	78

Table 54	No Assistance Required By Selected Demographics .....	80
Table 55	Make Services Better or Easier to Use By Selected Demographics .....	82
Table 56	Household Receives Services from Organization Outside Home .....	83
Table 57	Received Coordinating or Providing Health Services By Selected Demographics .....	83
Table 58	Received Personal Care and Visitation Services By Selected Demographics .....	84
Table 59	Organization Providing Services .....	86
Table 60	Know Names of Organizations Providing Services By Selected Demographics .....	87
Table 61	Need Help for Services .....	89
Table 62	Needed Personal Care and Visitation Services By Selected Demographics .....	89
Table 63	No Additional Care Required By Selected Demographics .....	91
Table 64	Respondent Has Medicare Insurance By Selected Demographics.....	94
Table 65	Respondent Has Private Insurance By Selected Demographics .....	95
Table 66	Respondent Has Medicaid Insurance By Selected Demographics .....	96
Table 67	Respondent Has No Insurance By Selected Demographics.....	98

**HOUSING**

Table 68	Relationship of Other People in Household .....	99
Table 69	Spouse Living in Household By Selected Demographics .....	100
Table 70	Child Living in Household By Selected Demographics .....	101
Table 71	Grandchild Living in Household By Selected Demographics .....	102
Table 72	Type of Structure By Selected Demographics .....	105
Table 73	Housing Community is Restricted to or Available for Older Adults Only By Selected Demographics.....	107
Table 74	Square Footage of House By Selected Demographics.....	109
Table 75	Square Footage of Apartment/Condo/Quadplex By Selected Demographics .....	116
Table 76	Changes Made to Home .....	124
Table 77	Used Nightlights to Reduce Tripping By Selected Demographics .....	125
Table 78	Use Telephone with Large Numbers and Letters By Selected Demographics .....	126
Table 79	Installed an Emergency Response System By Selected Demographics .	128
Table 80	Reasons for Home Modification .....	130
Table 81	Made Modifications to Increase Ability to Live Independently By Selected Demographics .....	131



Table 82	Modifications Not Made By Selected Demographics .....	133
Table 83	Reasons Home Modifications Not Made .....	134
Table 84	Cannot Afford to Make Modifications By Selected Demographics .....	135
Table 85	Unable to Make Modifications Due to Health Impairments By Selected Demographics .....	136
Table 86	Do Not Have Anyone to Make Modifications for You By Selected Demographics .....	137
Table 87	Modifications Not Made Due to No Trust in Home Contractors By Selected Demographics .....	139
Table 88	Do Not Know Where to Get Information about Modifying Home By Selected Demographics .....	140
Table 89	Do Not Know How to Find a Good Home Contractor By Selected Demographics .....	141
Table 90	Home Modifications Would Not Look Nice in Home By Selected Demographics .....	142
Table 91	Cannot Get to Hardware or Home Supply Store By Selected Demographics .....	143
Table 92	Still Making Mortgage Payments By Selected Demographics .....	145
Table 93	Total Real Estate Taxes Paid Last Year By Selected Demographics .....	147
Table 94	Have Homeowners Insurance By Selected Demographics.....	149
Table 95	Monthly Cost of Mortgage, Taxes, and Insurance By Selected Demographics .....	153
Table 96	Monthly Utility Payments By Selected Demographics.....	156
Table 97	Physical Condition of Home By Selected Demographics .....	158
Table 98	Satisfaction with Neighborhood.....	159
Table 99	Satisfaction with Police Protection By Selected Demographics .....	159
Table 100	Satisfaction with Public Transportation By Selected Demographics .....	161
Table 101	Feel Safe in Neighborhood.....	162
Table 102	Acquainted with Families in Neighborhood By Selected Demographics ..	164
Table 103	Contact with Families in Neighborhood By Selected Demographics .....	167
Table 104	Stay in Current Residence as Long as Possible By Selected Demographics .....	170
Table 105	Likely to Move in the Next Two Years By Selected Demographics.....	174
Table 106	Living Preference if Needed Care .....	175
Table 107	Important Factors in Deciding Where to Live .....	176
Table 108	Most Important Factor in Deciding Where to Live By Selected Demographics .....	177

ANALYSIS OF FINDINGS

Table 109 Detailed Living Status..... 180

Table 110 Housing Type by Geography..... 180

Table 111 Home Modifications Matched with Health Ailments ..... 182

Table 112 Need for Home Modifications by Service Area..... 182

Table 113 Cost of Housing by Selected Demographics..... 185

Table 114 Factors Used to Examine Future Living Plans ..... 186

Table 115 Factors that Help Predict Intent to Stay in Current Home as Long  
as Possible ..... 187

Table 116 Factors that Help Predict Likelihood of Moving in the Next Two Years.... 188

APPENDIX C

Table C-1 Impairments or Health Problems of Respondent ..... 236

Table C-2 Respondent Needs Assistance with Routine Tasks..... 238

Table C-3 Frequency that Respondent Needs Assistance ..... 239

Table C-4 Respondent Gets Adequate Help..... 240

Table C-5 Who Provides Assistance to Respondent ..... 241

## INTRODUCTION

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Despite the debilities that accompany increased longevity, the majority of seniors can and do remain in their homes. The cost of maintaining that home and the ease of access to shopping, services, family, and community support are crucial to the reality of “aging-in-place.” Remaining in one’s home may be only one of many choices, but a realistic assessment of affordability, the available support system, and the physical environment is a critical component of making realistic decisions.

In order to assess the ability of older Texas residents to age in place, the Texas Department on Aging (TDoA) and the Texas Department of Housing and Community Affairs contracted with the Survey Research Center (SRC) at the University of North Texas to conduct a study of older adults in Texas. The study consisted of three components: key informant interviews, a survey of older adults in Texas and focus groups of older adults. This report presents the results from the survey of over 2,000 adults age 60 or older in Texas. The objectives of this survey were to assess:

- The financial status of older adults including sources of income, living expenses and ability to meet financial needs;
- The health of older adults including mobility, overall health and insurance needs.
- The status of housing conditions and living arrangements that older adults experience in Texas.

The findings in this study can be used to identify strengths and deficiencies in housing arrangements for older adults. Regional breakdowns are provided so any potential service improvements may be targeted toward the appropriate regions of Texas.

## METHODOLOGY

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### Instrument

The survey instrument was compiled using input from several sources. Meetings with TDoA staff were used to communicate to SRC staff the purpose and objectives to be fulfilled by the survey. The American Housing Survey was referenced for some question wording as well as housing questionnaires conducted by Fannie Mae and AARP.

Questions regarding health of the respondent, housing conditions and financial conditions were included in this first draft and the first draft was presented to TDoA staff for review. A process of adding new questions and revising existing questions took place for several weeks until a final instrument was approved by TDoA staff.

The instrument also accommodated a proxy interview for those situations where the selected adult was not capable of answering the survey because of a health impairment. The instrument was also translated into Spanish. Both instruments were programmed into SRC's Computer Assisted Telephone Interviewing system for survey administration. The system directs the interview along the appropriate branching patterns based on respondents' answers.

Both survey instruments were pretested with 10 respondents by telephone. Programming accuracy was checked using the data after the pretesting phase. Feedback from interviewers was considered for clarifying the wording of any questions. The final instrument is available in Appendix A.

## Sampling Method

The conceptual population for the survey was adults age 60 or older who reside in households with telephones. In order to make sure each of TDoA's service regions was represented, the state was segmented into 11 regions. Each service region was comprised of a list of counties provided by TDoA. A stratified random sampling method was designed with a quota of approximately 182 respondents set for each service region. Quotas were also set for each age group so that the sample would generally reflect the age distribution of older adults in Texas as a whole.

Random digit dialing (RDD) was used as the method of sample generation within each area because it offers the best coverage of active telephone numbers, and it reduces sample bias. The RDD method ensures that:

- the conceptual frame and sampling frame match;
- unlisted telephone numbers will be included, and;

the sampling frame will be as current as possible, thus maximizing the probability that newer residents will be included.

In order to produce the random telephone sample used in this survey, all operational three-digit telephone number exchanges in Texas were identified by service region. The proportion of telephone numbers assigned to each telephone number exchange was calculated by examining the density of listed telephone numbers for each exchange. Using this proportion as a guide, the last four digits were randomly generated for each telephone exchange. The total distribution of phone numbers produced generally reflected the distribution of listed phone numbers in each service region.

Once a household was contacted, a person within the household was randomly selected by requesting to speak to the person over the age 60 with the most recent birthday. In those cases where the selected person was not capable of answering the interview due to a health impairment, an interview was conducted with that person's care taker. If the selected person was capable of answering the survey but was not available at the time of the call, a callback was scheduled for a later time. If no one in the household was age 60 or older, that phone number was removed from the sampling frame.

## Data Collection

Trained telephone interviewers who had previous experience in telephone surveys were used to conduct the survey. New interviewers were added to the staff and trained as needed. Each interviewer completed an intensive general training session. The purposes of general training were to ensure that interviewers understood and practiced all of the basic skills needed to conduct interviews and that they were knowledgeable about standard interviewing conventions. The interviewers also attended a specific training session for the project. The project training session provided information on the background and goals of the study. Interviewers practiced administering the questionnaire to become familiar with the questions.

All interviewing was conducted from a centralized telephone bank in Denton, Texas. An experienced telephone supervisor was on duty at all times to supervise the administration of the sample, monitor for quality control, and handle any other problems. Data for the survey were collected over a period of several weeks. Interviewing began on December 12, 2002

and stopped temporarily on December 21, 2002. Interviewing resumed on January 2, 2003 and was completed on February 28, 2003.

## **Sampling Results**

A total of 2,005 completed interviews were obtained with approximately 182 responses in each service region (see Figure A). Fifty-four of these were proxy interviews. A random sample of 182 respondents yields a margin of error of  $\pm 7.3$  percent. This means, for example, that if 40 percent of the respondents in a service region answered “yes” to a question, we could be 95 percent confident that the actual proportion of residents in the population who would answer “yes” to the same question would fall somewhere between 32.7 percent and 47.3 percent.

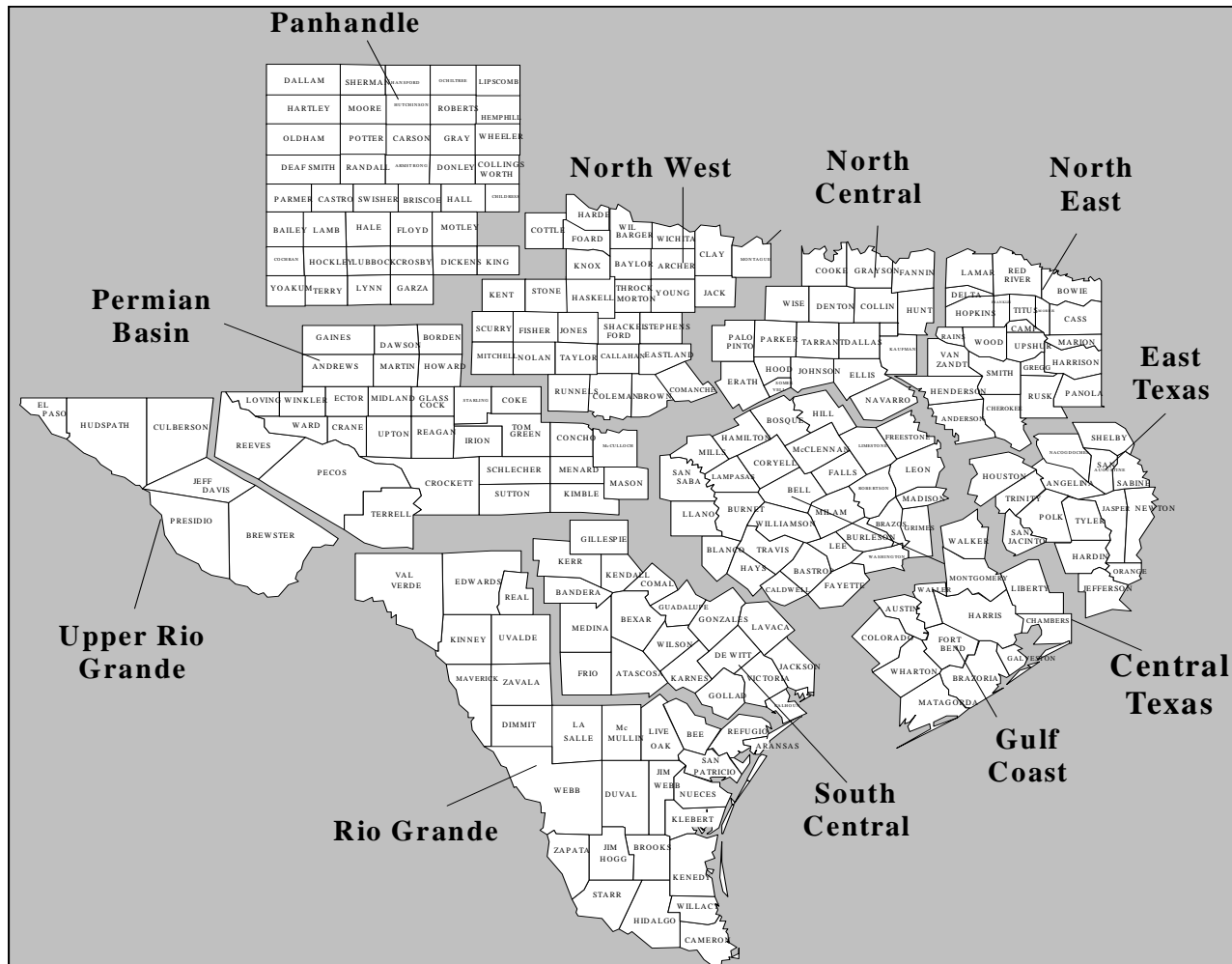
As the sample size increases the margin of error decreases. Among a random sample of 2,005 respondents, the margin of error is quite low. If a simple random sampling method were used without stratification by service region, a sample of 2,005 would yield a margin of error of  $\pm 2.2$  percent at the 95 percent confidence level. While this sample was a stratified random sample and not a simple random sample, a  $\pm 2.2$  percent margin of error can be approximated by applying weights to the overall sample.

## **Sample Weighting Method**

When stratifying the sample geographically, each service region is an independent random sample that provides a representative distribution of the population’s characteristics within that area. However, when the areas are combined to represent the state of Texas as a whole, some error is introduced. This occurs because the actual number of households within each area varies.

For example, according to current population estimates, Region 6 is has a population of 615,344 people age 60 or older (see Table 1). By contrast, Region 10 has a population of 21,110 people age 60 or older. In a random sample, the number of respondents from the Region 6 completing an interview would be 29 times the number of respondents completing an interview from Region 10. By stratifying the sample, Region 10 is over represented and Region 6 is under represented in the total count of completed interviews.

**Figure A**  
**Texas CHAS Housing Regions**



Texas Divided by Uniform State Service Region.

**Table 1  
Population Estimates of Older Adults by Region**

TDoA Region	Population Estimates*			
	Age 60 or older	Percentage of Population	Expected Counts in an RDD Sample	Actual Completed Interviews
Panhandle	135,039	4.4	88	182
North West	115,740	3.8	76	182
North Central	813,118	26.4	530	182
North East	233,432	7.6	152	182
East Texas	150,416	4.8	96	182
Gulf Coast	615,344	19.9	400	181
Central Texas	299,191	9.7	194	183
South Central	326,053	10.6	213	182
Rio Grande	289,642	9.4	188	182
Permian Basin	85,581	2.7	54	183
Upper Rio Grande	21,110	0.7	14	184
Total Count	3,084,666	100.0	2,005	2,005

In order to compensate for the effects of over-representation, a weighting method was applied to bring the relative number of interviews from each area in line with the number of respondents who would have been interviewed if the sample were drawn proportionally.

This weighting method reduces over-representation when aggregating the data to the state level. Whenever the data were aggregated to represent residents of Texas as a whole, this weighting method was used. When aggregate responses to questions were crosstabulated by demographic characteristics of the respondents, the same weighting method was applied.

This aggregate weighting method was not applied to analysis of differences among the service regions. Since each service region is an independent random sample, it is not only acceptable, but also advisable that the responses for each area are run without weights. As a result, the responses in each service region are an adequate representation of the area's population within a  $\pm 7.3$  percent margin of error.

## Analysis by Demographic Groups

Each question in the survey was cross-tabulated with the following 13 demographic categories:

Age	Employment status
Education	Homeownership status
Race or ethnicity	Type of housing
Gender	Length of residence at current address
Adult composition of household	Service Region
Location of the nearest adult child	Area residence

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\* Claritas estimates of 2001 population conditions based on 2000 Census data.



## Percentage of median income

Whenever the responses to a single question are divided by demographic groups, the percentage distribution of responses within one group will rarely exactly match the percentage distribution of another group; there will often be some variation between groups.

The most important consideration in interpreting these differences is to determine if the differences in the sample are representative of differences between the same groups within the general population. This question can be answered with a test of statistical significance. The Survey Research Center only reports those differences between groups that are found to be statistically significant.

## Report Format

The purpose of this report is to summarize the data for the survey of older adults at the state level. The findings are intended to represent the conditions of older adults throughout the state. When findings are presented by demographic characteristics, these characteristics are also intended to be generalizable to the target population of Texas as a whole. Regional breakdowns are only provided where differences are statistically significant.

The remainder of the report is arranged in four primary sections. The first, Sample Characteristics, presents the demographic characteristics for all respondents. "Finances and Self-Sufficiency" details the findings regarding income sources and living expenses. "Health and In-Home Needs" presents the findings regarding respondents' health and need for health-related services. Housing conditions and living arrangements are detailed in the "Housing" section. Conclusions drawn from the findings are presented in the "Conclusions" section.

It should be noted that due to rounding, percentages may not always add up to 100 percent, but will usually range from 99.9 percent to 100.1 percent unless otherwise noted.

### III. SAMPLE CHARACTERISTICS

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#### Respondent Characteristics

**Table 2A**  
**Respondent Characteristics**

Demographic Characteristics	Count	Percent Responding
Age		
60-64	562	28.0
65-74	757	37.8
75-84	489	24.4
85 and older	197	9.8
Years of education completed		
Less than high school	317	15.9
High school graduate/GED	514	25.7
Some college or technical school	532	26.6
Technical school certification	72	3.6
College graduate or more	561	28.1

- Respondents were asked a series of questions regarding personal characteristics and household characteristics. As shown in Table 2A, 37.8 percent of the respondents were between the ages of 65 and 74, and 9.8 percent of the respondents were age 85 or older.
- Sixteen percent had less than or some high school education and 25.7 percent had a high school degree or G.E.D. Twenty-six percent of the respondents had some college or technical school experience. Over one-quarter (28.1 percent) had a college degree or more.

**Table 2A (Continued)  
Respondent Characteristics**

Demographic Characteristics	Count	Percent Responding
Race/ethnicity		
White	1,605	80.7
African American	110	5.5
Hispanic	218	11.0
Asian	7	0.4
American Indian	27	1.4
Other	23	1.1
Gender of respondent		
Female	1,300	64.8
Male	705	35.2

- As shown in Table 2A, 80.7 percent of the respondents in the sample were White. Hispanic respondents comprised 11.0 percent of the respondents, and African American respondents comprised 5.5 percent of the respondents. Other ethnic/racial groups in the sample included American Indian (1.4 percent), Asian (0.4 percent), and other (1.1 percent) respondents.
- Two-thirds of the respondents were female (64.8 percent) and one-third were male (35.2 percent).

## Household Characteristics

**Table 2B**  
**Household Characteristics**

Characteristic	Count	Percent Responding
Length of residence at current address		
5 years or less	603	30.1
6 to 10 years	262	13.1
11 to 15 years	182	9.1
16 to 20 years	169	8.5
21 to 25 years	172	8.6
26 to 30 years	149	7.4
Over 30 years	465	23.2
Type of housing		
House	1,504	75.5
Duplex (or townhouse)	64	3.2
Apartment, condo, quadplex	248	12.4
Mobile home	177	8.9
Ownership status		
Own	1,613	82.5
Rent	343	17.5
Area		
Urban	1,479	80.7
Rural	355	19.3

- As shown in Table 2B, one-third (30.1 percent) of the respondents lived at their current residence for 5 years or less, and 23.2 percent have lived at their current address for over 30 years.
- Seventy-five percent of the respondents lived in a single-family home, and 12.4 percent of the respondents lived in an apartment/condominium/quadplex. Nine percent of the respondents lived in mobile home (8.9 percent), and 3.2 percent lived in a duplex or townhouse. For crosstabulations appearing in the report, the duplex (townhouse) category is combined with the house category.
- Eighty-two percent of the respondents owned their home and 17.5 percent rented.
- Eighty-one percent of the respondents lived in an urban area and 19.3 percent lived in a rural area.

**Table 2B (Continued)  
Household Characteristics**

Characteristic	Count	Percent Responding
Income-Total		
Under \$10,000	240	14.9
\$10,000 to \$19,999	286	17.8
\$20,000 to \$29,999	280	17.4
\$30,000 to \$39,999	212	13.1
\$40,000 to \$49,999	162	10.0
\$50,000 to \$74,999	188	11.6
\$75,000 to \$99,999	127	7.9
\$100,000 to \$149,999	61	3.8
\$150,000 or more	56	3.5
Income-Median		
Extremely low (Less than 30%)	335	20.8
Very low (30-50%)	304	18.9
Low income (51-80%)	394	24.4
Near median income	191	11.9
Above median income	388	24.1
Present employment status		
Employed full-time	312	15.7
Employed part-time	154	7.8
Unemployed	79	4.0
Retired (not working at all)	1,181	59.5
Student	4	.2
Homemaker	130	6.5
Disabled or too ill to work	124	6.2

- Fifty percent of the households reported incomes below \$30,000 and 26.8 percent reported incomes of \$50,000 or more.
- The median income varied by service region. Using the income question in combination with published median income estimates for each service region, the income for respondents could be generally categorized as a percentages of median income. Sixty-four percent of the respondents reported earning below the median income, while only 24.1 percent reported earning above the median income.
- Nearly two-thirds of the respondents (59.5 percent) were retired. Twenty-three percent were employed either full-time (15.7 percent) or part-time (7.8 percent) and 4.0 percent were unemployed. Six percent were homemakers, and 6.2 percent were disabled or too ill to work.

**Table 2B (Continued)**  
**Household Characteristics**

Characteristic	Count	Percent Responding
Number of people (including respondent) in household		
1	710	35.6
2	974	48.9
3	162	8.2
4	67	3.4
5	44	2.2
6	16	0.8
7 or more	18	0.9
Number of other people age 60 or older in household		
0	320	24.7
1	838	64.7
2	129	9.9
3 or more	7	0.6
Have adult children not living in household		
Yes	1,594	79.6
No	408	20.4
Number of adult children not living in household	246	15.5
1		
2	500	31.5
3	411	25.8
4	211	13.2
5	104	6.5
6 or more	119	7.5
Distance adult child lives from household		
In your town	779	49.1
In a nearby town	374	23.6
In the state of Texas	254	16.0
Out of the state	179	11.3
Location of nearest adult child		
Lives with respondent	259	13.0
Lives in your town	682	34.2
Lives in a nearby town	335	16.8
Lives in Texas	217	10.9
Lives out of state	159	8.0
No adult children	342	17.2

- The largest percentage of households (48.9 percent) housed two people. Thirty-six percent reported one person in the household, and 15.5 percent reported three or more people in the household.
- In 64.7 percent of the households there was one other person age 60 or older living in the household. In 10.5 percent of the households there were two or more other people age 60

or older living there. In 24.7 percent of the households there were no other people age 60 or older living there.

- Eighty percent of the respondents had an adult child who lived outside of the household.
- Several variables were used in conjunction with one another to create a variable for location of the nearest adult child. Thirteen percent of the respondents reported that their nearest adult child lived with them, and 17.2 percent did not have any adult children.

## IV. FINANCES AND SELF-SUFFICIENCY

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### Sources of Income

**Table 3**  
**Sources of Income\***

	Percentage responding
Social security retirement benefits (n=1,959)	77.2
Interest from savings accounts/CD's/Money Market funds or other interest bearing accounts (n=1,948)	48.8
Dividends from stocks (n=1,947)	30.5
Pension/retirement/IRA/Annuity accounts (n=2,005)	18.6
A full-time job (n=1,980)	18.1
A business, farm or ranch (n=1,979)	15.3
Rental income from a property that you own (n=1,966)	13.4
A part-time job (n=1,983)	11.2
Social security disability benefits (n=1,955)	10.8
Veteran's payments (n=1,973)	10.4
Money from family members (n=1,963)	5.6
Private insurance disability payments (n=1,962)	4.5
Workers compensation (n=1,967)	1.3
Unemployment compensation (n=1,970)	0.8
Other (n=1,954)	5.0

- Respondents were asked if they received regular income from any of the sources listed in Table 3. The most common types of regular income reported were social security retirement benefits (77.2 percent) and interest from savings accounts/CDs/Money Market funds or other interest bearing accounts (48.8 percent).

#### Social Security Retirement Benefits

- Seventy-seven percent of the respondents reported receiving regular income from Social Security retirement benefits.
- As shown in Table 4, the percentages of the respondents who reported receiving regular income from Social Security retirement benefits increased as age and years of residence at current residence increased. The percentages decreased as education and median income increased.
- The percentages of the respondents reporting regular income from Social Security retirement benefits varied with living status: living with other older adults only (82.4 percent), living alone (81.3 percent), and living with other younger adults (61.5 percent).
- White respondents (79.8 percent) were more likely to report receiving regular income from Social Security retirement benefits than respondents of other ethnic groups.

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\* Because each type of income was asked as separate question, the percentages may not add to 100.0.



- Seventy-eight percent of the respondents who spoke English during the interview reported regular income from Social Security retirement benefits compared to 63.5 percent of the respondents who spoke Spanish during the interview.
- A greater percentage of the female respondents (79.9 percent) reported receiving regular income from Social Security retirement benefits compared to male respondents (72.2 percent).
- The percentages of the respondents who reported receiving regular income from Social Security retirement benefits varied by service region.

**Table 4**  
**Income from Social Security Retirement Benefits**  
**By Selected Demographics**

	Percentage Responding	
	Yes	No
Age		
60 to 64	41.2	58.8
65 to 74	88.2	11.8
75 to 84	94.5	5.5
85 or older	94.8	5.2
Years lived at current residence		
5 years or less	71.0	29.0
6 to 10 years	79.8	20.2
11 to 20 years	77.9	22.1
21 to 30 years	76.2	23.8
More than 30 years	84.0	16.0
Living status		
Living alone	81.3	18.7
Living with other older adults only	82.4	17.6
Living with other younger adults	61.5	38.5
Education		
Less than high school	73.0	27.0
High school graduate/GED	85.4	14.6
Some college/technical school	80.2	19.8
Technical school certification	71.8	28.2
College graduate or more	69.7	30.3
Median income		
Extremely low	82.3	17.7
Very low	83.1	16.9
Low income	76.7	23.3
Near median income	78.5	21.5
Above median income	65.0	35.0
Ethnicity		
White	79.8	20.2
African American	70.5	29.5
Hispanic	64.1	35.9
Other	63.2	36.8

	Percentage Responding	
	Yes	No
Language of interview		
Spanish	63.5	36.5
English	78.0	22.0
Gender		
Female	79.9	20.1
Male	72.2	27.8
Service Region		
Panhandle	82.7	17.3
North West	86.7	13.3
North Central	72.9	27.1
North East	84.0	16.0
East Texas	79.4	20.6
Gulf Coast	70.3	29.7
Central Texas	84.4	15.6
South Central	78.0	22.0
Rio Grande	80.0	20.0
Permian Basin	79.7	20.3
Upper Rio Grande	76.5	23.5

### Interest Bearing Accounts

- Nearly half (48.8 percent) of the respondents reported receiving regular income from interest on savings accounts, CDs, Money Market funds, or other interest bearing accounts.
- The percentages of the respondents who received regular income from interest bearing accounts increased as age, education, and income increased (see Table 5).
- Fifty-three percent of homeowners reported receiving regular income from interest bearing accounts compared to 32.4 percent of renters.
- Respondents who lived in a house or duplex (51.9 percent) were more likely to report income from interest bearing accounts than respondents who lived in an apartment/condo/quadplex (38.4 percent) or a mobile home (33.9 percent).
- Seniors who lived with other older adults only (57.2 percent) were more likely to report regular income from interest bearing accounts compared to seniors who lived alone (47.5 percent) or with other younger adults (35.5 percent).
- The percentages of the respondents who reported income from interest bearing accounts increased as the distance the nearest child lived from the respondent increased.
- A greater percentage of the white respondents (56.1 percent) reported income from interest bearing accounts compared to respondents of "other" ethnic groups (41.8 percent), Hispanic respondents (16.0 percent), and African American respondents (14.0 percent).
- Respondents who lived in the North West service region (52.2 percent) were more likely and respondents from the Upper Rio Grande service region were least likely to say they received income from interest bearing accounts.

**Table 5**  
**Income from Interest Bearing Accounts**  
**By Selected Demographics**

	Percentage responding	
	Yes	No
Age		
60 to 64	40.3	59.7
65 to 74	46.8	53.2
75 to 84	56.3	43.7
85 or older	62.4	37.6
Own or rent home		
Rent	32.4	67.6
Own	52.5	47.5
Type of housing		
House/duplex	51.9	48.1
Apt/condo/quadplex	38.4	61.6
Mobile home	33.9	66.1
Living status		
Living alone	47.5	52.5
Living with other older adults only	57.2	42.8
Living with other younger adults	35.5	64.5
Distance nearest adult child lives from respondent		
Lives with respondent	25.9	74.1
Lives in your town	48.6	51.4
Lives in a nearby town	55.9	44.1
Lives in Texas	61.0	39.0
Lives out of state	60.5	39.5
No adult children	46.8	53.2
Education		
Less than high school	16.4	83.5
High school graduate/GED	49.4	50.6
Some college/technical school	50.5	49.5
Technical school certification	40.6	56.4
College graduate or more	66.4	33.6
Median income		
Extremely low	20.0	80.0
Very low	43.0	57.0
Low income	53.5	46.5
Near median income	61.3	38.7
Above median income	67.5	32.5
Ethnicity		
White	56.1	43.9
African American	14.0	86.0
Hispanic	16.0	84.0
Other	41.8	58.2

	Percentage responding	
	Yes	No
Service Region		
Panhandle	47.8	52.2
North West	52.2	47.8
North Central	51.1	48.9
North East	50.3	49.7
East Texas	40.8	59.2
Gulf Coast	52.0	48.0
Central Texas	49.7	50.3
South Central	51.4	48.6
Rio Grande	37.8	62.2
Permian Basin	41.7	58.3
Upper Rio Grande	36.8	63.2

### Dividends from Stocks

- Thirty-one percent of the respondents reported regular income from stock dividends.
- As shown in Table F6, 34.0 percent of homeowners reported regular income from stock dividends.
- A greater percentage of respondents who lived in a house or duplex (33.4 percent) reported income from stock dividends compared to respondents who lived in an apartment/condo/quadplex (21.8 percent) or a mobile home (14.4 percent).
- The percentages of the respondents who reported regular income from stock dividends increased as education and income increased.
- Thirty-five percent of white respondents reported regular income from stock dividends compared to 20.0 percent of "other" ethnic group respondents, 10.2 percent of Hispanic respondents, and 8.4 percent of African American respondents.
- Thirty-two percent of respondents who spoke English during the interview reported income from stock dividends compared to 0.0 percent of respondents who spoke Spanish.
- Respondents living in the Gulf Coast service region (36.4 percent) were more likely and respondents living in the Upper Rio Grande service region were least likely to report receiving regular income from stock dividends.

**Table 6**  
**Income from Stock Dividends**  
**By Selected Demographics**

	Percentage responding	
	Yes	No
Own or rent home		
Rent	16.7	83.3
Own	34.0	66.0
Type of housing		
House/duplex	33.4	66.6
Apt/condo/quadplex	21.8	78.2
Mobile home	14.4	85.6

	Percentage responding	
	Yes	No
Education		
Less than high school	5.1	94.9
High school graduate/GED	21.8	78.2
Some college/technical school	37.4	62.6
Technical school certification	18.6	81.4
College graduate or more	48.2	51.8
Median income		
Extremely low	4.6	95.2
Very low	23.0	77.0
Low income	34.0	66.0
Near median income	44.7	55.3
Above median income	48.1	51.9
Ethnicity		
White	35.1	64.9
African American	8.4	91.6
Hispanic	10.2	89.8
Other	20.0	80.0
Language of interview		
Spanish	0.0	100.0
English	32.2	67.6
Service Region		
Panhandle	25.1	74.9
North West	28.3	71.7
North Central	34.5	65.5
North East	28.9	71.1
East Texas	22.0	78.0
Gulf Coast	36.4	63.6
Central Texas	35.4	64.6
South Central	25.3	74.7
Rio Grande	21.9	78.1
Permian Basin	22.3	77.7
Upper Rio Grande	19.3	80.7

#### Pension/Retirement/IRAs/Annuity Accounts

- Nineteen percent of the respondents reported regular income from a pension or retirement account, IRA, or annuity.
- As shown in Table 7, 20.7 percent of homeowners reported a regular income from a pension or retirement account, IRA, or annuity compared to 10.5 percent of renters.
- Respondents who lived in a mobile home (23.2 percent) were more likely to report a regular income from a pension or retirement account, IRA, or annuity compared to respondents who lived in a house/duplex (19.5 percent) or an apartment/condo/quadplex (10.5 percent).
- The percentages of the respondents who reported a regular income from a pension or retirement account, IRA, or annuity varied with the distance the nearest adult child lived from the respondent, ranging from a low of 14.7 percent of the respondents who have an adult

child living with them to a high of 27.0 percent of the respondents whose nearest adult child lives out of state.

- The percentages of the respondents who reported receiving a regular income from a pension or retirement account, IRA, or annuity generally increased as education and median income increased.
- White respondents (21.2 percent) were more likely to report receiving a regular income from a pension or retirement account, IRA, or annuity than African American respondents (12.7 percent), Hispanic respondents (8.3 percent), or respondents of "other" ethnic groups (1.8 percent).
- Twenty percent of the respondents who spoke English during the interview reported receiving a regular income from a pension or retirement account, IRA, or annuity compared to 2.8 percent of the respondents who spoke Spanish during the interview.

**Table 7**  
**Income from Pension/Retirement/IRA/Annuity Accounts**  
**By Selected Demographics**

	Percentage Responding	
	Yes	No
Own or rent home		
Rent	10.5	89.5
Own	20.7	79.3
Type of housing		
House/duplex	19.5	80.5
Apt/condo/quadplex	10.5	89.5
Mobile home	23.2	76.8
Distance nearest adult child lives from respondent		
Lives with respondent	14.7	85.3
Lives in your town	19.1	80.9
Lives in a nearby town	22.7	77.3
Lives in Texas	15.7	84.3
Lives out of state	27.0	73.0
No adult children	15.5	84.5
Education		
Less than high school	6.6	93.4
High school graduate/GED	15.2	84.8
Some college/technical school	18.4	81.6
Technical school certification	19.4	80.6
College graduate or more	28.8	71.2
Median income		
Extremely low	5.4	94.6
Very low	14.8	85.2
Low income	28.2	71.8
Near median income	22.0	78.0
Above median income	28.8	71.2

	Percentage Responding	
	Yes	No
Ethnicity		
White	21.2	78.8
African American	12.7	87.3
Hispanic	8.3	91.7
Other	1.8	98.2
Language of interview		
Spanish	2.8	97.2
English	19.5	80.5

### A Full-Time Job

- Eight percent of the respondents received regular income from a full-time job.
- As shown in Table 8, the percentages of the respondents who reported receiving regular income from a full-time job decreased as age increased, and increased as education and median income increased.
- Eight percent of the respondents who lived in a community that is restricted to or available for older adults only reported receiving regular income from a full-time job compared to 18.9 percent who did not live in such a community.
- The percentages of the respondents who reported regular income from a full-time job varied with living status: living with other younger adults (28.2 percent), living with other older adults only (18.3 percent), and living alone (11.4 percent).
- Nineteen percent of the respondents who spoke English during the interview reported that they received a regular income from a full-time job compared to 8.6 percent of the respondents who spoke Spanish during the interview.
- Twenty-five percent of the male respondents and 14.1 percent of the female respondents reported receiving a regular income from a full-time job.
- The percentages of the respondents who reported receiving regular income from a full-time job varied with service region, ranging from a low of 10.0 percent of respondents in the East Texas service region to a high of 23.9 percent of respondents in the North Central service region.

**Table 8**  
**Income from a Full-Time Job**  
**By Selected Demographics**

	Percentage Responding	
	Yes	No
Age		
60 to 64	40.4	59.6
65 to 74	15.1	84.9
75 to 84	3.9	96.1
85 or older	1.0	99.0
Live in older adult community		
Yes	8.4	91.6
No	18.9	81.1

	Percentage Responding	
	Yes	No
Living status		
Living alone	11.4	88.6
Living with other older adults only	18.3	81.7
Living with other younger adults	28.2	71.8
Education		
Less than high school	9.1	90.9
High school graduate/GED	13.6	86.4
Some college/technical school	21.8	78.2
Technical school certification	20.0	80.0
College graduate or more	23.8	76.2
Median income		
Extremely low	6.3	93.7
Very low	13.8	86.2
Low income	17.3	82.7
Near median income	33.7	66.3
Above median income	33.5	66.5
Language of interview		
Spanish	8.6	91.4
English	18.6	81.4
Gender		
Female	14.1	85.9
Male	25.4	74.6
Service Region		
Panhandle	13.8	86.2
North West	10.4	89.6
North Central	23.9	76.1
North East	15.6	84.4
East Texas	10.0	90.0
Gulf Coast	23.7	76.3
Central Texas	12.2	87.8
South Central	16.8	83.2
Rio Grande	11.0	89.0
Permian Basin	18.1	81.9
Upper Rio Grande	11.4	88.6

#### A Business, Farm or Ranch

- Fifteen percent of the respondents said that they received regular income from a business, farm, or ranch.
- As shown in Table 9, the percentages of the respondents who reported regular income from a business, farm or ranch decreased as age increased, and increased as education and income increased.
- White respondents (16.9 percent) and respondents of "other" ethnic groups (16.1 percent) were more likely to report regular income from a business, farm or ranch than African American (9.3 percent) or Hispanic respondents (6.4 percent).



- Eighty-eight percent of male respondents and 12.1 percent of female respondents reported regular income from a business, farm or ranch.
- The percentages of the respondents who received regular income from a business, farm or ranch varied by service region, ranging from a high of 26.0 percent of respondents living in the Panhandle service region to a low of 7.6 percent of respondents living in the Upper Rio Grande service region.
- Twenty-three percent of rural respondents and 13.3 percent of urban respondents reported regular income from a business, farm or ranch.

**Table 9**  
**Income from a Business, Farm or Ranch**  
**By Selected Demographics**

	Percentage responding	
	Yes	No
Age		
60 to 64	19.9	80.1
65 to 74	15.3	84.7
75 to 84	13.9	86.1
85 or older	5.2	94.8
Education		
Less than high school	5.0	95.0
High school graduate/GED	11.7	86.3
Some college/technical school	15.3	84.7
Technical school certification	20.0	80.0
College graduate or more	24.1	75.9
Median income		
Extremely low	4.5	95.5
Very low	7.6	92.4
Low income	15.3	84.7
Near median income	19.8	80.2
Above median income	30.2	69.8
Ethnicity		
White	16.9	83.1
African American	9.3	90.7
Hispanic	6.4	93.6
Other	16.1	83.9
Gender		
Female	12.1	21.1
Male	87.9	78.9

	Percentage responding	
	Yes	No
Service Region		
Panhandle	26.0	74.0
North West	25.4	74.6
North Central	17.3	82.7
North East	17.8	82.2
East Texas	11.1	88.9
Gulf Coast	11.2	88.8
Central Texas	16.1	83.9
South Central	11.7	88.3
Rio Grande	12.7	87.3
Permian Basin	14.8	85.2
Upper Rio Grande	7.6	92.4
Area		
Urban	13.3	86.7
Rural	23.0	77.0

### Rental Income

- Thirteen percent of the respondents reported rental income from property they owned.
- The percentages of the respondents who reported rental income from property they owned generally increased as education increased: less than high school (5.7 percent), high school graduate/GED (8.8 percent), some college/technical school (14.8 percent), technical school certification (8.5 percent), and college graduate or more (21.3 percent).
- The percentages of the respondents who reported rental income from property they owned also increased as median income increased: extremely low (3.6 percent), very low (5.9 percent), low income (13.7 percent), near median income (21.9 percent), and above median income (24.0 percent).

### A Part-Time Job

- Eleven percent of the respondents reported regular income from a part-time job.
- The percentages of the respondents who reported regular income from a part-time job decreased as age increased: 60 to 64 (15.6 percent), 65 to 74 (11.8 percent), 75 to 84 (8.6 percent), and 85 or older (2.6 percent).
- The percentages of the respondents who reported regular income from a part-time job generally increased as median income increased, ranging from 9.3 percent for respondents with extremely low income to 16.2 percent for respondents with above median income.

### Social Security Disability Benefits

- Eleven percent of the respondents reported receiving regular income from Social Security disability benefits.
- As shown in Table 10, the percentages of the respondents who reported regular income from Social Security disability benefits generally decreased as the distance the nearest adult child lives from the respondent increased.

- The percentages of the respondents reporting regular income from Social Security disability benefits varied with education and decreased as median income increased.
- Thirty-one percent of the African American respondents reported regular income from social security disability benefits compared to 19.9 percent of Hispanic respondents, 8.9 percent of "other" ethnic group respondents, and 8.3 percent of white respondents.

**Table 10**  
**Income from Social Security Disability Benefits**  
**By Selected Demographics**

	Percentage responding	
	Yes	No
Distance nearest adult child lives from respondent		
Lives with respondent	19.7	80.3
Lives in your town	11.0	89.0
Lives in a nearby town	9.1	90.9
Lives in Texas	7.5	92.5
Lives out of state	7.0	93.0
No adult children	9.4	90.6
Education		
Less than high school	23.0	77.0
High school graduate/GED	11.9	88.1
Some college/technical school	9.7	90.3
Technical school certification	14.3	85.7
College graduate or more	3.6	96.4
Median income		
Extremely low	22.4	77.6
Very low	14.5	85.5
Low income	6.9	93.1
Near median income	9.4	90.6
Above median income	4.6	95.4
Ethnicity		
White	8.3	91.7
African American	30.8	69.2
Hispanic	19.9	80.1
Other	8.9	91.1

#### Veteran's Payments

- Ten percent of the respondents reported receiving regular income from veteran's payments.
- As shown in Table 11, the percentages of the respondents who received regular income from veteran's payments increased as age, the years lived at their current residence, education and median income increased.
- Renters (13.7 percent) were more likely to report receiving a regular income from veteran's payments than homeowners (9.7 percent).

- Respondents of "other" ethnic groups (19.3 percent) were more likely to report receiving regular income from veteran's payments than white (10.5 percent), African American (9.3 percent), or Hispanic respondents (6.9 percent).
- Fifteen percent of male respondents reported receiving regular income from veteran's payments compared to 8.0 percent of female respondents.
- The percentages of the respondents who received regular income from veteran's payments varied by service region, ranging from a high of 20.0 percent of respondents from the South Central service region to a low of 6.2 percent of respondents from the Gulf Coast service region.

**Table 11**  
**Income from Veterans Payments**  
**By Selected Demographics**

	Percentage Responding	
	Yes	No
Age		
60 to 64	4.8	95.2
65 to 74	10.2	89.8
75 to 84	13.5	86.5
85 or older	19.8	80.2
Years lived at current residence		
5 years or less	9.0	91.0
6 to 10 years	9.9	90.1
11 to 20 years	13.5	86.5
21 to 30 years	13.9	86.1
More than 30 years	7.5	92.5
Own or rent home		
Rent	13.7	86.3
Own	9.7	90.3
Education		
Less than high school	5.0	95.0
High school graduate/GED	10.7	89.3
Some college/technical school	12.5	87.5
Technical school certification	18.3	81.7
College graduate or more	10.5	89.5
Median income		
Extremely low	6.3	93.7
Very low	10.5	89.5
Low income	12.5	87.5
Near median income	7.8	92.2
Above median income	13.4	86.6
Ethnicity		
White	10.5	89.5
African American	9.3	90.7
Hispanic	6.9	93.1
Other	19.3	80.7

	Percentage Responding	
	Yes	No
Language of interview		
Spanish	0.0	100.0
English	11.0	89.0
Gender		
Female	8.0	92.0
Male	14.8	85.2
Service Region		
Panhandle	12.2	87.8
North West	14.3	85.7
North Central	9.0	91.0
North East	9.4	90.6
East Texas	6.7	93.3
Gulf Coast	6.2	93.8
Central Texas	14.4	85.6
South Central	20.0	80.0
Rio Grande	8.3	91.7
Permian Basin	8.2	91.8
Upper Rio Grande	12.0	88.0

#### Money from Family Members

- Six percent of the respondents received regular income from family members.
- The percentages of the respondents who reported receiving regular income from family members generally decreased as the distance the nearest adult child lived from the respondent increased (see Table 12).
- The percentages of the respondents reporting regular income from family members generally decreased as median income increased.
- Respondents of "other" ethnic groups (15.8 percent) were more likely to report receiving regular income from family members than respondents who were African American (12.1 percent), Hispanic (7.8 percent), or white (4.5 percent).

**Table 12**  
**Money from Family Members**  
**By Selected Demographics**

	Percentage responding	
	Yes	No
Distance nearest adult child lives from respondent		
Lives with respondent	11.8	88.2
Lives in your town	5.0	95.0
Lives in a nearby town	5.1	94.9
Lives in Texas	5.1	94.9
Lives out of state	7.0	93.0
No adult children	2.4	97.6

	Percentage responding	
	Yes	No
Median income		
Extremely low	10.8	89.2
Very low	7.6	92.4
Low income	1.8	98.2
Near median income	3.6	96.4
Above median income	3.4	96.6
Ethnicity		
White	4.5	95.5
African American	12.1	87.9
Hispanic	7.8	92.2
Other	15.8	84.2

### Other Regular Income

- Smaller percentages of the respondents received regular income from private insurance disability payments (4.5 percent), workers compensation (1.3 percent), and unemployment compensation (0.8 percent). There were no significant differences among demographic groups for these variables.
- Five percent received income from other sources such as royalties, a trust fund, or insurance death benefits. A complete list of these other sources of income can be found in Appendix B.
- Ten percent of the respondents who lived in a community restricted to or available for older adults only reported receiving a regular income from some other source compared to 4.7 percent of the respondents who did not live in such a community.
- The percentages of the respondents who reported receiving a regular income from some other source increased as median income increased: extremely low (3.3 percent), very low (3.6 percent), low income (4.4 percent), near median income (6.3 percent), and above median income (7.5 percent).

**Table 13**  
**Primary Source of Income**  
**(n=1,873)**

	Percentage responding
Social security retirement benefits	43.3
A full-time job	14.7
Pension/retirement/IRA/annuity	11.2
Interest from savings accounts/CD's/Money Market Funds or other interest bearing accounts	5.2
Social security disability benefits	4.8
Veteran's payments	4.1
A business, farm or ranch	3.8
Dividends from stocks	2.0
A part-time job	1.5
Rental income from a property that you own	1.5
Money from family members	1.0
Private insurance disability payments	0.3
Workers compensation	0.1
Unemployment compensation	0.0
Other	6.5

- Respondents were asked which source of income provides them the most income. As shown in Table 13, the most common response was social security retirement benefits (43.3 percent), followed by a full-time job (14.7 percent), and income from a pension or retirement fund, IRA, or annuity (11.2 percent).

## Insufficient Income

**Table 14**  
**Unable to Pay Bills Due to Insufficient Income**

Type of bill	Percent Responding Yes
A large medical bill (n=1,961)	8.5
Utilities (n=1,974)	5.6
Credit cards (n=1,947)	4.8
Rent or mortgage (n=1,957)	3.8
Car payment or repair (n=1,948)	3.0
Other bills (n=1,957)	3.1

- Respondents were asked if their household had been unable to pay all or some of the bills listed in Table 14 in the past year due to lack of funds. Nine percent reported being unable to pay a large medical bill. Ten percent reported being unable to pay their utilities (5.6 percent) or credit cards (4.8 percent). Four percent could not pay their rent or mortgage. Three percent had been unable to pay their car payment. These were followed by other bills (3.1 percent).

### Unable to pay a large medical bill

- Nine percent of all respondents reported that they had problems paying a large medical bill.
- As shown in Table 15, the percentages of respondents who reported being unable to pay a large medical bill last year because of insufficient funds generally decreased as age and median income increased, and varied with education.
- Twenty-six percent of African American respondents said they could not afford to pay a large medical bill last year compared to 19.6 percent of “other” ethnic group respondents, 12.6 percent of Hispanic respondents, and 6.4 percent of white respondents.

**Table 15**  
**Unable to Pay All or Some of a Large Medical Bill**  
**By Selected Demographics**

	Percentage responding	
	Yes	No
Age		
60 to 64	11.4	88.6
65 to 74	10.2	89.8
75 to 84	3.8	96.2
85 or older	5.3	94.7



	Percentage responding	
	Yes	No
Education		
Less than high school	13.9	86.1
High school graduate/GED	8.7	91.3
Some college/technical school	8.7	91.3
Technical school certification	8.7	91.3
College graduate or more	5.4	94.6
Median income		
Extremely low	19.1	80.9
Very low	18.7	81.3
Low income	4.6	95.4
Near median income	4.8	95.2
Above median income	2.1	97.9
Ethnicity		
White	6.4	93.6
African American	25.5	74.5
Hispanic	12.6	87.4
Other	19.6	80.4

#### Unable to Pay Utilities Bill

- Six percent of respondents reported that they were unable to pay their utility bills during the past year because they did not have enough money. The percentages of the respondents who were unable to pay their utility bills generally decreased as the distance to the nearest adult child increased (see Table 16).
- The percentages of the respondents who reported they could not pay their utilities generally decreased as education and income increased.
- The percentages of the respondents who said they could not pay their utilities varied by ethnicity, ranging from 25.2 percent of African American respondents to 3.0 percent of white respondents.
- Nineteen percent of the respondents who spoke Spanish during the interview reported they were unable to pay their utility bills compared to 4.8 percent of the respondents who spoke English during the interview.

**Table 16**  
**Unable to Pay All or Some of Utility Bills**  
**By Selected Demographics**

	Percentage responding	
	Yes	No
Distance nearest adult child lives from respondent		
Lives with respondent	11.6	88.4
Lives in your town	6.4	93.6
Lives in a nearby town	2.4	97.6
Lives in Texas	2.8	97.2
Lives out of state	2.5	97.5
No adult children	6.0	94.0
Education		
Less than high school	15.7	84.3
High school graduate/GED	3.6	96.4
Some college/technical school	5.1	94.9
Technical school certification	0.0	100.0
College graduate or more	2.7	97.3
Median income		
Extremely low	15.8	84.2
Very low	8.9	91.1
Low income	2.3	97.7
Near median income	2.6	97.4
Above median income	0.3	99.7
Ethnicity		
White	3.0	97.0
African American	25.2	74.8
Hispanic	12.9	87.1
Other	10.5	89.5
Language of interview		
Spanish	19.2	80.8
English	4.8	95.2

Unable to pay credit card bill

- Five percent of all respondents reported that they were unable to pay their credit card bills.
- The percentages of respondents reporting that they were unable to pay a credit card bill last year because they did not have enough money generally decreased as median income increased: extremely low (10.8 percent), very low (7.5 percent), low income (3.6 percent), near median income (3.2 percent), above median income (3.4 percent).
- A greater percentage of African American respondents (12.3 percent) said they were unable to pay a credit card bill last year compared to Hispanic respondents (7.5 percent), white respondents (4.0 percent), and respondents of “other” ethnic groups (1.9 percent).

Unable to pay rent or mortgage

- Four percent of the respondents reported that they were unable to pay the rent or mortgage because there was not enough money. As shown in Table 17, the percentages of the respondents who reported not being able to pay the rent or mortgage during the last year because there was not enough money generally decreased as age and median income increased.
- The percentages of the respondents who reported they could not pay the rent or mortgage during the last year because of insufficient funds varied with education: less than high school (9.4 percent), high school graduate/GED (2.4 percent), some college/technical school (2.9 percent), technical school certification (5.7 percent), and college graduate or more (2.3 percent).
- African American respondents (16.7 percent) were more likely to report being unable to pay the rent or mortgage than Hispanic respondents (8.3 percent), respondents of “other” ethnic groups (7.3 percent), or white respondents (2.1 percent).
- A greater percentage of the respondents who spoke Spanish during the interview (11.5 percent) reported that they were unable to pay the rent or mortgage in the past year because there was not enough money compared to respondents who spoke English during the interview (3.3 percent).

**Table 17**  
**Unable to Pay All or Some of Rent or Mortgage**  
**By Selected Demographics**

	Percentage responding	
	Yes	No
Age		
60 to 64	6.7	93.3
65 to 74	3.1	96.9
75 to 84	2.3	97.7
85 or older	1.6	98.4
Education		
Less than high school	9.4	90.6
High school graduate/GED	2.4	97.6
Some college/technical school	2.9	97.1
Technical school certification	5.7	94.3
College graduate or more	2.3	97.7
Median income		
Extremely low	7.7	92.3
Very low	5.8	94.2
Low income	2.3	97.7
Near median income	3.7	96.3
Above median income	1.0	99.0
Ethnicity		
White	2.1	97.9
African American	16.7	83.3
Hispanic	8.3	91.7
Other	7.3	92.7

	Percentage responding	
	Yes	No
Language of interview		
Spanish	11.5	88.5
English	3.3	96.7

#### Unable to pay car payment

- Three percent of the respondents reported that they were unable to pay the car payment in the past year because there was not enough money.
- The percentages of the respondents who reported that they could not pay the car payment in the past year generally decreased as median income increased: extremely low (4.0 percent), very low (6.5 percent), low income (2.8 percent), near median income (2.8 percent), near median income (3.7 percent), and above median income (0.0 percent).
- The percentages varied with race or ethnicity: African American respondents (9.4 percent), Hispanic respondents (4.7 percent), white respondents (2.4 percent), and respondents of other ethnic groups (15.0 percent).

#### Unable to Pay Other Bills

- Three percent of all respondents reported that they were unable to pay bills other than those previously mentioned.
- The percentages of the respondents who reported that they were unable to pay other bills last year because they did not have enough money varied with education: less than high school (7.5 percent), college graduate or more (3.0 percent), some college/technical school (2.1 percent), high school graduate/GED (1.8 percent), and technical school certification (0.0 percent).
- The percentages of the respondents who were unable to pay other bills generally decreased as median income increased: extremely low (8.0 percent), very low (6.7 percent), low income (1.0 percent), near median income (2.1 percent), and above median income (0.3 percent).

**Table 18**  
**Action Taken to Resolve Problem of Unpaid Bills**

Action taken to resolve problem	Percent Responding Yes
Did not pay the bill (n=272)	29.4
Get financial help from a family member or friend (n=277)	27.7
Get a loan from a bank or other loan institution (n=278)	16.1
Make arrangements with creditor (n=274)	13.9
Speak to someone at your church or other faith-based organization (n=278)	10.5
Go to a pawn shop (n=277)	8.8
Get financial assistance from a state agency (n=276)	7.7
Get help from another public agency (n=275)	6.1
Get help from your employer (n=277)	1.4
Other (n=274)	12.6

- Respondents who had trouble paying bills during the past year were asked if they attempted to solve the problem by taking any of the actions listed in Table 18. The most common response was not to pay the bill (29.4 percent).

#### Did Not Pay the Bill

- Twenty-nine percent of the respondents who had trouble paying bills during the past year reported that they did not pay the bill.
- The percentages of the respondents who reported they did not pay the bill varied with age: 60 to 64 (39.8 percent), 65 to 74 (22.3 percent), 75 to 84 (31.1 percent), and 85 or older (11.8 percent).
- The percentages of the respondents who reported that they did not pay the bill varied with service region: the Panhandle service region (32.1 percent), The North West service region (44.4 percent), the North Central service region (15.8 percent), the North East service region (56.5 percent), the East Texas service region (48.3 percent), the Gulf Coast service region (29.2 percent), the Central Texas service region (16.7 percent), the South Central service region (31.0 percent), the Rio Grande service region (31.4 percent), the Permian Basin service region (25.0 percent), and the Upper Rio Grande service region (17.4 percent).

#### Get Financial Help from Family or Friend

- Twenty-eight percent of the respondents who had trouble paying bills during the past year said that they got financial help from a family member or friend.
- As shown in Table 19, the percentages of the respondents who got financial help from a family member or friend varied with living status: living alone (28.1 percent), living with other older adults only (16.0 percent), and living with other younger adults (36.7 percent).
- The percentages of the respondents who got financial help from a family member or friend varied with the distance of the nearest adult child, ranging from a low of 11.1 percent for respondents whose nearest adult child lives in Texas to a high of 50.0 percent of respondents whose nearest adult child lives out of state.

- Respondents with a college degree or more (47.7 percent) were more likely to report that they got financial help from a family member or friend than respondents with a different level of education.
- A greater percentage of African American respondents (52.5 percent) reported getting financial help from a family member or friend compared to respondents of “other” ethnic groups (46.7 percent), white respondents (22.2 percent), and Hispanic respondents (21.0 percent).

**Table F19**  
**Get Financial Help from a Family Member or Friend**  
**By Selected Demographics**

	Percentage responding	
	Yes	No
Living status		
Living alone	28.1	71.9
Living with other older adults only	16.0	84.0
Living with other younger adults	36.7	63.3
Distance nearest adult child lives from respondent		
Lives with respondent	31.7	68.3
Lives in your town	32.2	67.8
Lives in a nearby town	18.9	81.1
Lives in Texas	11.1	88.9
Lives out of state	50.0	50.0
No adult children	16.7	83.3
Education		
Less than high school	33.0	67.0
High school graduate/GED	13.4	86.6
Some college/technical school	23.5	76.5
Technical school certification	12.5	87.5
College graduate or more	47.7	52.3
Ethnicity		
White	22.2	77.8
African American	52.5	47.5
Hispanic	21.0	79.0
Other	46.7	53.3

**Get Loan from Bank or Other Loan Institution**

- Sixteen percent of the respondents who had trouble paying bills during the past year got a loan from a bank or other loan institution.
- As shown in Table 20, 19.7 percent of homeowners got a loan from a bank or other loan institution compared to 7.2 percent of renters.
- The percentages of the respondents who got a loan from a bank or other loan institution varied with the distance from the respondent of the nearest adult child, ranging from a low of 2.7 percent of respondents whose nearest adult child lived in a nearby town to a high of 23.8 percent of respondents whose nearest adult child lived out of state.

- The percentages of the respondents who got a loan from a bank or other loan institution increased as median income increased.
- White respondents (22.0 percent) were more likely to get a loan from a bank or other loan institution than Hispanic respondents (14.5 percent), African American respondents (2.5 percent), or respondents of “other” ethnic groups (0.0 percent).

**Table 20**  
**Get Loan from Bank or Other Loan Institution**  
**By Selected Demographics**

	Percentage responding	
	Yes	No
Own or rent home		
Rent	7.2	92.8
Own	19.7	80.3
Distance nearest adult child lives from respondent		
Lives with respondent	20.3	79.7
Lives in your town	22.7	77.3
Lives in a nearby town	2.7	97.3
Lives in Texas	5.6	94.4
Lives out of state	23.8	76.2
No adult children	12.2	87.8
Median income		
Extremely low	9.8	90.2
Very low	18.6	81.4
Low income	26.7	73.3
Near median income	28.6	71.4
Above median income	36.8	63.2
Ethnicity		
White	22.0	78.0
African American	2.5	97.5
Hispanic	14.5	85.5
Other	0.0	100.0

#### Made Arrangements with Creditor

- Fourteen percent of the respondents who had trouble paying bills during the past year reported making arrangements with the creditor to pay over time.
- The percentages of the respondents who reported making arrangements with the creditor to pay over time generally decreased as age increased (see Table 21).
- Fifty percent of the respondents who lived in a community restricted to or available for older adults only reported making arrangements with the creditor to pay over time compared to 11.9 percent of the respondents who did not live in such a community.
- The percentages of the respondents who reported making arrangements with the creditor to pay over time varied with living status and the distance the nearest adult child lives from the respondent.

**Table 21**  
**Made Arrangements with Creditor**  
**By Selected Demographics**

	Percentage Responding	
	Yes	No
Age		
60 to 64	12.7	87.3
65 to 74	20.2	79.8
75 to 84	6.7	93.3
85 or older	0.0	100.0
Live in older adult community		
Yes	50.0	50.0
No	11.9	88.1
Living status		
Living alone	18.8	81.3
Living with other older adults only	18.5	81.5
Living with other younger adults	5.1	94.9
Distance nearest adult child lives from respondent		
Lives with respondent	6.3	93.8
Lives in your town	16.1	83.9
Lives in a nearby town	2.7	97.3
Lives in Texas	11.1	88.9
Lives out of state	38.1	61.9
No adult children	18.8	81.3

Speak to Someone at Church or Faith-Based Organization

- Eleven percent of the respondents who had trouble paying bills during the past year said they spoke to someone at their church or other faith-based organization.
- As shown in Table 22, the percentages of the respondents who said they spoke to someone at their church or other faith-based organization varied with age and education.
- Respondents who lived in a mobile home (25.0 percent) were more likely to say that they had spoken to someone at their church or other faith-based organization than respondents who lived in an apartment/condo/quadplex (16.7 percent), or a house or duplex (7.1 percent).
- Twenty-seven percent of the respondents of “other” ethnic groups reported speaking to someone at their church or other faith-based organization compared to 15.4 percent of African American respondents, 10.1 percent of white respondents, or 3.2 percent of Hispanic respondents.
- A greater percentage of the respondents who spoke English during the interview (12.2 percent) reported speaking to someone at their church or other faith-based organization compared to respondents who spoke Spanish during the interview (0.0 percent).



**Table 22**  
**Speak to Someone at Your Church or Faith-Based Organization**  
**By Selected Demographics**

	Percentage responding	
	Yes	No
Age		
60 to 64	14.9	85.1
65 to 74	4.4	95.6
75 to 84	11.1	88.9
85 or older	29.4	70.6
Type of housing		
House/duplex	7.1	92.9
Apt/condo/quadplex	16.7	83.3
Mobile home	25.0	75.0
Education		
Less than high school	9.1	90.9
High school graduate/GED	4.5	95.5
Some college/technical school	5.9	94.1
Technical school certification	0.0	100.0
College graduate or more	31.1	68.9
Ethnicity		
White	10.1	89.9
African American	15.4	84.6
Hispanic	3.2	96.8
Other	26.7	73.3
Language of interview		
Spanish	0.0	100.0
English	12.2	87.8

Go to a Pawn Shop

- Nine percent of the respondents who had trouble paying bills during the past year reported going to a pawn shop.
- The percentages of the respondents who reported going to a pawn shop decreased as age increased: 60 to 64 (19.8 percent), 65 to 74 (2.7 percent), 75 to 84 (2.2 percent), and 85 or older (0.0 percent).
- Seventeen percent of male respondents reported going to a pawn shop compared to 5.5 percent of female respondents.

Get Financial Assistance from State Agency

- Eight percent of the respondents who had trouble paying bills during the past year reported getting financial assistance from a state agency.
- Renters (15.9 percent) were more likely to report getting financial assistance from a state agency than homeowners (5.1 percent).

Get Help from Another Public Agency

- Six percent of the respondents who had trouble paying bills during the past year reported getting help from another public agency.

- The percentages of the respondents who reported getting help from another public agency decreased as age increased: 60 to 64 (12.7 percent), 65 to 74 (2.7 percent), 75 to 84 (2.2 percent), and 85 or older (0.0 percent).

#### Get Help from Employer

- One percent of the respondents who reported having trouble paying bills during the past year reported getting help from their employer.
- There were no statistically significant differences among demographic groups.

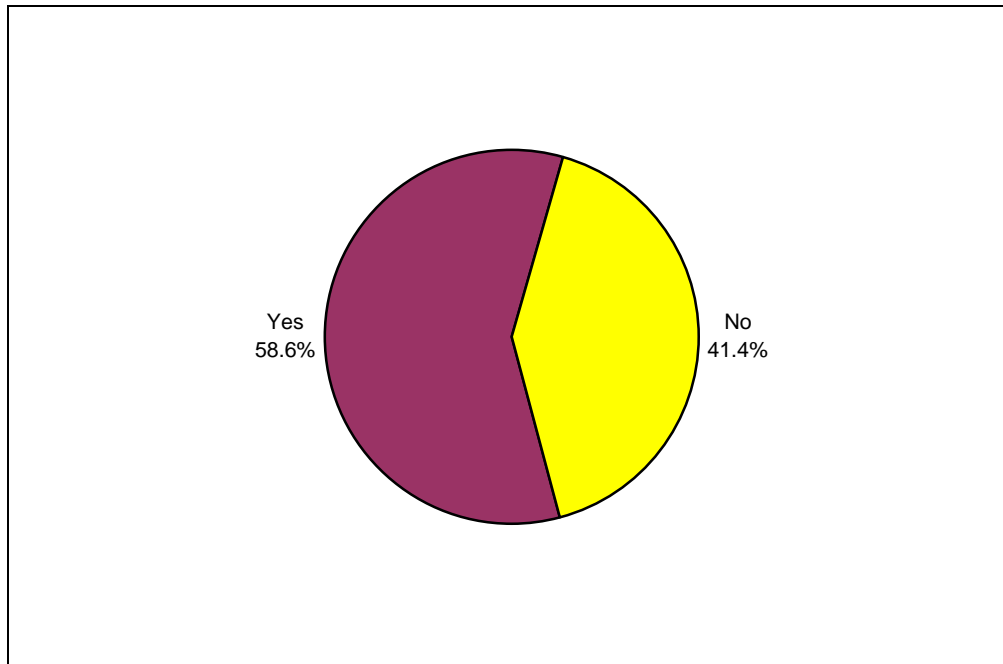
#### Other Source

- Thirteen percent of the respondents who had trouble paying bills during the past year said they sought help from some other source. Those other actions included borrowing from their retirement fund, using their savings, and refinancing the house. A complete list of these actions can be found in Appendix A.
- As shown in Table 23, the percentages of the respondents who sought help from other sources varied with age, ranging from a low of 4.4 percent of respondents age 75 to 84 to a high of 29.4 percent for respondents age 85 or older.
- The percentages of the respondents who sought help from other sources varied with education.
- A greater percentage of the respondents who spoke Spanish during the interview (23.1 percent) reported seeking help from other sources compared to the respondents who spoke English during the interview (11.0 percent).
- Seventeen percent of urban respondents sought help from other sources compared to 2.4 percent of rural respondents.

**Table 23**  
**Sought Help from Other Source**  
**By Selected Demographics**

	Percentage Responding	
	Yes	No
Age		
60 to 64	8.9	91.1
65 to 74	16.2	83.8
75 to 84	4.4	95.6
85 or older	29.4	70.6
Education		
Less than high school	12.6	87.4
High school graduate/GED	13.4	86.6
Some college/technical school	9.0	91.0
Technical school certification	50.0	50.0
College graduate or more	9.1	90.9
Language of interview		
Spanish	23.1	76.9
English	11.0	89.0
Area		
Urban	16.7	83.3
Rural	2.4	97.6

**Figure 1**  
**Still Having Problems Paying Bills**  
**(n=278)**

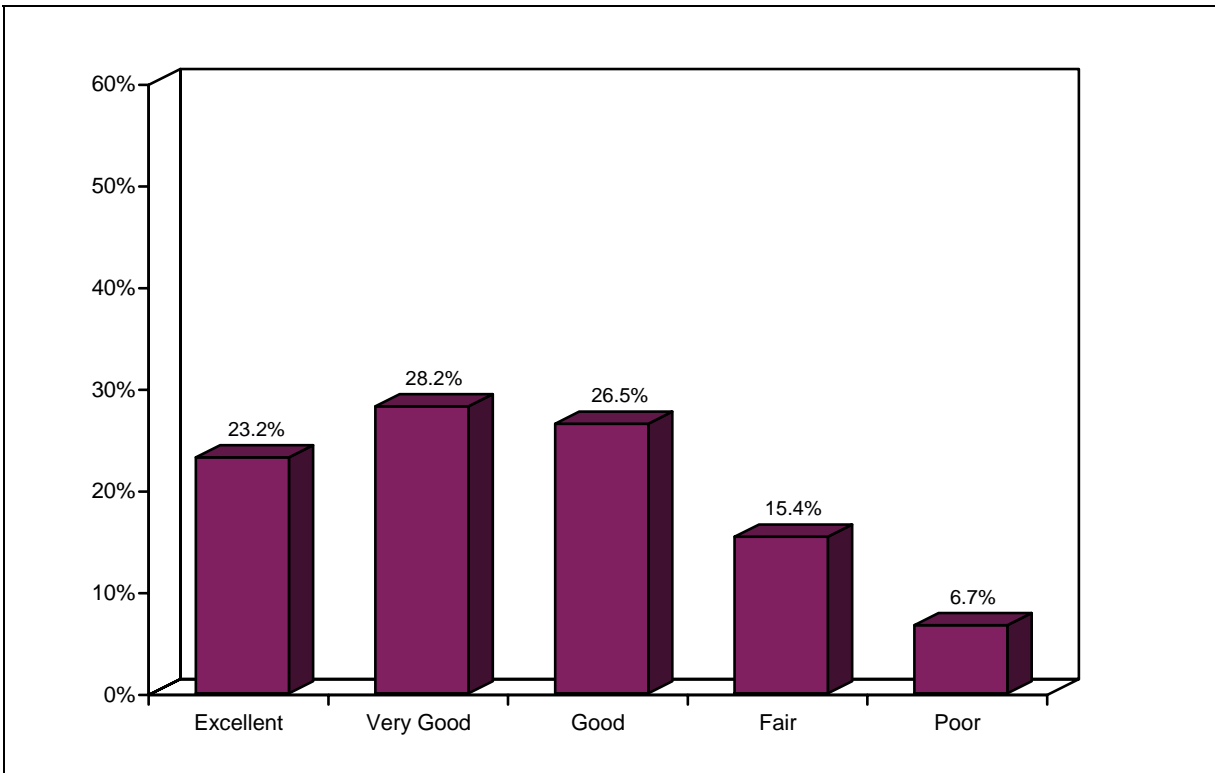


- Respondents who had been unable to pay bills during the past year were asked if they were still having problems. Figure 1 shows that 58.6 percent of the respondents were still having problems.
- The percentages of the respondents who reported that they were still having problems paying bills decreased as median income increased: extremely low (69.9 percent), very low (53.6 percent), low income (51.7 percent), near median income (42.9 percent), and above median income (33.3 percent).
- Respondents who lived in the Gulf Coast service region (80.0 percent) were more likely to report they were still having problems paying bills than respondents in the Rio Grande service region (77.8 percent), The North West service region (73.7 percent), the North East service region (60.0 percent), the East Texas service region (60.0 percent), the Upper Rio Grande service region (58.3 percent), the Panhandle service region (53.6 percent), the Permian Basin service region (50.0 percent), the North Central service region (47.4 percent), the South Central service region (37.9 percent), or the Central Texas service region (37.5 percent).

## V. HEALTH AND IN-HOME NEEDS

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**Figure 2**  
**Respondent's Health Condition**  
**(n=1,999)**

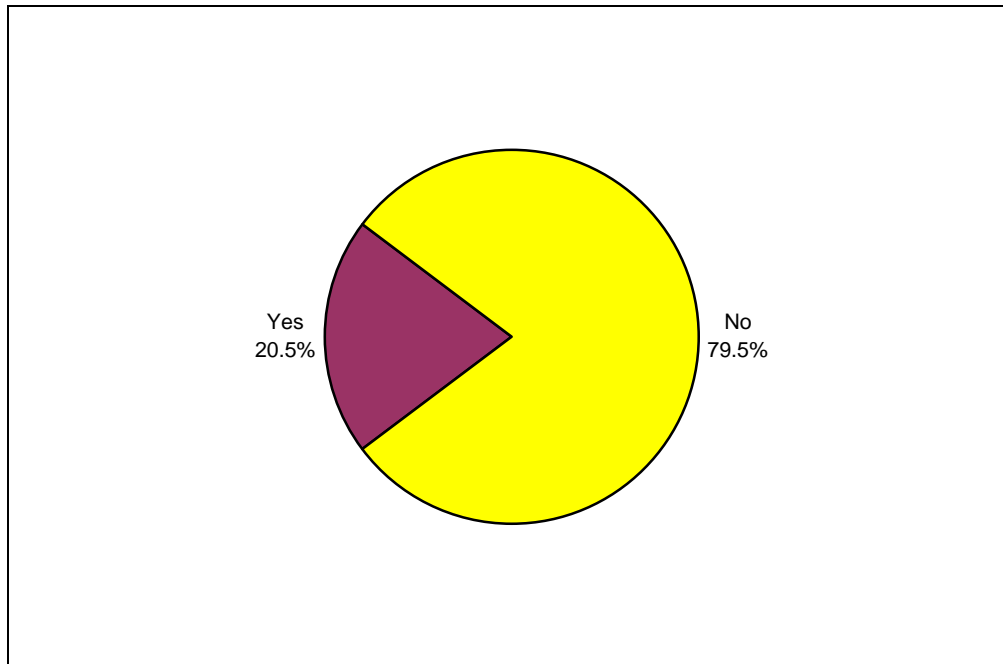


- Respondents were asked to rate their health condition compared to others their age. As shown in Figure 2, 77.9 percent of the respondents rated their health condition as excellent (23.2 percent), very good (28.2 percent) or good (26.5 percent).
- As shown in Table 24, the percentages of the respondents who rated their health as excellent, very good or good generally decreased as age increased.
- Homeowners (80.8 percent) were more likely than renters (66.4 percent) to report their health was excellent, very good or good.
- The percentages of the respondents who reported their health was excellent, very good or good increased as education and median income increased.
- The percentages of the respondents who reported that their health was either excellent, very good or good varied with ethnicity: white (83.0 percent), "other" ethnic groups (73.7 percent), African American (57.5 percent), and Hispanic (52.7 percent).
- Eighty percent of the respondents who spoke English during the interview rated their health as excellent, very good or good compared to 39.4 percent of the respondents who spoke Spanish during the interview.

**Table 24**  
**Respondent's Health Condition**  
**By Selected Demographics**

	Percentage responding				
	Excellent	Very Good	Good	Fair	Poor
Age					
60 to 64	26.9	26.7	25.1	12.9	8.4
65 to 74	26.5	28.3	23.8	15.3	6.1
75 to 84	18.0	29.7	29.7	16.8	5.7
85 or older	13.3	28.1	33.2	19.4	6.1
Years lived at current residence					
5 years or less	22.5	26.0	28.3	14.8	8.3
6 to 10 years	21.5	34.9	24.5	11.5	7.7
11 to 20 years	29.1	24.2	23.6	15.4	7.7
21 to 30 years	26.6	26.6	27.8	15.0	4.1
More than 30 years	18.4	31.6	26.6	18.4	5.0
Own or rent home					
Rent	14.3	23.7	28.4	21.6	12.0
Own	25.5	29.5	25.8	14.1	5.1
Education					
Less than high school	9.2	14.6	30.5	29.2	16.5
High school graduate/GED	22.4	27.3	28.5	15.0	6.8
Some college/technical school	24.9	29.9	23.7	16.6	4.9
Technical school certification	18.3	39.4	21.1	15.5	5.6
College graduate or more	30.5	33.7	25.7	7.0	3.2
Median income					
Extremely low	12.6	14.7	26.6	30.8	15.3
Very low	15.8	22.4	32.7	20.1	8.9
Low income	24.6	34.3	24.1	12.4	4.6
Near median income	28.4	35.8	26.8	7.4	1.6
Above median income	35.1	34.3	22.9	5.7	2.1
Ethnicity					
White	26.4	30.1	26.5	11.9	5.1
African American	5.6	20.4	31.5	32.4	10.2
Hispanic	10.1	18.3	24.3	30.7	16.5
Other	19.3	22.8	31.6	21.1	5.3
Language of interview					
Spanish	5.8	6.7	26.9	37.5	23.1
English	24.1	29.4	26.5	14.2	5.8

**Figure 3**  
**Activities are Limited Due to Impairment or Health Problem**  
**(n=1,998)**



- Respondents were asked, "Are you (or any other person in your household) limited in any activities such as doing housework, preparing meals or shopping because of any impairment or health problem?" As shown in Figure 3, 20.5 percent of the respondents reported that someone in the household was limited in their activities due to impairment or health problem. Sixteen percent of the respondents reported that they were limited in their activities due to impairment or health problem.
- As shown in Table 25, the percentages of the respondents who reported that someone in the household was limited in their activities due to impairment or health problem increased as age increased and decreased as median income increased.
- The percentages of the respondents who reported that someone in the household was limited in their activities due to impairment or health problem varied with education, ranging to a low of 16.3 percent for respondents with a college degree or more to a high of 29.7 percent for respondents with less than a high school education.

**Table 25**  
**Activities are Limited Due to Impairment or Health Problem**  
**By Selected Demographics**

	Percentage responding	
	Yes	No
Age		
60 to 64	19.0	81.0
65 to 74	17.7	82.3
75 to 84	21.5	78.5
85 or older	33.7	66.3
Education		
Less than high school	29.7	70.3
High school graduate/GED	19.3	80.7
Some college/technical school	19.8	80.2
Technical school certification	26.0	74.0
College graduate or more	16.3	83.7
Median income		
Extremely low	35.9	64.1
Very low	25.3	74.7
Low income	18.2	81.8
Near median income	14.6	85.4
Above median income	11.1	88.9

**Table 26**  
**Person with Impairment or Health Problem**  
**(n=407)**

	Percentage responding
Respondent	64.0
Your spouse	24.4
Your parent (or mother/father-in-law)	4.9
Your child	2.8
Friend/roommate/housemate	0.8
Your brother/sister (or brother/sister-in-law)	0.5
Other relative (aunt, uncle, cousin, in-law)	0.9
Grandchild	0.7
Boarder/renter	0.4
Other non-relative of respondent	0.6

- Respondents were asked if they had the health problem or impairment or someone else. As shown in Table 26, 64.0 percent of the respondents reported that they had the health problem or impairment, and 24.4 percent reported that it was their spouse.



**Table 27**  
**Impairments or Health Problems of People in Household**

	Percentage responding						
	Household (n=410)	Spouse (n=67)	Child (n=7)	Parent (n=19)	Brother/ sister (n=1)	Other relative (n=1)	Friend/room- or house- mate (n=3)
Arthritis/rheumatism	43.8	26.7	0.0	36.8	100.0	0.0	68.8
Walking problem	39.3	29.0	82.1	30.3	0.0	0.0	50.0
Back or neck pain	31.3	19.4	0.0	0.8	0.0	0.0	0.0
Heart problem	27.5	18.9	0.0	14.6	0.0	0.0	0.0
Fractures, bone, joint injury	24.8	26.1	0.0	31.0	0.0	0.0	0.0
Hypertension/high blood pressure	23.6	14.0	0.0	6.8	0.0	0.0	0.0
Lung/breathing problem	22.8	16.4	0.0	2.9	0.0	0.0	0.0
Eye/vision problem	22.6	16.5	14.9	26.3	0.0	0.0	0.0
Diabetes	18.2	11.4	0.0	11.8	0.0	0.0	0.0
Depression/anxiety/emotional problem	11.8	11.6	0.0	6.0	0.0	0.0	0.0
Hearing problem	10.7	10.6	0.0	26.7	0.0	0.0	0.0
Stroke	9.1	13.7	0.0	0.0	0.0	0.0	0.0
Cancer	5.4	4.4	0.0	4.7	0.0	0.0	28.8
Other impairment/problem	35.5	29.4	61.6	63.7	0.0	100.0	68.8

- Respondents were asked to indicate what impairments or health problems limit household members' activities. The first column in Table 27 shows the findings for the entire household including the respondents. The other six columns show the findings for other members of the household, not including the respondent. If the respondent had impairments, the follow-up questions were directed toward them. If the respondent did not have an impairment but another household member did, the respondent was asked to answer on the other person's behalf. When generalizing those findings, it should be noted that the findings generally represent the worst conditions in the household. To generalize the percentage of Texas residents who have these conditions, it will be more accurate to use the respondent findings in Appendix C.

Arthritis/rheumatism

- Forty-four percent of the respondents indicated that someone in the household has arthritis or rheumatism that limits their activities.
- The percentages of the respondents who reported that someone in the household has arthritis or rheumatism that limits their activities varied with living status: living alone (50.7 percent), living with other older adults only (44.2 percent), and living with other younger adults (30.9 percent).
- The percentages of the respondents who reported that someone in the household has arthritis or rheumatism that limits their activities generally decreased as median income increased: extremely low (62.8 percent), very low (42.9 percent), low income (36.6 percent), near median income (25.9 percent), and above median income (32.6 percent).

### Walking Problem

- Thirty-nine percent of the respondents reported that someone in the household has a walking problem that limits their activities.

### Back or Neck Pain

- Thirty-one percent of the respondents reported that someone in the household has back or neck pain that limits their activities.
- The percentages of the respondents who reported that someone in the household has back or neck pain that limits their activities varied with the years lived at their current address, ranging from a low of 16.7 percent of respondents who lived at their address for 21 to 30 years to a high of 41.5 percent of respondents who lived at their address for 11 to 20 years (see Table 28).
- Respondents who lived in an apartment/condo/quadplex (47.1 percent) were more likely to report that someone in the household has back or neck pain that limits their activities than respondents who lived in a mobile home (35.7 percent) or a house/duplex (27.5 percent).
- The percentages of the respondents who reported that someone in the household has back or neck pain that limits their activities varied with living status: living alone (46.1 percent), living with other older adults only (23.5 percent), living with other younger adults (22.7 percent).
- The percentages of the respondents who reported that someone in the household has back or neck pain that limits their activities decreased as median income increased.

**Table 28**  
**Someone in Household Has Back or Neck Pain**  
**By Selected Demographics**

	Percentage responding	
	Yes	No
Years lived at current residence		
5 years or less	30.7	69.3
6 to 10 years	37.7	62.3
11 to 20 years	41.5	58.5
21 to 30 years	16.7	83.3
More than 30 years	32.3	67.7
Type of housing		
House/duplex	27.5	72.5
Apt/condo/quadplex	47.1	52.9
Mobile home	35.7	64.3
Living status		
Living alone	46.1	53.9
Living with other older adults only	23.5	76.5
Living with other younger adults	22.7	77.3
Median income		
Extremely low	46.3	53.7
Very low	28.2	71.8
Low income	26.8	73.2
Near median income	18.5	81.5
Above median income	18.6	81.4

### Heart Problem

- Twenty-eight percent of the respondents reported that someone in the household had a heart problem that limits their activities.

### Fractures, Bone, Joint Injury

- One-quarter (24.8 percent) of the respondents reported that someone in the household had fractures, or a bone or joint injury.
- The percentages of the respondents who reported that someone in the household had fractures, or a bone or joint injury varied with median income: extremely low (34.7 percent), very low (20.5 percent), low income (21.1 percent), near median income (32.1 percent), and above median income (15.9 percent).

### Hypertension or High Blood Pressure

- Twenty-four percent of the respondents reported that someone in the household had hypertension or high blood pressure.
- As shown in Table 29, the percentages of the respondents who reported that someone in the household had hypertension or high blood pressure decreased as age increased, and varied with median income.
- Renters (41.9 percent) were more likely to report that someone in the household had hypertension or high blood pressure than homeowners (19.0 percent).
- The percentages of the respondents who reported that someone in the household had hypertension or high blood pressure varied with type of housing: apartment/condo/quadplex (44.8 percent), mobile home (29.6 percent), and house/duplex (18.7 percent).
- The percentages of the respondents who reported that someone in the household had hypertension or high blood pressure also varied with living status: living alone (32.7 percent), living with other older adults only (19.5 percent), living with other younger adults (16.3 percent).
- African American respondents (48.5 percent) were more likely to report that someone in the household had hypertension or high blood pressure than Hispanic respondents (44.1 percent), white respondents (16.9 percent), or respondents of "other" ethnic groups (11.1 percent).
- Twenty-seven percent of urban respondents reported that someone in the household had hypertension or high blood pressure compared to 14.7 percent of rural respondents.

**Table 29**  
**Someone in Household Has Hypertension, High Blood Pressure**  
**By Selected Demographics**

	Percentage responding	
	Yes	No
Age		
60 to 64	29.2	70.8
65 to 74	27.6	72.4
75 to 84	20.0	80.0
85 or older	13.6	86.4

	Percentage responding	
	Yes	No
Own or rent home		
Rent	41.9	58.1
Own	19.0	81.0
Type of housing		
House/duplex	18.7	81.3
Apt/condo/quadplex	44.8	55.2
Mobile home	29.6	70.4
Living status		
Living alone	32.7	67.3
Living with other older adults only	19.5	80.5
Living with other younger adults	16.3	83.7
Median income		
Extremely low	41.7	58.3
Very low	24.7	75.3
Low income	8.5	91.5
Near median income	14.8	85.2
Above median income	18.6	81.4
Ethnicity		
White	16.9	83.1
African American	48.5	51.5
Hispanic	44.1	55.9
Other	11.1	88.9
Area		
Urban	26.6	73.4
Rural	14.7	85.3

### Lung or Breathing Problem

- Twenty-three percent of the respondents reported that someone in the household had lung or breathing problems that limit their activities.
- As shown in Table 30, the percentages of the respondents who reported that someone in the household had lung or breathing problems generally decreased as the years lived at their current residence and median income increased.
- Thirty-three percent of the renters reported that someone in the household had lung or breathing problems compared to 19.3 percent of homeowners.
- The percentages of the respondents who reported that someone in the household had lung or breathing problems varied with living status: living alone (31.6 percent), living with other older adults only (18.8 percent), and living with other younger adults (17.5 percent).

**Table 30**  
**Someone in Household Has Lung, Breathing Problem**  
**By Selected Demographics**

	Percentage responding	
	Yes	No
Years lived at current residence		
5 years or less	31.7	68.3
6 to 10 years	20.4	79.6
11 to 20 years	25.0	75.0
21 to 30 years	12.5	87.5
More than 30 years	18.5	81.5
Own or rent home		
Rent	32.6	67.4
Own	19.3	80.7
Living status		
Living alone	31.6	68.4
Living with other older adults only	18.8	81.2
Living with other younger adults	17.5	82.5
Median income		
Extremely low	32.5	67.5
Very low	24.7	75.3
Low income	15.5	84.5
Near median income	14.8	85.2
Above median income	16.3	83.7

Eye or Vision Problem

- Twenty-three percent of the respondents reported that someone in the household had an eye or vision problem that limits their activities.
- The percentages of the respondents who reported that someone in the household had an eye or vision problem varied with ethnicity: Hispanic (41.4 percent), African American (23.5 percent), white (18.9 percent), and "other" ethnic groups (11.1 percent).
- Fifty-two percent of the respondents who spoke Spanish during the interview reported that someone in the household had an eye or vision problem compared to 20.2 percent of the respondents who spoke English during the interview.

Diabetes

- Eighteen percent of the respondents reported that someone in the household had diabetes which limited their activities.
- As shown in Table 31, the percentages of the respondents who reported that someone in the household had diabetes varied with the years lived at their current residence, and decreased as median income increased.
- Thirty-three percent of renters reported that someone in the household had diabetes compared to 13.1 percent of homeowners.
- Respondents who lived in an apartment/condo/quadplex (35.3 percent) were more likely to report that someone in the household had diabetes than respondents who lived in a mobile home (18.5 percent) or a house/duplex (14.6 percent).

- A greater percentage of African American respondents (32.4 percent) reported that someone in the household had diabetes compared to Hispanic respondents (28.8 percent), white respondents (14.3 percent), and respondents of "other" ethnic groups (11.1 percent).

**Table 31**  
**Someone in Household Has Diabetes**  
**By Selected Demographics**

	Percentage responding	
	Yes	No
Years lived at current residence		
5 years or less	26.2	73.8
6 to 10 years	18.9	81.1
11 to 20 years	15.6	84.4
21 to 30 years	5.5	94.5
More than 30 years	19.4	80.6
Own or rent home		
Rent	32.6	67.4
Own	13.1	86.9
Type of housing		
House/duplex	14.6	85.4
Apt/condo/quadplex	35.3	64.7
Mobile home	18.5	81.5
Median income		
Extremely low	29.8	70.2
Very low	20.8	79.2
Low income	17.1	82.9
Near median income	3.6	96.4
Above median income	7.0	93.0
Ethnicity		
White	14.3	85.7
African American	32.4	67.6
Hispanic	28.8	71.2
Other	11.1	88.9

#### Depression/Anxiety/Emotional Problem

- Twelve percent of the respondents reported that someone in the household had depression/anxiety/emotional problems that limited their activities.
- The percentages of the respondents who reported that someone in the household had depression/anxiety/emotional problems varied by ethnicity: Hispanic (27.1 percent), African American (17.6 percent), "other" ethnic groups (11.1 percent), and white (7.6 percent).
- One-third (33.3 percent) of the respondents who spoke Spanish during the interview reported someone in the household had depression/anxiety/emotional problems compared to 9.8 percent of the respondents who spoke English during the interview.

#### Hearing Problem

- Eleven percent of the respondents reported that someone in the household had a hearing problem that limited their activities.

### Stroke

- Nine percent of the respondents reported that someone in the household had a stroke that limited their activities.
- The percentages of the respondents who reported that someone in the household had a stroke varied with the distance the nearest adult child lived from the respondent: lives with the respondent (3.6 percent), lives in town (14.6 percent), lives in a nearby town (3.4 percent), lives in Texas (7.7 percent), lives out of state (13.8 percent), and no adult children (4.7 percent).

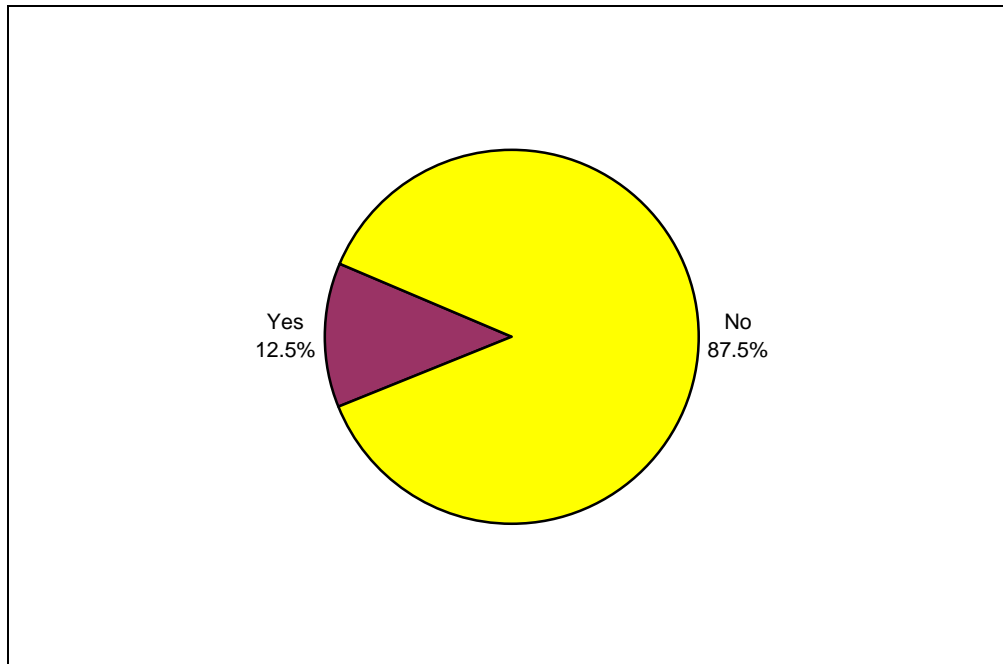
### Cancer

- Five percent of the respondents reported that someone in the household had cancer which limited their activities.

### Other Impairment or Health Problem

- Thirty-six percent of the respondents reported that someone in the household had some other impairment or health problem that limited their activities. The other impairments or problems included Parkinson's disease, high cholesterol, migraines, and osteoporosis. A complete list of impairments and problems can be found in Appendix B.
- The percentages of the respondents who reported that someone in the household had some other impairment or health problems decreased as age increased: 60 to 64 (50.0 percent), 65 to 74 (31.3 percent), 75 to 84 (30.5 percent), and 85 or older (28.8 percent).
- The percentages of the respondents who reported that someone in the household had some other impairment or health problems varied with the years lived at their current residence: 5 years or less (33.3 percent), 6 to 10 years (41.5 percent), 11 to 20 years (45.3 percent), 21 to 30 years (42.5 percent), and more than 30 years (22.6 percent).

**Figure 4**  
**Someone in Household Needs Assistance with Routine Tasks**  
**(n=1,998)**



- Thirteen percent of the respondents indicated that someone in the household needed help with routine tasks inside or outside their home due to an impairment or health problem (see Figure 4). The findings for the respondents only can be found in Appendix C.
- The percentages of the respondents who reported that someone in the household needed help with routine tasks at home due to an impairment or health problem varied with median income: extremely low (25.1 percent), very low (9.2 percent), low income (10.5 percent), near median income (10.9 percent), and above median income (8.8 percent).



**Table 32**  
**Someone in Household Needs Assistance with Routine Tasks**

Task	Percent Responding		
	Always	Sometimes	Never
Doing housework (n=238)	53.9	35.2	10.9
Shopping (n=243)	48.1	33.2	18.7
Preparing meals (n=244)	32.3	32.3	35.4
Doing laundry (n=240)	44.2	19.2	36.6
Walking (n=244)	29.2	31.4	39.4
Doing necessary activities in the community (n=199)	20.4	22.9	56.7
Getting out of a chair (n=249)	11.6	31.4	57.0
Driving (n=214)	29.2	12.7	58.0
Managing money (n=242)	24.4	12.0	63.6
Dressing (n=249)	16.9	18.6	64.5
Bathing (n=250)	21.9	13.3	64.8
Taking medication (n=247)	24.6	9.5	65.9
Getting out of bed (n=247)	9.7	20.2	70.2
Using the telephone (n=247)	13.4	11.2	75.4
Using the restroom (n=249)	7.1	10.6	82.4
Eating (n=249)	4.1	7.3	88.6
Other activities (n=219)	14.2	22.2	63.6

- Respondents were asked if the person who needs assistance with the routine tasks listed in Table 33 needs help always, sometimes, or never. As shown in Table 32, doing housework (89.1 percent) and shopping (81.3 percent) were the most common routine tasks that the person in the household needed assistance with either always or sometimes. Findings for the respondent only can be found in Appendix C.

Doing housework

- Eighty-nine percent of the respondents reported that someone in the household needed assistance with doing housework either always (53.9 percent) or sometimes (35.2 percent).

Shopping

- Eighty-one percent of the respondents reported that someone in the household needed assistance with shopping either always (48.1 percent) or sometimes (33.2 percent).
- As shown in Table 33, the percentages of the respondents who indicated that someone in the household needed assistance with shopping either always or sometimes generally decreased as education increased, and varied with years lived at the current residence and median income.
- Eighty-eight percent of renters and 78.7 percent of homeowners reported that someone in the household needed assistance with shopping either always or sometimes.
- A greater percentage of the respondents who lived in an apartment/condo/quadplex (92.8 percent) reported that someone in the household needed assistance with shopping either always or sometimes compared with respondents who lived in a house/duplex (79.4 percent) or a mobile home (69.3 percent).

- Eighty-five percent of the respondents who spoke Spanish and 80.7 percent of those who spoke English during the interview indicated that someone in the household needed assistance with shopping either always or sometimes.
- Eighty-six percent of the urban respondents reported that someone in the household needed assistance with shopping either always or sometimes compared to 67.5 percent of the rural respondents.

**Table 33**  
**Need Assistance Shopping**  
**By Selected Demographics**

	Percentage responding		
	Always	Sometimes	Never
Years lived at current residence			
5 years or less	36.1	48.6	15.3
6 to 10 years	42.3	34.6	23.1
11 to 20 years	55.3	34.2	10.5
21 to 30 years	52.3	22.7	25.0
More than 30 years	56.5	21.0	22.6
Own or rent home			
Rent	42.4	45.8	11.9
Own	50.6	28.1	21.3
Type of housing			
House/duplex	51.9	27.5	20.6
Apt/condo/quadplex	33.3	59.5	7.1
Mobile home	38.5	30.8	30.8
Education			
Less than high school	65.6	24.6	9.8
High school graduate/GED	37.5	45.0	17.5
Some college/technical school	37.1	38.6	24.3
Technical school certification	60.0	6.7	33.3
College graduate or more	46.6	36.2	17.2
Median income			
Extremely low	59.0	31.3	9.6
Very low	53.8	26.9	19.2
Low income	20.0	45.0	35.0
Near median income	64.7	29.4	5.9
Above median income	50.0	32.4	17.6
Language of interview			
Spanish	80.0	5.0	15.0
English	45.3	35.4	19.3
Urban or rural			
Urban	48.6	36.9	14.5
Rural	42.5	25.0	32.5

#### Preparing meals

- Sixty-four percent of the respondents reported that someone in the household needed assistance with preparing meals either always (32.3 percent) or sometimes (32.3 percent).

- As shown in Table 34, the percentages of the respondents who reported that someone in the household needed assistance with preparing meals either always or sometimes varied with living status: living alone (67.1 percent), living with other older adults only (67.4 percent), or living with other younger adults (59.3 percent).
- The percentages of the respondents who reported that someone in the household needed assistance with preparing meals either always or sometimes varied with education and median income.
- African American respondents (95.8 percent) were more likely to report that someone in the household needed assistance with preparing meals either always or sometimes than Hispanic respondents (77.5 percent), or white respondents (59.6 percent).

**Table 34**  
**Need Assistance Preparing Meals**  
**By Selected Demographics**

	Percentage responding		
	Always	Sometimes	Never
Living status			
Living alone	20.9	46.2	33.0
Living with other older adults only	42.1	25.3	32.6
Living with other younger adults	35.2	24.1	40.7
Education			
Less than high school	41.0	34.4	24.6
High school graduate/GED	14.6	34.1	51.2
Some college/technical school	24.6	34.8	40.6
Technical school certification	78.6	7.1	14.3
College graduate or more	34.5	32.8	32.8
Median income			
Extremely low	31.8	41.2	27.1
Very low	38.5	34.6	26.9
Low income	14.6	29.3	56.1
Near median income	61.9	19.0	19.0
Above median income	30.3	30.3	39.4
Ethnicity			
White	27.2	32.4	40.5
African American	45.8	50.0	4.2
Hispanic	50.0	27.5	22.5

#### Doing laundry

- Sixty-three percent of the respondents reported that someone in the household needed assistance with doing laundry either always (44.2 percent) or sometimes (19.2 percent).
- As shown in Table 35, the respondents who have no adult children (74.4 percent) were more likely to report that someone in the household needed assistance with doing laundry either always or sometimes compared to respondents whose nearest adult child lives in their town (69.8 percent), in Texas (69.5 percent), with the respondent (60.0 percent), in a nearby town (51.6 percent), or out of state (35.0 percent).

- The percentages of the respondents who reported that someone in the household needed assistance with doing laundry always or sometimes varied with education and median income.
- A greater percentage of the respondents who spoke Spanish (95.2 percent) rather than English (60.6 percent) during the interview reported that someone in the household needed assistance with doing laundry either always or sometimes.
- The percentages of the respondents who reported that someone in the household needed assistance with doing laundry either always or sometimes varied with service region: The North West service region (84.2 percent), the North East service region (70.3 percent), the Rio Grande service region (69.2 percent), the East Texas service region (68.8 percent), the North Central service region (66.7 percent), the Gulf Coast service region (61.6 percent), the Permian Basin service region (60.7 percent), the Upper Rio Grande service region (55.9 percent), the South Central service region (50.0 percent), the Panhandle service region (50.0 percent), and the Central Texas service region (45.0 percent).

**Table 35**  
**Need Assistance Doing Laundry**  
**By Selected Demographics**

	Percentage responding		
	Always	Sometimes	Never
Distance nearest adult child lives from respondent			
Lives with respondent	46.7	13.3	40.0
Lives in your town	58.3	11.5	30.2
Lives in a nearby town	25.8	25.8	48.4
Lives in Texas	39.1	30.4	30.4
Lives out of state	15.0	20.0	65.0
No adult children	43.6	30.8	25.6
Education			
Less than high school	63.9	16.4	19.7
High school graduate/GED	29.3	31.7	39.0
Some college/technical school	31.9	17.4	50.7
Technical school certification	78.6	0.0	21.4
College graduate or more	40.4	17.3	42.3
Median income			
Extremely low	61.9	10.7	27.4
Very low	37.0	29.6	33.3
Low income	19.5	31.7	48.8
Near median income	47.4	21.1	31.6
Above median income	37.9	3.4	58.6
Language of interview			
Spanish	85.7	9.5	4.8
English	40.4	20.2	39.4

	Percentage responding		
	Always	Sometimes	Never
Service Region			
Panhandle	27.8	22.2	50.0
North West	57.9	26.3	15.8
North Central	41.7	25.0	33.3
North East	33.3	37.0	29.6
East Texas	56.3	12.5	31.3
Gulf Coast	46.2	15.4	38.5
Central Texas	30.0	15.0	55.0
South Central	39.3	10.7	50.0
Rio Grande	61.5	7.7	30.8
Permian Basin	21.4	39.3	39.3
Upper Rio Grande	41.2	14.7	44.1

### Walking

- Sixty percent of the respondents reported that someone in the household needed assistance with walking either always (29.2 percent) or sometimes (31.4 percent).
- As shown in Table 36, respondents age 65 to 74 (69.9 percent) were more likely to report that someone in the household needed assistance with walking either always or sometimes than respondents who were age 60 to 64 (58.7 percent), 85 or older (58.0 percent), or 75 to 84 (53.5 percent).
- Seventy-one percent of renters reported that someone in the household needed assistance with walking either always or sometimes compared to 58.3 percent of homeowners.
- The percentages of the respondents who indicated that someone in the household needed assistance with walking varied with education.

**Table 36  
Need Assistance Walking  
By Selected Demographics**

	Percentage responding		
	Always	Sometimes	Never
Age			
60 to 64	31.7	27.0	41.3
65 to 74	24.7	45.2	30.1
75 to 84	20.7	32.8	46.6
85 or older	42.0	16.0	42.0
Own or rent home			
Rent	43.1	27.6	29.3
Own	24.4	33.9	41.7
Education			
Less than high school	40.0	21.7	38.3
High school graduate/GED	31.0	31.0	38.1
Some college/technical school	18.2	42.4	39.4
Technical school certification	53.3	40.0	6.7
College graduate or more	23.3	28.3	48.3

### Doing Necessary Activities in the Community

- Forty-three percent of the respondents said that someone in the household needed assistance doing necessary activities in the community either always (20.4 percent) or sometimes (22.9 percent).
- The percentages of the respondents who reported that someone in the household needed assistance doing necessary activities in the community varied with living status: living with other seniors (58.4 percent), living with younger adults (44.2 percent), and living alone (26.4 percent).
- The percentages of the respondents who reported that someone in the household always or sometimes needed assistance doing necessary activities in the community increased as education increased: less than high school (29.2 percent), high school graduate/GED (25.9 percent), some college or technical school (45.7 percent), technical school certification (57.1 percent), and college graduate or more (59.6 percent).

### Getting Out of a Chair

- Forty-three percent of the respondents reported that someone in the household needed assistance with getting out of a chair either always (11.6 percent) or sometimes (31.4 percent).
- Sixty percent of renters reported that someone in the household needed assistance with getting out of a chair either always or sometimes compared to 39.1 percent of homeowners.

### Driving

- Forty-two percent of the respondents indicated that someone in the household needed assistance with driving either always (29.2 percent) or sometimes (12.7 percent).
- As shown in Table 37, respondents age 60 to 64 (56.7 percent) were more likely to report that someone in the household needed assistance with driving either always or sometimes compared to respondents age 85 or older (50.0 percent), 75 to 84 (31.9 percent), or 65 to 74 (31.3 percent).
- The percentages of the respondents who reported that someone in the household needed assistance with driving either always or sometimes increased as years lived at the current residence and education increased.
- Homeowners (48.1 percent) were more likely than renters (26.5 percent) to indicate that someone in the household needed assistance with driving either always or sometimes.

**Table 37**  
**Need Assistance with Driving**  
**By Selected Demographics**

	Percentage responding		
	Always	Sometimes	Never
Age			
60 to 64	40.0	16.7	43.3
65 to 74	19.4	11.9	68.7
75 to 84	19.1	12.8	68.1
85 or older	42.5	7.5	50.0

	Percentage responding		
	Always	Sometimes	Never
Years lived at current residence			
5 years or less	14.3	11.1	74.6
6 to 10 years	24.0	0.0	76.0
11 to 20 years	25.8	12.9	61.3
21 to 30 years	43.9	14.6	41.5
More than 30 years	38.2	20.0	41.8
Own or rent home			
Rent	20.4	6.1	73.5
Own	32.9	15.2	51.9
Education			
Less than high school	28.3	9.4	62.3
High school graduate/GED	20.5	17.9	61.5
Some college/technical school	18.0	8.2	73.8
Technical school certification	40.0	20.0	40.0
College graduate or more	50.0	15.9	34.1

### Managing Money

- Thirty-six percent of the respondents reported that someone in the household needed assistance managing money either always (24.4 percent) or sometimes (12.0 percent).
- The percentages of the respondents who reported that someone in the household needed assistance managing money either always or sometimes varied with living status: living with other seniors (45.1 percent), living with other younger adults (41.1 percent), and living alone (24.7 percent).

### Dressing

- Thirty-six percent of the respondents reported that someone in the household needed assistance with dressing either always (16.9 percent) or sometimes (18.6 percent).
- As shown in Table 38, the percentages of the respondents who reported that someone in the household needed assistance with dressing either always or sometimes varied with living status: living with other younger adults (45.5 percent), living with other older adults only (44.3 percent), and living alone (21.5 percent).
- The percentages of the respondents who reported that someone in the household needed assistance with dressing either always or sometimes generally decreased as the distance the nearest adult child lives from the respondent increased: lives with the respondent (45.1 percent), lives in town (48.1 percent), lives in a nearby town (22.6 percent), lives in Texas (22.7 percent), lives in Texas (16.7 percent), and no adult children (23.7 percent).
- The percentages of the respondents who reported that someone in the household needed assistance with dressing either always or sometimes varied with education.

**Table 38  
Need Assistance Dressing  
By Selected Demographics**

	Percentage responding		
	Always	Sometimes	Never
Living status			
Senior living alone	11.8	9.7	78.5
Senior living with other older adults only	19.6	24.7	55.7
Senior living with other younger adults	20.0	25.5	54.5
Distance nearest adult child lives from respondent			
Lives with respondent	16.1	29.0	54.8
Lives in your town	26.5	21.6	52.0
Lives in a nearby town	9.7	12.9	77.4
Lives in Texas	13.6	9.1	77.3
Lives out of state	0.0	16.7	83.3
No adult children	10.5	13.2	76.3
Education			
Less than high school	26.7	20.0	53.3
High school graduate/GED	9.3	9.3	81.4
Some college/technical school	14.5	14.5	71.0
Technical school certification	26.7	46.7	26.7
College graduate or more	14.8	21.3	63.9

**Bathing**

- Thirty-five percent of the respondents reported that someone in the household needed assistance bathing either always (21.9 percent) or sometimes (13.3 percent).
- As shown in Table 39, 44.0 percent of renters and 32.8 percent of homeowners reported that someone in the household needed assistance with bathing either always or sometimes.
- The percentages of the respondents who reported that someone in the household needed assistance with bathing either always or sometimes varied with type of housing and education.
- Forty percent of the female respondents reported that someone in the household needed assistance bathing either always or sometimes compared to 20.3 percent of the male respondents.

**Table 39  
Need Assistance with Bathing  
By Selected Demographics**

	Percentage responding		
	Always	Sometimes	Never
Own or rent home			
Rent	20.3	23.7	55.9
Own	22.4	10.4	67.2



	Percentage responding		
	Always	Sometimes	Never
Type of housing			
House/duplex	25.9	11.9	62.2
Apt/condo/quadplex	11.1	22.2	66.7
Mobile home	0.0	0.0	100.0
Education			
Less than high school	24.2	27.4	48.4
High school graduate/GED	15.9	15.9	68.2
Some college/technical school	18.8	2.9	78.3
Technical school certification	60.0	20.0	20.0
College graduate or more	18.3	8.3	73.3
Gender			
Female	23.2	16.8	60.0
Male	18.6	1.7	79.7

### Taking Medication

- Thirty-four percent of the respondents reported that someone in the household needed assistance taking medication either always (24.6 percent) or sometimes (9.5 percent).
- The percentages of the respondents who reported that someone in the household needed assistance taking medication either always or sometimes varied with living status: living with other older adults only (44.9 percent), living with other younger adults (35.8 percent), and living alone (22.6 percent).
- Forty-two percent of the male respondents and 31.9 percent of the female respondents indicated that someone in the household needed assistance taking medication either always or sometimes.

### Getting Out of Bed

- Thirty percent of the respondents indicated that someone in the household needed assistance getting out of bed either always (9.7 percent) or sometimes (20.2 percent).
- As shown in Table 40, the percentages of the respondents who reported that someone in the household needed assistance getting out of bed either always or sometimes decreased as age increased and varied with years lived at the current residence.
- Forty-four percent of the renters reported that someone in the household needed assistance getting out of bed either always or sometimes compared to 26.8 percent of homeowners.
- Female respondents (34.6 percent) were more likely to report that someone in the household needed assistance getting out of bed either always or sometimes than male respondents (13.6 percent).

**Table 40**  
**Need Assistance Getting Out of Bed**  
**By Selected Demographics**

	Percentage responding		
	Always	Sometimes	Never
Age			
60 to 64	12.5	28.1	59.4
65 to 74	14.7	24.0	61.3
75 to 84	3.4	20.3	76.3
85 or older	6.3	2.1	91.7
Years lived at current residence			
5 years or less	8.3	29.2	62.5
6 to 10 years	11.5	34.6	53.8
11 to 20 years	10.3	17.9	71.8
21 to 30 years	8.5	4.3	87.2
More than 30 years	8.1	17.7	74.2
Own or rent home			
Rent	15.8	28.1	56.1
Own	8.2	18.6	73.2
Gender			
Female	10.1	24.5	65.4
Male	8.5	5.1	86.4

#### Using the Telephone

- Twenty-five percent of the respondents reported that someone in the household needed assistance using the telephone either always (13.4 percent) or sometimes (11.2 percent).
- The percentages of the respondents who indicated that someone in the household needed assistance using the telephone either always or sometimes varied with years lived at their current residence: 5 years or less (24.0 percent), 6 to 10 years (34.6 percent), 11 to 20 years (20.5 percent), 21 to 30 years (17.8 percent), and more than 30 years (28.6 percent).
- Twenty-six percent of the female respondents reported that someone in the household needed assistance using the telephone either always or sometimes compared to 19.3 percent of male respondents.

#### Using the Restroom

- Eighteen percent of the respondents reported that someone in the household needed assistance using the restroom either always (7.1 percent) or sometimes (10.6 percent).

#### Eating

- Eleven percent of the respondents indicated that someone in the household needed assistance eating either always (4.1 percent) or sometimes (7.3 percent).

#### Other Activities

- Thirty-six percent of the respondents reported that someone in the household needed assistance doing other activities either always (14.2 percent) or sometimes (22.2 percent). A list of the other activities that someone in the household needed assistance with can be found in Appendix B.

**Table 41**  
**Frequency that Someone in Household Person Needs Assistance**

Task	Percentage responding				
	Every day	A few times a week	Once a week	Less than once a week	Never
Doing housework (n=211)	46.0	14.9	20.5	12.4	6.2
Shopping (n=189)	24.8	11.6	37.0	20.9	5.7
Preparing meals (n=154)	63.1	17.4	3.0	9.5	6.9
Doing laundry (n=151)	31.8	24.5	21.8	9.8	12.1
Walking (n=147)	43.3	24.3	6.8	8.2	17.4
Doing necessary activities in the community (n=81)	34.0	17.1	18.4	18.1	12.6
Getting out of a chair (n=101)	44.7	25.3	3.5	8.5	17.9
Driving (n=82)	41.0	18.7	9.3	21.3	9.7
Managing money (n=82)	44.3	7.7	8.0	18.4	21.6
Dressing (n=88)	50.5	17.2	11.6	10.8	9.8
Bathing (n=87)	56.5	21.0	7.8	3.8	10.8
Taking medication (n=84)	68.0	6.0	7.7	2.5	15.8
Getting out of bed (n=73)	48.2	15.4	5.3	15.1	16.0
Using the telephone (n=57)	47.9	14.5	5.6	8.6	23.3
Using the restroom (n=44)	62.2	27.2	0.0	1.9	8.8
Eating (n=28)	65.4	4.3	1.8	7.5	21.0
Other activities (n=77)	27.1	25.9	26.3	12.4	8.3

- Respondents were asked how often the person needs help with the tasks listed in Table 41. The tasks are listed in the order presented in Table 33. Respondents were more likely to report that using the restroom (89.4 percent), bathing (85.3 percent), preparing meals (83.5 percent), taking medication (81.7 percent) and doing housework (81.4 percent) required assistance by someone in the household every day, a few times a week, or once a week. Findings on how often the respondent needs help with these tasks can be found in Appendix A.

Doing Housework

- The percentages of the respondents who reported someone in the household needed assistance doing housework at least weekly (every day, a few times a week, and once a week) varied by age: 60 to 64 (86.4 percent), 65 to 74 (78.1 percent), 75 to 84 (86.7 percent), and 85 or older (72.8 percent).
- The percentages of the respondents who reported that someone in the household needed assistance doing housework at least weekly varied by living status: living with other younger adults (88.9 percent), living alone (74.6 percent), and living with other older adults (85.5 percent).

Shopping

- The percentages of the respondents who reported that someone in the household needed assistance shopping at least weekly varied by living status: living with other older adults only (85.7 percent), living alone (65.8 percent), and living with other younger adults (65.1 percent).

### Doing Laundry

- As shown in Table 42, renters (81.9 percent) were more likely to report that someone in the household needed assistance doing laundry at least weekly than homeowners (77.3 percent).
- The percentages of the respondents who reported that someone in the household needed assistance doing laundry at least weekly varied by living status: living with other younger adults (86.6 percent), living with other older adults only (78.2 percent), and living alone (73.2 percent).
- Seventy-four percent of urban respondents and 62.0 percent of rural respondents reported that someone in the household needed assistance doing laundry at least weekly.

**Table 42**  
**Frequency of Need for Assistance with Doing Laundry**  
**By Selected Demographics**

	Percentage responding				
	Every day	A few times a week	Once a week	Less than once a week	Never
Own or rent home					
Rent	18.2	20.5	43.2	18.2	0.0
Own	37.7	26.4	13.2	5.7	17.0
Living status					
Senior living alone	16.1	32.1	25.0	16.1	10.7
Senior living with other adults only	43.8	18.8	15.6	9.4	12.5
Senior living with other younger adults	33.3	23.3	30.0	0.0	13.3
Urban or rural					
Urban	40.0	27.0	7.0	11.0	15.0
Rural	51.7	6.9	3.4	3.4	34.5

**Table 43**  
**Someone in Household Gets Adequate Help**

Task	Percentage responding	
	Enough	Need more
Doing housework (n=203)	66.6	33.4
Shopping (n=184)	82.2	17.8
Preparing meals (n=150)	76.9	23.1
Doing laundry (n=146)	80.4	19.6
Walking (n=136)	72.4	27.6
Getting out of a chair (n=107)	74.1	25.9
Doing necessary activities in the community (n=77)	80.0	20.0
Driving (n=81)	86.3	13.7
Managing money (n=84)	84.0	16.0
Bathing (n=84)	75.5	24.5
Dressing (n=83)	82.8	17.2
Taking medication (n=83)	84.5	15.5
Getting out of bed (n=72)	72.2	27.8
Using the telephone (n=57)	88.3	11.7
Using the restroom (n=41)	76.6	23.4
Eating (n=28)	84.2	15.8
Other activities (n=75)	72.9	27.1

- Respondents were asked if the person who needed assistance with routine tasks gets enough help or needs more help. The tasks are listed in the order presented in Table 33. Findings on the adequacy of the help the respondent gets with these tasks can be found in Appendix C.

#### Doing housework

- Thirty-three percent of the respondents said that the person who needs assistance doing housework needs more help (33.4 percent).
- The percentages of the respondents who reported that the person needed more assistance doing housework generally increased as age increased: 60 to 64 (22.8 percent), 65 to 74 (36.2 percent), 75 to 84 (48.8 percent), and 85 or older (27.3 percent).
- The percentages of the respondents who reported that the person needed more assistance doing housework varied with living status: living alone (41.4 percent), living with other older adults only (33.3 percent), and living with other younger adults (18.6 percent).

#### Shopping

- Eighteen percent of the respondents said that the person who needs assistance with shopping needs more help.
- As shown in Table 44, the percentages of the respondents who reported that the person needed more assistance with shopping varied with the type of housing: apartment/condo/quadplex (34.3 percent), mobile home (25.0 percent), and house/duplex (13.5 percent).
- Forty-three percent of the respondents who lived in an older adult community reported that the person needed more assistance with shopping compared to 12.2 percent of the respondents who did not live in an older adult community.

- Respondents with very low income (30.0 percent) were more likely to report that the person needed more assistance with shopping than respondents of other levels of median income.
- Forty-one percent of the respondents who spoke English during the interview said that the person needed more assistance with shopping compared to 15.6 percent of the respondents who spoke Spanish during the interview.

**Table 44**  
**Get Enough-Need More Help Shopping**  
**By Selected Demographics**

	Percentage responding	
	Enough	Need More
Type of housing		
House/duplex	86.5	13.5
Apt/condo/quadplex	65.7	34.3
Mobile home	75.0	25.0
Live in older adult community		
Yes	57.1	42.9
No	87.8	12.2
Median income		
Extremely low	73.6	26.4
Very low	70.0	30.0
Low income	96.0	4.0
Near median income	75.0	25.0
Above median income	92.0	8.0
Language of interview		
Spanish	58.8	41.2
English	84.4	15.6

#### Preparing Meals

- Twenty-three percent of the respondents said that the person who needed assistance with preparing meals needs more help.
- Forty-seven percent of the respondents who spoke Spanish during the interview reported that the person needed more help with preparing meals compared to 20.3 percent of the respondents who spoke English during the interview.
- A greater percentage of female respondents (26.5 percent) than male respondents (9.4 percent) reported that the person needed more help with preparing meals.

#### Doing Laundry

- Twenty percent of the respondents who reported that the person who needed assistance with doing laundry needs more help.
- Respondents who spoke Spanish (36.8 percent) during the interview were more likely to report that the person who needed assistance with doing laundry needed more help compared to respondents who spoke English (17.3 percent) during the interview.

## Walking

- Twenty-eight percent of the respondents who reported that the person who needed assistance with walking needs more help.
- As shown in Table 45, 46.9 percent of the renters reported that the person needed more help with walking compared to 22.5 percent of the homeowners.
- Respondents who lived in an apartment/condo/quadplex (56.5 percent) were more likely to report that the person needed more help with walking than respondents who lived in a mobile home (50.0 percent) or a house/duplex (19.0 percent).
- The percentages of the respondents who reported that the person needed more help with walking varied with living status: living alone (41.7 percent), living with other older adults only (20.4 percent), and living with other younger adults (18.8 percent).

**Table 45**  
**Get Enough-Need More Help Walking**  
**By Selected Demographics**

	Percentage responding	
	Enough	Need more
Own or rent home		
Rent	53.1	46.9
Own	77.5	22.5
Type of housing		
House/duplex	81.0	19.0
Apt/condo/quadplex	43.5	56.5
Mobile home	50.0	50.0
Living status		
Living alone	58.3	41.7
Living with other older adults only	79.6	20.4
Living with other younger adults	81.3	18.8

## Getting out of a Chair

- Twenty-six percent of the respondents indicated that the person who needed assistance with getting out of a chair needs more help.
- Fifty-six percent of the respondents who spoke Spanish and 23.1 percent of the respondents who spoke English during the interview reported that the person who needed assistance with getting out of a chair needs more help.
- A greater percentage of renters (47.8 percent) reported that the person who needed assistance with getting out of a chair needs more help compared to homeowners (18.4 percent).

## Driving

- Fourteen percent of the respondents said that the person who needed assistance with driving needs more help.
- Forty-two percent of the renters said that the person needed more help with driving compared to 8.8 percent of homeowners.

### Bathing

- Twenty-five percent of the respondents said that the person who needed assistance with bathing needs more help.
- A greater percentage of the respondents who spoke Spanish during the interview (57.1 percent) reported that the person needed more help with bathing compared to respondents who spoke English during the interview (18.6 percent).

### Dressing

- Seventeen percent of the respondents said that the person who needed assistance with dressing needs more help.
- A greater percentage of the respondents who spoke Spanish during the interview (46.2 percent) reported that the person needed more help with dressing compared to respondents who spoke English during the interview (12.7 percent).

### Taking Medication

- Sixteen percent of the respondents said that the person who needed assistance taking medication needs more help.
- A greater percentage of the respondents who spoke Spanish during the interview (50.0 percent) reported that the person needed more help taking medication compared to respondents who spoke English during the interview (11.0 percent).

### Getting Out of Bed

- Twenty-eight percent of the respondents said that the person who needed assistance getting out of bed needs more help.
- A greater percentage of the respondents who spoke Spanish during the interview (62.5 percent) reported that the person needed more help getting out of bed compared to respondents who spoke English during the interview (23.8 percent).



**Table 46**  
**Who Provides Assistance to Person**  
**(n=60)\***

	Percent Responding
Relative living inside your home	32.5
Friend or relative living outside your home	27.4
Professional service people (includes service people in a nursing home)	22.5
Relative living outside your home	20.2
Friend/roommate living inside your home	15.6
Other outside organizations (volunteer, non-profit)	4.4
Other	10.6
Do not get any help	11.8

- Respondents were asked who provided the assistance the person needed. Thirty-three percent of the respondents said that a relative living inside their home provided assistance to person needing it (see Table 46). This was followed by a friend or relative living outside their home (27.4 percent) and professional service people (22.5 percent). The data for the respondents can be found in Appendix C.
- An attorney, the computer, and the military were among the other people or organizations that provided assistance. A complete list can be found in Appendix B.

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\* Because each response was asked as a separate question, the percentages may not total to 100.0 percent.

**Table 47**  
**Household Receives Assistance from Organization Outside Home**

	Percentage Responding
Housekeeping or domestic chores (n=1,998)	5.7
Social interaction and recreation (n=1,993)	4.5
Transportation to nutrition sites, senior centers, doctors' appointments, shopping and other essential destinations (n=1,996)	3.3
Assistance with benefit entitlements (n=1,992)	2.7
Assistance in obtaining information about federal, state or local services (n=1,983)	2.2
Assistance with legal issues (n=1,995)	1.7
Employment services (n=1,988)	0.3

- All respondents were asked if anyone in their household received any of the services listed in Table 47 from a government agency, charity organization, church or volunteer group outside of their home. Six percent of the respondents received assistance with housekeeping or domestic chores. Less than 5 percent of the respondents received assistance for other tasks.

Housekeeping or Domestic Chores

- Six percent of the respondents said that they received housekeeping or domestic chore services from an organization outside their home.
- As shown in Table 48, the percentages of the respondents who received housekeeping or domestic chore services increased as age increased and decreased as median income increased.
- Hispanic respondents (12.4 percent) were more likely to report receiving housekeeping or domestic chore services than African American respondents (9.3 percent), respondents of "other" ethnic groups (7.0 percent), or white respondents (4.6 percent).

**Table 48**  
**Received Housekeeping or Domestic Chores Services**  
**By Selected Demographics**

	Percentage responding	
	Yes	No
Age		
60 to 64	2.3	97.7
65 to 74	5.6	94.4
75 to 84	7.4	92.6
85 or older	11.9	88.1
Median income		
Extremely low	14.7	85.3
Very low	4.3	95.7
Low income	4.1	95.9
Near median income	4.8	95.2
Above median income	2.3	97.7

	Percentage responding	
	Yes	No
Ethnicity		
White	4.6	95.4
African American	9.3	90.7
Hispanic	12.4	87.6
Other	7.0	93.0

### Social Interaction and Recreation

- Five percent of the respondents reported receiving social interaction and recreation services from an organization outside their home.

### Transportation to Essential Destinations

- Three percent of the respondents said they received transportation to nutrition sites, senior centers, doctor's appointments, shopping, and other essential destinations.
- As shown in Table 49, the percentages of the respondents who received transportation services to essential destinations increased as age increased and decreased as median income increased.
- Nine percent of the Hispanic respondents reported receiving transportation services to essential destinations compared to 7.5 percent of the African American respondents, 2.2 percent of the white respondents, and 0.0 percent of the respondents of "other" ethnic groups.
- Fourteen percent of the respondents who spoke Spanish during the interview reported receiving transportation services to essential destinations compared to 2.7 percent of the respondents who spoke English during the interview.
- A greater percentage of the respondents from the Rio Grande service region (9.4 percent) reported receiving transportation services to essential destinations compared to smaller percentages of the respondents from other service regions.

**Table 49**  
**Received Transportation Services to Essential Destinations**  
**By Selected Demographics**

	Percentage responding	
	Yes	No
Age		
60 to 64	0.9	99.1
65 to 74	2.4	97.6
75 to 84	4.5	95.5
85 or older	10.3	89.7
Median income		
Extremely low	8.7	91.3
Very low	2.3	97.7
Low income	1.5	98.5
Near median income	2.1	97.9
Above median income	1.0	99.0

	Percentage responding	
	Yes	No
Ethnicity		
White	2.2	97.8
African American	7.5	92.5
Hispanic	9.2	90.8
Other	0.0	100.0
Language of interview		
Spanish	13.6	86.4
English	2.7	97.3
Service Region		
Panhandle	1.1	98.9
North West	3.9	96.1
North Central	2.2	97.8
North East	3.3	96.7
East Texas	4.4	95.6
Gulf Coast	2.2	97.8
Central Texas	2.2	97.8
South Central	3.3	96.7
Rio Grande	9.4	90.6
Permian Basin	2.7	97.3
Upper Rio Grande	3.8	96.2

### Benefit Entitlements

- Three percent of the respondents reported that they received assistance with benefit entitlements from an organization outside of their home.
- The percentages of the respondents who reported receiving assistance with benefit entitlements decreased as median income increased: extremely low (6.1 percent), very low (3.0 percent), low income (1.8 percent), near median income (1.6 percent), and above median income (1.3 percent).

### Obtaining Information about Services

- Two percent of the respondents reported that they received assistance in obtaining information about federal, state, or local services.
- The percentages of the respondents who reported receiving assistance in obtaining information about federal, state, or local services decreased as median income increased: extremely low (4.6 percent), very low (3.0 percent), low income (1.5 percent), near median income (0.5 percent), and above median income (0.8 percent).

### Legal Issues

- Two percent of the respondents reported receiving assistance with legal issues.

### Employment Services

- Less than one percent of the respondents reported receiving assistance with employment services.

- The percentages of the respondents who reported receiving assistance with employment services varied with living status: living alone (7.4 percent), living with other younger adults (3.3 percent), and living with other older adults (2.8 percent).

**Table 50**  
**Organization Providing Services**  
**(n=280)**

	Percentage responding
Government agency	28.2
Church	15.9
Charity organization	3.9
Area Agency on Aging (AAA)	3.0
Other group	30.3

- Respondents who received services from an outside organization were asked to identify that organization.

Government Agency

- As shown in Table 50, 28.2 percent of the respondents reported receiving services from a government agency.
- The percentages of the respondents who received services from a government agency varied by education (see Table 51).
- Hispanic respondents (54.8 percent) were more likely to report receiving services from a government agency than African American respondents (43.8 percent), respondents of "other" ethnic groups (36.4 percent), or white respondents (21.3 percent).
- Sixty-eight percent of the respondents who spoke Spanish during the interview reported receiving services from a government agency compared to 24.3 percent of the respondents who spoke English during the interview.

**Table 51**  
**Received Services from a Government Agency**  
**By Selected Demographics**

	Percentage responding	
	Yes	No
Education		
Less than high school	44.9	55.1
High school graduate/GED	19.4	80.6
Some college/technical school	18.5	81.5
Technical school certification	60.0	40.0
College graduate or more	26.0	74.0
Ethnicity		
White	21.3	78.7
African American	43.8	56.3
Hispanic	54.8	45.2
Other	36.4	63.6
Language of interview		
Spanish	68.0	32.0
English	24.3	75.7

## Church

- Sixteen percent got services from a church.
- As shown in Table 52, the percentages of the respondents who reported receiving services from a church varied by living status: living alone (22.9 percent), living with other younger adults (15.6 percent), and living with other older adults only (5.6 percent).
- Respondents who spoke English during the interview (17.6 percent) were more likely to report receiving services from a church than respondents who spoke Spanish during the interview (0.0 percent).

**Table 52**  
**Received Services from a Church**  
**By Selected Demographics**

	Percentage responding	
	Yes	No
Living status		
Living alone	22.9	77.1
Living with other older adults only	5.6	94.4
Living with other younger adults	15.6	84.4
Education		
Less than high school	10.1	89.9
High school graduate/GED	7.5	92.5
Some college/technical school	23.1	76.9
College graduate or more	24.7	75.3
Language of interview		
Spanish	0.0	100.0
English	17.6	82.4

## Charity Organization

- Four percent reported getting services from a charity organization.

## Area Agency on Aging

- Three percent said that they got services from the Area Agency on Aging.

## Other Group

- Thirty percent received services from some other group or individual. Among the other groups mentioned were specific churches, local senior's groups, AARP, and specific health organizations. Also mentioned were many individuals, such as a daughter or son, a friend, a neighbor, or a lawyer. The names of these organizations and individuals are listed in Appendix B.

**Table 53**  
**Need Help for Services**  
**(n=304)\***

	Percent Responding
Housekeeping or domestic chores	10.5
Transportation to nutrition sites, senior centers, doctors' appointments, shopping and other essential destinations	10.4
Assistance with benefit entitlements	6.5
Assistance in obtaining information about federal, state or local services	6.4
Assistance with legal issues	3.9
Social interaction and recreation	2.9
Employment services	1.2
Opportunities for you to volunteer	1.2
No assistance required	71.3

- Respondents who were receiving help were asked if they need help or additional help for any of the services listed in Table 53. The most common types of assistance needed were for housekeeping or domestic chores (10.5 percent) and transportation (10.4 percent).

#### Housekeeping or Domestic Chores

- Eleven percent of the respondents reported that they needed help for housekeeping or domestic chores.
- Forty percent of the respondents who spoke Spanish during the interview reported needing help with housekeeping or domestic chores compared to 7.9 percent of the respondents who spoke English during the interview.

#### Transportation to Essential Destinations

- Ten percent of the respondents reported that they needed transportation to nutrition sites, senior centers, doctor's appointments, shopping and other essential destinations.
- The percentages of the respondents who reported that they needed transportation to essential destinations varied with living status: living with other younger adults (24.5 percent), living alone (8.4 percent), and living with other older adults only (6.3 percent).

#### Benefit Entitlements

- Seven percent of the respondents reported that they needed assistance with benefit entitlements.
- Forty-four percent of the respondents who spoke Spanish during the interview reported needing assistance with benefit entitlements compared to 3.2 percent of the respondents who spoke English during the interview.
- Seven percent of the urban respondents said that they needed assistance with benefit entitlements compared to 4.2 percent of rural respondents.

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\* Because these were asked as separate questions, the percentages may not total to 100.0 percent.



### Obtaining Information about Services

- Six percent of the respondents reported needing assistance obtaining information about federal, state or local services.
- Thirty-six percent of the respondents who spoke Spanish during the interview reported needing assistance obtaining information about federal, state or local services compared to 3.6 percent of the respondents who spoke English during the interview.

### Legal Issues

- Four percent of the respondents reported needing help with legal issues.
- Twenty-seven percent of the respondents who spoke Spanish during the interview reported needing help with legal issues compared to 1.8 percent of the respondents who spoke English during the interview.

### Social Interaction and Recreation

- Three percent of the respondents reported needing assistance with social interaction and recreation.
- A greater percentage of renters (6.5 percent) reported needing assistance with social interaction and recreation than homeowners (1.4 percent).
- Fifteen percent of the respondents who spoke Spanish during the interview reported needing assistance with social interaction and recreation compared to 1.8 percent of the respondents who spoke English during the interview.

### Employment Services

- One percent of the respondents said they needed employment services.

### Opportunities for You to Volunteer

- One percent of the respondents reported that they needed volunteer opportunities.

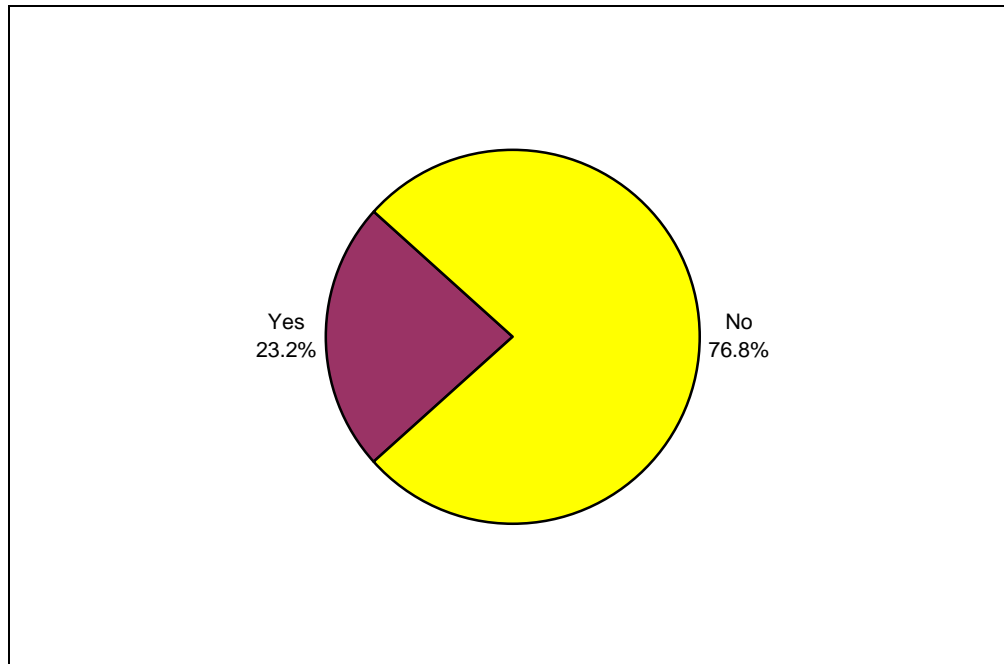
### No Assistance Required

- Seventy-one percent of the respondents did not require assistance.
- As shown in Table 54, the percentages of the respondents who did not require assistance generally increased as education and median income increased.
- Respondents of "other" ethnic groups (81.8 percent) were more likely to report that they did not require assistance than white (78.5 percent), Hispanic (46.5 percent), or African American respondents (41.2 percent).

**Table 54**  
**No Assistance Required**  
**By Selected Demographics**

	Percentage responding	
	Yes	No
Education		
Less than high school	63.4	36.6
High school graduate/GED	58.9	41.1
Some college/technical school	81.9	18.1
Technical school certification	85.7	14.3
College graduate or more	79.5	20.5
Median income		
Extremely low	60.6	39.4
Very low	63.8	36.2
Low income	88.2	11.8
Near median income	61.1	38.9
Above median income	89.2	10.8
Ethnicity		
White	78.5	21.5
African American	41.2	58.8
Hispanic	46.5	53.5
Other	81.8	18.2

**Figure 5**  
**Make Services Better or Easier to Use**  
**(n=273)**



- Respondents who needed any of these services were asked if there was anything that could be done to make the services listed better or easier to use. Twenty-three percent of the respondents answered "yes" (Figure 5).
- A complete list of the ways services could be made better or easier to use can be found in Appendix B.
- As shown in Table 55, the percentages of the respondents who said that something could be done to make the services better or easier to use varied with median income.
- Fifty-five percent of the respondents of "other" ethnic groups were more likely to report that something could be done to make the services better or easier to use compared to 44.7 percent of the Hispanic respondents, 29.4 percent of the African American respondents, and 17.2 percent of the white respondents.
- A greater percentage of the respondents in the Rio Grande service region said that something could be done to make the services better or easier to use compared to respondents in other service regions.

**Table 55**  
**Make Services Better or Easier to Use**  
**By Selected Demographics**

	Percentage responding	
	Yes	No
Median income		
Extremely low	32.2	67.8
Very low	20.5	79.5
Low income	15.2	84.8
Near median income	40.0	60.0
Above median income	8.8	91.2
Ethnicity		
White	17.2	82.8
African American	29.4	70.6
Hispanic	44.7	55.3
Other	54.5	45.5
Service Region		
Panhandle	12.0	88.0
North West	19.4	80.6
North Central	15.0	85.0
North East	17.2	82.8
East Texas	25.8	74.2
Gulf Coast	27.8	72.2
Central Texas	9.5	90.5
South Central	22.2	77.8
Rio Grande	50.0	50.0
Permian Basin	5.6	94.4
Upper Rio Grande	31.4	68.6

**Table 56**  
**Household Receives Services from Organization Outside Home**

	Percentage Responding
Coordinating or providing health services such as health screening, prescription drug assistance, oral health, and optical services (n=1,997)	4.2
Home-delivered meals (n=2,001)	2.9
Personal care and visitation (n=2,000)	2.7
Home repair/modification (n=1,995)	1.8
Assistance arranging and coordinating services (n=1,986)	1.0
Adult day care (n=1,992)	0.7
Respite services (n=1,921)	0.3

- All respondents were asked if their household received any of the services listed in Table 56 from a government agency, charity organization, church or volunteer group outside of their home.

Coordinating or Providing Health Services

- Coordinating or providing health services (4.2 percent) was the most common type of service received from an organization outside the home.
- As shown in Table 57, the percentages of the respondents who received coordination or provision of health services generally increased as age increased, and generally decreased as median income increased.
- Eight percent of African American respondents reported that they received coordination or provision of health services compared to 7.3 percent of Hispanic respondents, 7.0 percent of respondents of "other" ethnic groups, and 3.5 percent of white respondents.

**Table 57**  
**Received Coordinating or Providing Health Services**  
**By Selected Demographics**

	Percentage responding	
	Yes	No
Age		
60 to 64	2.3	97.7
65 to 74	4.8	95.2
75 to 84	3.3	96.7
85 or older	9.8	90.2
Median income		
Extremely low	12.6	87.4
Very low	5.9	94.1
Low income	1.3	98.7
Near median income	1.6	98.4
Above median income	1.8	98.2

	Percentage responding	
	Yes	No
Ethnicity		
White	3.5	96.5
African American	7.5	92.5
Hispanic	7.3	92.7
Other	7.0	93.0

### Home-Delivered Meals

- Three percent of the respondents reported that they received home-delivered meals from an organization outside of their home.
- The percentages of the respondents who reported that they received home-delivered meals decreased as median income increased: extremely low (9.0 percent), very low (3.9 percent), low income (1.0 percent), near median income (0.5 percent), and above median income (0.8 percent).

### Personal Care and Visitation

- Three percent of the respondents reported receiving personal care and visitation services from an organization outside of their home.
- As shown in Table 58, respondents who were age 85 or older (8.7 percent) were more likely to report receiving personal care and visitation services than younger respondents.
- Nine percent of the respondents with an extremely low median income reported receiving personal care and visitation services compared to smaller percentages of the respondents with higher median income.
- Thirteen percent of the respondents who spoke Spanish during the interview reported receiving personal care and visitation services compared to 2.1 percent of the respondents who spoke English during the interview.
- Respondents who lived in the Rio Grande service region (8.2 percent) were more likely to report receiving personal care and visitation services than respondents who lived in other service regions.

**Table 58**  
**Received Personal Care and Visitation Services**  
**By Selected Demographics**

	Percentage responding	
	Yes	No
Age		
60 to 64	2.1	97.9
65 to 74	2.0	98.0
75 to 84	2.1	97.9
85 or older	8.7	91.3

	Percentage responding	
	Yes	No
Median income		
Extremely low	8.7	91.3
Very low	1.0	99.0
Low income	1.5	98.5
Near median income	1.6	98.4
Above median income	0.5	99.5
Language of interview		
Spanish	12.5	87.5
English	2.1	97.9
Service Region		
Panhandle	1.7	98.3
North West	2.8	97.2
North Central	1.6	98.4
North East	2.2	97.8
East Texas	3.3	96.7
Gulf Coast	1.7	98.3
Central Texas	0.5	99.5
South Central	3.3	96.7
Rio Grande	8.2	91.8
Permian Basin	6.0	94.0
Upper Rio Grande	2.2	97.8

#### Home Repair or Modification

- Two percent of the respondents reported receiving home repair or modification services from an organization outside of their home.

#### Arranging and Coordinating Services

- One percent of the respondents said they received assistance arranging and coordinating services from an organization outside of their home.

#### Adult Day Care

- Less than one percent of the respondents indicated that they received adult day care services from an organization outside of their home.

#### Respite Services

- Less than one percent of the respondents reported receiving respite services from an organization outside of their home.

**Table 59**  
**Organization Providing Services**  
**(n=189)\***

	Percentage responding
Government agency	26.3
Church	8.1
Area Agency on Aging (AAA)	5.6
Charity organization	5.1
Other group	26.2

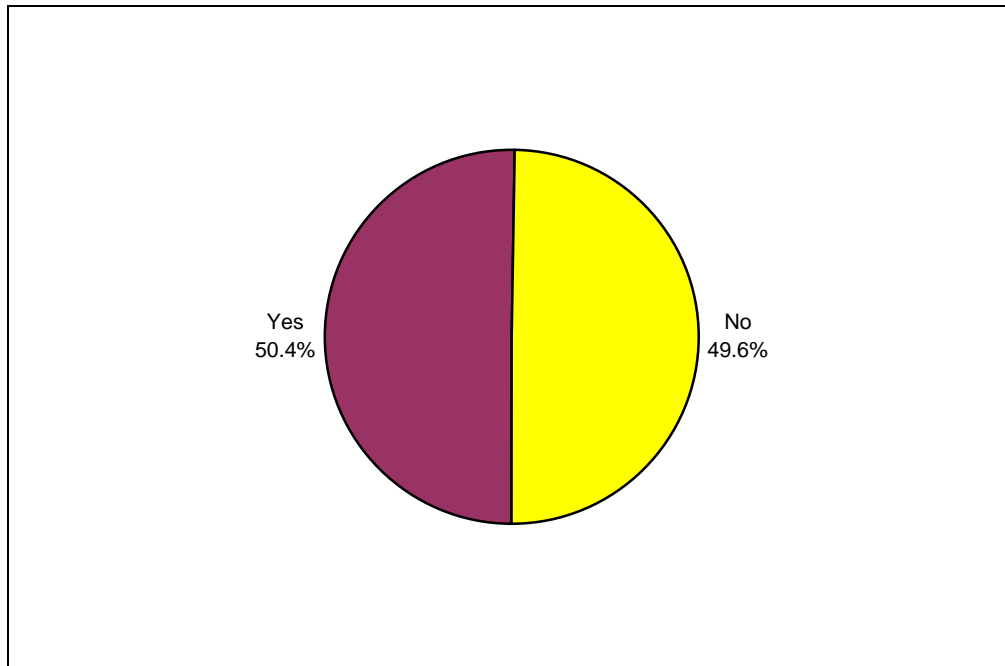
- Respondents who were receiving services from an outside organization were asked to identify that organization. As shown in Table 59, 26.3 percent of the respondents reported receiving services from a government agency. Less than 10 percent of the respondents received services from a church (8.1 percent), the Area Agency on Aging (5.6 percent), or a charity organization (5.1 percent).
- The percentages of the respondents who reported receiving services from a government agency varied by age: 60 to 64 (9.8 percent), 65 to 74 (37.7 percent), 75 to 84 (26.1 percent), and 85 or older (25.7 percent).
- Twenty-six percent of the respondents received services from some other group, which included specifically named churches and organizations. A list of these groups can be found in Appendix B.

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\* Because these were asked as separate questions, the percentages may not total to 100.0 percent.



**Figure 6**  
**Know Names of Organizations**  
**(n=171)**



- Respondents who had received any services were asked if they knew the names of the organizations who provided the services. Half (50.4 percent) said they did (see Figure 6).
- The names of these organizations are listed in Appendix B.
- As shown in Table 60, the percentages of the respondents who knew the name of the organization that provided the services decreased as age increased, and varied with years lived at their current residence and education.

**Table 60**  
**Know Names of Organizations Providing Services**  
**By Selected Demographics**

	Percentage responding	
	Yes	No
Age		
60 to 64	57.9	42.1
65 to 74	60.3	39.7
75 to 84	37.8	62.2
85 or older	36.4	63.6
Years lived at current residence		
5 years or less	62.2	37.8
6 to 10 years	32.1	67.9
11 to 20 years	72.4	27.6
21 to 30 years	29.2	70.8
More than 30 years	46.5	53.5

	Percentage responding	
	Yes	No
Education		
Less than high school	59.6	40.4
High school graduate/GED	44.7	55.3
Some college/technical school	65.8	34.2
Technical school certification	40.0	60.0
College graduate or more	29.4	70.6

**Table 61**  
**Need Help for Services\***  
**(n=222)**

	Percent Responding
Personal care and visitation	9.7
Home repair/modifications	8.6
Home-delivered meals	7.2
Coordinating or providing health services such as health screening, prescription drug assistance, oral health, and optical services	6.7
Assistance arranging and coordinating services	6.6
Adult day care	3.0
Respite services	2.8
No additional care required	76.3

- All respondents who were receiving services were asked if they or anyone in the household need help or additional help for any of the services listed in Table 61.

Personal Care and Visitation

- Ten percent of the respondents needed additional personal care and visitation services.
- As shown in Table 62, the respondents with less than high school education (21.4 percent) were more likely to need personal care and visitation services than respondents with higher education.
- Fifty-five percent of the respondents who spoke Spanish during the interview reported needing personal care and visitation services compared to 5.0 percent of the respondents who spoke English during the interview.

**Table 62**  
**Needed Personal Care and Visitation Services**  
**By Selected Demographics**

	Percentage responding	
	Yes	No
Education		
Less than high school	21.4	78.6
High school graduate/GED	1.8	98.2
Some college/technical school	1.9	98.1
Technical school certification	20.0	80.0
College graduate or more	11.1	88.9
Language of interview		
Spanish	54.5	45.5
English	5.0	95.0
Area		
Urban	88.8	11.2
Rural	98.0	2.0

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\* Because these were asked as separate questions, the percentages may not total 100.0 percent.

### Home Repair or Modifications

- Nine percent of the respondents needed home repair or modification services.
- Fifty-five percent of the respondents who spoke Spanish during the interview reported that they needed personal care and visitation services compared to 5.0 percent of the respondents who spoke English during the interview.
- A greater percentage of the female respondents (11.0 percent) reported needing home repair or modification services compared to male respondents (1.7 percent).

### Home-Delivered Meals

- Seven percent of the respondents said they needed home-delivered meals.
- Forty-three percent of the respondents who spoke Spanish during the interview reported that they needed home-delivered meals compared to 3.0 percent of the respondents who spoke English during the interview.

### Arranging and Coordinating Services

- Seven percent of the respondents said they needed assistance arranging and coordinating services.
- Forty-eight percent of the respondents who spoke Spanish during the interview reported needed assistance arranging and coordinating services compared to 2.0 percent of the respondents who spoke English during the interview.
- A greater percentage of the female respondents (9.1 percent) reported needing home repair or modification services compared to male respondents (0.0 percent).

### Adult Day Care

- Three percent of the respondents said they needed adult day care services.
- Twenty-seven percent of the respondents who spoke Spanish during the interview reported that they needed adult day care services compared to 0.5 percent of the respondents who spoke English during the interview.

### Respite Services

- Three percent of the respondents said they needed respite services.

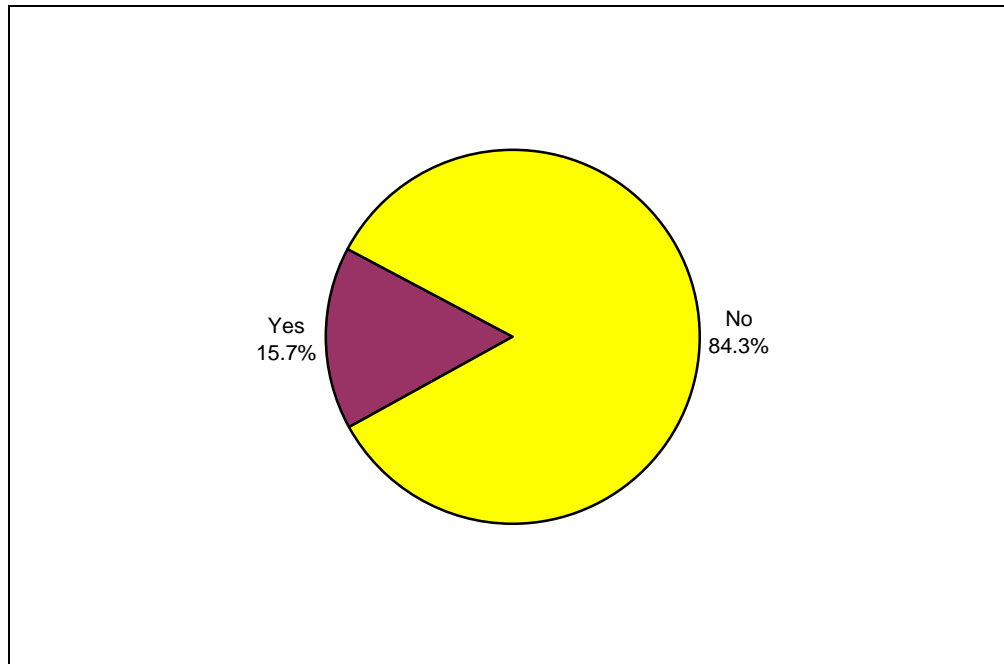
### No Additional Care Required

- Seventy-six percent of the respondents reported that no additional care was required.
- As shown in Table 63, the percentages of the respondents who reported that no additional care was required varied with ethnicity, ranging from a low of 47.5 percent of the Hispanic respondents to a high of 90.9 percent of the respondents of "other" ethnic groups.
- Eighty-two percent of the respondents who spoke English during the interview reported that no additional care was required compared to 22.7 percent of the respondents who spoke Spanish during the interview.
- Eighty-eight percent of the male respondents and 72.0 percent of the female respondents said that no additional care was required.
- Respondents living in the Central Texas service region (93.8 percent) were more likely to report that no additional care was required than respondents who live in other service regions.

**Table 63**  
**No Additional Care Required**  
**By Selected Demographics**

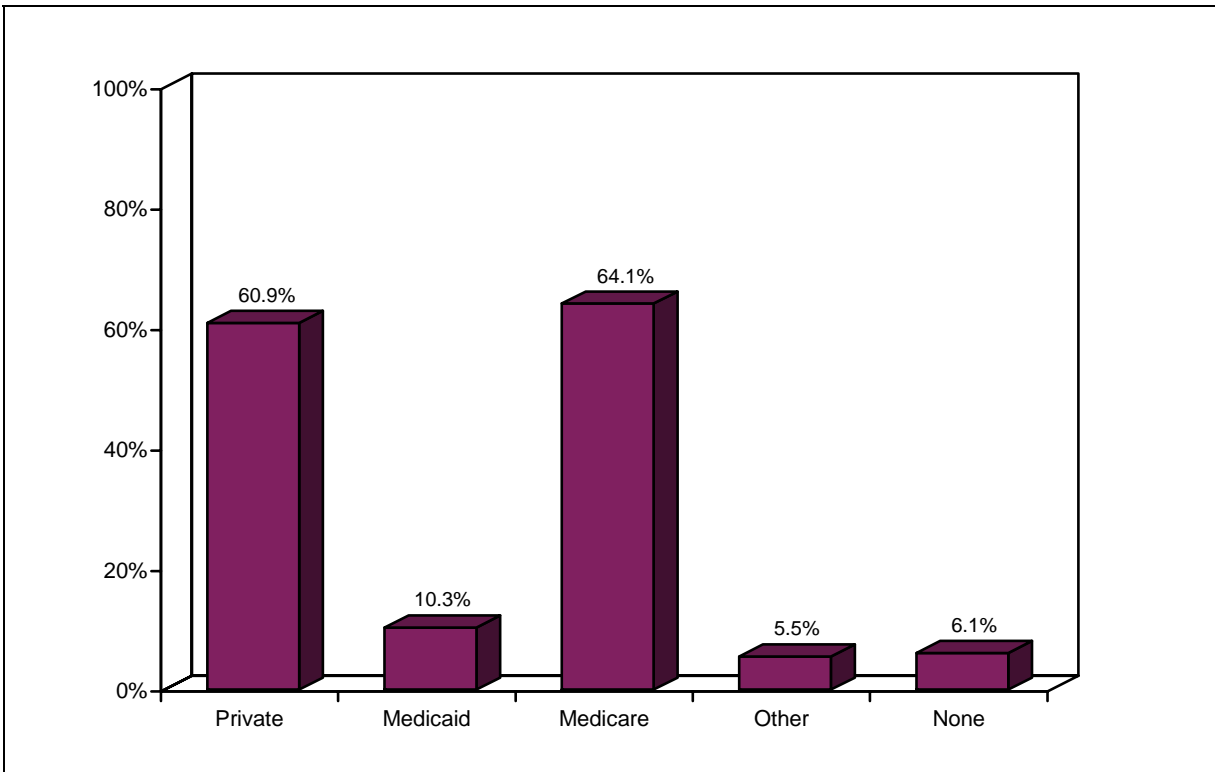
	Percentage responding	
	Yes	No
Ethnicity		
White	83.1	16.9
African American	75.0	25.0
Hispanic	47.5	52.5
Other	90.9	9.1
Language of interview		
Spanish	22.7	77.3
English	82.0	18.0
Gender		
Female	72.0	28.0
Male	87.9	12.1
Service Region		
Panhandle	87.5	12.5
North West	92.6	7.4
North Central	86.7	13.3
North East	81.5	18.5
East Texas	75.0	25.0
Gulf Coast	76.9	23.1
Central Texas	93.8	6.3
South Central	56.0	44.0
Rio Grande	58.1	41.9
Permian Basin	85.3	14.7
Upper Rio Grande	68.2	31.8

**Figure 7**  
**Make Services Better or Easier to Use**  
**(n=198)**



- Respondents who needed any of these services were asked if there was anything that could be done to make the services better or easier to use. Sixteen percent said answered "yes" (see Figure 7).
- The percentages of the respondents who said that something could be done to make services better or easier to use varied with living status: living with other older adults only (25.0 percent), living with other younger adults (21.6 percent), and living alone (8.0 percent).
- Thirty percent of the Hispanic respondents said that something could be done to make services better or easier to use compared to 20.0 percent of African American respondents, 12.9 percent of white respondents, and 0.0 percent of respondents of "other" ethnic groups.
- A complete list of the ways services could be made better or easier to use can be found in Appendix B.

**Figure 8**  
**Type of Health Insurance\***  
**(n=2,000)**



- Respondents with health insurance were asked whether their insurance was private, Medicaid, Medicare, or some other type of health insurance. As shown in Figure 8, 64.1 percent of the respondents had Medicare, and 60.9 percent had private insurance (which includes private supplemental insurance). Sixteen percent had either Medicaid (10.3 percent) or some other insurance (6.1 percent). Six percent reported that they had no insurance.
- The other types of insurance mentioned included government supplemental insurance Tricare, long-term care insurance, and cancer insurance. A complete list can be found in Appendix B.

Medicare Insurance

- Sixty-four percent of the respondents reported that they had Medicare insurance.
- As shown in Table 64, the percentages of the respondents who had Medicare insurance increased as age increased, and decreased as median income increased.
- Seventy percent of the female respondents reported having Medicare insurance compared to 53.8 percent of the male respondents.
- Respondents who lived in the North West service region (79.0 percent) were more likely to have Medicare insurance than respondents who lived in other service regions.

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\* Respondents could give more than one answer, so percentages may not total to 100.0 percent.

**Table 64**  
**Respondent Has Medicare Insurance**  
**By Selected Demographics**

	Percentage responding	
	Yes	No
Age		
60 to 64	16.6	83.4
65 to 74	81.6	18.4
75 to 84	84.0	16.0
85 or older	82.7	17.3
Median income		
Extremely low	70.6	29.4
Very low	74.2	25.8
Low income	62.3	37.7
Near median income	56.0	44.0
Above median income	51.3	48.7
Gender		
Female	69.7	30.3
Male	53.8	46.2
Service Region		
Panhandle	67.6	32.4
North West	79.0	21.0
North Central	59.3	40.7
North East	66.3	33.7
East Texas	65.9	34.1
Gulf Coast	57.8	42.2
Central Texas	71.4	28.6
South Central	62.1	37.9
Rio Grande	73.6	26.4
Permian Basin	65.4	34.6
Upper Rio Grande	62.5	37.5

Private Insurance

- Sixty-one percent of the respondents had private insurance.
- The percentages of the respondents who had private insurance decreased as age and median income increased (see Table 65).
- Homeowners (65.9 percent) were more likely to report having private insurance than renters (40.8 percent).
- The percentages of the respondents who had private insurance varied with living status: living with other older adults only (68.9 percent), living with other younger adults (58.3 percent), and living alone (53.7 percent).
- White respondents (67.8 percent) were more likely to have private insurance than respondents of "other" ethnic groups (58.9 percent), Hispanic respondents (31.2 percent), and African American respondents (24.5 percent).



- Sixty-four percent of the respondents who spoke English during the interview had private insurance compared to 8.6 percent of the respondents who spoke Spanish during the interview.
- The respondents living in the North Central service region (70.9 percent) were more likely to report having private insurance than respondents living in other service regions.

**Table 65**  
**Respondent Has Private Insurance**  
**By Selected Demographics**

	Percentage responding	
	Yes	No
Age		
60 to 64	73.8	26.3
65 to 74	56.8	43.2
75 to 84	58.3	41.7
85 or older	46.7	53.3
Own or rent home		
Rent	40.8	59.2
Own	65.9	34.1
Living status		
Living alone	53.7	46.3
Living with other older adults only	68.9	31.1
Living with other younger adults	58.3	41.7
Median income		
Extremely low	26.9	73.1
Very low	52.6	47.4
Low income	68.7	31.3
Near median income	78.5	21.5
Above median income	82.2	17.8
Ethnicity		
White	67.8	32.2
African American	24.5	75.5
Hispanic	31.2	68.8
Other	58.9	41.1
Language of interview		
Spanish	8.6	91.4
English	63.8	36.2

	Percentage responding	
	Yes	No
Service Region		
Panhandle	62.6	37.4
North West	58.0	42.0
North Central	70.9	29.1
North East	60.2	39.8
East Texas	53.8	46.2
Gulf Coast	62.2	37.8
Central Texas	54.9	45.1
South Central	57.7	42.3
Rio Grande	47.8	52.2
Permian Basin	60.4	39.6
Upper Rio Grande	42.9	57.1

### Medicaid Insurance

- Ten percent of the respondents reported having Medicaid insurance.
- Twenty-one percent of renters reported having Medicaid insurance compared to 8.1 percent of homeowners (see Table 66).
- Respondents with less than a high school education (26.6 percent) were more likely to have Medicaid insurance than respondents with a higher level of education.
- The percentages of the respondents who had Medicaid insurance decreased as median income increased.
- African American respondents (31.8 percent) were more likely to report having Medicaid insurance than respondents of other ethnicities.
- Forty-two percent of the respondents who spoke Spanish during the interview reported having Medicaid insurance compared to 8.5 percent of the respondents who spoke English during the interview.
- A greater percentage of the respondents living in the Upper Rio Grande service region (23.4 percent) reported having Medicaid insurance compared to respondents to lived in other service regions.

**Table 66**  
**Respondent Has Medicaid Insurance**  
**By Selected Demographics**

	Percentage responding	
	Yes	No
Own or rent home		
Rent	20.8	79.2
Own	8.1	91.9
Education		
Less than high school	26.6	73.4
High school graduate/GED	8.8	91.2
Some college/technical school	6.6	93.4
Technical school certification	7.1	92.9
College graduate or more	6.4	93.6

	Percentage responding	
	Yes	No
Median income		
Extremely low	27.0	73.0
Very low	8.3	91.7
Low income	5.9	94.1
Near median income	4.2	95.8
Above median income	5.1	94.9
Ethnicity		
White	6.1	93.9
African American	31.8	68.2
Hispanic	29.4	70.6
Other	12.3	87.7
Language of interview		
Spanish	41.9	58.1
English	8.5	91.5
Service Region		
Panhandle	7.7	92.3
North West	7.7	92.3
North Central	7.7	92.3
North East	7.7	92.3
East Texas	11.0	89.0
Gulf Coast	8.3	91.7
Central Texas	9.9	90.1
South Central	12.1	87.9
Rio Grande	21.4	78.6
Permian Basin	13.7	86.3
Upper Rio Grande	23.4	76.6

#### Other Insurance

- Six percent of the respondents reported having some other type of health insurance.
- There were no statistically significant differences among demographic groups.

#### Has No Health Insurance

- Six percent of the respondents reported having no health insurance.
- As shown in Table 67, 14.3 percent of respondents age 60 to 64 reported having no health insurance compared to smaller percentages of older respondents.
- Respondents with less than a high school education (15.5 percent) were more likely to say they had no health insurance than respondents with a higher level of education.
- The percentages of the respondents who had no health insurance decreased as median income increased.
- A greater percentage of the Hispanic respondents (17.8 percent) said they had no health insurance compared to respondents of other ethnicities.
- Twenty-six percent of the respondents who spoke Spanish during the interview reported they had no health insurance compared to 5.0 percent of the respondents who spoke English during the interview.

- Respondents who lived in the Upper Rio Grande service region (14.1 percent) were more likely to report having no health insurance than respondents who lived in other service regions.

**Table 67**  
**Respondent Has No Insurance**  
**By Selected Demographics**

	Percentage responding	
	Yes	No
Age		
60 to 64	14.3	85.7
65 to 74	3.7	96.3
75 to 84	1.8	98.2
85 or older	2.5	97.5
Education		
Less than high school	15.5	84.5
High school graduate/GED	4.5	95.5
Some college/technical school	4.5	95.5
Technical school certification	1.4	98.6
College graduate or more	4.3	95.7
Median income		
Extremely low	11.7	88.3
Very low	6.6	93.4
Low income	5.3	94.7
Near median income	3.1	96.9
Above median income	2.6	97.4
Ethnicity		
White	3.8	96.3
African American	11.8	88.2
Hispanic	17.8	82.2
Other	16.1	83.9
Language of interview		
Spanish	25.7	74.3
English	5.0	95.0
Service Region		
Panhandle	8.2	91.8
North West	3.9	96.1
North Central	5.5	94.5
North East	6.6	93.4
East Texas	9.3	90.7
Gulf Coast	7.2	92.8
Central Texas	7.1	92.9
South Central	2.7	97.3
Rio Grande	5.5	94.5
Permian Basin	6.0	94.0
Upper Rio Grande	14.1	85.9

## VI. HOUSING

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### Relationships within the Household

**Table 68**  
**Relationship of Other People in Household<sup>‡</sup>**  
**(n=1,296)**

	Percentage responding
Your spouse	79.9
Your child	20.0
Grandchild	10.6
Your parent	6.3
Other relative (aunt, uncle, cousin, in-law)	3.8
Friend/roommate/housemate	2.5
Your brother/sister	1.6
Other non-relative of respondent	1.3
Boarder/renter	0.4

- Sixty-four percent of the respondents reported that other people lived with them in the household. Those respondents were asked to detail their relationship to the other people living in the household.

#### Your Spouse

- As shown in Table 68, the largest percentage of the respondents reported that their spouse (79.9 percent) was living with them.
- Eighty-four percent of homeowners reported that their spouse was living with them compared to 63.6 percent of renters (see Table 69).
- The percentages of the respondents who reported that their spouse was living with them increased as education and median income increased.
- White respondents (84.0 percent) were more likely to report that their spouse was living with them than respondents of “other” ethnic groups (69.2 percent), Hispanic respondents (65.1 percent) or African American respondents (58.6 percent).
- A greater percentage of the respondents who lived in the North West service region (88.5 percent) reported that their spouse was living with them compared to respondents who lived in other service regions.

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<sup>‡</sup> Because each relationship was asked as a separate question, the percentages may not total to 100.0 percent.

**Table 69**  
**Spouse Living in Household**  
**By Selected Demographics**

	Percentage responding	
	Yes	No
Own or rent home		
Rent	63.6	36.4
Own	83.5	16.5
Education		
Less than high school	62.0	38.0
High school graduate/GED	77.2	22.8
Some college/technical school	82.3	17.7
Technical school certification	83.3	16.7
College graduate/more	88.2	11.8
Median income		
Extremely low	55.2	44.8
Very low	66.0	34.0
Low income	85.6	14.4
Near median income	91.1	8.9
Above median income	94.6	5.4
Ethnicity		
White	84.0	16.0
African American	58.6	41.4
Hispanic	65.1	34.9
Other	69.2	30.8
Service Region		
Panhandle	82.3	17.7
North West	88.5	11.5
North Central	85.6	14.4
North East	82.1	17.9
East Texas	81.1	18.9
Gulf Coast	71.4	28.6
Central Texas	83.3	16.7
South Central	78.3	21.7
Rio Grande	75.8	24.2
Permian Basin	79.6	20.4
Upper Rio Grande	66.7	33.3

Your Child

- Twenty percent reported that their child was living with them.
- Thirty-three percent of renters reported that their child was living with them compared to 17.3 percent of homeowners (see Table 70).
- The percentages of the respondents who said that their child was living with them decreased as median income increased.
- The percentages of the respondents who said that their child was living with them was greater among African American respondents (46.6 percent) than Hispanic respondents

(44.3 percent), respondents of “other” ethnic groups (25.6 percent), and white respondents (14.3 percent).

- Thirty-six percent of the respondents who lived in the Upper Rio Grande service region reported that their child was living with them compared to smaller percentages of the respondents who lived in other service regions.

**Table 70**  
**Child Living in Household**  
**By Selected Demographics**

	Percentage responding	
	Yes	No
Own or rent home		
Rent	33.1	66.9
Own	17.3	82.7
Median income		
Extremely low	39.7	60.3
Very low	26.4	73.6
Low income	17.5	82.5
Near median income	10.2	89.8
Above median income	12.9	87.1
Ethnicity		
White	14.3	85.7
African American	46.6	53.4
Hispanic	44.3	55.7
Other	25.6	74.4
Service Region		
Panhandle	10.6	89.4
North West	13.5	86.5
North Central	18.6	81.4
North East	18.8	81.2
East Texas	16.2	83.8
Gulf Coast	25.2	74.8
Central Texas	12.5	87.5
South Central	24.3	75.7
Rio Grande	25.0	75.0
Permian Basin	13.9	86.1
Upper Rio Grande	35.8	64.2

### Grandchild

- Eleven percent reported a grandchild living in the household.
- As shown in Table 71, 22.5 percent of the respondents who lived in a mobile home reported a grandchild living with them compared to 9.7 percent of the respondents who lived in a house or duplex and 9.6 percent of the respondents who lived in an apartment/condo/quadplex.
- A greater percentage of the respondents whose nearest adult child lives with the respondent (32.0 percent) reported that a grandchild lived with them compared to respondents whose nearest adult child lived further away or had no adult children.

- The percentages of the respondents who reported a grandchild living with them decreased as education and median income increased.
- Twenty-seven percent of African American respondents reported a grandchild living with them compared to smaller percentages of respondents of other ethnicities.
- Twenty-seven percent of the respondents who spoke Spanish during the interview reported a grandchild living with them compared to 9.4 percent of the respondents who spoke English during the interview.

**Table 71**  
**Grandchild Living in Household**  
**By Selected Demographics**

	Percentage responding	
	Yes	No
Type of housing		
House/duplex	9.7	90.3
Apt/condo/quadplex	9.6	90.4
Mobile home	22.5	77.5
Distance nearest adult child lives from respondent		
Lives with respondent	32.0	68.0
Lives in your town	7.8	92.2
Lives in a nearby town	3.0	97.0
Lives in Texas	6.0	94.0
Lives out of state	1.0	99.0
No adult children	4.9	95.1
Education		
Less than high school	23.5	76.5
High school graduate/GED	11.9	88.1
Some college/technical school	10.4	89.6
Technical school certification	6.3	93.8
College graduate/more	4.6	95.4
Median income		
Extremely low	17.1	82.9
Very low	15.6	84.4
Low income	9.5	90.5
Near median income	4.5	95.5
Above median income	6.9	93.1
Ethnicity		
White	7.8	92.2
African American	27.1	72.9
Hispanic	21.1	78.9
Other	15.4	84.6
Language of interview		
Spanish	27.4	72.6
English	9.4	90.6



### Your Parent

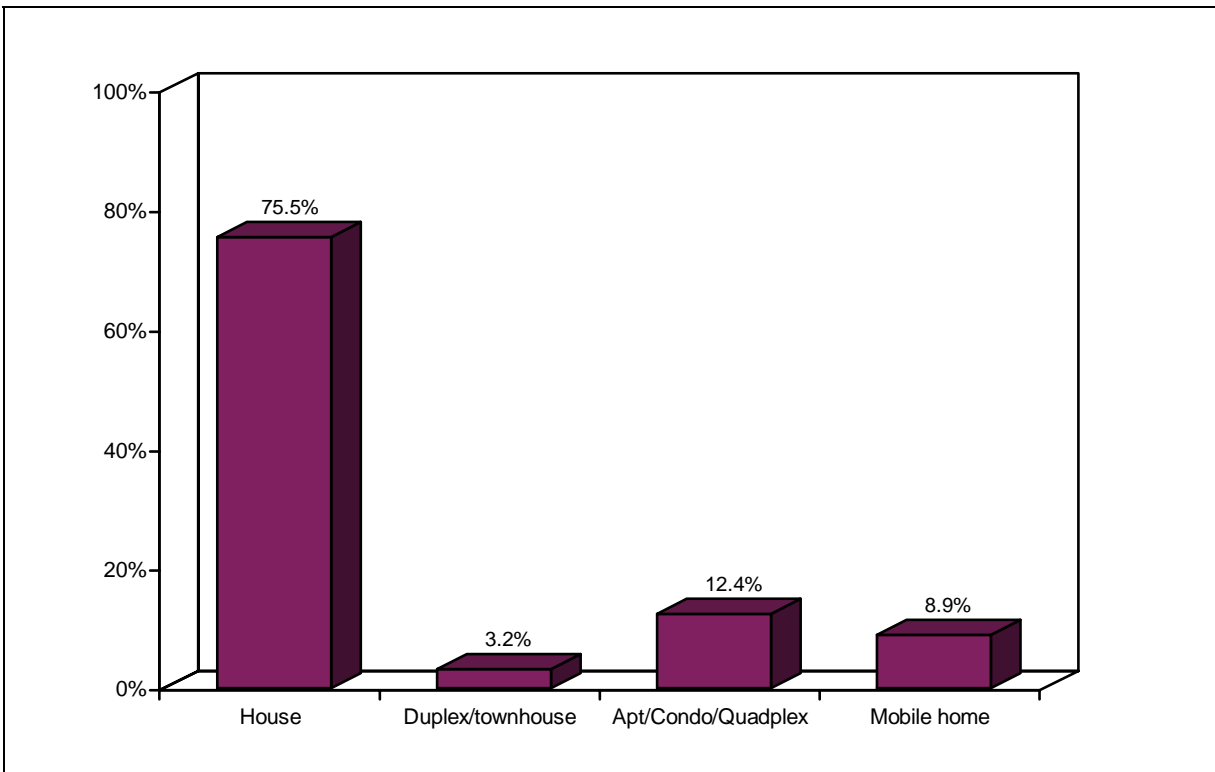
- Six percent of the respondents said that their parent was living with them.

### Other People in the Household

- Among the other people who lived with the respondents were: some other relative such as an aunt, uncle, cousin, or in-law (3.8 percent), a friend/roommate/housemate (2.5 percent), the respondent's brother or sister (1.6 percent), some other non-relative (1.3 percent), and a boarder/renter (0.4 percent).

## Type of Housing

**Figure 9**  
**Type of Housing**  
**(n=1,993)**

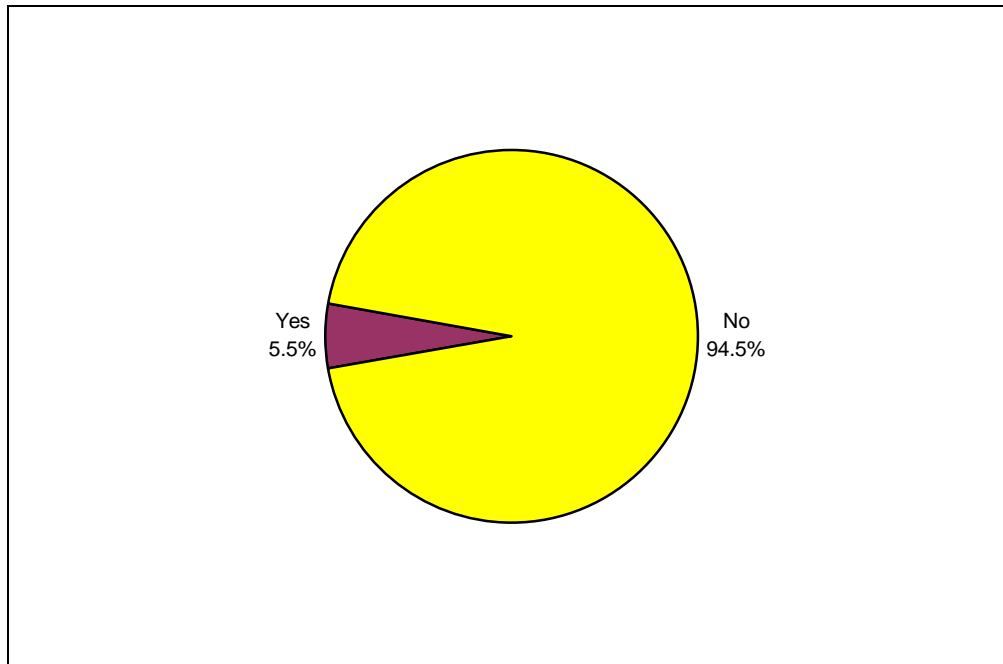


- Respondents were asked what type of structure they lived in. Figure 9 shows that 75.5 percent of the respondents lived in a single-family house. Twenty-five percent of the respondents lived in an apartment/condominium/quadplex (12.4 percent), mobile home (8.9 percent), or a duplex/townhouse (3.2 percent).
- The percentages of the respondents who lived in a house was greater in the North West service region (86.2 percent) than in other service regions. The percentages of the respondents who lived in an apartment/condo/quadplex was greater in the Upper Rio Grande service region compared to other service regions, and the percentages for those who lived in a mobile home was greater in the Rio Grande service region than in other service regions (see Table 72).
- A greater percentage of the respondents who lived in an apartment/condo/quadplex (14.1 percent) lived in an urban area, while a greater percentage of those who lived in a mobile home lived in a rural area.

**Table 72**  
**Type of Structure**  
**By Selected Demographics**

	Percentage responding			
	House	Duplex (or Townhouse)	Apt/condo/ quadplex	Mobile home
Service Region				
Panhandle	83.0	3.8	6.6	6.6
North West	86.2	2.8	6.1	5.0
North Central	71.1	5.6	16.7	6.7
North East	79.1	0.5	7.1	13.2
East Texas	78.0	2.7	8.8	10.4
Gulf Coast	75.6	3.3	15.6	5.6
Central Texas	83.6	0.0	6.0	10.4
South Central	77.9	2.8	14.4	5.0
Rio Grande	63.3	2.8	11.1	22.8
Permian Basin	76.9	3.3	11.0	8.8
Upper Rio Grande	74.3	1.6	19.1	4.9
Area				
Urban	76.5	3.5	14.1	5.9
Rural	77.6	1.7	4.0	16.8

**Figure 10**  
**Housing Community is Restricted to or Available for Older Adults Only**  
**(n=1,738)**



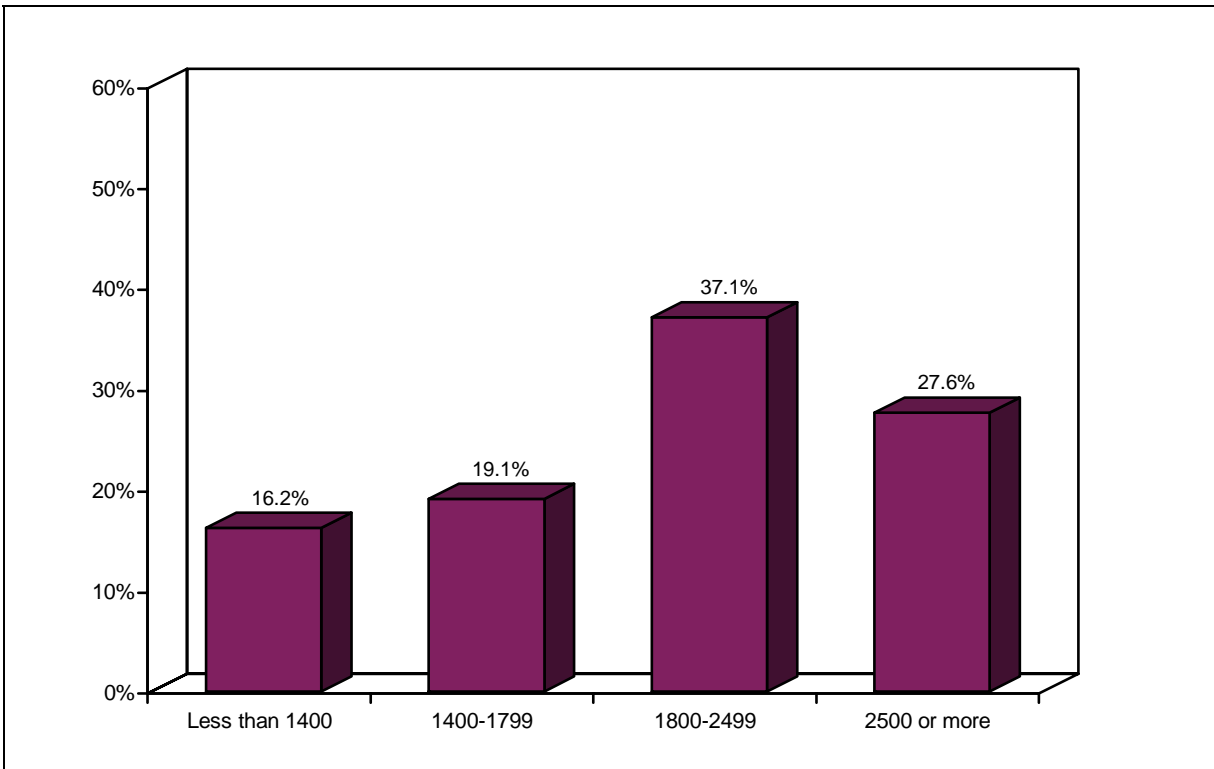
- When asked if their housing community was restricted to or available for older adults only, 5.5 percent answered "yes" (Figure 10).
- The percentages of the respondents who lived in a housing community that was restricted to or available for older adults only increased as age increased (see Table 73).
- Fourteen percent of renters lived in a housing community that was restricted to or available for older adults only compared to 4.7 percent of homeowners.
- Nineteen percent of the respondents who lived in a mobile home reported that their housing community was restricted to or available for older adults only compared to 3.5 percent of the respondents who lived in a house or duplex, and 0.0 percent of those who lived in an apartment/condo/quadplex.

**Table 73**  
**Housing Community is Restricted to or Available for Older Adults Only**  
**By Selected Demographics**

	Percentage responding	
	Yes	No
Age		
60 to 64	1.8	98.2
65 to 74	4.4	95.6
75 to 84	9.8	90.2
85 or older	10.1	89.9
Own or rent home		
Rent	14.2	85.8
Own	4.7	95.3
Type of housing		
House/duplex	3.6	96.4
Apt/condo/quadplex	0.0	0.0
Mobile home	19.2	80.8

## Home Specifications for Houses

**Figure 11**  
**Square Footage of House\***  
**(n=1,115)**



- Respondents were asked to specify the total square footage were in their house excluding porches, unfinished porches, carports, and attached garages. Figure 11 shows that 16.2 percent lived in house with less than 1400 square feet. Nineteen percent had a house with 1400 to 1799 square feet. Thirty-seven percent lived in a house with between 1800 and 2499 square feet. Over one-quarter (27.6 percent) reported that their house was 2500 square feet or larger.
- As shown in Table 74, renters (43.8 percent) were more likely to live in a house of less than 1400 square feet than homeowners (14.7 percent).
- Respondents who lived in a housing community that was restricted to or available for older adults only (50.0 percent) were more likely to live in a house that was less than 1400 square feet than respondents who did not live in such a community (14.8 percent).
- The percentages of the respondents who lived in a house with less than 1400 square feet varied with living status: living alone (23.2 percent), living with other older adults only (13.7 percent), and living with other younger adults (14.1 percent).
- The percentages of the respondents who lived in a house with less than 1400 square feet decreased as median income increased.

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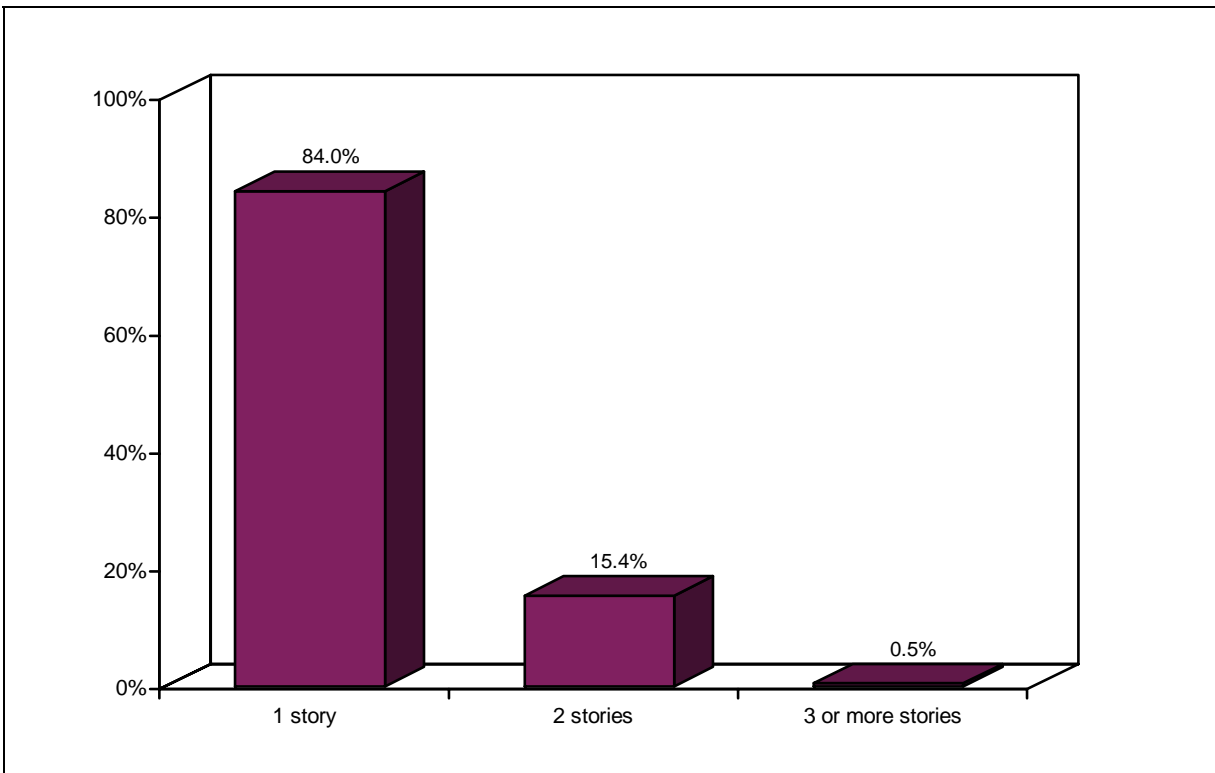
\* Twenty-three percent or 465 people didn't know the square footage of their home.

- Respondents of “other” ethnic groups (37.5 percent) were more likely to live in a house with less than 1400 square feet than Hispanic (20.8 percent), white (15.6 percent), or African American respondents (7.7 percent).
- A greater percentage of the respondents who lived in a home with less than 1400 square feet lived in the Upper Rio Grande service region compared to smaller percentages of the respondents who lived in other service regions.

**Table 74**  
**Square Footage of House**  
**By Selected Demographics**

	Percentage responding			
	Less than 1400 Sq Ft	1400 to 1799 Sq Ft	1800 to 2499 Sq Ft	2500 Sq Ft or More
Own or rent home				
Rent	43.8	22.9	18.8	14.6
Own	14.7	18.8	38.2	28.2
Live in older adult community				
Yes	50.0	15.8	23.7	10.5
No	14.8	19.3	37.6	28.2
Living status				
Living alone	23.2	21.5	34.2	21.1
Living with other older adults only	13.7	19.2	38.1	29.1
Living with other younger adults	14.1	15.7	37.9	32.3
Median income				
Extremely low	29.6	21.1	32.4	16.9
Very low	27.7	29.1	32.6	10.6
Low income	16.7	23.0	39.3	21.0
Near median income	12.3	16.8	45.2	25.8
Above median income	10.1	13.3	32.9	43.7
Ethnicity				
White	15.6	18.8	38.2	27.4
African American	7.7	11.5	34.6	46.2
Hispanic	20.8	18.9	28.3	32.1
Other	37.5	33.3	16.7	12.5
Service Region				
Panhandle	16.4	27.3	35.5	20.9
North West	25.5	20.9	38.2	15.5
North Central	11.2	21.5	35.5	31.8
North East	17.0	16.0	35.8	31.1
East Texas	26.6	22.3	26.6	24.5
Gulf Coast	7.2	16.2	47.7	28.8
Central Texas	20.7	9.0	44.1	26.1
South Central	23.2	20.0	31.6	25.3
Rio Grande	28.6	28.6	17.5	25.4
Permian Basin	25.3	19.3	33.7	21.7
Upper Rio Grande	32.5	15.0	27.5	25.0

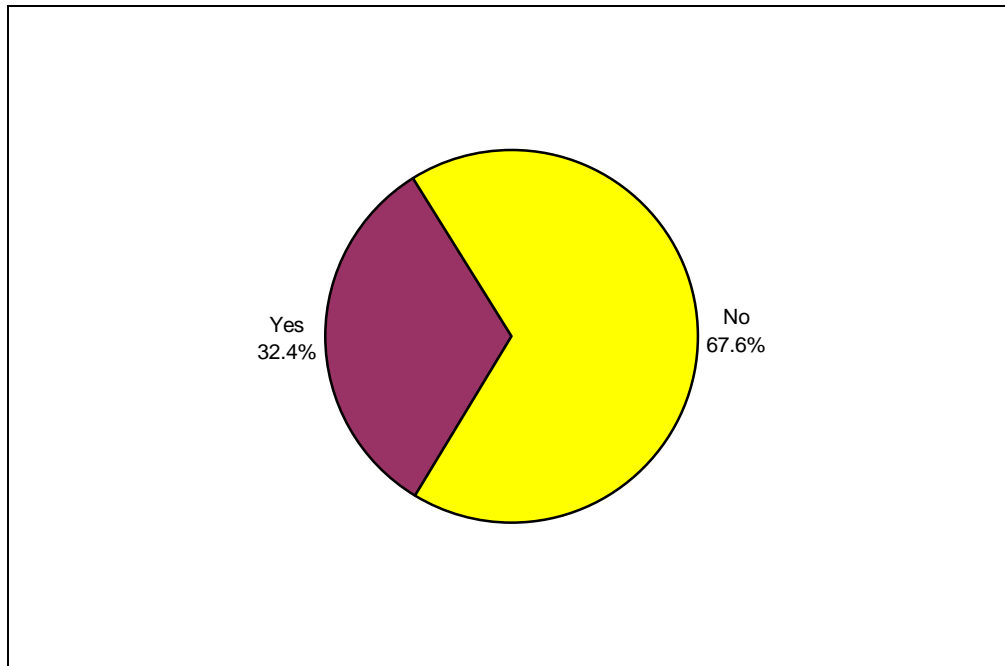
**Figure 12**  
**Number of Floors or Stories in House**  
**(n=1,577)**



- Respondents were asked how many stories or floors their house had. As shown in Figure 12, 84.0 percent lived in a one-story house.

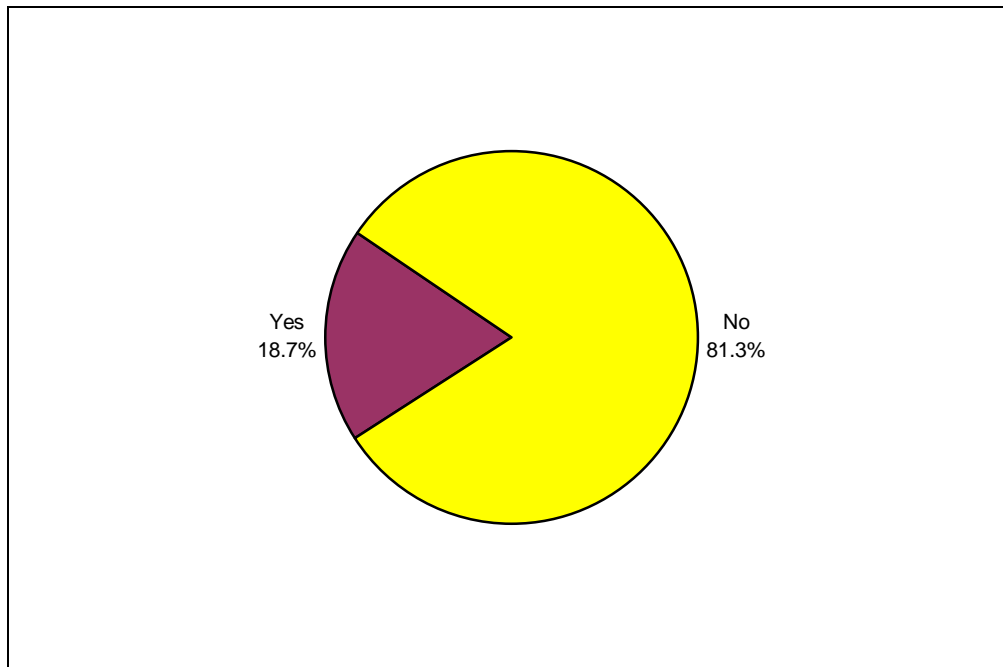


**Figure 13**  
**Stairs to the Front Door**  
**(n=1,578)**



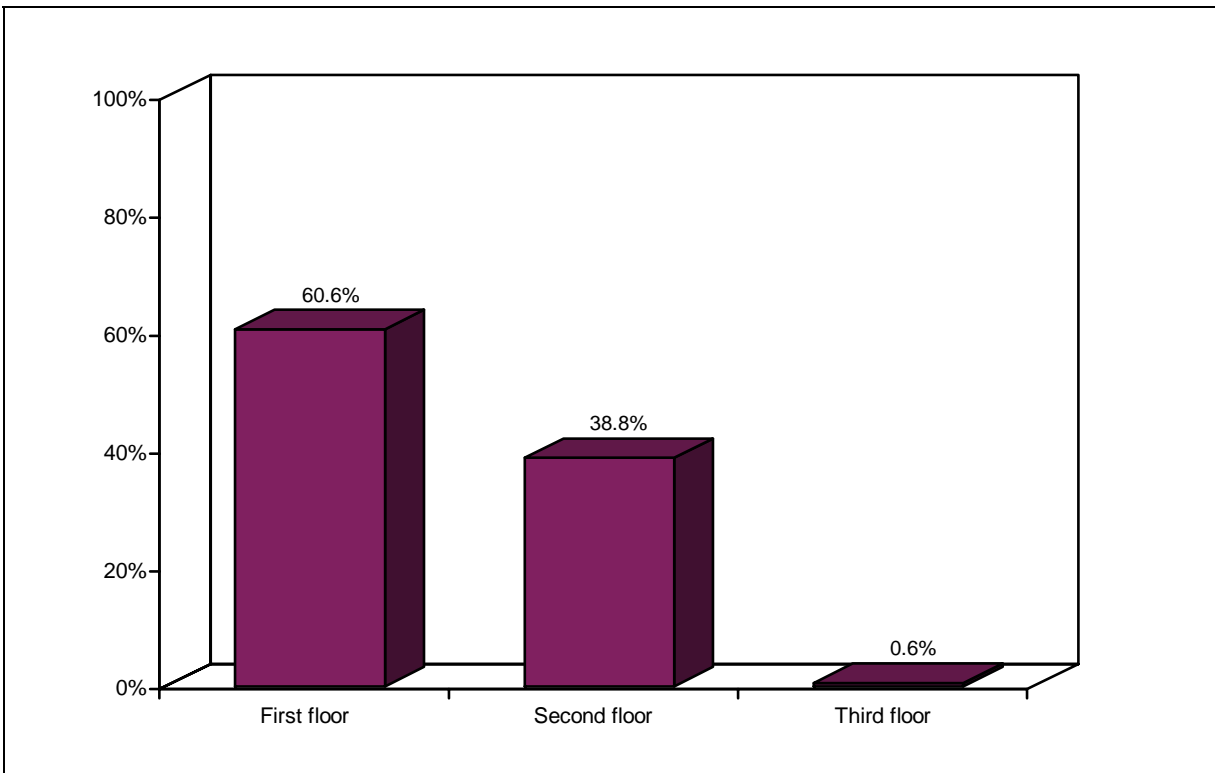
- Respondents were asked if they had to walk up stairs to get to their front door. Nearly one-third of the respondents reported having stairs leading to the front door of their house (see Figure 13).

**Figure 14**  
**Difficulty Climbing Stairs**  
**(n=252)**



- Nineteen percent of the respondents with multi-story homes reported having difficulty climbing the stairs (see Figure 14).
- The percentages of the respondents who reported that they had difficulty climbing the stairs increased as age increased: 60 to 64 (13.9 percent), 65 to 74 (12.5 percent), 75 to 84 (25.9 percent), and 85 or older (61.5 percent).
- Twenty-five percent of the female respondents (24.8 percent) and 10.3 percent of the male respondents with stairs said they had difficulty climbing the stairs.

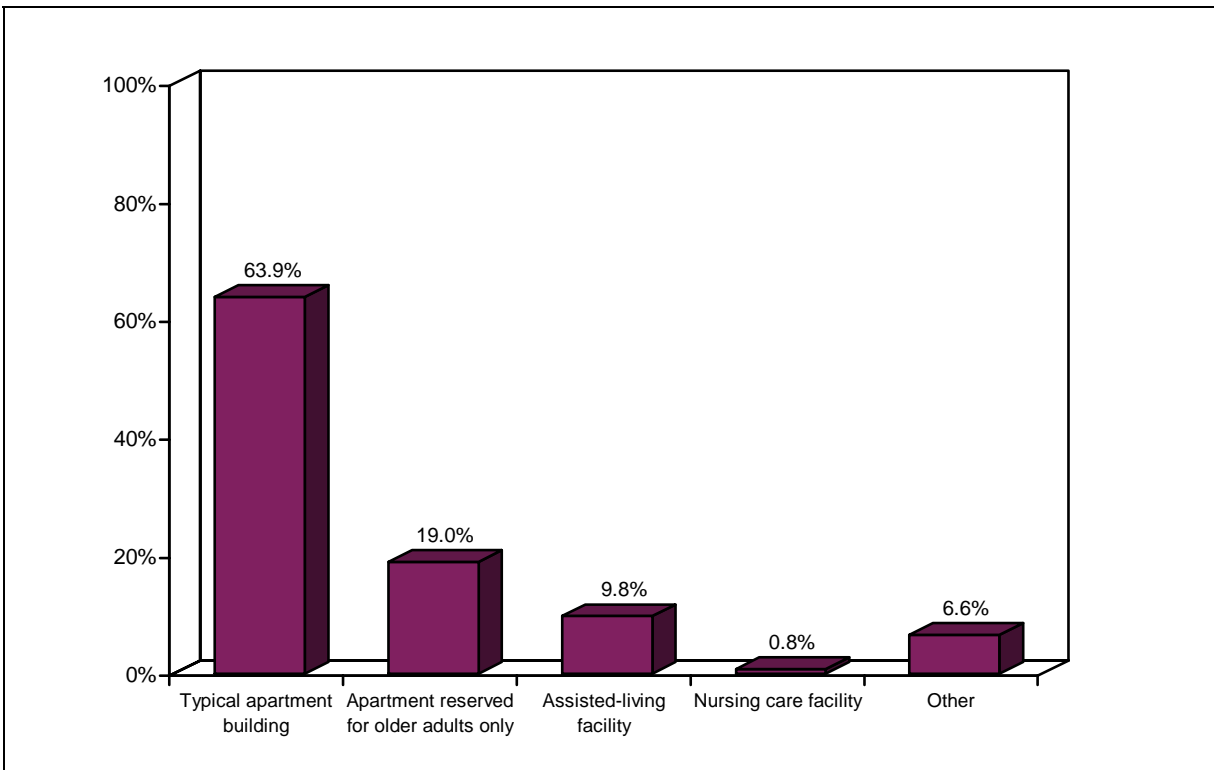
**Figure 15**  
**Location of Bedroom in House**  
**(n=250)**



- Respondents with a multi-story home were asked where their bedroom was located. As shown in Figure 15, 60.6 percent said their bedroom was located on the first floor of their house, while 38.8 percent said it was located on the second floor.
- The percentage of the respondents who have their bedroom on the second floor was nearly identical between respondents who have difficulty climbing stairs and respondents who do not have difficulty climbing stairs.

## Home Specifications for Apartment/Condominium/Quadplex

**Figure 16**  
**Type of Apartment, Condominium, or Quadplex**  
**(n=247)**

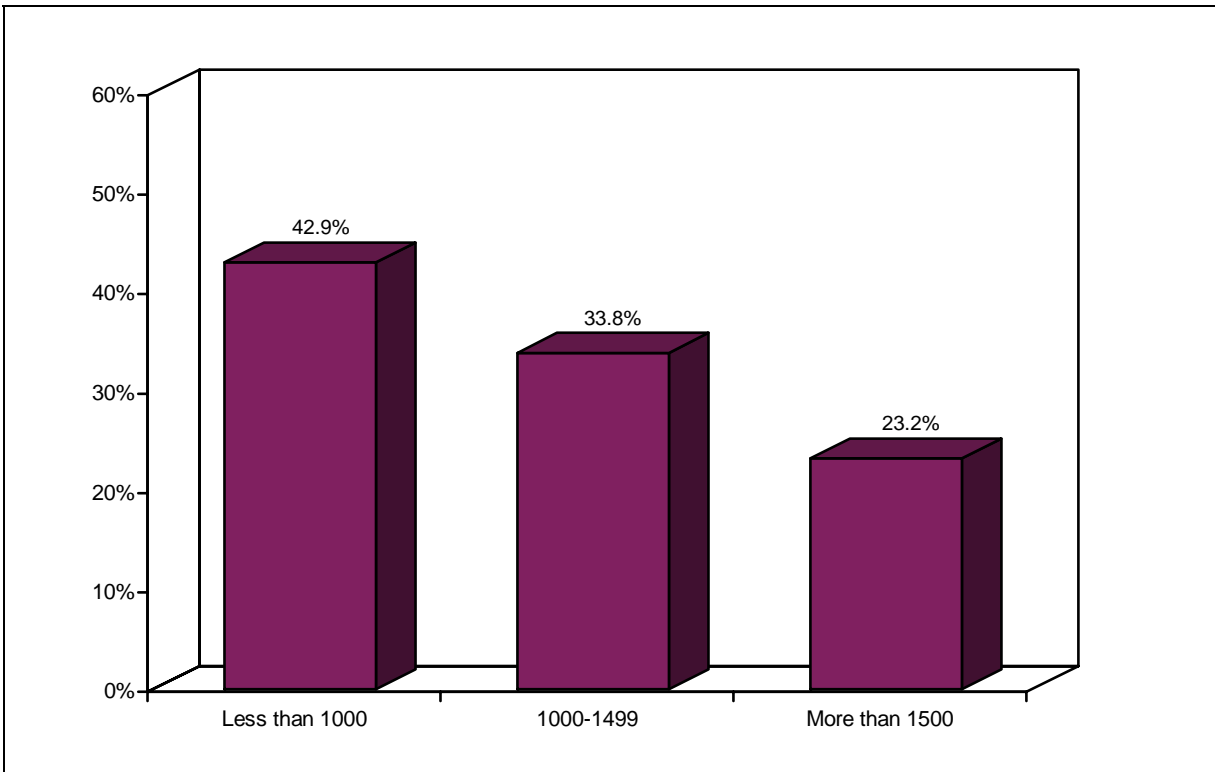


- Respondents who lived in a multi-unit facility were asked if it was a typical apartment building, an apartment building reserved for older adults only, an assisted-living facility, or a nursing care facility. Figure 16 shows that 63.9 percent said that they lived in a typical apartment building. Thirty-six percent of the respondents lived\* in an apartment reserved for older adults (19.0 percent), an assisted-living facility (9.8 percent), a nursing care facility (0.8 percent), or some other facility (6.6 percent).
- The other types of multi-unit facilities included: Section 8 housing, military housing, and an apartment on a lot with a house. The complete list of other multi-unit facilities can be found in Appendix A.

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\* Living in a multi-unit facility.

**Figure 17**  
**Square Footage of Apartment/Condo/Quadplex**  
**(n=134)\***



- Respondents were asked the size of their apartment, condominium or quadplex in square feet, excluding porches, unfinished porches, carports, and attached garages. Figure 17 shows that 42.9 percent of the respondents lived in an apartment with less than 1000 square feet. Thirty-four percent said that their apartment was between 1000 and 1499 square, and 23.2 percent reported that their apartment had more than 1500 square feet.
- As shown in Table 75, 56.8 percent of renters and 14.0 percent of homeowners reported living in an apartment/condo/quadplex with less than 1000 square feet.
- The percentages of the respondents who reported living in an apartment/condo/quadplex with less than 1000 square feet varied with living status: living alone (55.7 percent), living with other younger adults (37.5 percent), and living with other older adults only (9.4 percent).
- The percentages of the respondents who lived in an apartment/condo/quadplex with less than 1000 square feet varied with median income, ranging from a low of 15.4 percent of respondents with above median income to a high of 80.0 percent of respondents with near median income.

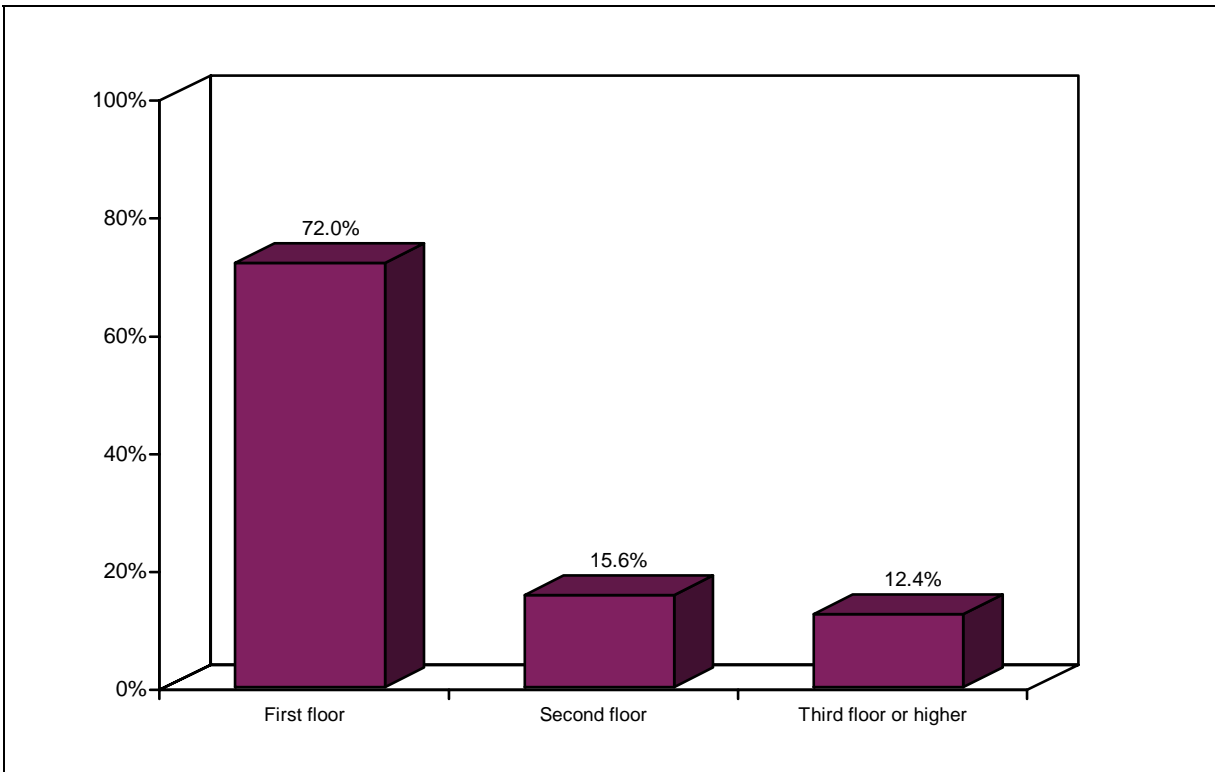
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\* Fifty-seven percent or 142 people didn't know the square footage of their apartment, condominium, or quadplex.

**Table 75**  
**Square Footage of Apartment/Condo/Quadplex**  
**By Selected Demographics**

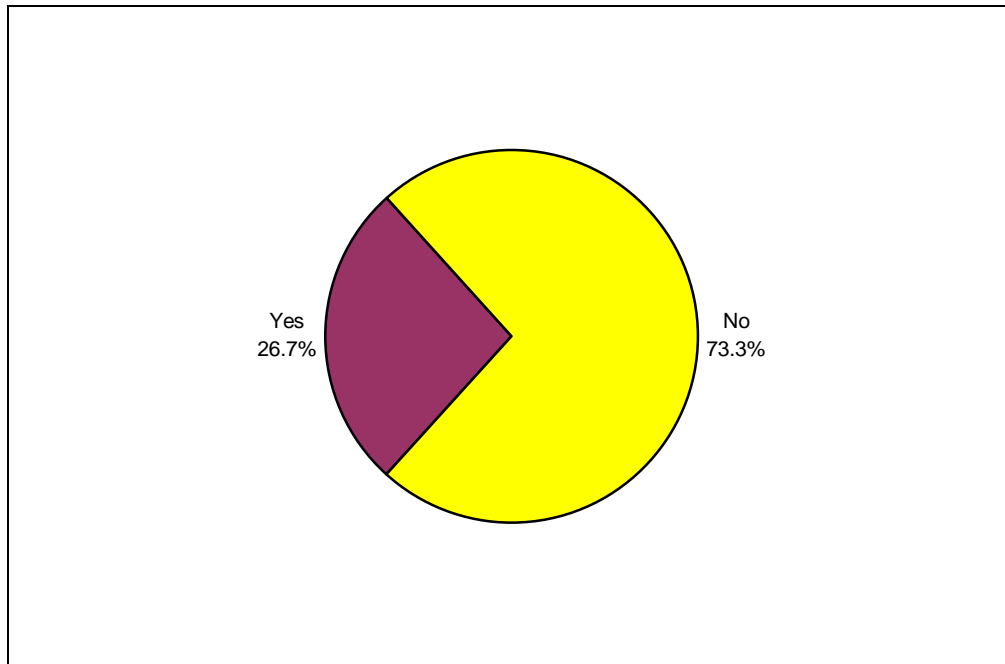
	Percentage responding		
	Less than 1000 Sq Ft	1000 to 1499 Sq Ft	1500 Sq Ft or More
Own or rent home			
Rent	56.8	33.0	10.2
Own	14.0	37.2	48.8
Living status			
Living alone	55.7	36.4	8.0
Living with other older adults only	9.4	37.5	53.1
Living with other younger adults	37.5	12.5	50.0
Median income			
Extremely low	61.5	34.6	3.8
Very low	30.4	47.8	21.7
Low income	40.0	42.9	17.1
Near median income	80.0	10.0	10.0
Above median income	15.4	23.1	61.5

**Figure 18**  
**Location of Apartment Entrance**  
**(n=248)**



- Respondents who lived in a multi-unit facility were asked on which floor they entered their apartment. As shown in Figure 18, nearly three-quarters (72.0 percent) of the respondents entered their apartment on the first floor.

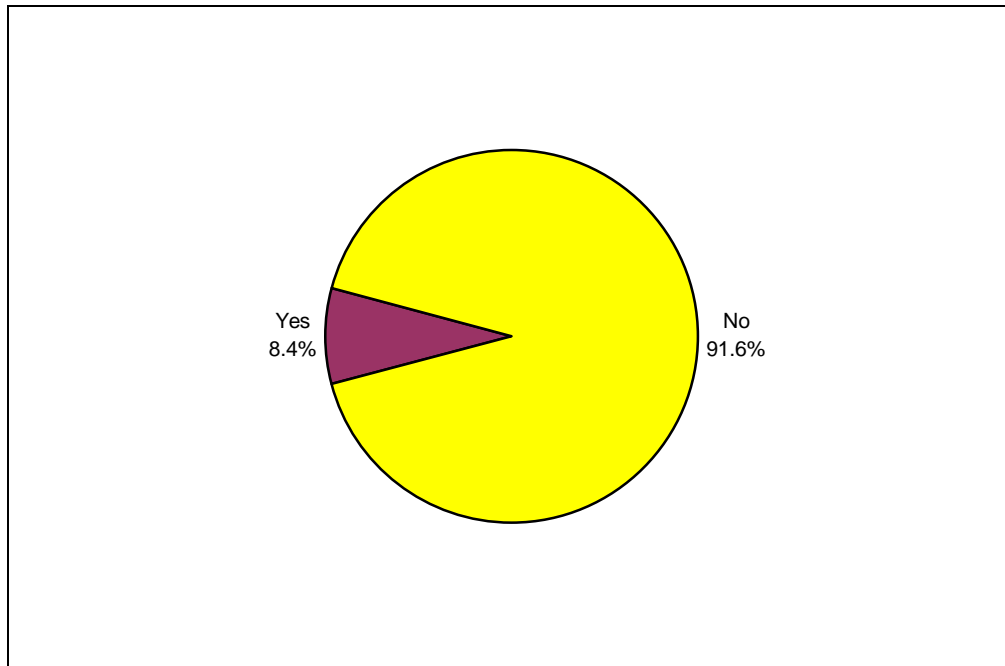
**Figure 19**  
**Stairs to the Front Door**  
**(n=245)**



- Respondents were asked if they had to walk up stairs to get to their front door. Nineteen percent of the respondents did have to walk up stairs to enter the front door of their apartment (see Figure 19).
- The percentages of the respondents who had to walk up stairs to get to their front door decreased as age increased: 60 to 64 (44.6 percent), 65 to 74 (27.6 percent), 75 to 84 (22.4 percent) and 85 or older (11.3 percent).
- Respondents of “other” ethnic groups (71.4 percent) were more likely to report walking up stairs to get to their front door compared to Hispanic respondents (33.3 percent), white respondents (24.2 percent), and African American respondents (5.3 percent).

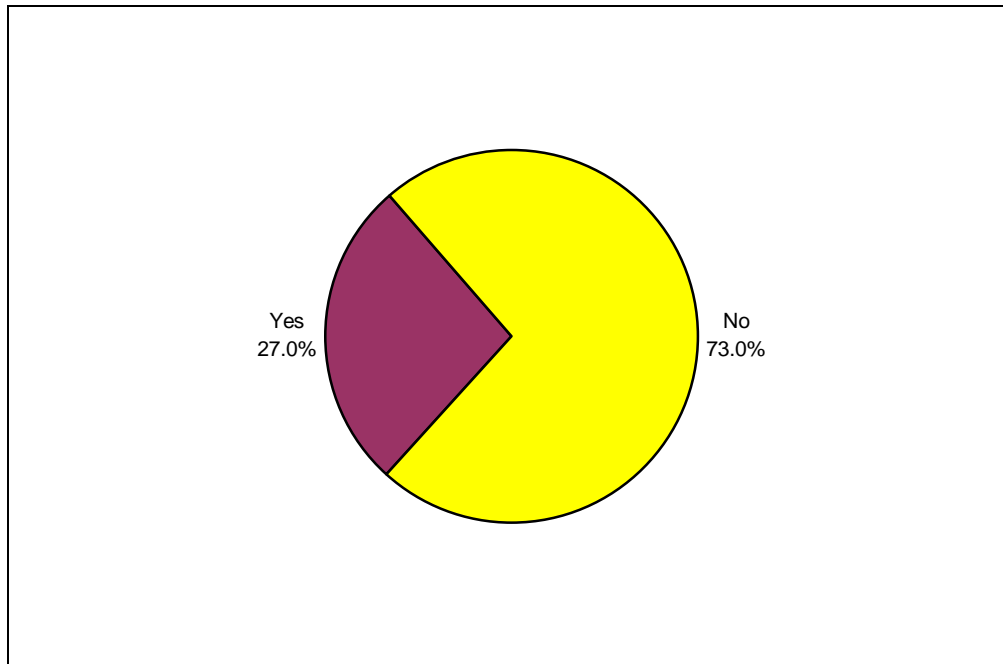


**Figure 20**  
**Interior Stairs to Climb**  
**(n=248)**



- When asked if once they entered their apartment or condominium they had any other stairs to climb, 8.4 percent of the respondents reported that they did (see Figure 20).
- Twenty-three percent of homeowners reported that there were other stairs to climb compared to 6.0 percent of renters.

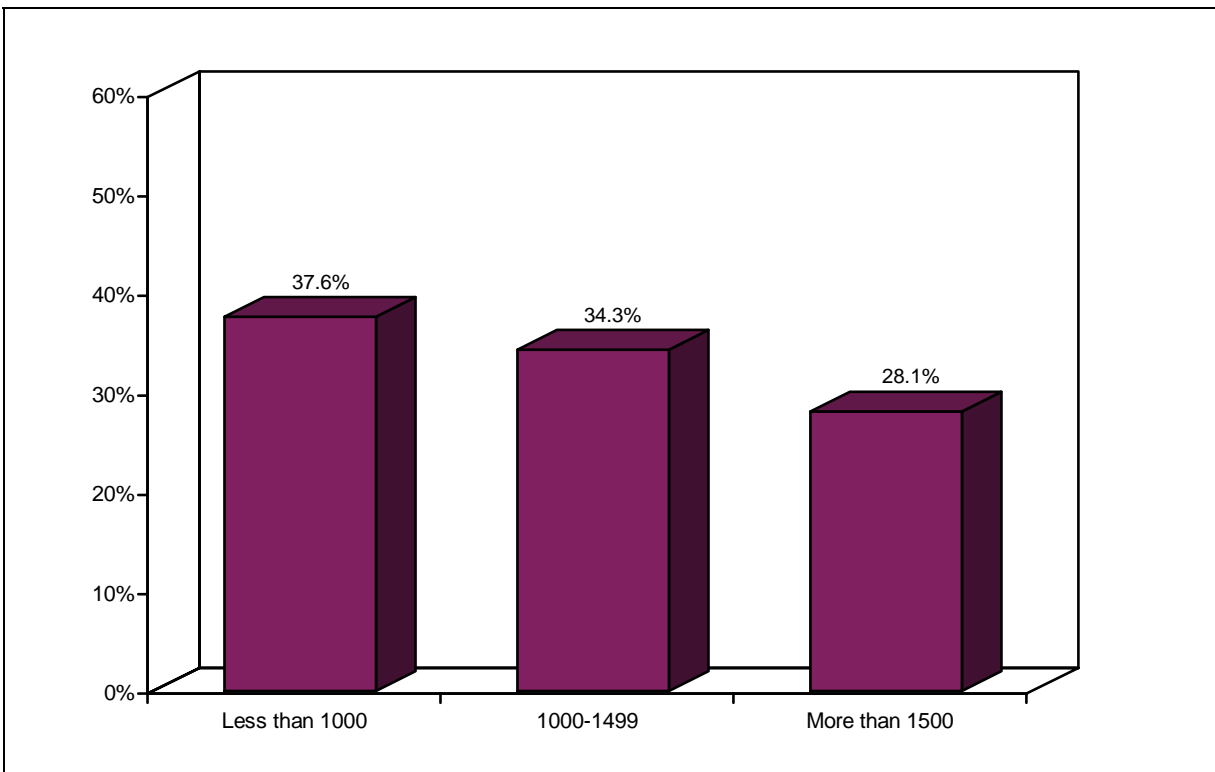
**Figure 21**  
**Difficulty Climbing Stairs**  
**(n=81)**



- Respondents with outside or interior stairs in their apartment or condominium were asked if they had difficulty climbing the stairs. Twenty-seven percent of those respondents answered "yes" (see Figure 21).
- The percentages of the respondents who said they had difficulty climbing the stairs decreased as education increased: less than high school (78.6 percent), high school graduate/GED (35.7 percent), some college/technical school (22.7 percent), technical school certification (0.0 percent), and college graduate or more (0.0 percent).
- Thirty-nine percent of the female respondents said they had difficulty climbing the stairs compared to 13.2 percent of the male respondents.

## Home Specifications for Mobile Home

**Figure 22**  
**Number of Square Feet in Mobile Home\***  
**(n=99)**

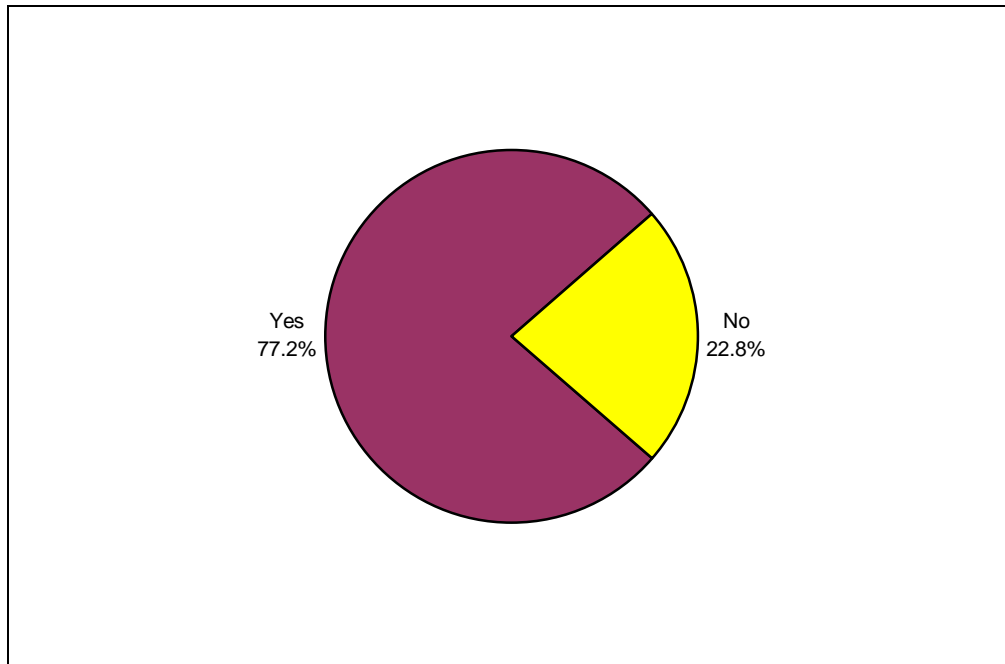


- Respondents were asked the size of their mobile home in square feet, excluding porches, unfinished porches, carports, and attached garages. Figure 22 shows that 37.6 percent lived in a mobile home with less than 1000 square feet. Sixty-two percent lived in a mobile home that had 1000-1499 square feet (34.3 percent) or more than 1500 square feet (28.1 percent).
- The percentages of the respondents who lived in a mobile home with less than 1000 square feet varied with living status: living alone (60.5 percent), living with other younger adults (28.0 percent), and living with other older adults only (19.4 percent).

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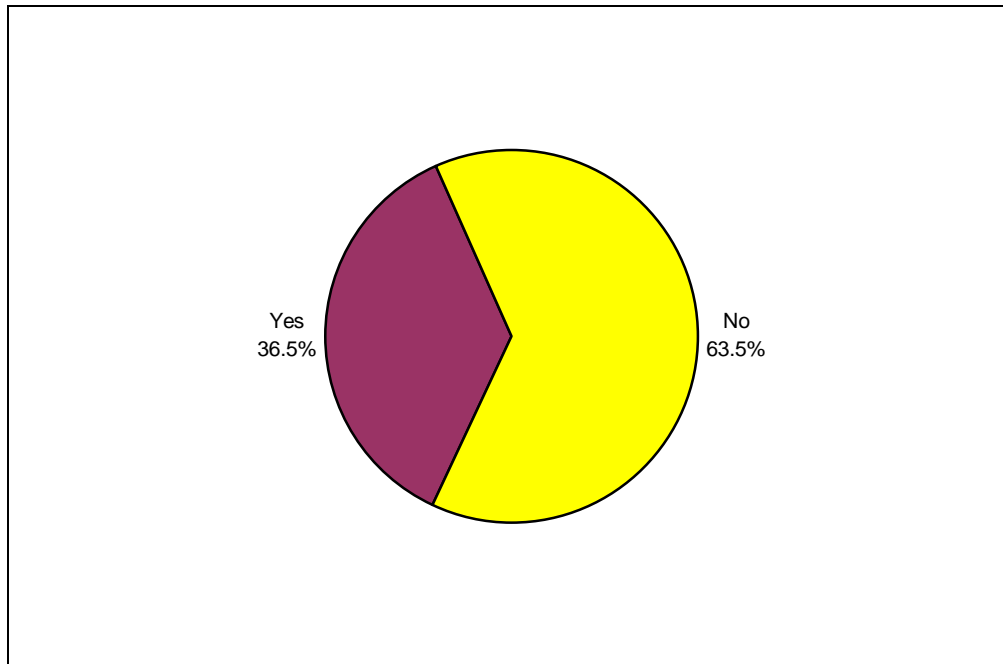
\* Forty-three percent or 76 people didn't know the square footage of their mobile home.

**Figure 23**  
**Stairs to the Front Door**  
**(n=177)**



- Respondents were asked if they needed to walk up stairs to get to the front door of their mobile home. Over three-quarters (77.2 percent) of these respondents answered "yes" (see Figure 23).
- Eighty-four percent of the urban respondents reported walking up stairs to get to the front door of their mobile home compared to 67.8 percent of the rural respondents.

**Figure 24**  
**Difficulty Climbing Stairs**  
**(n=137)**



- Respondents with outside stairs to their mobile home were asked if they had difficulty climbing the stairs. Thirty-seven percent of these respondents did have difficulty climbing the stairs (see Figure 24).
- Forty-four percent of the female respondents said they had difficulty climbing the stairs compared to 22.4 percent of the male respondents.

## Housing Condition

**Table 76**  
**Changes Made to Home**

	Percentage responding
Plugged nightlights in dark hallways or the bathroom to reduce the chance of tripping (n=1,966)	52.2
Placed non-skid strips in bathtub or shower to make it less slippery (n=1,963)	40.5
Replaced light bulbs with higher wattage to help you see better (n=1,968)	25.5
Added handrails or grab bars to your bathroom for better balance (n=1,982)	21.8
Replaced your telephone with one that has large numbers and letters to make it easier to dial (n=1,981)	19.9
Added handrails to both sides of your stairs or steps (n=1,932)	13.4
Replaced faucet knobs with levers to make turning water on and off easier (n=1,973)	12.8
Uses double-sided tape to secure carpets and throw rugs (n=1,947)	12.5
Installed an emergency response system that automatically notifies proper authorities in case of a medical or fire emergency (n=1,973)	11.7
Installed light switches at the top and bottom of dark stairwells to reduce the chance of tripping (n=1,888)	9.4
Replaced doorknobs with levers to make opening and closing the doors easier (n=1,973)	8.1
Widened doorways in your home (n=1,977)	7.9
Made changes or rearranged your home so that you could live on the first floor (n=1,854)	7.8
Added a ramp or a stair lift in place of steps or stairs (n=1,942)	5.1
Installed non-slip step strips on your stairs (n=1,919)	4.5

- Respondents were asked if they had made any of the changes listed in Table 76 to make it easier for them to live.

### Used Nightlights

- The most common change made was plugging nightlights in dark hallways or the bathroom to reduce the chance of tripping (52.2 percent).
- As shown in Table 77, white respondents (56.1 percent) were more likely to report plugging nightlights in dark hallways or the bathroom to reduce the chance of tripping than respondents of “other” ethnic groups (46.4 percent), Hispanic respondents (37.4 percent), and African American respondents (29.6 percent).

- Fifty-four percent of the respondents who spoke English during the interview reported using nightlights to reduce the chance of tripping compared to 26.9 percent of the respondents who spoke Spanish during the interview.
- Respondents living in the North East service region (59.4 percent) were more likely to report using nightlights to reduce the chance of tripping than respondents who lived in other service regions.

**Table 77**  
**Used Nightlights to Reduce Tripping**  
**By Selected Demographics**

	Percentage responding	
	Yes	No
Ethnicity		
White	56.1	43.9
African American	29.6	70.4
Hispanic	37.4	62.6
Other	46.4	53.6
Language of interview		
Spanish	26.9	73.1
English	53.6	46.4
Service Region		
Panhandle	52.5	47.5
North West	55.6	44.4
North Central	52.7	47.3
North East	59.4	40.6
East Texas	56.1	43.9
Gulf Coast	44.6	55.4
Central Texas	58.5	41.5
South Central	49.4	50.6
Rio Grande	53.4	46.6
Permian Basin	52.8	47.2
Upper Rio Grande	42.2	57.8

#### Used Non-Skid Strips in Bathtub or Shower

- Forty-one percent of the respondents reported placing non-skid strips in the bathtub or shower to make it less slippery.
- The percentages of the respondents who reported placing non-skid strips in the bathtub or shower to make it less slippery increased as age increased: 60 to 64 (37.1 percent), 65 to 74 (37.0 percent), 75 to 84 (46.4 percent), and 85 or older (49.2 percent).
- The percentages of the respondents who used non-skid strips to reduce the chance of slipping decreased as education increased: less than high school (42.2 percent), high school graduate/GED (44.1 percent), some college/technical school (43.7 percent), technical school certification (42.9 percent), and college graduate or more (32.5 percent).

#### Replaced Light Bulbs with Higher Wattage Bulbs

- One-quarter (25.5 percent) of the respondents replaced light bulbs with higher wattage to help them see better.

- The percentages of the respondents who replaced light bulbs with higher wattage bulbs to help them see better decreased as median income increased: extremely low (32.9 percent), very low (33.6 percent), low income (22.8 percent), near median income (20.4 percent), and above median income (21.0 percent).
- Female respondents (29.0 percent) were more likely to report replacing light bulbs with higher wattage bulbs to help them see better than male respondents (18.9 percent).

#### Added Handrails or Grab Bars

- Adding handrails or grab bars to the bathroom for better balance was a change made by 21.8 percent of the respondents.
- The percentages of the respondents who added handrails or grab bars to the bathroom for better balance increased as age increased: 60 to 64 (11.7 percent), 65 to 74 (17.6 percent), 75 to 84 (29.7 percent), and 85 or older (47.7 percent).

#### Use Telephone with Large Numbers

- Twenty percent of the respondents replaced their telephone with one that has large numbers and letters to make it easier to dial.
- As shown in Table 78, the percentages of the respondents who replaced their telephone with one that has large numbers and letters to make it easier to dial increased as age increased, and decreased as education and median income increased.
- The percentages of the respondents who replaced their telephone with one that has large numbers and letters to make it easier to dial decreased as the distance the nearest adult child lived from the respondent increased.
- Respondents of “other” ethnic groups (38.6 percent) were more likely to replace their telephone with one that has large numbers and letters making it easier to dial than respondents of other ethnicities.

**Table 78**  
**Use Telephone with Large Numbers and Letters**  
**By Selected Demographics**

	Percentage responding	
	Yes	No
Age		
60 to 64	18.0	82.0
65 to 74	18.9	81.1
75 to 84	17.6	82.4
85 or older	34.4	65.6
Distance nearest adult child lives from respondent		
Lives with respondent	23.8	76.2
Lives in your town	19.5	80.5
Lives in a nearby town	15.4	84.6
Lives in Texas	18.4	81.6
Lives out of state	12.2	87.8
No adult children	26.0	74.0



	Percentage responding	
	Yes	No
Education		
Less than high school	28.3	71.7
High school graduate/GED	24.4	75.6
Some college/technical school	19.7	80.3
Technical school certification	14.1	85.9
College graduate/more	11.5	88.5
Median income		
Extremely low	31.0	69.0
Very low	26.2	73.8
Low income	18.1	81.9
Near median income	13.2	86.8
Above median income	9.6	90.4
Ethnicity		
White	17.7	82.3
African American	24.8	75.2
Hispanic	29.6	70.4
Other	38.6	61.4

#### Added Handrails to Both Sides of Stairs

- Handrails were added to both sides of the stairs or steps by respondents in 13.4 percent of the households.
- Respondents who lived in a mobile home (41.4 percent) were more likely to report adding handrails to both sides of the stairs or steps than respondents who lived in an apartment/condo/quadplex (12.8 percent), or a house/duplex (10.2 percent).
- The percentages of the respondents who added handrails to both sides of the stairs or steps decreased as median income increased: extremely low (15.5 percent), very low (19.7 percent), low income (13.2 percent), near median income (12.2 percent), and above median income (8.3 percent).

#### Replaced Faucet Knobs with Levers

- Thirteen percent of the respondents replaced faucet knobs with levers to make turning water on and off easier.
- Twenty-one percent of the respondents of “other” ethnic groups reported replacing the faucet knobs with levers to make turning water on and off easier compared to 20.5 percent of Hispanic respondents, 20.4 percent of African American respondents, and 10.8 percent of white respondents.

#### Used Double-Sided Tape to Secure Carpets and Rugs

- Thirteen percent of the respondents used double-sided tape to secure carpets and throw rugs.
- The percentages of the respondents who used double-sided tape to secure carpets and throw rugs varied with median income: extremely low (12.2 percent), very low (19.0 percent), low income (7.8 percent), near median income (16.0 percent), and above median income (13.4 percent).

### Installed an Emergency Response System

- Twelve percent of the respondents installed an emergency response system that automatically notifies the proper authorities in case of a medical or fire emergency.
- As shown in Table 79, the percentages of the respondents who installed an emergency response system that automatically notifies the proper authorities in case of a medical or fire emergency increased as age increased.
- Twenty-two percent of renters installed an emergency response system compared to 9.5 percent of homeowners.
- The percentages of the respondents who installed an emergency response system varied with the type of housing: apartment/condo/quadplex (26.6 percent), house/duplex (10.0 percent), and mobile home (5.6 percent).

**Table 79**  
**Installed an Emergency Response System**  
**By Selected Demographics**

	Percentage responding	
	Yes	No
Age		
60 to 64	9.4	90.6
65 to 74	9.7	90.3
75 to 84	12.5	87.5
85 or older	24.2	75.8
Own or rent home		
Rent	21.6	78.4
Own	9.5	90.5
Type of housing		
House/duplex	10.0	90.0
Apt/condo/quadplex	26.6	73.4
Mobile home	5.6	94.4

### Installed Light Switches at Top and Bottom of Stairwells

- Nine percent of the respondents reported installing light switches at the top and bottom of dark stairwells to reduce the chance of tripping.

### Replaced Doorknobs with Levers

- Doorknobs were replaced with levers to make opening and closing the doors easier in 8.1 percent of the respondent households.
- The percentages of the respondents who replaced doorknobs with levers to make opening and closing the doors easier generally decreased as education increased: less than high school (16.0 percent), high school graduate/GED (7.6 percent), some college/technical school (6.7 percent), technical school certification (7.2 percent), and college graduate or more (5.8 percent).
- Hispanic respondents (15.7 percent) were more likely to have replaced doorknobs with levers compared to African American respondents (11.1 percent), white respondents (6.7 percent), or respondents of “other” ethnic groups (5.4 percent).

### Widened Doorways

- Eight percent of the respondents indicated that they had widened the doorways in their home.

### Made Changes to Live on First Floor

- Eight percent of the respondents made changes or rearranged their home so that they could live on the first floor.

### Added Ramp or Stair Lift

- Five percent of the respondents added a ramp or a stair lift in place of steps or stairs.
- The percentages of the respondents who added a ramp or a stair lift in place of steps or stairs generally decreased as median income increased: extremely low (7.0 percent), very low (7.8 percent), low income (2.1 percent), near median income (4.9 percent), and above median income (2.7 percent).

### Non-Slip Step Strips Installed on Stairs

- Non-slip step strips were installed on the stairs of 4.5 percent of the respondent households.
- Respondents who lived in a mobile home (14.9 percent) were more likely to report installing non-slip step strips on the stairs than respondents who lived in an apartment/condo/quadplex (3.8 percent), or a house/duplex (3.3 percent).

**Table 80**  
**Reasons for Home Modification**

	Percentage responding		
	Major reason	Minor reason	Not a reason
So your home is safer (n=1,447)	48.1	18.9	33.0
To increase your ability to live independently (n=1,427)	36.4	14.7	48.9
To make your home easier to use now by all members of your family (n=1,446)	32.8	17.7	49.6
To upgrade or modernize your home (n=1,434)	24.9	19.8	55.3
To provide flexibility to adapt to the changing needs of family members anticipated in the future (n=1,406)	26.0	15.0	59.0

- Respondents who had made changes in their home were asked about their reasons for making the changes (see Table 80).

Make Home Safer

- The most common reason for making these changes was to make their home safer (67.0 percent; 48.1 percent-major; 18.9 percent-minor).
- The percentages of the respondents for whom making modifications to their home to make it safer was a major or minor reason decreased as median income increased: extremely low (74.3 percent), very low (70.0 percent), low income (67.2 percent), near median income (67.6 percent), and above median income (68.5 percent).

Increased Ability to Live Independently

- Fifty-one percent of the respondents said that increasing their ability to live independently was a major reason (36.4 percent) or minor reason (14.7 percent) for making the changes to their home.
- As shown in Table 81, the percentages of the respondents for whom making modifications to their home to increase their ability to live independently was a major or minor reason varied by living status: living alone (59.3 percent), living with other younger adults (50.0 percent), and living with other older adults only (45.1 percent)
- The percentages of the respondents who said their major or minor reason for making home modifications was to increase their ability to live independently generally decreased as the distance their nearest child lived to them increased and as median income increased.

**Table 81**  
**Made Modifications to Increase Ability to Live Independently**  
**By Selected Demographics**

	Percentage responding		
	Major reason	Minor reason	Not a reason
Living status			
Living alone	44.7	14.6	40.7
Living with other older adults only	32.5	12.6	54.9
Living with other younger adults	30.8	19.2	50.0
Distance nearest adult child lives from respondent			
Lives with respondent	34.4	24.9	40.7
Lives in your town	37.1	12.6	50.3
Lives in a nearby town	37.8	10.1	52.1
Lives in Texas	33.5	10.8	55.7
Lives out of state	33.0	14.3	52.7
No adult children	39.3	17.8	43.0
Median income			
Extremely low	52.0	15.9	32.1
Very low	42.6	16.5	40.9
Low income	32.9	15.2	51.9
Near median income	31.1	17.2	51.7
Above median income	25.6	10.9	63.6

Make Home Easier to Use by All

- Fifty-one percent of the respondents reported that making their home easier to use by all family members was either the major reason (32.8 percent) or minor reason (17.7 percent) for making the changes.
- The percentages of the respondents for whom making modifications to their home to make it easier to use by all family members was a major or minor reason varied by living status: living with other older adults only (57.5 percent), living with other younger adults (51.7 percent), and living alone (40.4 percent).

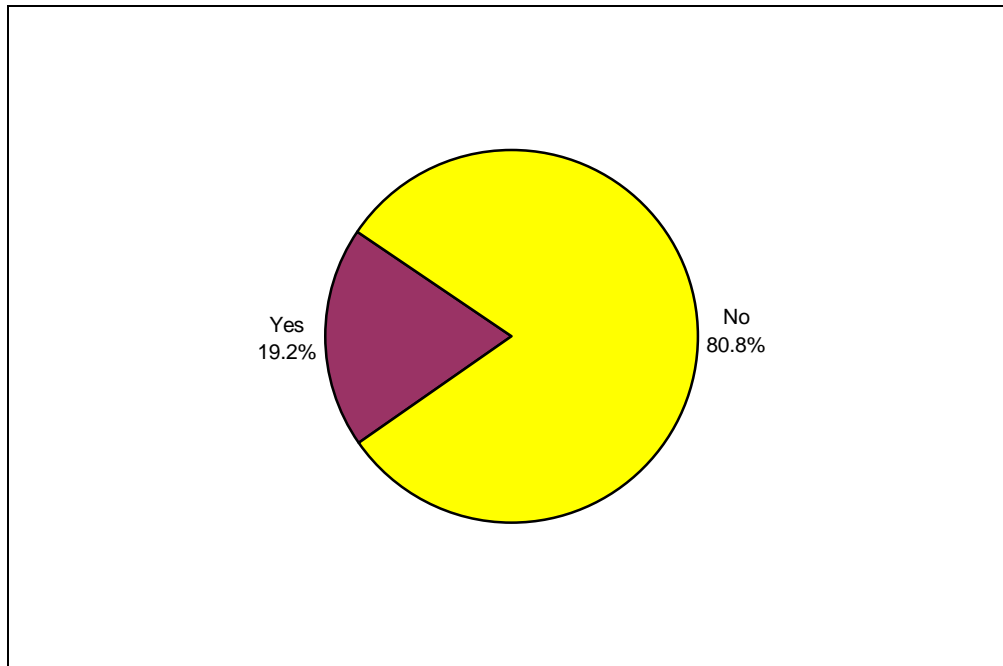
Upgrade or Modernize Their Home

- Upgrading or modernizing their home was the major reason (24.9 percent) or the minor reason (19.8 percent) for making changes to their home for 44.7 percent of the respondents.

Provide Flexibility for Changing Needs of Family

- Forty-one percent of the respondents said that providing flexibility to adapt to the changing needs of family members was the major reason (26.0 percent) or minor reason (15.0 percent) for making changes to their home.
- The percentages of the respondents for whom making modifications to their home to provide flexibility to adapt to changing needs of family members was a major or minor reason varied by living status: living with other older adults only (47.6 percent), living with other younger adults (43.2 percent), and living alone (30.9 percent).

**Figure 25**  
**Modifications Not Made**  
**(n=1,973)**



- Respondents were asked if there were any modifications they had not made but would make their home easier to live in. As shown in Figure 25, 19.2 percent of the respondents said there were modifications they had not made.
- As shown in Table 82, the percentages of the respondents who said there were modifications they had not made that would make their home easier to live in generally decreased as the distance their nearest child lived from them increased and decreased as median income increased.
- Respondents with a less than high school education (32.7 percent) were more likely to say there were modifications they had not made that would make their home easier to live in compared to respondents with a higher level of education.
- Forty percent of the Hispanic respondents said that there were modifications that they had not made that would make their home easier to live in compared to 35.2 percent of the African American respondents, 30.4 percent of the respondents of “other” ethnic groups, and 14.9 percent of the white respondents.
- Respondents who spoke Spanish during the interview were more likely to report that they had not made modifications that would make their home easier to live in compared to respondents who spoke English during the interview.

**Table 82**  
**Modifications Not Made**  
**By Selected Demographics**

	Percentage responding	
	Yes	No
Distance nearest adult child lives from respondent		
Lives with respondent	33.6	66.4
Lives in your town	18.5	81.5
Lives in a nearby town	14.2	85.8
Lives in Texas	14.0	86.0
Lives out of state	17.6	82.4
No adult children	18.9	81.1
Education		
Less than high school	32.7	67.3
High school graduate/GED	15.4	84.6
Some college/technical school	18.4	81.6
Technical school certification	21.1	78.9
College graduate or more	15.5	84.5
Median income		
Extremely low	30.6	69.4
Very low	22.1	77.9
Low income	17.9	82.1
Near median income	15.4	84.6
Above median income	14.0	86.0
Ethnicity		
White	14.9	85.1
African American	35.2	64.8
Hispanic	40.2	59.8
Other	30.4	69.6
Language of interview		
Spanish	45.2	54.8
English	17.8	82.2

**Table 83**  
**Reasons Home Modifications Not Made**

	Percentage responding		
	Major reason	Minor reason	Not a reason
You cannot afford it (n=374)	58.2	13.6	28.2
You are unable to do it yourself due to health impairments (n=375)	42.8	15.6	41.6
You do not have anyone to do it for you (n=370)	35.8	13.3	50.9
You do not have the knowledge or skills needed to make the changes or modifications (n=365)	33.1	15.3	51.6
You do not trust home contractors (n=358)	22.9	19.7	57.4
You do not know where to get information about modifying your home (n=367)	20.1	20.3	59.6
You do not know how to find a good home contractor or company that does home modifications (n=368)	23.7	14.2	62.1
You think home modification features and products would not look nice in your home (n=361)	13.1	20.6	66.3
You cannot get to a hardware or home supply store (n=372)	9.7	14.5	75.9

- Respondents who had not made modifications to their home were asked to identify the reasons for their decision.

Cannot Afford It

- As shown in Table 83, 71.8 percent reported that not being able to afford it was a major (58.2 percent) or minor reason (13.6 percent).
- The percentages of the respondents whose major or minor reason for not making modifications to their home was they could not afford to generally increased as age increased and decreased as median income increased (see Table 84).
- The percentages of the respondent who said that the major or minor reason they did not make modifications to their home was because they could not afford to varied with living status: living alone (80.2 percent), living with other younger adults (78.5 percent), living with other older adults only (57.9 percent).
- The percentages of the respondents whose major or minor reason for not making modifications to their home was they could not afford to varied with education.
- Hispanic respondents (87.2 percent) were more likely to say that not being able to afford it was a major or minor reason for not making modifications to their home compared to smaller percentages of the respondents of other ethnicities.



- A greater percentage of the female respondents (77.1 percent) than male respondents (58.9 percent) said that not being able to afford it was a major or minor reason for not making modifications to their home.

**Table 84**  
**Cannot Afford to Make Modifications**  
**By Selected Demographics**

	Percentage responding		
	Major reason	Minor reason	Not a reason
Age			
60 to 64	52.7	19.8	27.5
65 to 74	62.5	11.2	26.3
75 to 84	70.0	7.1	22.9
85 or older	22.7	13.6	63.6
Living status			
Living alone	65.1	15.1	19.8
Living with other older adults only	48.4	9.5	42.1
Living with other younger adults	62.0	16.5	21.5
Education			
Less than high school	77.0	9.0	14.0
High school graduate/GED	60.0	12.0	28.0
Some college/technical school	51.1	16.0	33.0
Technical school certification	73.3	13.3	13.3
College graduate or more	38.4	18.6	43.0
Median income			
Extremely low	86.0	4.0	10.0
Very low	79.1	9.0	11.9
Low income	40.0	25.7	34.3
Near median income	31.0	10.3	58.6
Above median income	23.5	21.6	54.9
Ethnicity			
White	47.0	17.2	35.8
African American	86.1	0.0	13.9
Hispanic	76.7	10.5	12.8
Other	58.8	5.9	35.3
Language of interview			
Spanish	82.6	8.7	8.7
English	54.7	14.4	30.9
Gender			
Female	63.4	13.7	22.9
Male	45.5	13.4	41.1

#### Unable to Do It Due to Health Impairments

- Fifty-eight percent of the respondents reported that not being able to do it themselves due to health impairments was a major (42.8 percent) or minor reason (15.6 percent) for not making home modifications.

- The percentages of the respondents whose major or minor reason for not making modifications to their home was they were unable due to health impairments generally increased as age increased and decreased as median income increased (see Table 85).
- African American respondents (78.4 percent) were more likely to say that not being able to do it themselves due to a health impairment was a major or minor reason for not making modifications to their home compared to smaller percentages of the respondents of other ethnicities.
- A greater percentage of the female respondents (63.1 percent) said that not being able to do it themselves due to health impairments was a major or minor reason for not making modifications to their home compared to the male respondents (46.8 percent).

**Table 85**  
**Unable to Make Modifications Due to Health Impairments**  
**By Selected Demographics**

	Percentage responding		
	Major reason	Minor reason	Not a reason
Age			
60 to 64	29.8	22.9	47.3
65 to 74	46.8	11.0	42.2
75 to 84	60.0	14.3	25.7
85 or older	33.3	9.5	57.1
Median income			
Extremely low	57.0	10.0	33.0
Very low	41.5	23.1	35.4
Low income	37.1	22.9	40.0
Near median income	35.7	7.1	57.1
Above median income	23.1	13.5	63.5
Ethnicity			
White	36.3	12.8	50.9
African American	73.0	5.4	21.6
Hispanic	48.2	23.5	28.2
Other	41.2	29.4	29.4
Gender			
Female	47.5	15.6	36.9
Male	31.5	15.3	53.2

Do Not Have Anyone to Do It for You

- Forty-nine percent of the respondents said that not having someone to do it for them was a major (35.8 percent) or minor reason (13.3 percent) for not making changes to their home.
- The percentages of the respondents who said that not having anyone to make changes for them was a major or minor reason for not making changes to their home varied with age and decreased as median income increased (see Table 86).
- The percentages of the respondents who said that a major or minor reason for not making changes was that they did not have anyone to do it for them varied with living status: living

alone (58.6 percent), living with other younger adults (46.8 percent), and living with other older adults only (42.7 percent).

- A greater percentage of African American respondents (62.9 percent) said that not having anyone to make changes to their home for them was a major or minor reason for not making changes compared to smaller percentages of respondents of other ethnicities.
- Fifty-eight percent of the female respondents said that not having anyone to make changes was a major or minor reason for not making changes to their home compared to 29.1 percent of the male respondents.
- Respondents living in the Panhandle service region (65.2 percent) were more likely to say that not having anyone to make changes was a major or minor reason for not making changes to their home compared to respondents living in other service regions.

**Table 86**  
**Do Not Have Anyone to Make Modifications for You**  
**By Selected Demographics**

	Percentage responding		
	Major reason	Minor reason	Not a reason
Age			
60 to 64	28.1	22.7	49.2
65 to 74	29.7	6.0	54.3
75 to 84	44.9	11.6	43.5
85 or older	23.8	14.3	61.9
Living status			
Living alone	48.0	10.6	41.5
Living with other older adults only	27.9	14.8	57.4
Living with other younger adults	32.3	14.5	53.2
Median income			
Extremely low	44.3	6.2	49.5
Very low	47.6	12.7	39.7
Low income	31.4	22.9	45.7
Near median income	24.1	13.8	62.1
Above median income	19.2	15.4	65.4
Ethnicity			
White	30.0	13.5	56.5
African American	62.9	0.0	37.1
Hispanic	44.7	15.3	40.0
Other	12.5	18.8	68.8
Gender			
Female	44.6	13.1	42.3
Male	15.5	13.6	70.9

	Percentage responding		
	Major reason	Minor reason	Not a reason
Service Region			
Panhandle	30.4	34.8	34.8
North West	34.3	14.3	51.4
North Central	22.2	22.2	55.6
North East	30.8	12.8	56.4
East Texas	51.2	7.3	41.5
Gulf Coast	31.3	6.3	62.5
Central Texas	29.6	11.1	59.3
South Central	43.2	13.5	43.2
Rio Grande	54.7	7.5	37.7
Permian Basin	38.7	19.4	41.9
Upper Rio Grande	23.3	13.3	63.3

#### Lack of Knowledge or Skills to Make Changes

- Not having the knowledge or skills needed to make the changes or modifications was a major reason (33.1 percent) or minor reason (15.3 percent) for not making changes for 48.4 percent of the respondents.
- Hispanic respondents (57.0 percent) were more likely to say that not having the skills or knowledge needed to make changes was a major or minor reason for not making changes to their home than African American respondents (54.3 percent), white respondents (45.0 percent), and respondents of “other” ethnic groups (29.4 percent).
- Over half (52.5 percent) of the female respondents said that not having the knowledge or skills needed to make changes was a major or minor reason for not making changes to their home compared to 38.7 percent of the male respondents.

#### Do Not Trust Home Contractors

- Distrust of home contractors was a major (22.9 percent) or minor reason (19.7 percent) for 42.6 percent of the respondents regarding the decision to make home modifications.
- As shown in Table 87, distrust of home contractors was a major or minor reason for not making home modifications for a greater percentage of respondents who lived in mobile homes (47.9 percent) compared to respondents who lived in a house/duplex (42.9 percent) or an apartment/condo/quadplex (32.0 percent).
- Seventy percent of the respondents of “other” ethnic groups said that distrust of home contractors was a major or minor reason for not making modifications compared to 57.1 percent of African American respondents, 42.2 percent of white respondents, and 30.8 percent of Hispanic respondents.
- Respondents who spoke English during the interview (44.2 percent) were more likely to say that not trusting home contractors was a major or minor reason for not making modifications than respondents who spoke Spanish during the interview (29.2 percent).

**Table 87**  
**Modifications Not Made Due to No Trust in Home Contractors**  
**By Selected Demographics**

	Percentage responding		
	Major reason	Minor reason	Not a reason
Type of housing			
House/duplex	21.8	21.1	57.0
Apt/condo/quadplex	8.0	24.0	68.0
Mobile home	37.5	10.4	52.1
Ethnicity			
White	21.3	20.9	57.8
African American	31.4	25.7	42.9
Hispanic	18.5	12.3	69.1
Other	41.2	29.4	29.4
Language of interview			
Spanish	26.8	2.4	70.7
English	22.4	21.8	55.8

**Do Not Know Where to Get Information**

- Forty percent of the respondents reported that a major (20.1 percent) or minor reason (20.3 percent) for not making changes was not knowing where to get information about modifying their home.
- As shown in Table 88, the percentages of the respondents who said that a major or minor reason for not making changes was not knowing where to get information about modifying their home varied with education and decreased as median income increased.
- Hispanic respondents (65.8 percent) were more likely to say that not knowing where to get information about home modification was a major or minor reason for not making changes than African American respondents (64.7 percent), respondents of “other” ethnic groups (37.6 percent), or white respondents (27.8 percent).
- Sixty percent of the respondents who spoke Spanish during the interview said that a major or minor reason for not making changes was not knowing where to get information about home modification compared to 37.9 percent of the respondents who spoke English during the interview.
- Forty-three percent of the female respondents and 34.5 percent of the male respondents said that not knowing where to get information about home modification was a major or minor reason for not making changes.
- Respondents who lived in the Rio Grande service region (59.6 percent) were more likely to report that not knowing where to get information about home modification was a major or minor reason for not making changes compared to respondents who lived in other service regions.

**Table 88**  
**Do Not Know Where to Get Information about Modifying Home**  
**By Selected Demographics**

	Percentage responding		
	Major reason	Minor reason	Not a reason
Education			
Less than high school	35.4	25.0	39.6
High school graduate/GED	21.1	13.2	35.8
Some college/technical school	16.5	23.1	60.4
Technical school certification	13.3	33.3	53.3
College graduate or more	7.1	15.3	77.6
Median income			
Extremely low	26.8	14.4	58.8
Very low	33.8	23.1	43.1
Low income	8.6	32.9	58.6
Near median income	6.7	20.0	73.3
Above median income	7.8	17.6	74.5
Ethnicity			
White	10.4	17.4	72.2
African American	38.2	26.5	35.3
Hispanic	39.0	26.8	34.1
Other	18.8	18.8	62.5
Language of interview			
Spanish	31.1	28.9	40.0
English	18.6	19.3	62.1
Gender			
Female	24.2	18.8	57.0
Male	10.9	23.6	65.5
Service Region			
Panhandle	4.8	23.8	71.4
North West	23.5	8.8	67.6
North Central	17.9	17.9	64.3
North East	10.3	28.2	61.5
East Texas	14.3	28.6	57.1
Gulf Coast	18.8	15.6	65.6
Central Texas	4.0	20.0	76.0
South Central	22.2	27.8	50.0
Rio Grande	40.4	19.2	40.4
Permian Basin	26.7	13.3	60.0
Upper Rio Grande	16.7	13.3	70.0

**Do Not Know How to Find a Good Home Contractor**

- Not knowing how to find a good home contractor or company that does home modifications was given as a major (23.7 percent) or minor reason (14.2 percent) for not making changes to their home by 37.9 percent of the respondents.

- As shown in Table 89, the percentages of the respondents who said that not knowing how to find a good home contractor or company that does home modifications was a major or minor reason for not making changes decreased as median income increased.
- A greater percentage of African American respondents (52.8 percent) said that a major or minor reason for not making changes to their home was they did not know how to find a good home contractor or home modification company compared to respondents of “other” ethnic groups (43.8 percent), Hispanic respondents (42.3 percent), and white respondents (32.8 percent).
- Forty-three percent of the female respondents and 26.3 percent of the male respondents reported that not knowing how to find a good home contractor or a company that does home modifications was a major or minor reason for not making changes to their home.

**Table 89**  
**Do Not Know How to Find a Good Home Contractor**  
**By Selected Demographics**

	Percentage responding		
	Major reason	Minor reason	Not a reason
Median income			
Extremely low	33.7	6.3	60.0
Very low	21.5	21.5	56.9
Low income	15.7	24.3	60.0
Near median income	21.4	14.3	64.3
Above median income	15.4	15.4	69.2
Ethnicity			
White	16.6	16.2	67.2
African American	50.0	2.8	47.2
Hispanic	28.2	14.1	57.6
Other	31.3	12.5	56.3
Gender			
Female	28.8	14.0	57.2
Male	11.8	14.5	73.6

Modifications Would Not Look Nice

- Thirty-four percent of the respondents said that a major (13.1 percent) or minor reason (20.6 percent) for not making changes to their home was that the modification features and products would not look nice in their home.
- The percentages of the respondents who said that modification features and products would not look nice in their home was a major or minor reason for not making changes varied with the distance that the nearest adult child lived to the respondent and with median income (see Table 90).
- The percentages of the respondents who said that a major or minor reason for not making modifications was that the features and projects would not look nice in their home generally decreased as education increased.

- Fifty-two percent of the Hispanic respondents said that modifications features and products would not look nice in their home was a major or minor reason for not making changes compared to smaller percentages of other ethnicities.
- A larger percentage of the respondents who spoke Spanish during the interview (47.7 percent) said that a major or minor reason for not making changes was that the features and products would not look nice in their home compared to respondents who spoke English during the interview (31.7 percent).

**Table 90**  
**Home Modifications Would Not Look Nice in Home**  
**By Selected Demographics**

	Percentage responding		
	Major reason	Minor reason	Not a reason
Distance nearest adult child lives from respondent			
Lives with respondent	17.1	25.6	57.3
Lives in your town	14.3	15.1	70.6
Lives in a nearby town	6.7	8.9	84.4
Lives in Texas	3.3	23.3	73.3
Lives out of state	4.0	36.0	60.0
No adult children	18.6	25.4	55.9
Education			
Less than high school	26.7	21.1	52.2
High school graduate/GED	10.5	11.8	77.6
Some college/technical school	10.6	25.5	63.8
Technical school certification	0.0	28.6	71.4
College graduate or more	6.0	22.6	71.4
Median income			
Extremely low	18.6	12.4	69.1
Very low	9.5	30.2	60.3
Low income	6.0	34.3	59.7
Near median income	10.3	13.8	75.9
Above median income	3.8	20.8	75.5
Ethnicity			
White	7.8	19.5	72.7
African American	24.2	15.2	62.6
Hispanic	26.6	25.3	48.1
Other	0.0	25.0	75.0
Language of interview			
Spanish	40.9	6.8	52.3
English	9.2	22.5	68.4

Cannot Get to a Hardware or Home Supply Store

- Nearly one-quarter (24.2 percent) of the respondents reported not being able to get to a hardware or home supply store as a major (9.7 percent) or minor reason (14.5 percent) for not making changes to their home.



- As shown in Table 91, 38.9 percent of renters said that not being able to get to a hardware or home supply store was a major or minor reason for not making changes to their home compared to 20.2 percent of homeowners.
- The percentages of the respondents who said that not being able to get to a hardware or home supply store was a major or minor reason for not making changes to their home generally decreased as education increased.
- A greater percentage of African American respondents (36.1 percent) said that not being able to get to a hardware or home supply store was a major or minor reason for not making changes to their home compared to smaller percentages of respondents of other ethnicities.

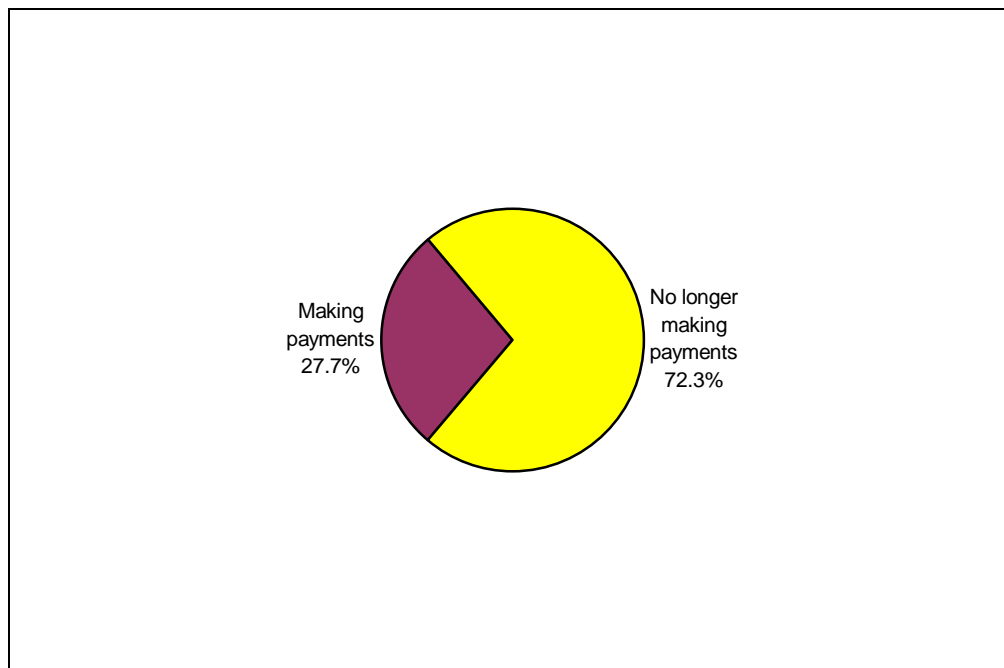
**Table 91**  
**Cannot Get to Hardware or Home Supply Store**  
**By Selected Demographics**

	Percentage responding		
	Major reason	Minor reason	Not a reason
Own or rent home			
Rent	20.3	18.6	61.0
Own	6.6	13.6	79.7
Education			
Less than high school	19.0	16.0	65.0
High school graduate/GED	7.8	18.2	74.0
Some college/technical school	6.5	16.3	77.2
Technical school certification	0.0	0.0	100.0
College graduate or more	5.9	10.6	83.5
Ethnicity			
White	3.4	16.3	80.3
African American	25.0	11.1	63.9
Hispanic	16.7	11.9	71.4
Other	17.6	11.8	70.6

## Housing Expenses

### *Cost of Housing for Homeowners*

**Figure 26**  
**Still Making Mortgage Payments**  
(n=1,601)

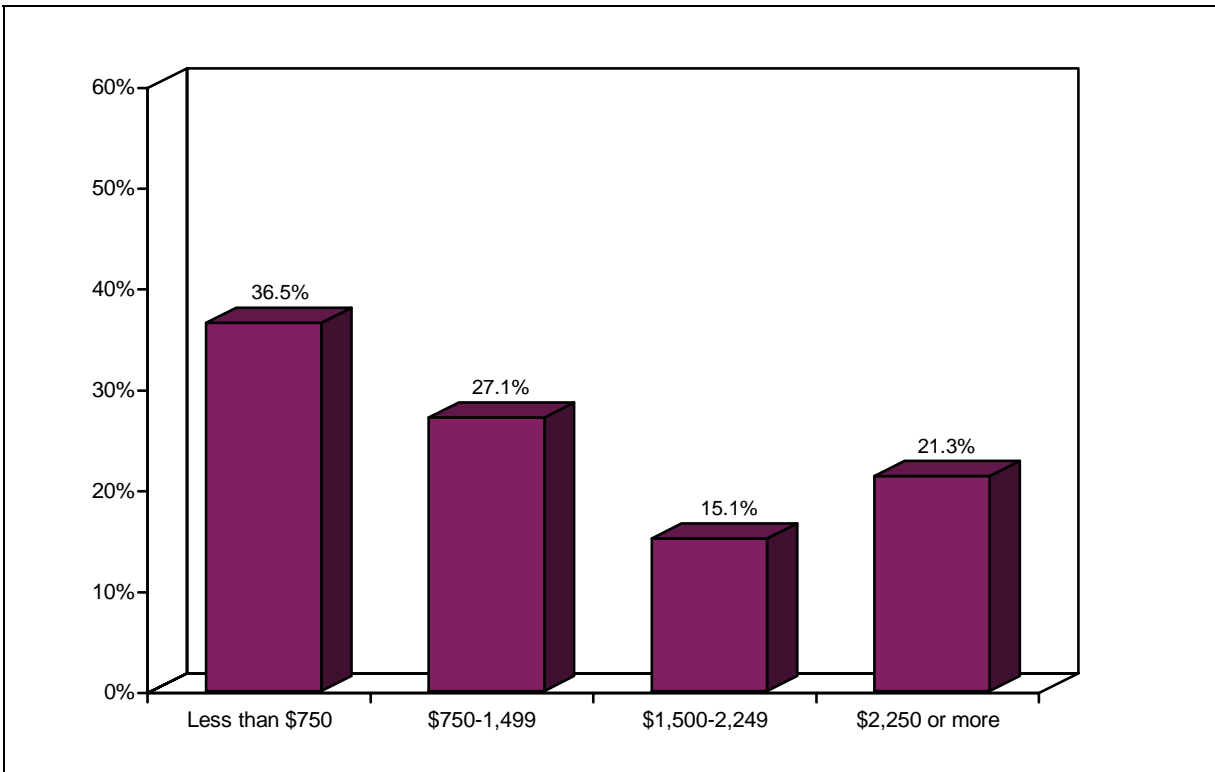


- Respondents who owned their home were asked if they were still making mortgage payments. Over one-quarter (27.7 percent) of the homeowners were still making mortgage payments (see Figure 26).
- As shown in Table 92, the percentages of the respondents who said they were still making mortgage payments decreased as age, the years lived at the current residence, and the distance the nearest child lives from the respondent increased.
- Thirty-five percent of the respondents who lived in the North Central and Gulf Coast service regions were still making mortgage payments compared to smaller percentages of the respondents who lived in other service regions.
- Urban respondents (28.9 percent) were more likely to report that they were still making mortgage payments compared to rural respondents (20.0 percent).

**Table 92**  
**Still Making Mortgage Payments**  
**By Selected Demographics**

	Percentage responding	
	Making payments	No longer making payments
Age		
60 to 64	44.5	55.5
65 to 74	24.3	75.7
75 to 84	16.9	83.1
85 or older	15.8	84.2
Years lived at current residence		
5 years or less	48.2	51.8
6 to 10 years	44.5	55.5
11 to 20 years	31.4	68.6
21 to 30 years	20.9	79.1
More than 30 years	6.9	93.1
Distance nearest adult child lives from respondent		
Lives with respondent	46.0	54.0
Lives in your town	25.6	74.4
Lives in a nearby town	27.4	72.6
Lives in Texas	18.5	81.5
Lives out of state	32.5	67.5
No adult children	22.7	77.3
Service Region		
Panhandle	18.3	81.7
North West	9.5	90.5
North Central	35.1	64.9
North East	20.5	79.5
East Texas	10.9	89.1
Gulf Coast	35.1	64.9
Central Texas	22.2	77.8
South Central	32.9	67.1
Rio Grande	24.7	75.3
Permian Basin	20.3	79.7
Upper Rio Grande	33.1	66.9
Area		
Urban	28.9	71.1
Rural	20.0	80.0

**Figure 27**  
**Total Paid in Real Estate Taxes Last Year\***  
**(n=780)**



- Respondents were asked the amount paid in real estate taxes for their home last year. Thirty-seven percent of the respondents reported paying less than \$750; 27.1 percent paid \$750 to \$1,499; 15.1 percent paid \$1,500 to \$2,249; and 21.3 percent paid more than \$2,250 in real estate taxes last year (see Figure 27).
- As shown in Table 93, the percentages of the respondents who paid less than \$750 in real estate taxes for their home last year increased as age and the years lived at their current address increased.
- The percentages of the respondents who paid less than \$750 in real estate taxes for their home last year varied with living status: living alone (53.9 percent), living with other older adults only (29.2 percent), and living with other younger adults (27.1 percent).
- The percentages of the respondents who paid less than \$750 in real estate taxes for their home last year decreased as education and median income increased.
- Forty-two percent of the female respondents and 27.6 percent of the male respondents reported that they paid less than \$750 in real estate taxes for their home last year.
- Respondents living in the East Texas service region (56.0 percent) were more likely to report paying less than \$750 in real estate taxes for their home last year compared to respondents who lived in other service regions.

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\* Thirty-five percent or 413 people did not know how much they paid in real estate taxes last year.

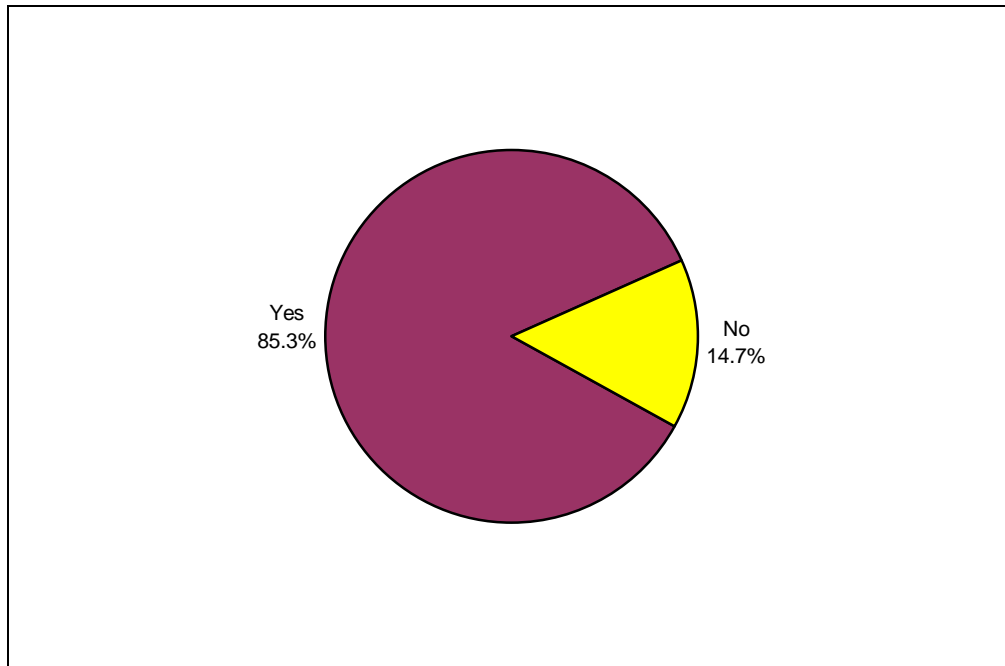
- A greater percentage of rural respondents (43.1 percent) said they paid less than \$750 in real estate taxes for their home last year compared to urban respondents (32.5 percent).

**Table 93**  
**Total Real Estate Taxes Paid Last Year**  
**By Selected Demographics**

	Percentage responding			
	Less than \$750	\$750 to \$1,499	\$1,500 to \$2,249	\$2,250 or more
<b>Age</b>				
60 to 64	20.0	26.0	16.5	37.5
65 to 74	37.0	28.7	17.3	17.0
75 to 84	47.0	27.0	11.5	14.5
85 or older	55.4	21.4	8.9	14.3
<b>Years lived at current residence</b>				
5 years or less	19.8	26.4	14.0	39.7
6 to 10 years	38.0	16.9	16.9	28.2
11 to 20 years	40.4	24.8	17.7	17.0
21 to 30 years	27.8	29.5	14.8	27.8
More than 30 years	49.7	30.0	13.7	9.6
<b>Living status</b>				
Living alone	53.9	20.3	12.5	13.4
Living with other older adults only	29.2	32.2	15.6	23.0
Living with other younger adults	27.1	24.3	18.6	30.0
<b>Education</b>				
Less than high school	65.4	25.2	5.6	3.7
High school graduate/GED	46.6	35.8	10.9	6.7
Some college/technical school	33.2	27.0	20.9	18.9
Technical school certification	31.8	27.3	31.8	9.1
College graduate or more	19.4	20.9	16.7	43.0
<b>Median income</b>				
Extremely low	70.2	16.7	13.1	0.0
Very low	65.9	21.7	11.6	0.8
Low income	31.2	31.2	23.8	13.8
Near median income	25.0	23.9	19.6	31.5
Above median income	12.4	28.1	13.5	45.9
<b>Gender</b>				
Female	41.5	26.7	15.2	16.6
Male	27.6	28.0	15.0	29.4

	Percentage responding			
	Less than \$750	\$750 to \$1,499	\$1,500 to \$2,249	\$2,250 or more
Service Region				
Panhandle	44.0	23.8	14.3	17.9
North West	49.5	30.1	12.6	7.8
North Central	23.6	21.8	18.2	36.4
North East	39.8	36.4	10.2	13.6
East Texas	56.0	28.0	10.7	5.3
Gulf Coast	29.2	26.2	18.5	26.2
Central Texas	31.3	25.3	18.1	25.3
South Central	29.0	37.1	17.7	16.1
Rio Grande	54.8	21.4	9.5	14.3
Permian Basin	55.3	28.9	6.6	9.2
Upper Rio Grande	23.0	40.5	21.6	14.9
Area				
Urban	32.5	26.8	16.9	23.8
Rural	43.1	31.1	11.3	14.4

**Figure 28**  
**Have Homeowners Insurance**  
**(n=1,195)**



- When asked if they had homeowners insurance, 85.3 percent of the respondents answered "yes" (see Figure 28).
- As shown in Table 94, respondents who lived in a house or duplex (87.8 percent) were more likely to report that they had homeowners insurance than respondents who lived in an apartment/condo/quadplex (76.0 percent) or a mobile home (63.9 percent).
- The percentages of the respondents who reported having homeowners insurance increased as median income increased.
- Eighty-nine percent of white respondents reported having homeowners insurance compared smaller percentages of respondents of other ethnicities.
- Respondents who spoke English during the interview (87.3 percent) were more likely to report having homeowners insurance than respondents who spoke Spanish during the interview (40.4 percent).

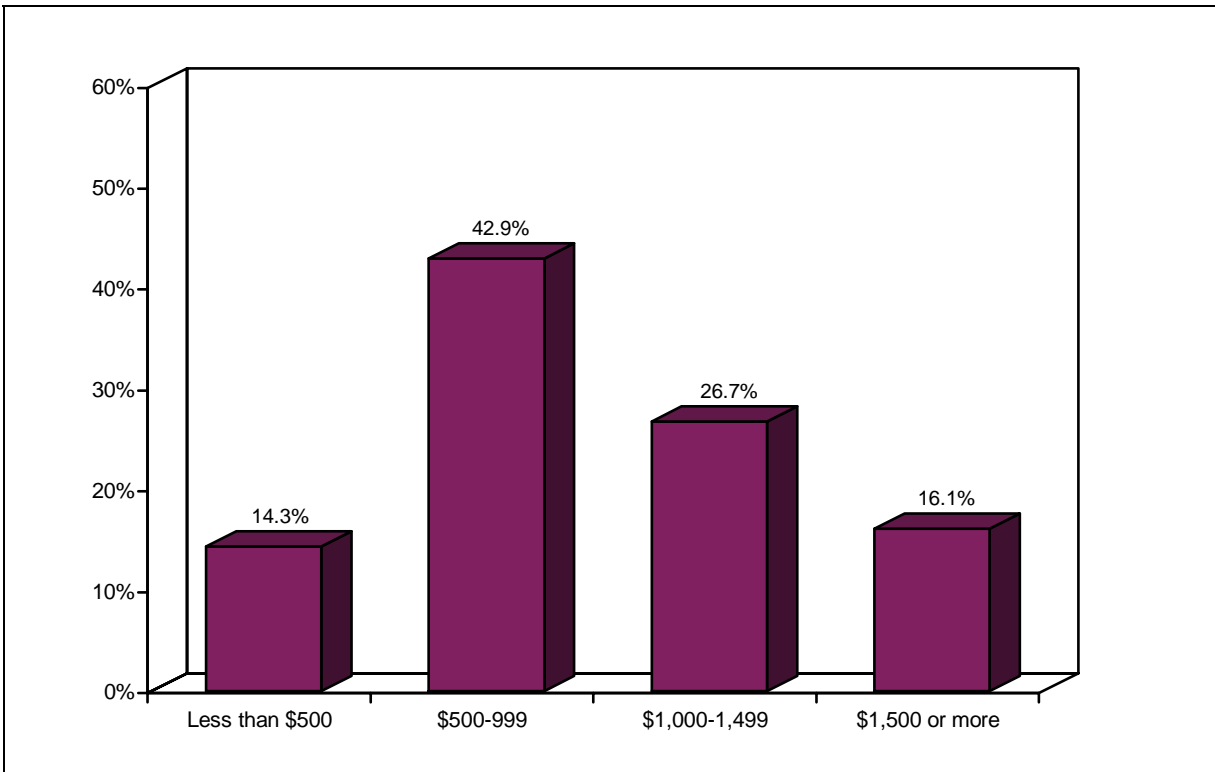
**Table 94**  
**Have Homeowners Insurance**  
**By Selected Demographics**

	Percentage responding	
	Yes	No
Type of housing		
House/duplex	87.8	12.2
Apt/condo/quadplex	76.0	24.0
Mobile home	63.9	36.1

	Percentage responding	
	Yes	No
Median income		
Extremely low	59.9	40.1
Very low	79.6	20.4
Low income	90.2	9.8
Near median income	93.9	6.1
Above median income	95.7	4.3
Ethnicity		
White	89.8	10.2
African American	71.4	28.6
Hispanic	56.0	44.0
Other	65.2	34.8
Language of interview		
Spanish	40.4	59.6
English	87.3	12.7



**Figure 29**  
**Total Paid for Homeowners Insurance Last Year\***  
**(n=694)**

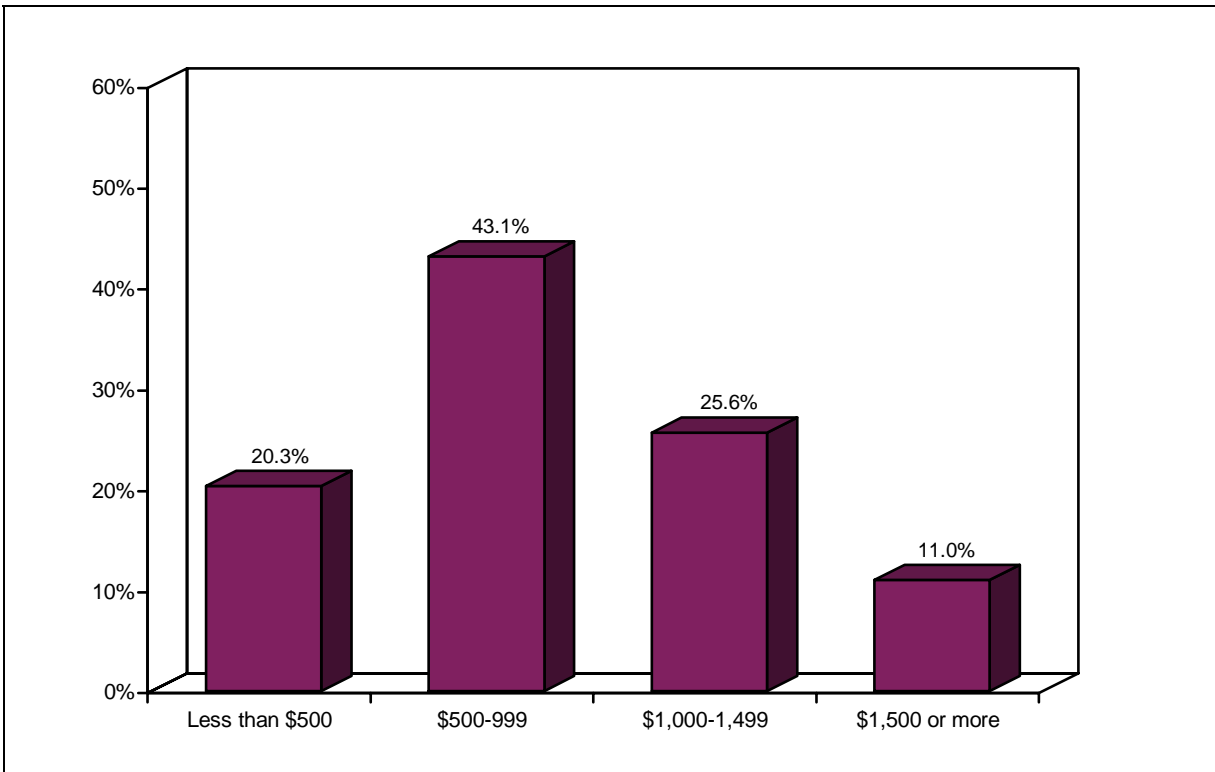


- Respondents were asked what they paid for homeowners insurance last year. As shown in Figure 29, the amounts varied: less than \$500 (14.3 percent), \$500-999 (42.9 percent), \$1,000-1,499 (26.7 percent), and \$1,500 or more (16.1 percent).
- The percentages of the respondents who paid less than \$500 for homeowners insurance last year generally increased as age increased: 60 to 64 (7.7 percent), 65 to 74 (15.4 percent), 75 to 84 (13.9 percent), and 85 or older (27.1 percent).
- The respondents who lived in the Upper Rio Grande service region (45.5 percent) were more likely to have paid less than \$500 for homeowners insurance last year than respondents who lived in other service regions.

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\* Thirty-two percent or 325 people did not know how much they paid for homeowners insurance last year.

**Figure 30**  
**Total Monthly Housing Payment\***  
**(n=338)**



- Respondents were asked to report their total monthly payment for their house including mortgage, property taxes, and homeowners insurance. Twenty percent of the respondents reported they paid less than \$500 per month, 43.1 percent paid \$500 to \$999, 25.6 percent paid \$1,000-1,499, and 11.0 percent paid \$1,500 or more per month (see Figure 30).
- As shown in Table 95, respondents who had lived in their home more than 30 years (32.0 percent) were more likely to have paid less than \$500 per month for their mortgage, taxes, and insurance than respondents who had lived in their home a shorter time.
- The percentages of the respondents who paid less than \$500 per month for their mortgage, taxes, and insurance generally decreased as education and median income increased.
- Female respondents (53.3 percent) were more likely to report that they paid between \$500 and \$999 per month for their mortgage, taxes, and insurance than male respondents (30.0 percent).
- Thirty-six percent of the rural respondents said they paid less than \$500 per month for their mortgage, taxes, and insurance compared to 17.5 percent of the urban respondents.

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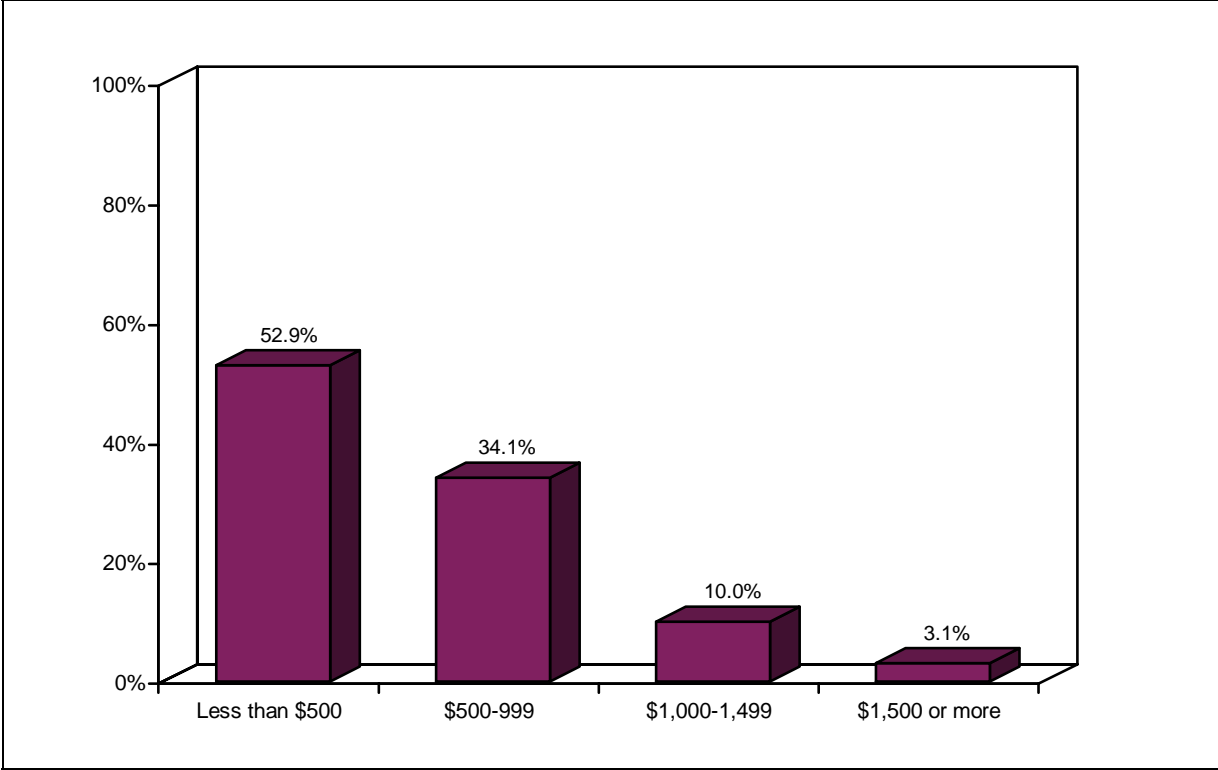
\* Twenty-four percent or 104 people did not know their total monthly house payment.

**Table 95**  
**Monthly Cost of Mortgage, Taxes, and Insurance**  
**By Selected Demographics**

	Percentage responding			
	Less than \$500	\$500 to \$999	\$1000 to \$1499	\$1500 or more
Years lived at current residence				
5 years or less	15.7	46.5	26.0	11.8
6 to 10 years	28.1	29.7	31.3	10.9
11 to 20 years	23.1	51.3	20.5	5.1
21 to 30 years	9.5	47.6	31.0	11.9
More than 30 years	32.0	28.0	16.0	24.0
Education				
Less than high school	48.5	51.5	0.0	0.0
High school graduate/GED	24.6	59.6	12.3	3.5
Some college/technical school	17.9	48.1	21.7	12.3
Technical school certification	5.6	44.4	44.4	5.6
College graduate or more	15.4	28.5	39.8	16.3
Median income				
Extremely low	46.3	46.3	0.0	7.3
Very low	27.5	72.5	0.0	0.0
Low income	18.3	42.3	22.5	16.9
Near median income	28.0	42.0	26.0	4.0
Above median income	8.0	29.2	48.7	14.2
Gender				
Female	19.6	53.3	20.1	7.1
Male	21.1	30.9	32.2	15.8
Area				
Urban	17.5	43.7	27.0	11.9
Rural	36.2	34.0	17.0	12.8

# Cost of Housing for Renters

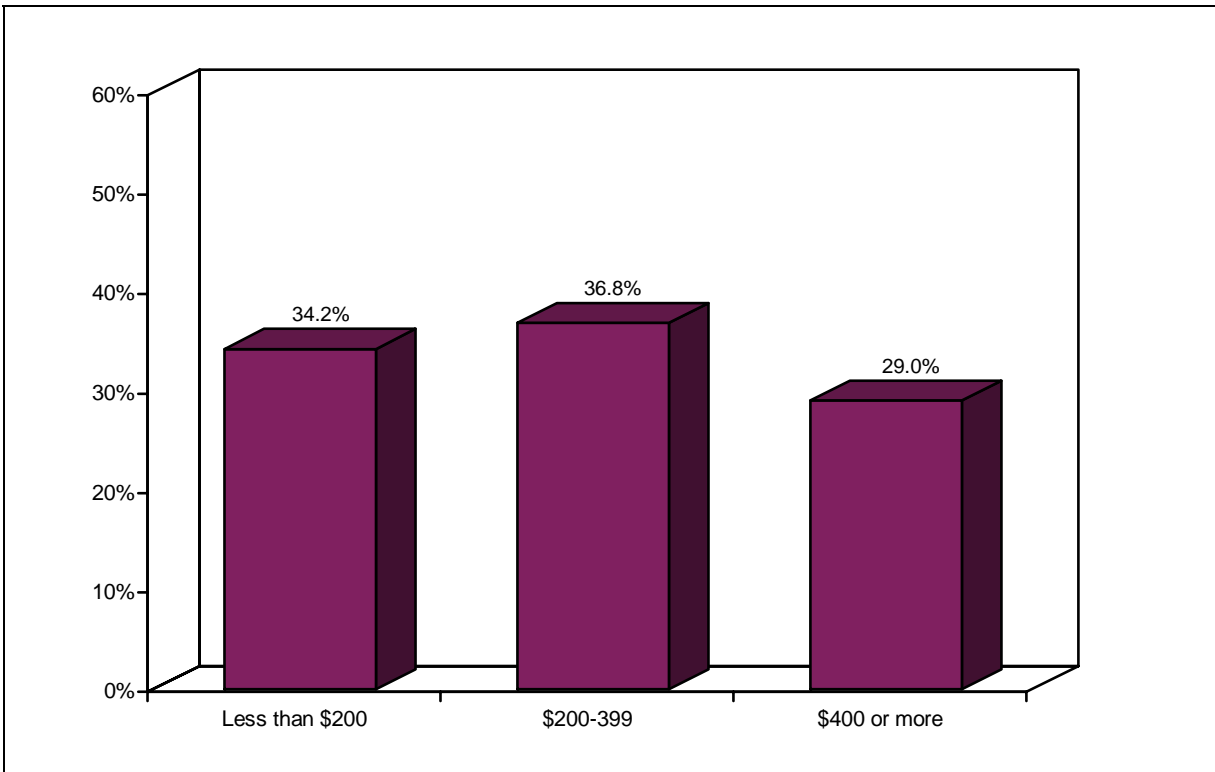
**Figure 31**  
**Total Monthly Rent Payment\***  
**(n=282)**



- Respondents were asked to report their total monthly rent payment. As shown in Figure 31, a majority (52.9 percent) of the respondents paid less than \$500 per month for rent. Thirty-four percent reported paying \$500 to \$999 (34.1 percent). Thirteen percent paid \$1,000 to \$1,499 (10.0 percent), or \$1,500 or more (3.1 percent).
- The percentages of the respondents who paid less than \$500 per month for rent varied with living status: living alone (54.7 percent), living with other younger adults (54.4 percent), and living with other older adults only (46.2 percent).

\* Sixteen percent or 54 people did not know they total monthly rent payment.

**Figure 32**  
**Total Monthly Cost of Utilities**  
**(n=562)**



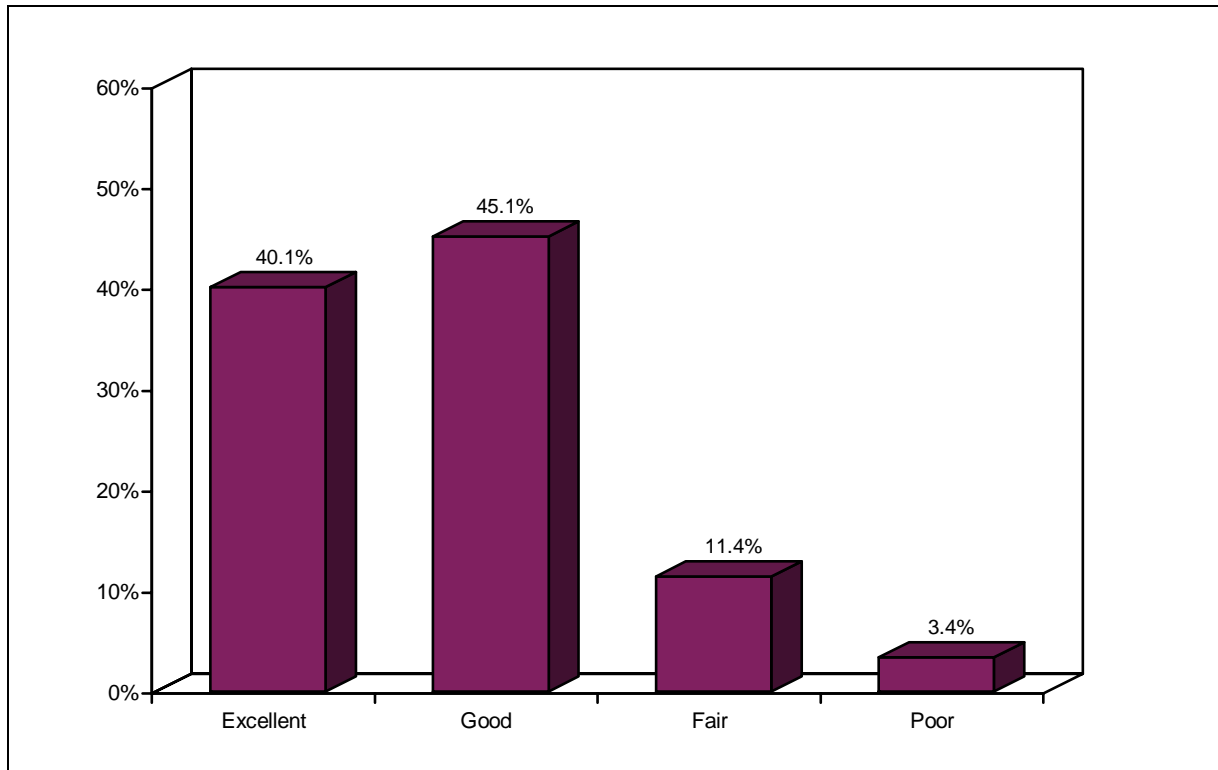
- Respondents who rent their home were asked to report their total monthly cost for all utilities, not including a phone bill. Thirty-four percent of the respondents paid less than \$200 per month for their utilities, 36.8 percent paid \$200 to \$399, and 29.0 percent paid \$400 or more (see Figure 32).
- The percentages of the respondents who paid less than \$200 per month for their utilities generally decreased as age and median income increased (see Table 96).
- Respondents who lived in an apartment/condo/quadplex (57.7 percent) were more likely to report paying less than \$200 per month for their utilities compared to respondents who lived in a mobile home (49.7 percent) or a house/duplex (29.4 percent).
- The percentages of the respondents who paid less than \$200 per month for their utilities varied by living status: living alone (46.1 percent), living with other older adults only (31.1 percent), and living with other younger adults (22.2 percent).
- Respondents who lived in the Upper Rio Grande service region (47.2 percent) were more likely to report paying less than \$200 per month for their utilities than respondents who lived in other service regions.

**Table 96**  
**Monthly Utility Payments**  
**By Selected Demographics**

	Percentage responding		
	Less than \$200	\$200 to \$399	\$400 or more
Age			
60 to 64	26.5	50.5	23.0
65 to 74	38.7	33.0	28.3
75 to 84	38.4	28.9	32.7
85 or older	28.6	31.3	40.1
Type of housing			
House/duplex	29.4	40.7	29.9
Apt/condo/quadplex	57.7	12.9	29.4
Mobile home	49.7	30.1	20.2
Living status			
Living alone	46.1	24.3	29.6
Living with other older adults only	31.1	43.1	25.8
Living with other younger adults	22.2	44.2	33.6
Median income			
Extremely low	44.3	28.0	27.7
Very low	41.4	36.6	22.1
Low income	43.5	37.8	18.8
Near median income	31.9	46.1	22.0
Above median income	25.1	50.5	24.3
Service Region			
Panhandle	44.6	31.6	23.7
North West	28.7	47.8	23.6
North Central	30.1	39.2	30.7
North East	31.5	38.8	29.8
East Texas	27.7	36.7	35.6
Gulf Coast	32.0	36.0	32.0
Central Texas	35.0	35.6	29.4
South Central	37.6	35.9	36.5
Rio Grande	45.2	31.6	23.2
Permian Basin	38.3	36.6	25.1
Upper Rio Grande	47.2	28.4	24.4

## Neighborhood Conditions

**Figure 33**  
**Physical Condition of Home**  
**(n=2,001)**



- Respondents were asked to report the physical condition and quality of their home. As shown in Figure 33, 85.2 percent of the respondents said that the physical condition and quality of their home was excellent (40.1 percent) or good (45.1 percent). Fifteen percent said that their home was in fair (11.4 percent) or poor (3.4 percent) condition.
- The percentages of the respondents who reported that their home was in excellent or good physical condition and quality increased as education and median income increased (see Table 97).
- Ninety percent of the white respondents said that their home was in excellent or good physical condition and quality compared to 78.6 percent of the respondents of “other” ethnic groups, 71.5 percent of the African American respondents, and 62.4 percent of the Hispanic respondents.
- Respondents who lived in the North Central and Central Texas service regions (90.1 percent each) were more likely to report that their home was in excellent or good physical condition and quality compared to respondents who lived in other service regions.

**Table 97**  
**Physical Condition of Home**  
**By Selected Demographics**

	Percentage responding			
	Excellent	Good	Fair	Poor
Education				
Less than high school	21.0	43.8	27.0	8.3
High school graduate/GED	37.4	47.8	11.7	3.1
Some college/technical school	44.9	44.2	7.9	3.0
Technical school certification	41.7	47.2	9.7	1.4
College graduate or more	48.8	43.8	6.1	1.4
Median income				
Extremely low	25.2	44.4	22.8	7.5
Very low	27.6	49.7	18.1	4.6
Low income	43.9	46.9	7.7	1.5
Near median income	46.1	45.0	8.4	0.5
Above median income	55.9	40.2	3.4	0.5
Ethnicity				
White	44.1	45.4	8.1	2.4
African American	22.9	48.6	20.2	8.3
Hispanic	20.2	42.2	29.8	7.8
Other	37.5	41.1	16.1	5.4
Service Region				
Panhandle	37.9	46.7	13.2	2.2
North West	26.1	52.8	18.9	2.2
North Central	45.6	44.5	6.6	3.3
North East	44.8	39.2	13.3	2.8
East Texas	33.5	42.9	17.6	6.0
Gulf Coast	40.3	47.0	9.9	2.8
Central Texas	46.4	43.7	7.7	2.2
South Central	38.9	44.4	13.9	2.8
Rio Grande	30.2	45.1	17.6	7.1
Permian Basin	30.2	51.1	15.4	3.3
Upper Rio Grande	35.9	47.8	14.1	2.2



**Table 98**  
**Satisfaction with Neighborhood**

	Percentage responding			
	Very satisfied	Somewhat satisfied	Somewhat dissatisfied	Very dissatisfied
Police protection (n=1,908)	66.8	27.1	3.5	2.5
Availability of shopping near your home (n=1,937)	63.0	26.9	5.7	4.4
Public transportation (n=978)*	46.3	26.4	11.6	15.7

- Respondents were asked if they were satisfied with the aspects of their neighborhood listed in Table 98.

**Police Protection**

- Ninety-four percent of the respondents were either very satisfied (66.8 percent) or somewhat satisfied (27.1 percent) with the police protection in their neighborhood.
- The percentages of the respondents who were either very satisfied or somewhat satisfied with the police protection in their neighborhood increased as median income increased (see Table 99).
- A greater percentage of white respondents (95.5 percent) were very satisfied or somewhat satisfied with the police protection in their neighborhood compared to African American respondents (92.5 percent), Hispanic respondents (90.0 percent), and respondents of “other” ethnic groups (84.9 percent).
- Ninety-five percent of the urban respondents and 91.6 percent of rural respondents were very satisfied or somewhat satisfied with the police protection in their neighborhood.

**Table 99**  
**Satisfaction with Police Protection**  
**By Selected Demographics**

	Percentage responding			
	Very satisfied	Somewhat satisfied	Somewhat dissatisfied	Very dissatisfied
Median income				
Extremely low	59.1	30.0	4.4	6.6
Very low	60.1	30.8	7.0	2.1
Low income	70.1	26.7	1.9	1.3
Near median income	67.9	27.2	3.8	1.1
Above median income	68.4	28.1	2.7	0.8

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\* Fifty-one percent or 1,027 people answered “did not know” when asked if they were satisfied with public transportation.

	Percentage responding			
	Very Satisfied	Somewhat satisfied	Somewhat dissatisfied	Very Dissatisfied
Ethnicity				
White	69.5	25.5	3.3	1.8
African American	48.6	43.9	3.7	3.7
Hispanic	60.0	30.0	4.8	5.2
Other	50.9	34.0	5.7	9.4
Area				
Urban	70.1	24.4	3.4	2.1
Rural	52.0	39.6	13.3	20.0

### Availability of Shopping

- Ninety percent of the respondents were either very satisfied (63.0 percent) or somewhat satisfied (26.9 percent) with the availability of shopping near their home.
- The percentages of the respondents who were either very satisfied or somewhat satisfied with the availability of shopping near their home increased as median income increased: extremely low (84.8 percent), very low (84.2 percent), low income (93.2 percent), near median income (93.6 percent), and above median income (90.4 percent).
- Ninety-two percent of the urban respondents were either very satisfied or somewhat satisfied with the availability of shopping near their home compared to 82.6 percent of the rural respondents.

### Public Transportation

- Seventy-three percent of the respondents were either very satisfied (46.3 percent) or somewhat satisfied (26.4 percent) with public transportation in their neighborhood.
- The percentages of the respondents who were either very satisfied or somewhat satisfied with public transportation in their neighborhood increased as age increased, and decreased as education increased (see Table 100).
- Ninety-one percent of the respondents who lived in an apartment/condo/quadplex were either very satisfied or somewhat satisfied with public transportation in their neighborhood compared to 69.6 percent of those who lived in a mobile home and 69.3 percent of those who lived in a house/duplex.
- The percentages of the respondents who were very satisfied or somewhat satisfied with public transportation in their neighborhood varied with median income.
- A greater percentage of the African American respondents (86.7 percent) were either very satisfied or somewhat satisfied with public transportation in their neighborhood compared to smaller percentages of respondents of other ethnicities.
- Seventy-four percent of the urban respondents and 66.7 percent of the rural respondents were either very satisfied or somewhat satisfied with public transportation in their neighborhood.

**Table 100**  
**Satisfaction with Public Transportation**  
**By Selected Demographics**

	Percentage responding			
	Very satisfied	Somewhat satisfied	Somewhat dissatisfied	Very dissatisfied
Age				
60 to 64	39.0	28.2	14.1	18.7
65 to 74	44.3	29.7	12.4	13.5
75 to 84	53.5	19.8	9.9	16.8
85 or older	62.0	22.0	4.0	12.0
Type of housing				
House/duplex	41.9	27.4	13.4	17.3
Apt/condo/quadplex	66.2	24.8	2.5	6.4
Mobile home	47.6	22.0	13.4	17.1
Education				
Less than high school	57.4	26.8	8.7	7.1
High school graduate/GED	49.6	25.4	10.0	15.0
Some college/technical school	45.4	26.7	13.8	14.2
Technical school certification	44.1	29.4	20.6	5.9
College graduate or more	36.7	27.0	11.9	24.5
Median income				
Extremely low	50.0	23.7	10.8	15.6
Very low	43.2	28.4	12.3	16.0
Low income	52.3	22.9	11.5	13.3
Near median income	35.1	22.1	13.0	29.9
Above median income	32.9	35.9	15.3	15.9
Ethnicity				
White	42.7	26.8	12.7	17.8
African American	50.7	36.0	1.3	12.0
Hispanic	56.4	22.7	10.4	10.4
Other	51.6	19.4	19.4	9.7
Area				
Urban	48.9	25.5	10.7	14.9
Rural	34.1	32.6	13.3	20.0

**Table 101  
Feel Safe in Neighborhood**

	Percentage responding			
	Very safe	Safe	Unsafe	Very unsafe
In your home (n=2,004)	61.4	36.6	1.4	0.6
In your neighborhood (n=1,981)	56.7	38.7	3.5	1.1

- Respondents were asked how safe they feel in their home and their neighborhood.

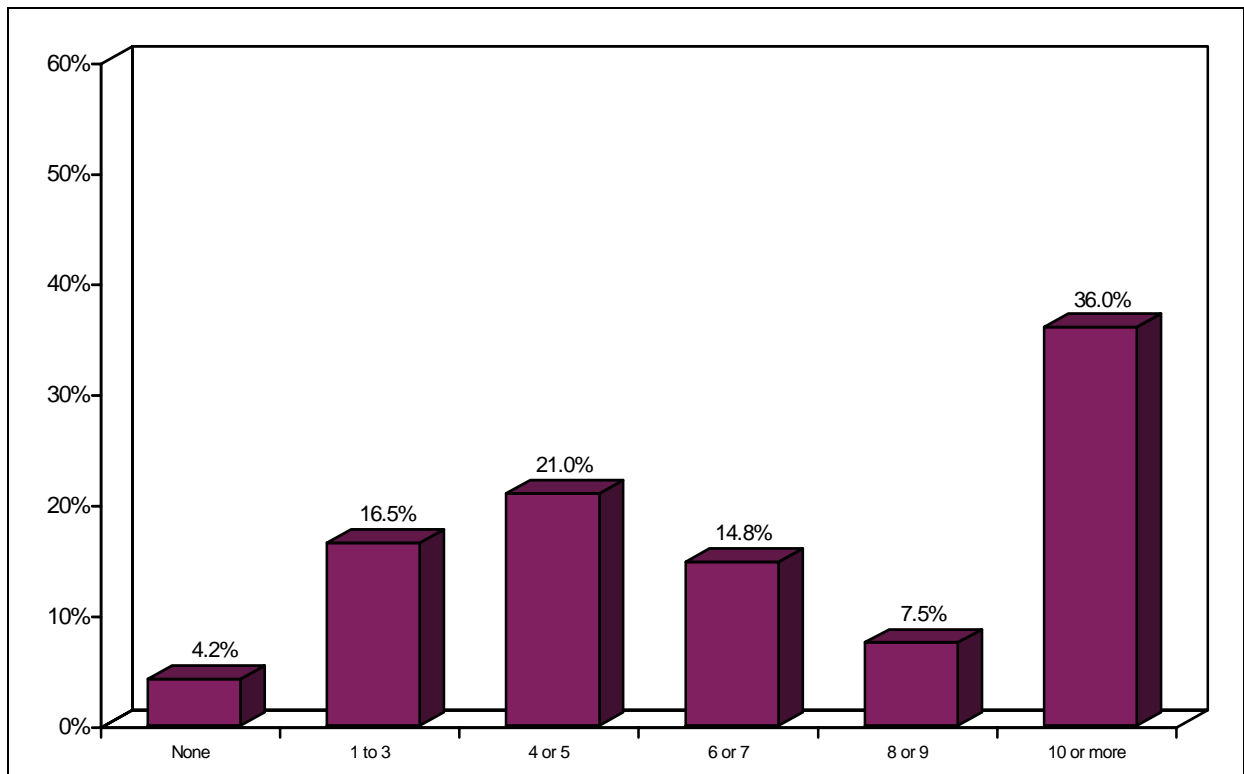
In Your Home

- As shown in Table 101, nearly all (98.0 percent) the respondents felt either very safe (61.4 percent) or safe (36.6 percent) in their home.
- Ninety-nine percent of the respondents who spoke English and 89.5 percent of those who spoke Spanish during the interview felt either very safe or safe in their home.

In Your Neighborhood

- Ninety-five percent of the respondents felt very safe (56.7 percent) or safe (38.7 percent) in their neighborhood.
- The percentages of the respondents who said they felt very safe or safe in their neighborhood generally increased as median income increased: extremely low (91.0 percent), very low (96.7 percent), low income (94.7 percent), near median income (96.3 percent), and above median income (98.2 percent).
- Ninety-eight percent of the rural respondents and 94.5 percent of the urban respondents felt either very safe or safe in their neighborhood.

**Figure 34**  
**Acquainted with Families in Neighborhood**  
**(n=1,974)**



- Respondents were asked how many families they knew in the neighborhood. As shown in Figure 34, the most common response was 10 or more families (36.0 percent). Four percent of the respondents did not know any families in their neighborhood.
- As shown in Table 102, the percentages of the respondents who did not know any families in their neighborhood increased as age increased and decreased as the years lived at their current address and median income increased.
- Twelve percent of renters and 2.2 percent of homeowners said that they did not know any families in their neighborhood.
- A greater percentage of the respondents who lived in an apartment/condo/quadplex (11.3 percent) reported that they did not know any families in their neighborhood compared to respondents who lived in a mobile home (8.0 percent) or a house/duplex (2.5 percent).
- The percentages of the respondents who did not know any families in their neighborhood decreased as the distance the nearest adult child lived from the respondent increased.
- Eight percent of the African American respondents said they did not know any families in their neighborhood compared to 7.4 percent of Hispanic respondents, 7.3 percent of the respondents of “other” ethnic groups, and 3.4 percent of the white respondents .
- A larger percentage of the respondents living in the South Central service region (7.9 percent) said that they did not know any families in their neighborhood compared to smaller percentages of the respondents who lived in other service regions.

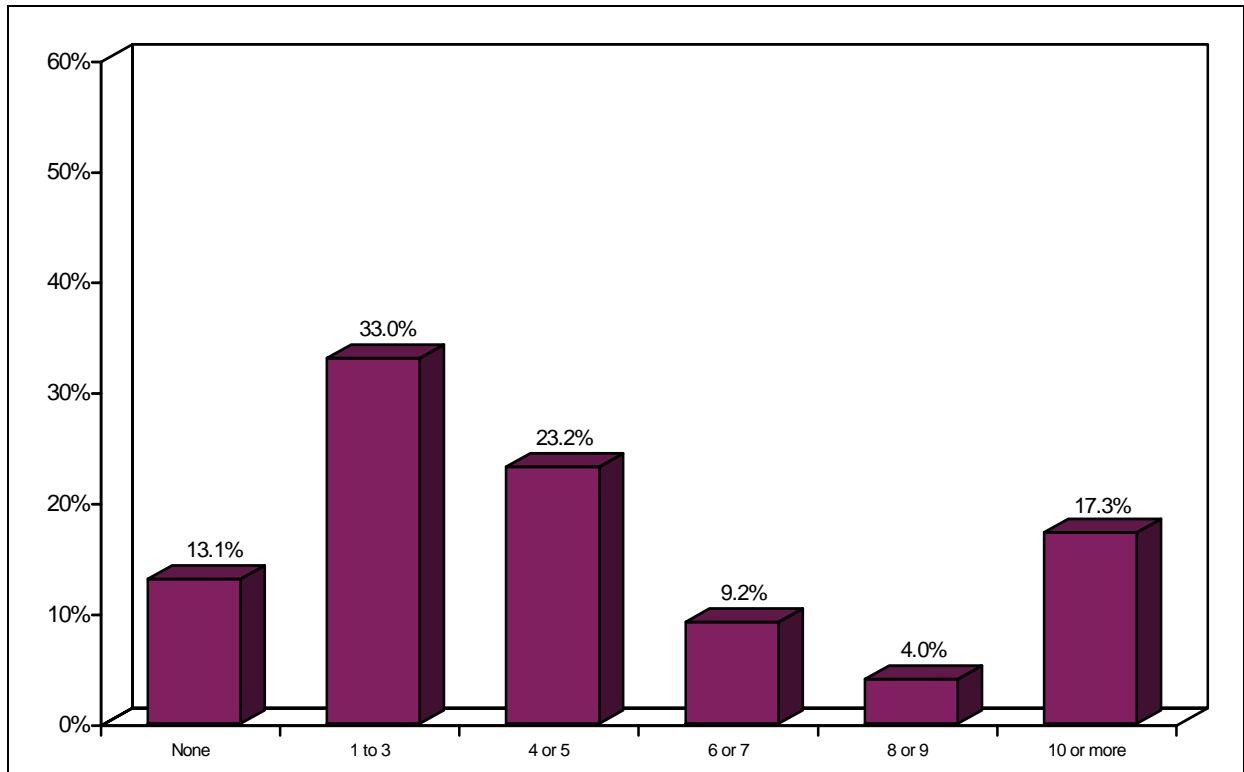
- Four percent of the urban respondents and 2.9 percent of the rural respondents reported not knowing any families in their neighborhood.

**Table 102**  
**Acquainted with Families in Neighborhood**  
**By Selected Demographics**

	Percentage responding					
	None	1 to 3	4 or 5	6 or 7	8 or 9	10 or more
Age						
60 to 64	4.1	15.8	24.6	17.2	4.8	33.4
65 to 74	2.7	18.9	19.5	14.5	7.6	36.8
75 to 84	5.6	13.2	17.4	14.4	9.6	39.7
85 or older	6.8	17.3	25.1	9.9	9.9	30.9
Years lived at current residence						
5 years or less	8.9	23.6	21.1	11.5	6.6	28.3
6 to 10 years	2.7	13.3	19.6	20.0	7.5	36.9
11 to 20 years	1.4	18.3	21.2	18.1	7.7	33.2
21 to 30 years	1.9	11.0	24.1	16.0	8.8	38.2
More than 30 years	2.6	11.5	18.9	13.2	7.5	46.3
Own or rent home						
Rent	12.4	27.8	20.5	6.9	6.0	26.3
Own	2.2	13.9	21.3	16.7	7.9	38.0
Type of housing						
House/duplex	2.5	14.7	21.7	16.1	8.6	36.5
Apt/condo/quadplex	11.3	24.7	19.2	6.7	5.0	33.1
Mobile home	8.0	20.7	18.4	16.7	1.7	34.5
Distance nearest adult child lives from respondent						
Lives with respondent	8.6	27.5	19.2	11.8	7.5	25.5
Lives in your town	3.0	13.5	20.0	17.0	7.4	39.2
Lives in a nearby town	2.4	10.7	19.6	19.6	8.0	39.8
Lives in Texas	1.4	13.7	26.4	13.2	8.5	36.8
Lives out of state	4.4	17.0	22.0	13.2	6.9	36.5
No adult children	5.4	21.7	22.6	9.5	7.7	33.0
Median income						
Extremely low	8.6	25.5	23.9	10.4	5.8	25.8
Very low	4.0	22.9	18.6	16.3	7.6	30.6
Low income	3.6	15.6	20.9	14.0	9.7	36.2
Near median income	1.1	12.4	24.3	19.5	8.1	34.6
Above median income	0.5	7.8	20.2	16.8	7.5	47.3
Ethnicity						
White	3.4	14.8	21.0	15.8	7.6	37.4
African American	7.6	26.7	22.9	9.5	8.6	24.8
Hispanic	7.4	23.7	22.3	11.6	7.0	27.9
Other	7.3	21.8	18.2	9.1	1.8	41.8

	Percentage responding					
	None	1 to 3	4 or 5	6 or 7	8 or 9	10 or more
Service Region						
Panhandle	3.9	17.3	24.0	15.1	6.1	33.5
North West	3.3	17.0	13.7	17.0	6.6	42.3
North Central	3.4	17.9	26.8	16.2	5.6	30.2
North East	1.1	14.6	18.5	15.2	9.0	41.6
East Texas	6.0	13.2	16.5	12.6	6.0	45.6
Gulf Coast	5.7	16.5	17.6	11.9	10.2	38.1
Central Texas	1.1	19.2	23.1	17.6	5.5	33.5
South Central	7.9	14.0	19.1	11.8	8.4	38.8
Rio Grande	3.9	14.9	18.2	16.6	8.3	38.1
Permian Basin	5.5	17.6	22.0	17.0	8.8	29.1
Upper Rio Grande	7.7	19.8	18.7	18.1	7.7	28.0
Area						
Urban	4.2	16.4	21.5	15.1	8.6	34.2
Rural	2.9	12.1	18.4	15.2	5.5	46.0

**Figure 35**  
**Contact with Families in Neighborhood**  
**(n=1,970)**



- Respondents were asked how many families they spoke to or visited with once a month or more. As shown in Figure 35, 13.1 percent of the respondents did not speak to or visit with the families in their neighborhood. The number of families contacted varied: 1 to 3 (33.0 percent), 4 or 5 (23.2 percent), 6 or 7 (9.2 percent), 8 or 9 (4.0 percent), and 10 or more (17.3 percent).
- The percentages of the respondents who reported that they did not speak to or visit with any families in their neighborhood once a month or more varied with the years lived at the current residence and the distance the nearest adult child lives from the respondent, and decreased as median income increased (see Table 103).
- Twenty-five percent of renters said that they did not speak to or visit with any families in their neighborhood once a month or more compared to 10.5 percent of homeowners.
- Respondents who lived in an apartment/condo/quadplex (20.0 percent) or a mobile home (19.8 percent) were more likely to say they did not speak to or visit with any families in their neighborhood once a month or more than respondents who lived in a house/duplex (11.2 percent).
- Respondents who lived in a community that is restricted to or available for older adults only (43.6 percent) said they spoke to or visited with 10 or more families in their neighborhood once a month or more compared to respondents who did not live in such a community (15.7 percent).



- The percentages of the respondents who said that they did not speak to or visit with any families in their neighborhood once a month or more varied with ethnicity.
- Respondents who lived in the Upper Rio Grande service region (22.0 percent) were more likely to say that they did not speak to or visit with any families in their neighborhood once a month or more than respondents who lived in other service regions.
- Thirteen percent of the urban respondents and 9.4 percent of the rural respondents said that they did not speak to or visit with any families in their neighborhood once a month.

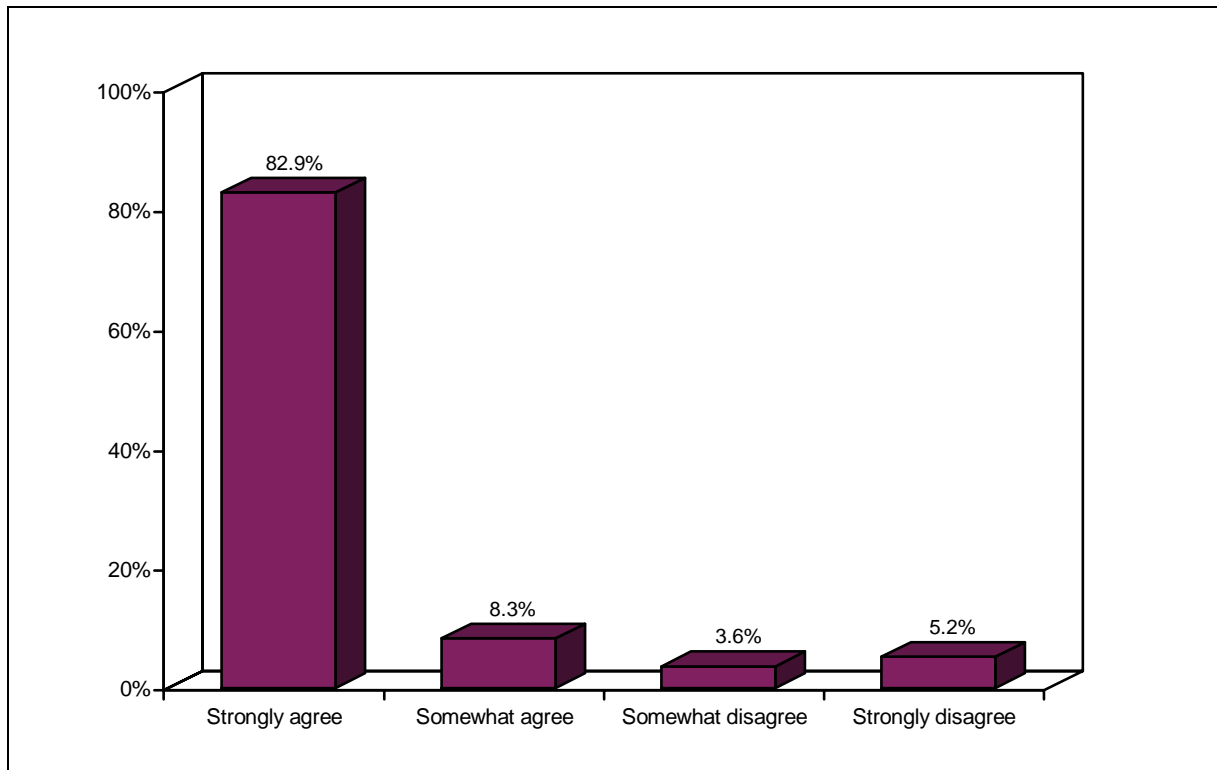
**Table 103**  
**Contact with Families in Neighborhood**  
**By Selected Demographics**

	Percentage responding					
	None	1 to 3	4 or 5	6 or 7	8 or 9	10 or more
Years lived at current residence						
5 years or less	17.7	35.0	18.2	7.1	3.9	18.0
6 to 10 years	8.9	31.1	22.2	14.0	2.7	21.0
11 to 20 years	14.7	34.0	24.5	8.6	4.0	14.1
21 to 30 years	7.5	34.8	26.6	7.2	4.7	19.1
More than 30 years	12.1	29.6	27.0	11.0	4.6	15.8
Own or rent home						
Rent	24.7	36.3	14.9	2.1	5.2	16.8
Own	10.5	32.3	25.2	10.8	3.9	17.3
Type of housing						
House/duplex	11.2	33.1	25.1	10.1	4.2	16.3
Apt/condo/quadplex	20.0	34.9	17.4	3.8	4.7	19.1
Mobile home	19.8	30.5	16.4	9.0	2.3	22.0
Live in older adult community						
Yes	12.8	16.0	19.1	4.3	4.3	43.6
No	12.0	33.7	24.4	10.3	3.9	15.7
Distance nearest adult child lives from respondent						
Lives with respondent	19.5	39.7	24.1	6.2	3.5	7.0
Lives in your town	11.4	32.1	25.9	9.8	3.5	17.3
Lives in a nearby town	9.6	28.4	22.5	10.5	6.6	22.5
Lives in Texas	10.8	32.5	24.1	11.3	4.2	17.0
Lives out of state	9.4	33.1	21.3	11.9	3.8	20.6
No adult children	17.1	35.0	19.2	6.9	3.0	18.9
Median income						
Extremely low	21.5	35.5	23.1	5.0	3.4	11.5
Very low	11.6	41.7	14.6	13.9	2.0	16.2
Low income	13.6	35.0	21.7	7.9	7.4	14.3
Near median income	10.4	27.1	27.6	10.4	1.6	22.9
Above median income	5.7	26.1	30.5	11.6	3.9	22.2

	Percentage responding					
	None	1 to 3	4 or 5	6 or 7	8 or 9	10 or more
<b>Ethnicity</b>						
White	10.8	31.3	24.5	10.2	4.4	18.9
African American	30.8	34.6	18.7	4.7	1.9	9.3
Hispanic	19.8	42.4	22.6	6.0	2.3	6.9
Other	21.4	42.9	3.6	3.6	5.4	23.2
<b>Service Region</b>						
Panhandle	10.0	35.0	24.4	6.7	2.8	21.1
North West	16.6	30.4	18.8	9.9	6.6	17.7
North Central	10.7	35.6	24.9	8.5	4.0	16.4
North East	7.3	36.2	22.6	9.0	3.4	21.5
East Texas	16.0	35.4	14.4	9.4	4.4	20.4
Gulf Coast	17.3	29.6	26.3	7.8	3.4	15.6
Central Texas	14.0	31.8	22.9	14.0	4.5	12.8
South Central	14.0	31.8	24.0	10.1	5.6	3.9
Rio Grande	11.6	30.9	19.9	8.8	3.9	24.9
Permian Basin	14.0	35.4	21.9	10.7	2.8	15.2
Upper Rio Grande	22.0	40.7	15.9	9.9	1.6	9.9
<b>Area</b>						
Urban	13.2	33.7	23.6	9.6	3.7	16.0
Rural	9.4	30.2	21.9	10.0	5.7	22.8

## Living Plans and Needs

**Figure 36**  
**Stay in Current Residence as Long as Possible**  
**(n=1,963)**

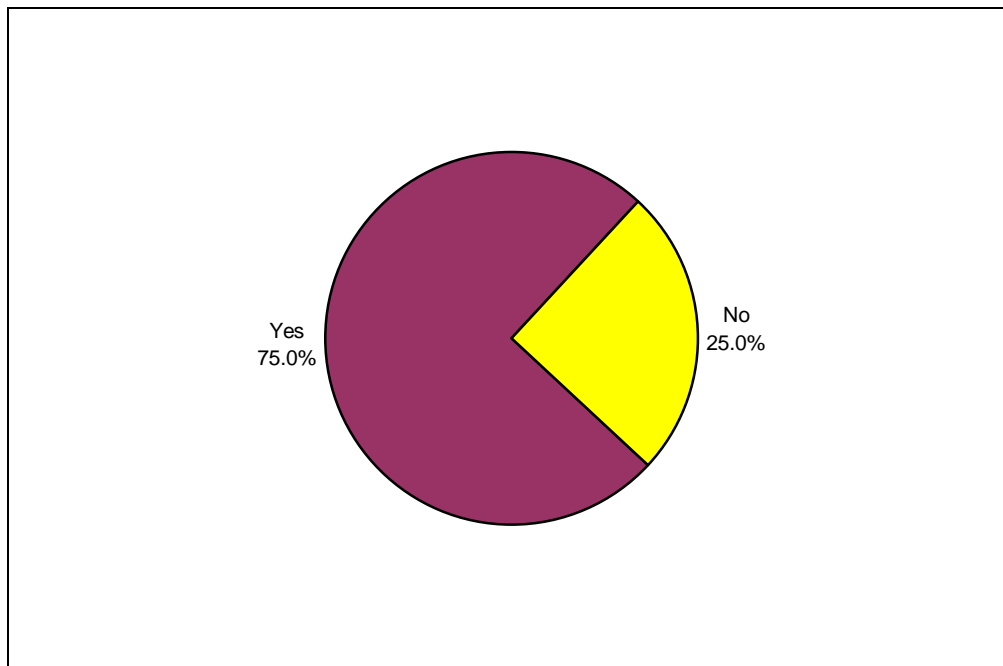


- Respondents were asked if they agreed with the statement, "What I would really like to do is stay in my current residence for as long as possible." Ninety-one percent of the respondents either strongly agreed (82.9 percent) or somewhat agreed (8.3 percent) that they would like to stay in their current residence for as long as possible (see Figure 36).
- As shown in Table 104, the percentages of the respondents who either strongly agreed or somewhat agreed that they would like to stay in their current residence for as long as possible increased as age and years lived in their current residence increased, and decreased as education increased.

**Table 104**  
**Stay in Current Residence as Long as Possible**  
**By Selected Demographics**

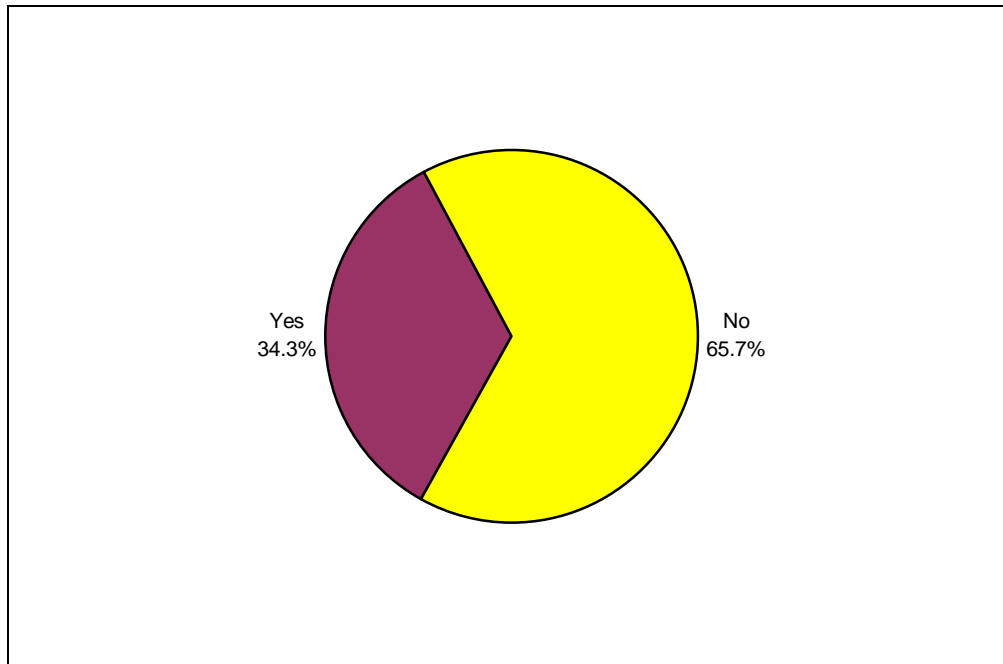
	Percentage responding			
	Strongly agree	Somewhat agree	Strongly disagree	Somewhat disagree
Age				
60 to 64	73.4	10.8	10.8	5.1
65 to 74	86.0	6.8	3.3	3.9
75 to 84	86.1	9.1	3.2	1.7
85 or older	90.1	5.8	1.6	2.6
Years lived at current residence				
5 years or less	76.0	9.6	9.6	4.8
6 to 10 years	82.5	11.6	3.6	2.4
11 to 20 years	84.5	7.0	4.4	4.1
21 to 30 years	86.6	7.5	2.8	3.1
More than 30 years	88.0	6.3	3.0	2.6
Education				
Less than high school	83.4	11.1	4.6	1.0
High school graduate/GED	85.3	9.6	4.2	1.0
Some college/technical school	85.8	5.4	4.8	4.0
Technical school certification	80.6	1.4	9.7	8.3
College graduate or more	78.3	9.2	6.3	6.2

**Figure 37**  
**Will Always Live in Current Residence**  
**(n=1,805)**



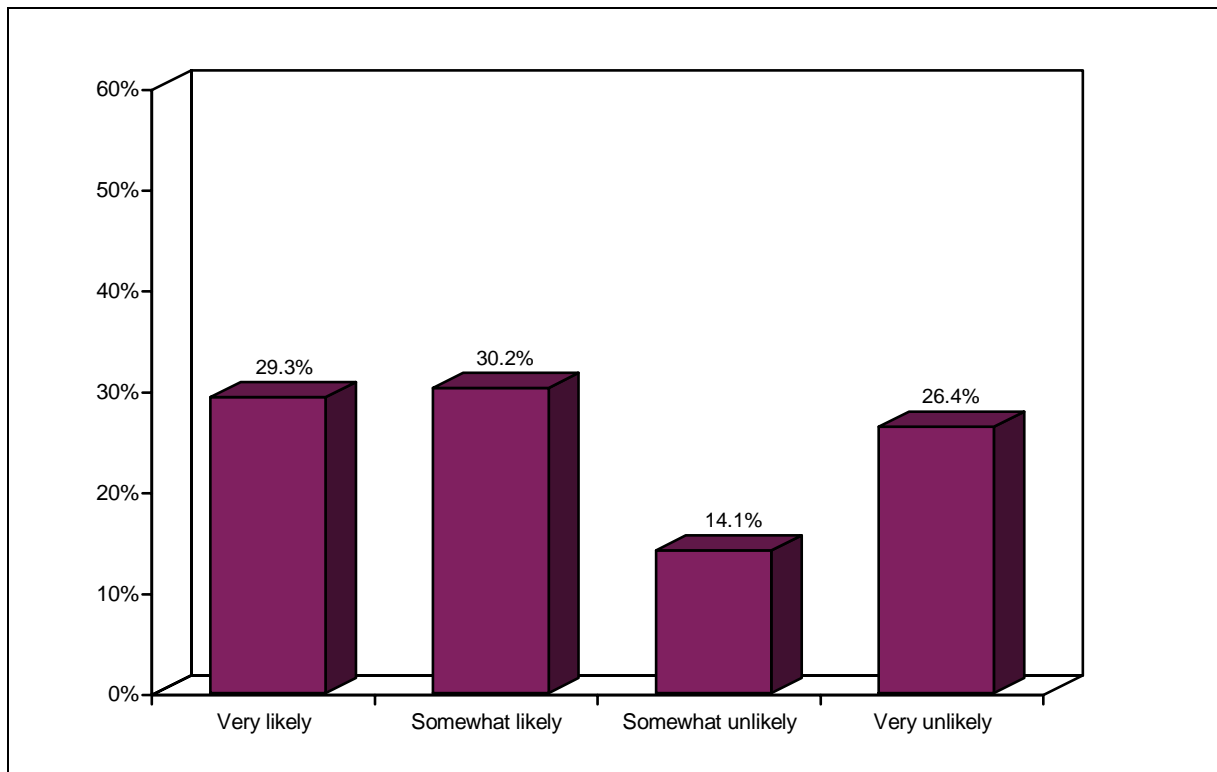
- When asked if they thought they would always live at their current residence, 75.0 percent of the respondents answered "yes" (see Figure 37).

**Figure 38**  
**Made Future Living Plans**  
**(n=443)**



- Respondents who did not think they would live at their current residence were asked if they had already made plans for where they will live in the future. Thirty-four percent reported making plans (see Figure 38).
- The percentages of the respondents who said they had already made plans for where they would live in the future generally increased with age: 60 to 64 (35.1 percent), 65 to 74 (26.1 percent), 75 to 84 (44.7 percent), and 85 or older (47.4 percent).
- Respondents with less than a high school education (52.2 percent) were more likely to say they had already made plans for where they will live in the future than respondents with a higher level of education: high school graduate/GED (23.6 percent), some college/technical school (36.4 percent), technical school certification (20.0 percent), and college graduate or more (35.1 percent).

**Figure 39**  
**Likelihood of Moving in Next 2 Years**  
**(n=428)**



- Respondents who did not think they would always live at their current residence were asked if it was likely that they would move in the next two years. Sixty percent of the respondents said they were very likely (29.3 percent) or somewhat likely (30.2 percent) to move in the next two years (see Figure 39).
- Respondents who had lived at their current residence for 5 years or less (68.7 percent) were more likely to say that it was very likely or somewhat likely that they would move in the next two years than respondents who had lived at their current address longer (see Table 105).
- Seventy-nine percent of renters said that it was very likely or somewhat likely that they would move in the next two years compared to 51.9 percent of homeowners.
- Respondents who lived in an apartment/condo/quadplex (76.1 percent) were very likely or somewhat likely to say that they would move in the next two years compared to respondents who lived in a mobile home (59.6 percent) or a house/duplex (54.8 percent).
- The percentages of the respondents who said that it was very likely or somewhat likely that they would move in the next two years varied with the distance that the nearest adult child lived from the respondent.
- Respondents living in the Upper Rio Grande service region (69.0 percent) reported that it was very likely or somewhat likely that they would move in the next two years compared to respondents who lived in other service regions.

**Table 105**  
**Likely to Move in the Next Two Years**  
**By Selected Demographics**

	Percentage responding			
	Very likely	Somewhat likely	Somewhat unlikely	Very unlikely
Years lived at current residence				
5 years or less	35.7	33.0	9.3	22.0
6 to 10 years	19.1	30.9	27.9	22.1
11 to 20 years	27.3	24.7	13.0	35.1
21 to 30 years	20.8	37.7	13.2	28.3
More than 30 years	31.3	18.8	16.7	33.3
Own or rent home				
Rent	43.0	36.0	12.3	8.8
Own	24.8	27.1	14.9	33.3
Type of housing				
House/duplex	24.6	30.2	14.6	30.6
Apt/condo/quadplex	42.0	34.1	9.1	14.8
Mobile home	34.6	25.0	15.4	25.0
Distance nearest adult child lives from respondent				
Lives with respondent	25.0	44.6	14.3	16.1
Lives in your town	25.5	28.4	14.7	31.4
Lives in a nearby town	27.7	34.9	9.6	27.7
Lives in Texas	33.3	25.9	9.3	31.5
Lives out of state	22.4	27.6	25.0	25.0
No adult children	47.3	20.0	10.9	21.8
Service Region				
Panhandle	35.7	21.4	21.4	21.4
North West	25.0	37.5	12.5	25.0
North Central	30.2	32.1	13.2	24.5
North East	10.0	45.0	20.0	25.0
East Texas	22.2	18.5	14.8	44.4
Gulf Coast	32.6	32.6	15.2	19.6
Central Texas	35.5	16.1	3.2	45.2
South Central	19.4	38.7	12.9	29.0
Rio Grande	30.8	25.6	12.8	30.8
Permian Basin	36.4	6.1	39.4	18.2
Upper Rio Grande	27.6	41.4	6.9	24.1



**Table 106**  
**Living Preference if Needed Care**  
**(n=1,832)**

	Percentage responding
Have help given to you at your current home	78.5
Move to a facility where care is provided	12.4
Move to a relative's home	6.4
Move to a friend's home	0.1
Other	2.6

- Respondents were asked their preference on where to live if they needed help caring for themselves. A large majority (78.5 percent) of the respondents preferred to receive help at their current home (see Table 106). Twelve percent of the respondents said they would prefer to move to a facility where care is provided. The other living preferences included moving to a smaller house or condo and moving closer to their children. A complete list can be found in Appendix B.
- The percentages of the respondents who would prefer to have help given to them at their current home decreased as the distance the nearest adult child lives from the respondent increased: lives with respondent (82.1 percent), lives in your town (81.7 percent), lives in a nearby town (76.8 percent), lives in Texas (75.2 percent), lives out of state (71.2 percent), and no adult children (76.4 percent).
- The percentages of the respondents who would prefer to have help given to them at their current home generally increased as median income increased: extremely low (77.1 percent), very low (75.7 percent), low income (79.1 percent), near median income (79.9 percent), and above median income (78.0 percent).

**Table 107**  
**Important Factors in Deciding Where to Live\***  
**(n=1,675)**

	Percentage responding
Near family and friends	51.9
Your personal health	22.4
The safety of the neighborhood	14.3
The quality of housing that is available	9.0
The traffic or available public transportation	2.4

- Respondents were asked which of the factors listed in Table 107 would be the most important in deciding where to live. Half of the respondents (51.9 percent) said that living near family and friends was the most important factor.
- Nearly one-quarter (22.4 percent) of the respondents said that their personal health was the most important factor in deciding where to live.
- The safety of the neighborhood was the most important factor to 14.3 percent of the respondents.
- As shown in Table 108, the percentages of the respondents who indicated that the most important factor in deciding where to live was to be near family and friends generally decreased as the distance the nearest adult child lived from the respondent, education, and median income increased.
- Sixty-one percent of the respondents who lived in a mobile home said that the most important factor in deciding where to live was to be near family and friends compared to 51.5 percent of the respondents who lived in an apartment/condo/quadplex and 51.0 percent of those who lived in a house/duplex.
- The percentages of the respondents who said that the most important factor in deciding where to live was to be near family and friends varied with ethnicity.
- Fifty-seven percent of the female respondents and 42.3 percent of the male respondents indicated that the most important factor in deciding where to live was to be near family and friends.
- Rural respondents (59.1 percent) were more likely to say that the most important factor in deciding where to live was to be near family and friends than urban respondents (50.2 percent).

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\* Fifteen percent or 287 people did not know which factor was most important in deciding where to live.

**Table 108**  
**Most Important Factor in Deciding Where to Live**  
**By Selected Demographics**

	Percentage responding				
	The safety of the neighborhood	The quality of available housing	Your personal health	The traffic/available public transportation	Near family and friends
Type of housing					
House/duplex	13.1	9.5	24.4	2.1	51.0
Apt/condo/quadplex	20.4	8.3	14.1	5.8	51.5
Mobile home	16.8	5.4	15.4	1.3	61.1
Distance nearest adult child lives from respondent					
Lives with respondent	17.0	4.7	21.2	3.3	53.8
Lives in your town	14.8	8.5	17.6	1.7	57.3
Lives in a nearby town	11.4	5.0	27.9	2.3	53.4
Lives in Texas	11.2	11.2	25.1	1.6	50.8
Lives out of state	20.3	9.8	23.3	5.3	41.4
No adult children	13.4	15.7	25.4	2.2	43.3
Education					
Less than high school	15.1	3.7	21.2	4.5	55.5
High school graduate/GED	15.5	8.8	16.4	2.1	57.1
Some college/technical school	13.2	7.1	26.9	2.9	49.9
Technical school certification	21.7	15.0	18.3	0.0	45.0
College graduate or more	13.1	12.9	24.7	1.4	48.0
Median income					
Extremely low	15.1	4.2	17.7	4.2	58.9
Very low	15.6	8.0	23.6	3.4	49.4
Low income	16.1	6.1	27.4	1.5	48.9
Near median income	9.0	9.0	24.3	2.3	55.4
Above median income	13.6	17.5	24.3	1.2	43.5
Ethnicity					
White	12.3	10.1	22.8	1.8	53.0
African American	25.0	2.4	13.1	4.8	54.8
Hispanic	20.2	4.2	26.8	6.5	42.3
Other	25.0	6.3	16.7	4.2	47.9
Gender					
Female	13.2	6.9	20.7	2.3	56.9
Male	16.5	12.7	25.8	2.7	42.3
Area					
Urban	15.5	9.1	23.4	1.8	50.2
Rural	9.8	6.8	20.9	3.4	59.1

## VII. ANALYSIS OF FINDINGS

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Housing of older Texans can be examined from several perspectives. Residential attributes, financial status, health of the respondent and demographic attributes of the respondent all have bearing on the housing, and needs of older adults. This section includes these attributes and others in a discussion of the housing needs of older Texans, costs associated with moving along the housing continuum, causes of movement along the housing continuum, and housing option advantages and disadvantages.

### Housing Needs of Older Texans

In this section, three dimensions of older Texan's housing needs are examined. First, housing options are defined on a continuum of independence to dependence. The distribution of older adults along the housing continuum is described with regional differences highlighted. Housing modifications, need for services, and desired future housing arrangements are also examined in this section.

#### Housing Options

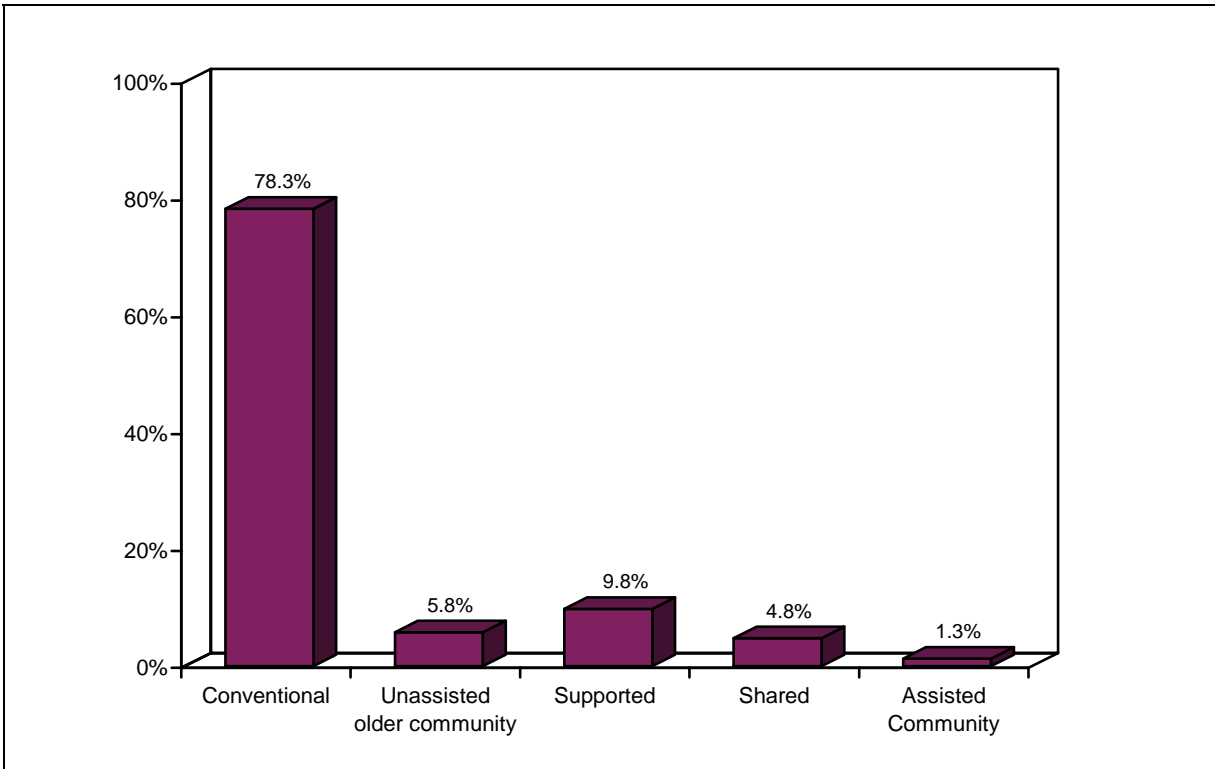
Although "housing continuum" refers to different constructs in different research studies, the definition of housing continuum in this study is characterized by independent living on one end to dependent living on the other. The housing options along the continuum are listed below:

- Conventional housing. The most independent of all living arrangements, conventional housing is defined as older adults living in their own home without outside assistance. Conventional housing can be single-family or multi-family dwellings or mobile homes. Conventional housing includes both married and non-married households. Older adults living with other relatives such as children or grandchildren may also be classified as living in a conventional housing arrangement as long as there was no indication that the other person provided needed assistance to the older adult.
- Unassisted communities. Unassisted communities are age-restricted, residential environments designed for healthy or active seniors. While older adults living in unassisted communities require no services or assistance, they do benefit from expanded social or recreational activities that the community offers.
- Supported housing. Supported housing arrangements are similar to conventional housing in terms of dwelling structure. The key distinction for this category is that the older adult receives help on some aspect of daily living (other than house cleaning alone) from outside the household. Providers of help can be agencies, friends, or family members living outside the household. Supported housing may include married couples if they receive needed help from outside the home.
- Shared housing. Shared housing is classified as living with another person (not including a spouse) for the purpose of care. In this study, shared housing consisted of people who needed help with daily aspects of their lives and received help from someone living inside the household that was not their spouse. Shared households could also be supported from the outside.
- Assisted communities. Age-restricted communities that provide services or assistance to older adults are referred to as "assisted communities." These include assisted living facilities filled by somewhat independent adults who need some limited personal care

services such as meals, cleaning or laundry to continuing care communities that offer a wide range of nursing and daily living services.

Questions throughout the survey were used to classify households into one of the housing continuum options. The questions included the nature of the dwelling structure, relationship status with others in the household, health status of the individual, physical ailments, types of help needed, and types of support received.

**Figure 40**  
**Elderly Population by Independent Living Status**  
**(n=2,005)**



Among the older adults responding to the survey, 78.4 percent lived in conventional housing (see Figure 40). Supported housing was the next most common option (9.8 percent) followed by unassisted older communities (5.8 percent), shared housing (4.8 percent) and assisted communities (1.3 percent).

Further segmentation of the living arrangements appear in Table 109. Over half (56.7 percent) of the respondents in conventional housing were married. Only 31.9 percent of the respondents in conventional housing lived alone. In contrast, respondents living alone comprised a larger percentage of the other housing options. Respondents living alone comprised 56.6 percent of the respondents in unassisted communities and 67.4 percent of the respondents in supported housing.

Other characteristics of housing types are also presented in Table 109. Among shared households, 61.1 percent were also supported by an outside person or agency. A small percentage of the respondents in assisted living were in a place that they identified as a nursing home (7.6 percent).

The distribution of older adults living in each of the housing options varied by service region (see Table 104). Respondents living in the Rio Grande service region were least likely to live in conventional housing. Respondents in this service region had a greater likelihood of living in unassisted older communities (18.7 percent), supported housing (15.4 percent) and shared housing (10.4 percent) than respondents from other service regions.

**Table 109**  
**Detailed Living Status**

Detailed Housing Type	Percentage Responding	
	Within Housing Type	Within Full Sample
Conventional		
Alone	31.9	24.9
With spouse	56.7	44.4
With other people (no spouse)	11.5	9.0
Unassisted older community		
Alone	56.6	3.3
With spouse	43.4	2.5
Supported		
Single	67.4	6.5
With spouse	32.6	3.3
Shared		
Shared only	38.9	1.9
Shared and supported	61.1	2.9
Assisted older community		
Assisted living	92.4	1.2
Nursing home	7.6	0.1

**Table 110**  
**Housing Type by Geography**

	Conventional	Unassisted Older Community	Supported	Shared	Assisted Community
Region					
Panhandle	83.5	3.8	8.8	2.2	1.6
North West	76.9	3.8	15.4	3.3	0.5
North Central	83.0	4.4	7.7	3.3	1.6
North East	77.5	1.1	13.7	6.6	1.1
East Texas	80.8	1.1	14.3	3.3	0.5
Gulf Coast	86.2	3.9	5.0	3.3	1.7
Central Texas	79.2	6.0	9.3	4.4	1.1
South Central	75.3	7.7	9.3	6.6	1.1
Rio Grande	54.9	18.7	15.4	10.4	0.5
Permian Basin	71.0	4.4	15.8	6.6	2.2
Upper Rio Grande	70.7	8.2	9.8	10.3	1.1
Area					
Urban	79.0	6.8	8.1	5.1	1.0
Rural	81.9	1.7	12.4	4.0	0.0

## Housing Modifications

One objective of this study was to assess whether older adults are making changes in their homes that allow them to age in place. This objective appears relevant since the percentage of respondents reporting that their activities are limited due to an impairment or health problem was lowest among respondents living in conventional housing. While 20.5 percent of respondents overall reported that their activities are limited due to an impairment or health problem, limitation caused by impairments or health problems was less common among respondents in conventional housing (16.0 percent) or unaided older adult communities (17.2 percent). Limitation caused by impairments or health problems was far more common in assisted communities (34.6 percent), supported housing (41.2 percent) and shared housing (53.1 percent).

Modifying a home to accommodate physical ailments is an important consideration for aging in place. As described earlier in this report (see Table 76), the most common changes made to the home were adding nightlights (52.2 percent) and placing non-skid strips in the bathtub (40.5 percent). Other modifications were less common. The most commonly cited reason for modifying a home was to make it safer (67.0 percent). Half said that increasing their ability to live independently or making their home easier to use for all family members were reasons.

When asked if there were any modifications that were not made that would make their home easier to live in, 19.2 percent said, "yes." The incidence of modifications needed but not made were greater among Hispanic (40.2 percent) and African American (35.2 percent) respondents. Primary reasons for not modifying the home included affordability (71.8 percent major/minor reason), inability to make modifications themselves due to health reasons (58.4 percent). Half reported that they either do not have anyone to do it for them or they do not have the knowledge or skills needed to make the changes or modifications.

For further analysis, home modifications were grouped as they might address various health ailments. For example, modifications such as adding nightlights, higher wattage light bulbs, light switches at the top and bottom of dark stairwells, and telephones with larger numbers for easier dialing were grouped together as modifications that address vision problems. Presence or lack of this modification was matched to a reported vision ailment that limits a respondent's ability to perform certain activities such as doing housework, preparing meals or shopping. If a respondent mentioned a vision ailment of this severity but did not indicate any vision-related home modification, they were coded as having an unmet modification need. If any vision-related modification had been made, the respondent was coded as having no need. Other home modifications were grouped as they might address ailments of mobility, arthritis, and ability to climb stairs (see Table 111). Several questions in the health section were used to code physical ailments.

The most common ailments in households were related to mobility (10.1 percent) and arthritis (9.0 percent). The greatest unmet needs among people with specific ailments were modifications that address difficulty climbing stairs (74.3 percent) and mobility (32.9 percent). Among all respondents in the survey, 13.2 percent had at least one unmet housing modification need that addressed one or more of the ailments examined. The incidence of an unmet modification need was greater in the Rio Grande (18.7 percent), Gulf Coast (17.7 percent), and Permian Basin (16.9 percent) service areas of Texas.

**Table 111**  
**Home Modifications Matched with Health Ailments**

Type of Ailment	Related Home Modifications	Percentage With Ailment	Percentage With Unmet Housing Modification Need
Vision	Nightlights Higher wattage light bulbs Light switches at top and bottom of stairwells Large keypads on telephone	4.6	26.9
Arthritis	Lever faucet knobs Lever door knobs	9.0	17.8
Mobility	Double sided tape on rugs Non-skid strips in bathtubs	10.1	32.9
Difficulty climbing stairs*	Non-slip strips on stairs Ramp or stair lift Rearranged home to live on first floor	5.9	74.3

**Table 112**  
**Need for Home Modifications by Service Region**

Service Region	Percentage With Unmet Modification Need
North Central	8.2
North West	8.8
Panhandle	9.3
Central Texas	12.0
North East	12.6
South Central	14.3
Upper Rio Grande	14.7
East Texas	15.4
Permian Basin	16.9
Gulf Coast	17.7
Rio Grande	18.7

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\* This ailment was limited to respondents who had stairs leading into the home or stairs inside the home.



## Need for Services

Twelve percent of the respondents indicated that their activities were limited due to a physical impairment or health problem and that they needed help doing routine tasks around the house. Doing housework and shopping were the activities that people needed help with most often. For respondents who needed and received help, relatives or friends were the primary source of help. Among those who need help and are not getting enough help, the needs were greatest for housework (32.5 percent), walking (27.9 percent), and getting out of bed (25.8 percent). Differences among respondents in their need for more help were not statistically significant among TDoA's service regions nor statistically significant by housing option.

Respondents who were living alone were more likely to report needing more help for housework, shopping, and laundry. Lower income respondents were more likely to need more help shopping. Respondents who completed the interview in Spanish were more likely to report the need for more help with taking medication, shopping, driving, bathing, and dressing. Male and English-speaking respondents were more likely to report the need for more help preparing meals.

## Desired Future Housing Options

It appears evident that respondents would prefer to age in place. Ninety-one percent of the respondents agreed with a statement that they would like to stay in their current residence for as long as possible. This sentiment is stronger among older respondents and respondents with longer lengths of residence. Two-thirds believed that they would always live in their current residence.

When respondents were asked where they would like to live if they needed help caring for themselves, 78.5 percent indicated that they would like to have help given to them in their current home. Among those who did not think that they would always live in their current residence, only 34.3 percent had made plans for where they would live in the future.

## Summary

The most common housing option utilized by older Texans is conventional housing. Conventional housing is more common among married respondents, younger respondents and respondents in good health. Nearly all of the respondents in this study indicated that they would like to stay in their current residence as long as possible and two-thirds believed they would always live in their current residence.

Access to support services and willingness to make housing modifications help facilitate aging in place. Among those living in supported households, relatives and friends provide the most help and outside organizations or agencies also provide help. While some respondents have made modifications to their homes to facilitate aging in place, there are still unmet home modification needs among respondents who reported ailments. These needs are greatest among respondents from the Rio Grande, Gulf Coast and Permian Basin service areas.

## **Costs Associated with Movement Along the Housing Continuum**

### Housing Costs

Costs associated with housing include the cost of mortgage, rent, insurance, taxes and utilities. Comparing this total cost with household income, a ratio of housing expenses was created and will be referred to as “cost of housing ratio.” The mean cost of housing ratio was 26.5 percent of income and the median was 19.2 percent of income. Due to missing data in one or more of the cost or income questions asked, the cost of housing ratio could only be calculated on half of the respondents (n=1,005). The analysis in this section assumes that missing information is random and will not effect the generalizability of these findings.

As shown in Table 113, the cost of housing ratio varied by several demographic variables. Conventional housing was the housing option with the lowest cost ratio (24.5 percent of income). The cost ratio was higher at each stage of the housing continuum with assisted communities being the most costly at 49.0 percent of income. Among respondents in conventional housing, renters paid the highest percentage of their income on housing (37.9 percent). Home buyers had lower housing cost ratios (30.6 percent of income) and home owners had the lowest housing cost ratios (17.7 percent).

As might be expected, the cost of housing decreased as respondents’ income increased. Respondents employed full-time had a lower cost of housing (20.6 percent of income) than respondents not employed full-time. Cost of housing was also higher among respondents in urban areas (27.4 percent of income) than in rural areas (21.6 percent of income) and higher in the Upper Rio Grande (30.8 percent of income) and Rio Grande (30.2 percent of income) service regions.

### Summary

Movement along the housing continuum demonstrates greater costs as housing options move toward dependence. Older adults experience low costs of housing overall although greater expenses were observed among specific demographic groups. Considering that 59.5 percent of all the older adults in the survey already own their homes, over half of the sample has an average housing cost ratio of 17.7 percent which is generally considered to be low. Twenty-three percent of the respondents are buying their homes and experience a higher average housing cost ratio of 30.6 percent. The highest housing cost ratios were experienced among renters (37.9 percent of income) who comprised 17.5 percent of the sample.

In addition to renters, higher housing cost ratios were observed among respondents with extremely low income (51.6 percent of income), respondents who were not employed (27.9 percent of income), respondents who lived in urban areas (27.4 percent of income) and respondents in the Rio Grande (30.2 percent) or Upper Rio Grande service regions (30.8 percent).

**Table 113**  
**Cost of Housing by Selected Demographics**

	Average Percentage of Income Spent on Housing
Housing type	
Conventional	24.5
Unassisted older community	26.6
Supported	33.0
Shared	38.9
Assisted community	49.0
Homeownership (Conventional housing only)	
Rent	37.9
Own (no longer making payments)	17.7
Buying (making mortgage payments)	30.6
Median income	
Extremely low	51.6
Very low	35.3
Low income	22.2
Near median income	18.3
Above median income	12.7
Employment	
Employed full-time	20.6
Other employment status	27.9
Area	
Urban	27.4
Rural	21.6
Service Region	
Panhandle	23.7
North West	23.6
North Central	26.8
North East	21.8
East Texas	27.4
Gulf Coast	27.8
Central Texas	28.2
South Central	26.8
Rio Grande	30.2
Permian Basin	23.3
Upper Rio Grande	30.8

## Causes of Movement Along the Housing Continuum

This section explores the possible causes of movement along the housing continuum. This study demonstrated that people prefer to stay in their homes as long as possible. When asked what is the most important factor they would consider when choosing a new place to live, most respondents stated somewhere near family and friends (51.9 percent). Personal health was the primary consideration among only 22.4 percent of the respondents. These responses indicate the perceptions or future intent among respondents in the sample. Health, in fact, does appear to have some association with housing type. The percentage of respondents who described their health as only fair or poor was lower among respondents living in conventional housing (18.1 percent), unassisted older adult communities (23.3 percent) and assisted living communities (23.1 percent). Fair or poor health was much more common among respondents in supported (49.5 percent) or shared housing (49.5 percent).

In the absence of sudden health problems that would require more dependent modes of living, it is useful to understand the factors that may influence the future housing plans of people living in conventional housing. A series of regression analyses were used to examine two questions: what factors help predict respondents' desire to stay in their current residence as long as possible, and what is the likelihood that the respondent will be moving in the next two years. For each of these questions, a number of factors were included as potential independent variables in a stepwise regression analysis (see Table 114).

**Table 114**  
**Factors Used to Examine Future Living Plans**

Factor Type	Variables Used	Factor Type	Variables Used
Demographic	Years of education completed	Residential Considerations	Length of residence
	African American		Where to live: Safety of neighborhood
	Hispanic		Where to live: Near family and friends
	Married or not married		Number of home modifications made
	Distance of nearest child to you		Rating of physical condition of home
	Age		Rating of availability of shopping
Financial	Cost of housing (% of income)		Rating of police protection
	Employed full-time		Public transportation
	Percentage of median income		Perception of safety in your home
Health	Activities of daily living		Perception of safety in neighborhood
	Instr. Activities of daily living		Urban or rural area
	Difficulty climbing stairs		Families in neighborhood you know
	Number of physical ailments		Square feet per person in home
	Where to live: Personal health		Families in neighborhood you speak or visit with
	Self-rating of health		

A stepwise regression analysis selects factors which explain the largest amount of variance in a target attribute—for example, desire to stay in the current residence as long as possible—and arranges them in a model. The analysis then assigns a relative weight (Standardized Beta) to each factor. Those factors that have some power to predict the target attribute are retained in the model and those that do not have any predictive power are discarded. The analysis also assigns an overall percentage (R square) in the model's ability to explain or predict the variance in the target attribute.

Regression analysis makes several assumptions about the construction of variables and condition of the resulting data. Meeting these assumptions results in the most accurate and

powerful outcomes. While the regression analyses in this section do not meet all these assumptions to the ideal standard, the analyses can provide some guidance in determining the factors that impact movement along the housing continuum.

Intent to Stay in Current Housing as Long as Possible

Intent to stay in one’s current home as long as possible was measured on a four-point agreement scale ranging from strongly disagree to strongly agree. A stepwise regression analysis was performed only on respondents who lived in conventional housing. The factors in Table 115 were identified by the analysis as predictors of intent to stay in the home as long as possible and explained 28.4 percent of the variance.

**Table 115**  
**Factors that Help Predict Intent to Stay in Current Home as Long as Possible**

Factor	Relative Weight (Std. B)	As factor increases, intent to stay in home . . .
Rating of physical condition of home	.409	Increases
Years of education completed	.192	Decreases
Employed	.186	Decreases
Deciding where to live: Personal health	.176	Increases
Length of residence	.161	Increases
Deciding where to live: Safety of neighborhood	.148	Decreases
Square feet per person in home	.135	Decreases
Modification	.104	Decreases

In this model, the included factors indicate that people want to stay in their home if they have lived there a long time, the home is in good condition, or the home is in a safe neighborhood. For example, as respondents’ rating of the physical condition of their home increases, their intent to stay in that home also increases. Condition of the home was the greatest predictor of intent to stay in current housing. If safety of the neighborhood was the most important consideration when choosing a new place to live, respondents were more likely to want to stay in their current home. As length of residence increased, the intent to stay in a current home also increased.

Employment and education were also predictive factors. As educational level increased or if respondents were employed full-time, their intent to stay in their current home as long as possible decreased. The average square footage per person in the household was another predictor. As the square footage per person increases, respondents’ intent to stay in their home as long as possible decreases.

Health considerations appeared to have an important role in the intent to stay in a current home. Respondents were asked if they had to choose a new place to live what would be the most important consideration in choosing a new place. A choice of “personal health” as the most important consideration resulted in a greater intent to stay. The number of home modifications made in the current household also help predict respondents’ intent to stay. As the

number of home modifications increased, the intent to stay in the home as long as possible decreased.

Likelihood of Moving in the Next Two Years

Likelihood of moving in the next two years was measured on a four-point scale ranging from very unlikely to very likely. People who indicated that they did not think that their current home was where they would always live were asked the likelihood that they would move in the next two years. A stepwise regression analysis was performed only on respondents who lived in conventional housing. The factors in Table 116 were identified by the analysis as predicting the likelihood of moving in the next two years and explained 28.2 percent of the variance.

**Table 116**  
**Factors that Help Predict Likelihood of Moving in the Next Two Years**

Factor	Relative Weight (Std. B)	As factor increases, likelihood of moving. . .
Perception of safety in neighborhood	.314	Decreases
Length of residence	.300	Decreases
Cost of housing (percentage of income)	.215	Increases
Years of education completed	.170	Increases

Residential conditions were the factors with the greatest predictive power in the likelihood of moving in the next two years. People were less likely to indicate they would move in the next two years if their home is in a safe neighborhood or if they have lived in their home for a long time. Another important factor was the cost of housing. As the cost of housing increased, the likelihood of moving in the next two years also increased. The same was true for education: as education increased the likelihood of moving in the next two years also increased.

Summary

While health appears to be associated with housing options, factors that predict intent to stay in a home or likelihood of moving within two years are multidimensional. Residential conditions appear to have a greater impact on people’s intent to stay rather than health issues. Factors such as the physical condition of the home, safety of the neighborhood, and length of residence were generally more powerful predictors of plans for future housing than health-related considerations. Financial considerations were other relevant factors when planning for the future. People with high costs of housing or who were currently employed were more likely to envision a move out of their current housing in the future. Respondents indicating that health would be the most important factor for choosing their next place to live were more likely to say that they would like to live in their current home as long as possible.

While these factors do give some insight into plans for future housing arrangements, the models leave much of the variance unexplained. Among the variance that was explained, it appears that residential and financial considerations are the most important factors in planning where to live in the future. Health considerations appear secondary.

## VIII. CONCLUSIONS

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In order to assess the ability of older Texas residents to age in place, the Texas Department on Aging (TDoA) contracted with the Survey Research Center (SRC) at the University of North Texas to conduct a study of older adults in Texas. The study consisted of four components: key informant interviews, a survey of older adults in Texas, focus groups of older adults, and a policy analysis. This report presents the results from the survey of over 2,000 adults age 60 or older in Texas. The objectives of this survey were to assess: the financial status of older adults including sources of income, living expenses, and ability to meet financial needs; the health of older adults including mobility, overall health, and insurance needs; and the status of housing conditions and living arrangements that older adults experience in Texas. Findings from this study indicate that older adults in Texas experience differences in each of these areas.

### *Housing Options and Drivers along the Housing Continuum*

The most common housing option utilized by older Texans is conventional housing (78.3 percent). Other housing options were less common and included unassisted older adult communities (5.8 percent), supported households (9.8 percent), shared households (4.8 percent) and assisted adult communities (1.3 percent). Conventional housing is more common among married respondents, younger respondents and respondents in good health.

Respondents tended to be connected to people in their neighborhoods. Respondents in apartments were typically more isolated with 11.3 percent reporting that they knew no families in their neighborhood. By contrast, only 2.5 percent of respondents living in a house and 8.0 percent of the respondents living in mobile homes stated that they did not know any families in their neighborhood. Twenty-five percent of renters stated that they did not speak to anyone in their neighborhood at least once a month compared to 10.5 percent of homeowners. Communities restricted to older adults seem to offer more opportunities for visiting frequently with others. Forty-four percent of the respondents living in these communities said that they spoke once a month or more with 10 or more families in their neighborhood compared to 15.7 percent of the respondents who did not live in such a community.

Nearly all of the respondents in this study indicated that they would like to stay in their current residence as long as possible and two-thirds believed they would always live in their current residence. Access to support services and willingness to make housing modifications help facilitate this desire to age in place. Among those living in supported households, relatives and friends provided the most help and outside organizations or agencies also provided help. While some respondents have made modifications to their homes to facilitate aging in place, there are still unmet home modification needs among respondents who reported ailments. These needs are greatest among respondents from the Rio Grande, Gulf Coast and Permian Basin service regions.

Even though health is an important driver of housing options, factors that predict intent to stay in a home or likelihood of moving within two years are multidimensional. Residential conditions appear to have a greater impact on people's intent to stay rather than health issues. Factors such as the physical condition of the home, safety of the neighborhood and length of residence were generally more powerful predictors of plans for future housing than health-related considerations. It appears that residential and financial considerations are the most important factors in planning where to live in the future. Health considerations appear secondary.

## Financial Status

Nearly two-thirds of the older adult households earned less than 80 percent of the median income in each of the TDoA service regions. Twenty-one percent earned less than 30 percent of the median income in their region. Nineteen percent earned between 30 and 50 percent of the median income, and 24.4 percent earned between 51 and 80 percent of the median income. African American respondents were less likely to have higher incomes as were respondents who spoke Spanish during the interview.

The most common source of income was Social Security in all service regions. Sources of income varied, but in many cases, households in the Upper Rio Grande service region had the lowest percentage of households receiving income from a number of sources. Households receiving money from interest-bearing accounts were most common in the North West service region (86.7 percent) and least common in the Upper Rio Grande service region (76.5 percent). Households receiving stock dividends were most common in the Gulf Coast service region (52.0 percent) and least common in the Upper Rio Grande service region (36.8 percent). Households that gained income from a business, farm or ranch were greatest in the Panhandle service region (26.0 percent) and lowest in the Upper Rio Grande service region (7.6 percent). Overall, a greater percentage of respondents living in rural areas had income from a business, farm or ranch (23.0 percent) than respondents from urban areas (13.3 percent).

Financial differences are evident as one examines the differences in cost by housing type. Overall, older adults experience low costs of housing although greater expenses were observed among specific demographic groups. Homeowners had the lowest cost of housing ratios (17.7 percent of income). Higher housing cost ratios were experienced among home buyers (30.6 percent of income) and renters (37.9 percent of income). Higher housing cost ratios were observed among respondents with extremely low income (51.6 percent of income), respondents who were not employed (27.9 percent of income), respondents who lived in urban areas (27.4 percent of income) and respondents in the Rio Grande (30.2 percent) or Upper Rio Grande service regions (30.8 percent).

## Health

Twenty-one percent of the respondents reported that someone in the household was limited in their activities due to an impairment or health problem. Fifty-three percent of those respondents needed help with routine tasks. This need was greater among African American respondents (61.0 percent) and among people living alone (59.0 percent). This need generally increased as education increased. Some of the more common needs included assistance with housework (87.5 percent) and shopping (80.3 percent). The need for shopping assistance was greater among respondents in urban areas (85.0 percent) than those in rural areas (67.5 percent).

Information was also collected on the types of health impairments that respondents experience. The types of impairments differed among several demographic groups. For example, respondents with hypertension or high blood pressure were more likely to be living alone than with other older adults or with younger adults. African American and Hispanic respondents were also more likely to have this impairment. The impairment was also more common among urban than rural respondents.

On several factors, renters/apartment dwellers had more physical impairments and were in greater need of services than homeowners. The same was true of people living alone. Each



of these groups tended to have a greater need for help to perform routine tasks. They were also more likely to report that they were not getting help. Most of the people getting help stated that they get it from someone living inside their home (30.8 percent). Twenty-seven percent use friends or relatives outside the home. When getting help for domestic chores, most turned to hired help. However, for people of extremely low income, it appears that they get more help from volunteer organizations or agencies for these tasks than people of greater financial means. Respondents of lower incomes were also more likely to get help from government agencies. Respondents with higher education and income levels were more likely to get help from a church.

### Urban and Rural Variation in Findings

There were several notable differences in the housing conditions experienced by urban and rural respondents. Larger percentages of urban respondents than rural respondents stated that they were “very satisfied” with several types of services including police protection (70.1 percent compared to 52.0 percent), availability of shopping (67.5 percent compared to 44.0 percent), and public transportation (48.9 compared to 34.1 percent). Differences in satisfaction ratings among urban and rural respondents were each less than 10 percent when “very satisfied” and “somewhat satisfied” percentages were combined.

Rural respondents knew more families and visited with the families they knew more often than did urban respondents. Rural respondents (62.5 percent) were more likely to say that they felt “very safe” in their neighborhoods than urban respondents (55.8 percent).

Three quarters of both urban and rural respondents lived in a house. The next most common type of dwelling in urban areas was an apartment (14.1 percent) whereas the next most common type of dwelling in rural areas was mobile homes (16.8 percent). Among those living in a house, urban respondents (28.9 percent) were more likely to still be making mortgage payments than rural respondents (20.0 percent). Property taxes were also higher in urban areas as was the average total cost of housing.

### Service Region Variation in Findings

There were several differences in services and living conditions among the 11 TDoA service regions. The Panhandle service region demonstrated a higher percentage of people who thought they would very likely move in the next two years (9.0 percent compared to 7.3 percent of all respondents).

The North West service region had a higher percentage of respondents living with their spouses (88.5 percent) than all respondents (79.9 percent). Respondents living in houses were also more likely to own their homes. Ten percent were still paying their mortgages compared to 27.7 percent of all respondents in houses. However, respondents in this service region were also more likely to report the condition of their home was only fair or poor (21.1 percent compared to 14.8 percent of all respondents).

Respondents from the North Central service region were more likely to report income from a full time job (23.9 percent) than all respondents (18.1 percent). Thirty-five percent of the respondents living in houses were still paying their mortgages compared to 27.7 percent of all respondents. Fewer respondents lived in houses (71.1 percent) than all respondents (75.5 percent). The physical condition of their home was more likely to be reported as excellent or good (90.1 percent) than among all respondents (85.2 percent). Respondents in this service region were also more likely to be living with their spouses (85.6 percent) than all respondents (79.9 percent).

When they had problems paying bills, respondents from the North East region were more likely to not pay the bill (56.5 percent) than all respondents (29.4 percent). Respondents in this region were generally more connected to their neighborhoods than respondents in other regions. Forty-two percent knew 10 or more families in their neighborhood compared to 36.0 percent of all respondents. Only 2.5 percent thought that they would very likely move in the next two years compared to 7.3 percent overall. Fifty-nine percent had added nightlights to their homes compared to 52.2 percent of all respondents.

Respondents from the East Texas service region were among the least likely to report having income from a full-time job (10.0 percent compared to 18.1 percent of all respondents). When they had problems paying bills, respondents from this service region were more likely to not pay the bill (48.3 percent) than all respondents (29.4 percent). These respondents were more likely to report that they did not have any health insurance (9.3 percent compared to 6.4 percent of all respondents). When asked why they have not modified their homes as they would like, more respondents in this service region stated that a major reason was that they had no one to do it for them (51.2 percent compared to 35.8 percent of all respondents).

The Gulf Coast service region had several notable differences compared to the sample as a whole. This service region had the largest percentage of respondents living in conventional housing (86.2 percent compared to 78.3 percent). Respondents from this service region were more likely to report income from a full-time job (23.9 percent) than all respondents (18.1 percent). A higher percentage had income from interest bearing accounts (52.0 percent compared to 48.8 percent of all respondents) and stock dividends (36.4 percent compared to 30.5 percent of all respondents). More were still paying their mortgage (35.1 percent) than all respondents in houses (27.7 percent). Respondents in this region were less likely to live with a spouse (71.4 percent compared to 79.9 percent) and more likely to live with one of their children (25.2 percent compared to 20.0 percent). Respondents from this region were somewhat more isolated with 17.3 percent reporting that they visited no families once a month or more (compared to 13.1 percent of all respondents). This region also had a low incidence of respondents that used nightlights (44.6 percent compared to 52.2 percent of all respondents).

Respondents in the Central Texas service region were more likely to live in a house (83.6 percent) than all respondents (75.5 percent). A high percentage (90.1 percent) of these respondents reported that their house was in excellent or good physical condition (compared to 85.2 percent of all respondents). Respondents from this service region were less likely to be living with a child in their household (12.5 percent) than all respondents (20.0 percent of all respondents). Respondents from this service region were more likely to be receiving income from social security benefits (84.4 percent compared to 77.2 percent of all respondents), stock dividends (35.4 percent compared to 30.5 percent of all respondents) and veterans' benefits (14.4 percent compared to 10.4 percent). If they had problems paying bills in the past 12 months, respondents from this service region were the least likely to report that they did not pay the bill (16.7 percent compared to 29.4 percent) and the least likely to report that they were still having problems paying bills (37.5 percent compared to 58.6 percent of all respondents). Fifty-nine percent reported that they used nightlights compared to 52.2 percent of all respondents.

Respondents from the South Central service region were most likely to report that they were receiving veterans' payments (20.0 percent compared to 10.4 percent of all respondents) and the least likely to report that they had no health insurance (2.7 percent compared to 6.4 percent of all respondents). If they had problems paying bills in the past 12 months, respondents from this service region were the least likely to report that they were still having problems paying bills (37.9 percent compared to 58.6 percent of all respondents). Eight percent of the respondents from this service region stated that they did not know any of the families in their neighborhood (compared to 4.2 percent of all respondents). Only 4.9 percent stated that it

was very likely that they would move in the next two years (compared to 7.3 percent of all respondents).

Compared to all respondents, respondents from the Rio Grande service region were more likely to be living in supported housing (15.4 percent compared to 9.8 percent), shared housing (10.4 percent compared to 4.8 percent), or unassisted older adult communities (18.7 percent compared to 5.8 percent). They were less likely to have income from interest bearing accounts (37.8 percent compared to 48.8 percent of all respondents) or stocks and bonds (21.9 percent compared to 30.5 percent of all respondents). If they had problems paying bills in the last 12 months, they were among the highest percentages reporting that they still had problems paying bills (77.8 percent compared to 58.6 percent of all respondents). This region demonstrated the highest percentage of respondents who stated that they need transportation to nutrition sites and senior centers (9.4 percent compared to 3.3 percent of all respondents). The highest percentages of respondents on Medicaid (21.4 percent compared to 10.3 percent of all respondents) or Medicare (73.6 percent compared to 64.1 percent of all respondents) insurance were observed in the Rio Grande service region. Compared to all respondents, lower percentages of respondents from the Rio Grande service region lived in houses (63.3 percent compared to 75.5 percent) and larger percentages lived in mobile homes (22.8 percent compared to 8.9 percent). Respondents in this region were more likely than all respondents to rate their home as fair or poor (24.7 percent compared to 14.8 percent).

Compared to all respondents, a larger percentage of respondents from the Permian Basin lived in supported housing (15.8 percent compared to 9.8 percent). Respondents from this region were the most likely to report that they would be moving in the next two years (9.1 percent compared to 7.3 percent of all respondents). A larger percentage of respondents from this service region stated that a major reason for not modifying their home was that they did not know where to go for information (26.7 percent compared to 20.1 percent).

Respondents from the Upper Rio Grande service region were the least likely to be living with their spouse (66.7 percent compared to 79.9 percent of all respondents) and the highest percentage reporting that they live with a child (35.8 percent compared to 20.0 percent). They were also less likely to have income from interest bearing accounts (36.8 percent compared to 48.8 percent of all respondents) or stocks and bonds (19.3 percent compared to 30.5 percent of all respondents). This region demonstrated the highest percentage of respondents who stated that they had no insurance (14.1 percent compared to 6.4 percent of all respondents). Isolation was greater among respondents in this region as 22.0 percent stated that they do not visit with any other families once a month or more compared to 13.1 percent of all respondents.

**APPENDIX A: SURVEY INSTRUMENT**

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## Texas Department on Aging Older Adult Survey

### INTRO1:

Hello, my name is \_\_\_\_\_. The Survey Research Center of the University of North Texas is conducting a survey for the Texas Department on Aging. I need to speak to a female or male age 60 or older who has had the most recent birthday.

- <1> Selected 60 year-old in household is available (SKIP TO INTRO2)
- <2> Selected 60 year-old in the household is not available (SCHEDULE CALLBACK)
- <3> Selected 60 year-old in household is NOT CAPABLE of answering the survey because of an impairment (LOAD PROXY INTERVIEW SCRIPT)
- <4> No 60 year-old living in the household (TERMINATE INTERVIEW)

### INTRO2:

**(TO RESPONDENT)** The Texas Department on Aging is conducting a survey of Texas residents to understand their current standard of living. Your participation in the survey is voluntary. Since your responses will be reported as percentages combined with all others responding to the survey, your individual answers will remain confidential. The study has been reviewed and approved by the UNT Committee for the protection of human subjects. If you have any question you may call 940-565-3221.

- S1. Before we begin we want to be sure that our sample represents all kinds of people in the state of Texas. First could you please tell me your zip code? \_\_\_\_\_.
- S2. What year were you born? \_\_\_\_\_. (If greater than 1942, terminate interview. If 1942, ask are you 60 years old?)
- S3. How many people INCLUDING YOURSELF live in this household? \_\_\_\_\_
- S4. Of what relationship to you are the other \_\_\_\_\_ people. (Select all that apply)

#### Family

1. Your spouse
2. Your Child
3. Your parent (or mother/father-in law)
4. Your brother/sister (or brother/sister-in-law)
5. Grandchild
6. Other relative (aunt, uncle, cousin, in-law).

#### Non-Relatives

7. Friend/roommate/housemate
8. Border renter
9. Other non-relative of respondent

- S5. How many of these other people are age 60 or older? \_\_\_\_\_

## Housing Type (HT)

HT1. How long have you lived at your current residence? (IF "NOT SURE" ASK) Could you give me your best guess?

1. 5 years or less
2. 6 to 10 years
3. 11 to 15 years
4. 16 to 20 years
5. 21 to 25 years
6. 26 to 30 years
7. More than 30 years
9. Not sure

HT2. Do you rent or own your current residence? (IF UNSURE, SAY) For the purpose of the survey, you own your home even if you are making mortgage payments.

1. Rent
2. Own
9. Not sure/refused

HT3. What type of structure is your home? For example is it a house, duplex, apartment, condominium, mobile home?

1. House [ANSWER HT3A]
2. Duplex (or townhouse) [ANSWER HT3A]
3. Apartment, condominium, quadplex (or other multi-unit facility) [ANSWER HT3B]
4. Mobile home [ANSWER HT3A]

HT3A. Is the community where you live, restricted to or available for older adults only?

1. Yes [SKIP TO BRANCH]
2. No [SKIP TO BRANCH]
9. DK/NR [SKIP TO BRANCH]

HT3B. Do you live in a typical apartment building, an apartment building reserved for older adults only, an assisted-living facility, or nursing care facility?

1. Typical apartment building
2. An apartment building reserved for older adults only
3. Assisted-living facility
4. Nursing care facility
5. Other \_\_\_\_\_
9. DK/NR

BRANCH:

IF (HT3 EQ 1 or 2, SKIP TO HT4)

IF (HT3 EQ 3, SKIP TO HT9)

IF (HT3 EQ 4, SKIP TO HT12)

## **House**

HT4. Thinking about all the rooms in your home as well as hallways and entryways, about how many square feet is that? (INCLUDE FINISHED ATTICS. EXCLUDE UNFINISHED ATTICS, CARPORTS, AND ATTACHED GARAGES. ALSO, EXCLUDE PORCHES THAT ARE NOT ENCLOSED)

HT5. How many floors or stories are in your home? \_\_\_\_

HT6. Do you walk up any stairs to get to your front door?

1. Yes
2. No (SKIP TO HT7)
9. DK/NR (SKIP TO HT7)

HT7. Which floor is your bedroom on?

1. First floor
2. Second floor
3. Third floor
9. DK/NR

HT7A. IF HT5 is "≥ 2" or HT6 is "YES," ASK: Do you have any difficulty climbing stairs?

1. Yes
2. No
9. DK/NR

SKIP TO HC1

## **Apartment/Condominium/quadplex**

HT9. What floor is the entrance to your [apartment/condominium] located?

1. First floor
2. Second floor
3. Third floor
4. Fourth floor
5. Fifth floor or greater

HT9a. Do you walk up any stairs to get to your front door?

1. Yes
2. No
9. DK/NR

HT10. Once you enter your [apartment/condominium] do you have any other stairs to climb?

1. Yes
2. No (SKIP TO HT11)
9. DK/NR (SKIP TO HT11)

HT10A. IF HT9a or HT10 is "YES," ASK: Do you have any difficulty climbing stairs?

1. Yes
2. No
9. DK/NR

HT11. Thinking about all the rooms in your home as well as hallways and entryways, about how many square feet is that? (INCLUDE FINISHED ATTICS. EXCLUDE UNFINISHED ATTICS, CARPORTS, AND ATTACHED GARAGES. ALSO, EXCLUDE PORCHES THAT ARE NOT ENCLOSED) \_\_\_\_\_

SKIP TO HC1

**Mobile Home**

HT12. Thinking about all the rooms in your home as well as hallways and entryways, about how many square feet is that? (INCLUDE FINISHED ATTICS. EXCLUDE UNFINISHED ATTICS, CARPORTS, AND ATTACHED GARAGES. ALSO, EXCLUDE PORCHES THAT ARE NOT ENCLOSED)

HT13. Do you need to walk up stairs to get to your front door?

- 1. Yes
- 2. No (SKIP TO HC1)
- 9. DK/NR (SKIP TO HC1)

HT14. IF HT13 “YES,” ASK: Do you have any difficulty climbing stairs?

- 1. Yes
- 2. No
- 9. DK/NR

**Housing Condition (HC) – Ask for all housing types unless otherwise specified**

HC1. [Have you/Has the property owner] made any of the following changes to your home to make it easier for you to live in? Have you (ROTATE LIST):

	YES	NO	DK/NR
Used double-sided tape to secure your carpets and throw rugs	1	2	9
Placed non-skid strips in your bathtub or shower to make it less slippery?	1	2	9
Replaced light bulbs with higher wattage to help you see better?	1	2	9
Plugged nightlights in dark hallways or the bathroom to reduce the chance of tripping?	1	2	9
Installed non-slip step strips on your stairs?	1	2	9
Replaced your telephone with one that has large numbers and letters to make it easier to dial?	1	2	9
Replaced faucet knobs with levers to make turning water on and off easier?	1	2	9



	YES	NO	DK/NR
Replaced doorknobs with levers to make opening and closing the doors easier?	1	2	9
Installed an emergency response system (such as Lifeline) that automatically notifies proper authorities in case of a medical or fire emergency?	1	2	9
Added handrails to grab bars to your bathroom for better balance?	1	2	9
Added handrails to both sides of your stairs or steps?	1	2	9
Added a ramp or a stair lift in place of steps or stairs?	1	2	9
Widened doorways in your home?	1	2	9
Made changes or rearranged your home so that you could live on the first floor?	1	2	9
Installed light switches at the top and bottom of dark stairwells to reduce the chance of tripping?	1	2	9

(IF YES TO ANY OF THE ABOVE)

HC2. Please tell me how much each of the following reasons contributed to your decision to modify your home. First, (ROTATE ITEMS). Was that a major reason, a minor reason, or not a reason for modifying your home?

	MAJOR REASON	MINOR REASON	NOT A REASON	DK/NR
To upgrade or modernize your home	1	2	3	9
To make your home easier to use now by all members of your family	1	2	3	9
So your home is safer	1	2	3	9
To provide flexibility to adapt to the changing needs of family members anticipated in the future	1	2	3	9
To increase your ability to live independently	1	2	3	9

HC3. Are there any modifications that you have not done that you think you would want to, in order to make your home easier to live in?

1. Yes
2. No (SKIP TO E1)
9. DK/NR (SKIP TO E1)
0. Refused (SKIP TO E1)

HC4. Now I am going to read you a list of reasons why people sometimes do NOT modify their homes. Please tell me how much each one contributed to your decision NOT to modify your home, or NOT to modify as many things as you would like. First, (ROTATE ITEMS). Was that a major reason, a minor reason, or not a reason for not modifying your home?

	MAJOR REASON	MINOR REASON	NOT A REASON	DK/NR
You cannot afford it	1	2	3	9
You are unable to do it yourself due to health impairments	1	2	3	9
You do not have the knowledge or skills needed to make the changes or modifications	1	2	3	9
You do not know where to get information about modifying your home	1	2	3	9
You cannot get to a hardware or home supply store	1	2	3	9
You do not trust home contractors	1	2	3	9
You do not have anyone to do it for you	1	2	3	9
You do not know how to find a good home contractor or company that does home modifications	1	2	3	9
You think home modification features and products would not look nice in your home	1	2	3	9

This next section of the survey addresses your living expenses.

HOMEOWNERS:

E1. Are you still making payments on your mortgage or are you finished paying your mortgage?

1. Making payments (SKIP TO E1D)
2. No longer making payments

E1A. What were the total real estate taxes for your home last year? \$\_\_\_\_\_

E1B. Do you have homeowners insurance?

1. Yes
2. No (SKIP TO E3)
9. DK/NR (SKIP TO E3)

E1C. What was that cost last year? \$\_\_\_\_\_ (SKIP TO E3)

E1D. What is your total monthly payment for your house including mortgage, property taxes and homeowners insurance? \$\_\_\_\_\_

RENTERS:

E2. What is your monthly rent payment? \$ \_\_\_\_\_

E3. What is your approximate monthly cost for all your utilities not including a phone bill? Be sure to include any utilities you pay such as garbage and trash collection, water and sewage disposal, electricity, gas, or fuel oil. (ENTER 0 IF RESPONDENT DOES NOT PAY ANY UTILITY BILLS.)  
\$ \_\_\_\_\_

### Neighborhood Conditions

N1. Regarding the [house/apartment/dwelling] that you live in, would you say that its physical condition and quality is excellent, good, fair or poor?

1. Excellent
2. Good
3. Fair
4. Poor
9. NR/DK

N2. Are you very satisfied, somewhat satisfied, somewhat dissatisfied, or very dissatisfied with the following aspects of your neighborhood?

	Very satisfied	Somewhat satisfied	Somewhat dissatisfied	Very dissatisfied	DK/NR
Availability of shopping near your home					
Police protection					
Public transportation					

N3. On a scale of very safe, safe, unsafe, or very unsafe, how do you feel . . . .

	Very safe	Safe	Unsafe	Very unsafe	DK/NR
In your home	1	2	3	4	9
In your neighborhood	1	2	3	4	9

N4. How many families in your neighborhood do you know? Would you say that you know . .

0. None
1. 1 to 3
2. 4 or 5
3. 6 or 7
4. 8 or 9
5. 10 or more

- N5. How many families in your neighborhood do you speak with or visit with once a month or more? Would you say. .
0. None
  1. 1 to 3
  2. 4 or 5
  3. 6 or 7
  4. 8 or 9
  5. 10 or more

## Finance (F)

One of the main housing problems today is the total cost of housing compared to income. The next few questions are about income.

F1. Do you regularly receive income from any of the following sources?

Source	Yes	No	DK/NR
A full-time job	1	2	9
A part-time	1	2	9
A business, farm or ranch	1	2	9
Interest from savings accounts/CD's/Money Market	1	2	9
Funds or other interest bearing accounts			
Dividends from stocks	1	2	9
Rental income from a property that you own	1	2	9
Social security retirement benefits	1	2	9
Social security disability benefits	1	2	9
Private insurance disability payments	1	2	9
Workers compensation	1	2	9
Money from family members	1	2	9
Unemployment compensation	1	2	9
Veteran's payments			
Do you receive any other type of income not mentioned? (SPECIFY) _____	1	2	9

F3. Of those sources, which ONE SOURCE provides the most income?

1. A full-time job
2. A part-time
3. A business, farm or ranch
4. Interest from savings accounts/CD's/Money Market
5. Funds or other interest bearing accounts
6. Dividends from stocks
7. Rental income from a property that you own
8. Social security retirement benefits
9. Social security disability benefits
10. Private insurance disability payments
11. Workers compensation
12. Money from family members
13. Unemployment compensation
14. Veteran's payments
15. Other income

F3. During the past year, has your household been unable to pay all or some of the following bills because you did not have enough money?

	Yes	No	DK/NR
Rent or mortgage	1	2	9
Utilities	1	2	9
A large medical bill	1	2	9
Credit card	1	2	9
Car payment or repair	1	2	9
Other bills	1	2	9

F4. What did you do to resolve the problem? Did you take any of the following actions?

	Yes	No	DK/NR
Get financial help from a family member or friend	1	2	9
Get financial assistance from a state agency	1	2	9
Get help from another public agency	1	2	9
Speak to someone at your church or other faith-based organization	1	2	9
Get help from your employer	1	2	9
Get a loan from a bank or other loan institution	1	2	9
Go to a pawn shop	1	2	9
Did not pay the bill	1	2	9
Other _____			

F5. Are you still having problems paying your bills?

1. Yes
2. No
9. NR/DK

### Living Plans and Needs

LP1. Please tell me whether you agree or disagree with the following statement: What I would really like to do is stay in my current residence for as long as possible.

IF AGREE: Is that strongly agree or somewhat agree?

IF DISAGREE: Is that strongly disagree or somewhat disagree?

1. Strongly agree
2. Somewhat agree
3. Somewhat disagree
4. Strongly disagree
9. Don't Know
0. Refused

- LP2. Do you think your current residence is where you will always live?
1. Yes (SKIP TO LP5)
  2. No
  9. Don't Know (SKIP TO LP5)
  0. Refused (SKIP TO LP5)
- LP3. Have you already made plans for where you will live in the future?
1. Yes
  2. No
  9. Don't Know
  0. Refused
- LP4. How likely is that you will move in the next two years – is it very likely, somewhat unlikely, or very unlikely that you will move in the next two years?
1. Very likely
  2. Somewhat likely
  3. Somewhat unlikely
  4. Very unlikely
  9. Not sure
- LP5. If you needed help caring for yourself, would you prefer to . . .
1. have help given to you at your current home
  2. move to a facility where care is provided
  3. move to a relative's home
  4. move to a friend's home
  5. Some other option, specify: \_\_\_\_\_
  9. Don't know
  0. Refused
- LP6. In thinking about moving somewhere, which of the following would be the MOST important factor in deciding where to live? (ROTATE RESPONSES)
1. The safety of the neighborhood
  2. The quality of housing that is available
  3. Your personal health
  4. The traffic or available public transportation
  5. Near family and friends
  9. DK/NR

## Health (H)

- H1. Would you say that in general your health is:
1. Excellent
  2. Very good
  3. Good
  4. Fair
  5. Poor
  9. Don't know/Not Sure/Refused

- H2. Are you [or any other person in your household] limited in any activities such as doing housework, preparing meals or shopping because of any impairment or health problem?
1. Yes
  2. No (SKIP TO H4)
  9. Don't know/not sure/refused (SKIP TO H4)

H3a. Do you have the impairment or health problem or is it someone else? (Select all that apply).

- |   |                                      |
|---|--------------------------------------|
| 0. Respondent is impaired                         | 6. grandchild                        |
| 1. Your spouse                                    | 7. Friend/roommate/housemate         |
| 2. Your child                                     | 8. Border renter                     |
| 3. Your parent (or mother/father-in law)          | 10. Other non-relative of respondent |
| 4. Your brother/sister (or brother/sister-in-law) | 11. Respondent plus other person     |
| 5. Other relative (aunt, uncle, cousin, in-law)   | 99. DK/NR                            |

IF RESPONDENT AND OTHER PERSON HAVE LIMITATIONS, THE REMAINING H SET OF QUESTIONS WILL BE ASKED FOR THE RESPONDENT'S EXPERIENCE ONLY

ONCE PERSON IS IDENTIFIED, THE INSTRUMENT WILL REFER TO THAT PERSON WHENEVER "[YOUR/OTHER PERSON'S]" APPEARS IN THE INSTRUMENT BELOW.

For the following questions please think about \_\_\_\_\_ and [your/their] abilities and needs.

H3b. What are the impairments or health problems that limit [YOUR/OTHER PERSON'S] activities? (Check all that apply) PROBE: Are there any others that limit your activities?

1. Arthritis/rheumatism
2. Back or neck pain
3. Fractures, bone, joint injury
4. Walking problem
5. Lung/breathing problem
6. Hearing problem
7. Eye/vision problem
8. Heart problem
9. Stroke
10. Hypertension/high blood pressure
11. Diabetes
12. Cancer
13. Depression/anxiety/emotional problem
14. Other impairment/problem (specify?)
99. Don't know/not sure/refused

- H4. Because of any impairment OR health problem, do [YOU/OTHER PERSON] need the help of other persons in handling [YOUR/THEIR] ROUTINE needs, such as everyday household chores, doing necessary business, shopping, or getting around inside or outside your home?
1. Yes
  2. No (SKIP TO H6)
  9. DK/NR (SKIP TO H6)

H5. Do [YOU/OTHER PERSON] always, sometimes or never need help with any of the following activities:

H5a. FOR EACH RESPONSE OF "ALWAYS" OR "SOMETIMES" ASK:

How often do [YOU/OTHER PERSON] need help with \_\_\_\_\_? Would you say:

1. Every day
2. A few times a week
3. Once a week
4. Less than once a week

H5b. FOR EACH RESPONSE OF "ALWAYS" OR "SOMETIMES" ON H5, ASK:

Do you feel that you are getting ENOUGH help or do you need more help?

1. Enough
2. Need more
9. DK/NR

	H5. Do you need help			H5a. How often do you need help?				H5b. Adequacy	
	Always	Some-times	Never	Every day	A few times a week	Once a week	Less than once a week	Enough	Need more
Preparing meals?	1	2	3	1	2	3	4	1	2
Shopping?	1	2	3	1	2	3	4	1	2
Doing housework?	1	2	3	1	2	3	4	1	2
Doing laundry?	1	2	3	1	2	3	4	1	2
Using the telephone?	1	2	3	1	2	3	4	1	2
Taking medication?	1	2	3	1	2	3	4	1	2
Managing money?	1	2	3	1	2	3	4	1	2
Bathing?	1	2	3	1	2	3	4	1	2
Dressing?	1	2	3	1	2	3	4	1	2
Walking?	1	2	3	1	2	3	4	1	2
Eating?	1	2	3	1	2	3	4	1	2
Using the restroom?	1	2	3	1	2	3	4	1	2
Getting out of a chair?	1	2	3	1	2	3	4	1	2
Getting out of bed?	1	2	3	1	2	3	4	1	2
Driving?	1	2	3	1	2	3	4	1	2
Doing necessary activities in the community?	1	2	3	1	2	3	4	1	2
Other activities _____	1	2	3	1	2	3	4	1	2



H5c. IF "ALWAYS" OR "SOMETIMES" ON ONE OR MORE OF THE ACTIVITIES IN H5, ASK ONCE:

Do [YOU/OTHER PERSON] get assistance on any of these activities from a friend or relative living with [YOU/THEM] or a friend or relative outside your home, from professional service people, or from other outside organizations? (Check all that apply)

1. Friend/roommate living inside your home
2. Relative living inside your home
3. Friend or relative living outside your home
4. Relative living outside your home
5. Professional service people (includes service people in a nursing home)
6. Other outside organizations (volunteer, non-profit)
7. Other \_\_\_\_\_
8. Do not get any help

H6. Do you receive any of the following services from a government agency, charity organization, church or volunteer group OUTSIDE of your home?

	YES	NO	DK/NR
Transportation to nutrition sites, senior centers, doctors' appointments shopping and other essential destinations	1	2	9
Housekeeping or domestic chores	1	2	9
Employment services	1	2	9
Social interaction and recreation	1	2	9
Assistance in obtaining information about federal, state or local services	1	2	9
Assistance with benefit entitlements	1	2	9
Assistance with legal issues	1	2	9
Opportunities for you to volunteer	1	2	9

H6a. IF YES TO ONE OR MORE OF THE ITEMS IN H6: Are these services provided by a government agency, Agency Area on Aging (AAA), charity organization, church, or other source? (Check all that apply)

1. Government agency
2. Area agency on Aging (AAA)
3. Charity organization
4. Church
5. Other group \_\_\_\_\_

H6b. Do you know the names of these [government agency/charity organization/church /other groups]?

1. Yes (Specify \_\_\_\_\_)
2. No

H6c. (TO ALL) Do you need [help/additional help] for any of the services I just mentioned? (Check all that apply)

1. Transportation to nutrition sites, senior centers, doctors' appointments shopping and other essential destinations
2. Housekeeping or domestic chores
3. Employment services
4. Social interaction and recreation
5. Assistance in obtaining information about federal, state or local services
6. Assistance with benefit entitlements
7. Assistance with legal issues
8. Opportunities for you to volunteer

H6d. (ASK IF RESPONDENT USES OR NEEDS ANY OF THE SERVICES IN QUESTIONS H6 or H6c) Is there anything that could be done to make the services listed better or easier to use?

H7. Does your household use or receive any of the following services from a government agency, charity organization church or volunteer group OUTSIDE of your home?

	YES	NO	DK/NR
Home-delivered meals	1	2	9
Personal care and visitation	1	2	9
Assistance arranging and coordinating services	1	2	9
Coordinating or providing health services such as health screening, prescription drug assistance, oral health, and optical services.	1	2	9
Home repair/modification	1	2	9
Adult day care	1	2	9
Respite services	1	2	9

H7a. IF YES TO ONE OR MORE OF THE ITEMS IN H7: Are these services provided by a government agency, Agency Area on Aging (AAA), charity organization, church, or other source? (Check all that apply)

1. Government agency
2. Area agency on Aging (AAA)
3. Charity organization
4. Church
5. Other group \_\_\_\_\_

H7b. Do you know the name of these [government agency/charity organization/church /other groups]?

1. Yes (Specify \_\_\_\_\_)
2. No

H7c. (TO ALL) Do you need [additional] in-home personal care, in-home medical care or caregiver respite care for you or anyone in your household? (Check all that apply)

1. Home-delivered meals
2. Personal care and visitation
3. Assistance arranging and coordinating services
4. Coordinating or providing health services such as health screening, prescription drug assistance, oral health, and optical services.
5. Home repair/modification
6. Adult day care
7. Respite services

H7d. (ASK IF RESPONDENT USES OR NEEDS ANY OF THE SERVICES IN QUESTIONS H7 or H7c) Is there anything that could be done to make the services listed better or easier to use?

H8. The next few questions are about the types of insurance coverage you may have. Do you have any type of health insurance, such as Private insurance, Medicaid, or Medicare?

1. Yes
2. No
9. DK/NR

H8a. What type of health insurance do you have? (Probe for all that apply).

1. Private (HMO, PPO, Preferred provider, co-pay, brand names)
2. Medicaid
3. Medicare
4. Other \_\_\_\_\_

## Demographics

D1. Are you presently...

1. Employed full-time
2. Employed part-time
3. Unemployed
4. Retired (not working at all)
5. A student
6. A homemaker or
7. Disabled or too ill to work
9. DK/NR

D2. Do you have any adult children not living with you?

1. Yes (How many? \_\_\_\_)
2. No
9. NR/DK

D3. How far does your nearest child live from your home? Are they . . .

1. In your town
2. In a nearby town
3. In the state of Texas
4. Out of the state

- D4. Do you have a working computer at your home?
1. Yes
  2. No (SKIP TO D6)
  9. NR/DK (SKIP TO D6)
- D5. Do you have Internet access on your home computer?
1. Yes
  2. No
  9. NR/DK
- D6. How many years of education have you completed?
- 1-11 Less than high school
  - 12 High school graduate/GED
  - 13 Some college or technical school
  - 14 Technical school certification
  - 15 College graduate or more
  - 99 NR/DK
- D7. Into which of the following ranges does your total annual household income fall? READ LIST AS NEEDED.
1. Under \$10,000
  2. \$10,000 - \$19,999
  3. \$20,000 - \$29,999
  4. \$30,000 - \$39,999
  5. \$40,000 - \$49,999
  6. \$50,000 - \$74,999
  7. Over \$75,000
  9. NR/DK
- D8. Do you consider yourself to be White, Black, Hispanic, Asian, American Indian or something else?
1. White
  2. Black
  3. Hispanic
  4. Asian
  5. American Indian
  6. Other, specify:
  9. NR/DK
- D9. In the future we may be conducting discussion groups of residents in your area. If and when that time comes, do we have permission to call you to see if you are interested in participating?
1. Yes
  2. No

Thank you very much for your time and cooperation. We believe this survey will help the Texas Department of Aging provide better services to the residents of Texas. Goodbye.

INTERVIEWER RECORD GENDER.

1. FEMALE
2. MALE

**APPENDIX B: OPEN END RESPONSES**

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## Finance and Self Sufficiency

F1\_Other Do you receive any other type of income not mentioned?

A check from ex-spouse  
A little bit of royalties  
Alimony  
Alimony  
Alimony  
Bonds  
Book royalty  
Business  
Buy and sell land and houses  
Certain amount from stipends, i.e. weddings  
Death benefits from husband  
Dept. of Agriculture (they're farmers)  
Disability checks from the government  
Dividends on a trust  
Divorce payment  
Divorce settlement  
Farm lease  
Food stamps  
Food stamps  
From Sept. to Dec. She worked a small job cleaning an office.  
Gas well  
Get money from church for being pastor  
Her husband's small business.  
Husband sales insurance  
Husband works  
Husband's company's life insurance  
Income assistance  
Income from oil wells  
Inheritance  
Insurance sales commissions  
Interest on property sold  
Interest payment from assets  
Interests from bonds  
Investment  
Investments from property  
Investor  
Lawsuit payment  
Lawsuits  
Lotto  
Loyalty income  
Medicaid  
Military insurance  
Military life insurance payments from husband  
Mineral royalties  
Mineral royalty  
Ministers  
Money from property sold

Money from trust fund  
Occasional sale of craft items, costumes  
Occasional truck driving  
Oil  
Oil and gas  
Oil and gas royalties  
Oil and gas royalties  
Oil and gas royalties  
Oil and gas royalties  
Oil and gas royalties and veterans' survival payment  
Oil business  
Oil income  
Oil income  
Oil income  
Oil lease  
Oil production  
Oil properties  
Oil royalties  
Oil royalties  
Oil royalties  
Oil royalties  
Oil royalties  
Oil royalties  
Owns some land, and cattle  
Part time artist  
Property that I've sold  
QNB medical Benefit  
RA investments  
Railroad disability  
Receive money from husband's trust fund  
Receive money from sold property  
Regular retirement  
Rents a place, but owe him/her money  
Royalties  
Royalties  
Royalties  
Royalties  
Royalties and asbestosis reparations  
Royalties and interest from oil properties  
Royalty  
Royalty from oil and gas from Oklahoma  
Royalty income & retirement income  
Royalty interest on oil  
Royalty on gas/oil  
Royalty on land  
Royalty payments  
Royalty payments from an oil well  
Savings  
Savings matched by former employer  
Savings sale puppies  
SDP from the Air Force

Sold business, insurance pension  
Sold the house and received money  
SSI  
SSI  
SSI  
SSI  
SSI and stipend from senior companionship program  
Supplement  
Supplement to social security  
Supplemental  
Supplemental  
Supplemental  
Supplemental support income  
Supplemental support income  
Survivor benefit  
Survivors Insurance monthly from husband  
Trust  
Tutoring  
Welfare (food stamps)  
Widow's benefit  
Widow's benefits  
Widow's benefits  
Widow's compensation  
Wife has a job  
Wife is self-employed  
Wife works  
Wife works full time  
Wife's income  
Wife's income  
Wife's job  
Wife's paycheck  
Wife's trust fund



#### **F4\_Other What did you do to resolve the problem? Did you take any other action?**

A place called "The Neighbor's House"  
Applied to state agencies  
Asked for a loan  
Bankruptcy  
Cashed in an annuity  
Chapter 7 bankruptcy  
Consolidated  
Credit card  
Credit counselor  
Debt consolidation  
Go to work  
Got more work  
Had to file a chapter 13 on the household  
Husband got a job  
Income tax money  
I've done many work-at-home jobs to help pay.  
Paid with credit card  
Refinance the house  
Refinance the house  
Sacrificed some things for others, like instead of beef - chicken, did not drive the car, etc.  
Savings  
Sold property  
State paid for utilities  
Took car back  
Took money from my savings  
Trying to get Medicaid through Social Security  
Went back to work  
Went back to work  
Went to the Red Cross  
With medical insurance  
Worked extra hours

### **Health and In-Home Needs**

#### **H3b Other impairments or problems of respondents**

2 strokes, 3 organ transplants, 21 major operations  
75% burns  
Artificial leg  
Asthma  
Asthma  
Back surgeries  
Bad circulation  
Bladder problem  
Blind  
Broken hip

Broken leg  
Bypass  
Cholesterol  
Cholesterol  
Chronic Fatigue  
Circulation  
Cluster headaches and a pacemaker  
Colon problems & Osteoporosis which is advanced per doctors  
Colon trouble, spinal stynosis, Sjogrens Syndrome  
COPD  
Crippled walks with a cane  
Curved Spine-A crocked spine  
Damaged thigh muscle  
Degenerative disease  
Degenerative joint  
Degenerative spine problem  
Dementia  
Emphysema  
Emphysema  
Emphysema  
Energy problems; kidney failure  
Epilepsy  
Fatigue, no energy to do what's needed  
Feet and legs hurt  
Feet pain  
Fibromyalgia  
Frozen shoulder  
Gall bladder, amputated left leg  
Handicapped and blind.  
Hands and feet  
Has problems with legs due to poor circulation  
Heart surgery and back surgery still recovering  
Heartburn  
Hernia  
High cholesterol and osteoporosis  
High cholesterol, 20 pounds over weight  
I had one of my hands operated on  
In a wheelchair  
Injured vertebra and disk problem  
Just age  
Kidney dialysis  
Kidney disease, asthma  
Kidney failure  
Kidney failure  
Kidney problems  
Knee replacement, shoulder problems  
Left leg is impaired/ impairs from doing heavy housework  
Leg problems because of a fall  
Lupus, missing limbs  
MS  
Multiple Sclerosis

Muscles spasms  
Nerves that will not allow her to move freely  
Neuropathy  
Neuropathy in both of my knees  
No ambition to get up and go  
No short term memory  
No strength  
Obesity  
Old age in general  
Oral problem  
Osteoporosis  
Osteoporosis  
Osteoporosis  
Osteoporosis  
Osteoporosis  
Osteoporosis  
Osteoporosis  
Osteoporosis, gerds  
Pain on right side prevents sustained activity  
Parkinson disease  
Parkinson's  
Parkinson's  
Parkinson's disease  
Phlebitis (blood clots, inflamed veins)  
Pinched nerve  
Post polio syndrome  
Post-polio, osteoporosis & scoliosis  
Reflux, fluid to her joints, feet, ankle, wrists, fingers  
Scoliosis  
Seizures  
Severe headaches; hip surgery (3 times)  
Sexual impotence  
She has lupus; it makes her hurt all over  
Spinal fusion surgery and not back to normal  
Swelling in the legs and feet  
Thyroid Problems  
Thyroid trouble  
Totally paralyzed on the left side of her body.  
Ulcers, gastritis, colitis, problems with the thyroid gland  
Weak in the legs  
Weak muscles  
Wheelchair

### **H3b Other impairments or problems of other people in the household**

Age-86  
Alzheimer's  
Alzheimer's  
Alzheimer's  
Alzheimer's  
Alzheimer's

Alzheimer's  
Alzheimer's disease  
Amputated leg  
Born with a blood clot on the brain  
Brain tumor  
Can't walk on own, can't use left arm, and can't express himself  
Cerebral palsy  
Cerebral palsy  
Dementia, Myasthenia Gravis  
Dialysis (disabled)  
Does not walk  
Early stages of Alzheimer's  
Hip replacement  
Joint pains - migraines  
Knee replacement  
Mental problem  
Mental retardation, cerebral palsy  
Multiple sclerosis  
Obesity  
Old age  
Operation for broken hip/Osteoporosis  
Overweight (Obese)  
Parkinson's  
Parkinson's  
Parkinson's disease  
Parkinson's disease  
Parkinson's disease & poor circulation  
Parkinson's disease, and osteoporosis  
Severe asthma  
She can't stand, walk, bath or anything, no real problem  
Short term memory loss  
Terminal Illness-ALS

**H5\_Q Other - Other activities someone in the household needs assistance with either always, sometimes or never.**

Anything  
Anything she attempts to do  
Can not do too much exercising  
Cannot watch kids  
Child proof packaging  
Church activities  
Church work, getting in and out of vans  
Clean up, washing dishes  
Cleaning the house  
Company  
Cooking, mopping, vacuuming  
Cutting the grass  
Doing yard work  
Driving long distances  
Driving, housework, cooking

Everyday activities  
Everyday routine activities  
Everything  
Everything  
Everything, doesn't have half of his heart  
Extra help with finances major one that needs help  
Filling out medical forms  
Gardening, cleaning the pool  
General housework  
Gets hair done, put her in chair  
Getting help with maintaining the land and plants  
Getting in and out of a car, opening a door  
Getting in and out of buildings, watering plants  
Getting out of vehicles  
Getting to the cemetery where his wife is buried  
Go places with transportation and studying  
Go to church  
Go to church  
Go to church, to the doctor  
Go to pay utilities  
Going outside  
Going to work or cleaning around the house  
Help shopping and other assistance requested.  
Help with unloading luggage  
Helps button buttons  
His wife does domestic work; he can't do much.  
House chores  
I go to the race track. It's fascinating.  
Iron clothes, cleaning the yard  
Keeping up with him in crowds  
Lifting heavy objects  
Most everything  
My husband usually helps me  
Need help going to events outside of the home  
Needs help constantly with everything  
Personal visits to sick people  
Put gas in the car  
Reaching cupboards  
Seeing  
She can't do much of anything without help  
She needs total care with everything  
Small things  
Someone cleans the pool  
Sometimes with other things  
Suitcase in the luggage rack  
Take me to the doctor  
Taking care of lawn  
Taking trash out  
To fix the garden  
To translate English to Spanish  
Transport

Up a flight of steps  
Use to but in last few years  
Walking  
Walking and breathing and things like that  
Walking, getting in/out some vehicles, and movies  
Yard work  
Yard work  
Yard work

**H5b\_other Get assistance from some other person or organization**

A friend that does not live there  
A nurse  
Care taker  
Her students at her school  
His mom  
Hospice comes in for wife and pays housekeeper  
Person that needs extra money, so she helps her out  
Personal friends  
Private help, pay for assistance  
The place where she lives

**H5b1 Who provides the most help?**

Care taker  
Her daughter  
Hired her on her own  
Home help  
Housekeeper who's paid by the hour  
Husband  
Jesus  
Outreach program  
Personal friends  
The contracting person  
The grandchildren  
The woman that helps her out  
Two cleaning girls

**H6a Are these services provided by another group?**

A friend  
AARP  
AARP  
AARP  
AARP, a magazine she receives  
Acquaintances  
Agency  
Ambulance services  
American Cancer Society  
Attorney  
Attorney  
Bank  
By my firm  
CARTS, an organization out of Austin  
Children  
City  
Clark and Company  
Computer  
County run clinic  
CPA  
Daughter  
Doctor  
Dupont - organizes day trips  
El Centro la Esperanza  
Family  
Friend  
Friends  
Game preserve  
Happy Days  
Has a cleaning lady  
Her daughters  
Her son is a lawyer  
Hired a housekeeper  
Hired housekeeper  
Hired personally  
Hired some one to come in and clean house  
Home healthcare  
Home nursing service  
Hospital, food bank  
Hospitals, VA (Veteran's Hospital)  
Judge advocate general  
Just someone that she hired to clean her apartment  
Lawyer  
Lawyer  
Lubbock county welfare  
Medicaid  
Medicare  
Medicare  
Military

Old friend helps with yard  
Paid service  
Pay  
Pay for it herself  
Pay her  
Personal friends  
Pfizer Laboratories  
Private attorney  
Private attorney  
Private individual  
Rent payment at apartment  
Retirees group  
Retirement community  
Senior center  
Senior citizen program  
Senior friends  
She has a cleaning lady  
Sister-in-law  
Snap Center  
Social security  
Son  
Span Area Agency on Aging  
The VA  
Volunteer  
Volunteer, Meals on Wheels  
Volunteering for American Cancer Society  
Volunteers

**H6B - Do you know the name of these organizations?**

"Senior Citizens"  
501C, local churches receive grants to take care of elders  
A lady from the neighborhood  
AAA  
AARP  
AARP  
AARP  
AARP magazine  
ADL  
Agencia Lopez  
Air Force JAG  
Aldersgate Comanche Nutrition Center  
Amarillo Senior Center Association  
American Cancer Society  
American Red Cross  
Americare  
Angelina County Health Center  
Avenue T Church of Christ  
Bailey Chapel Church of God and Christ, Bethel Temple  
Baptist Church  
Blessing Hill



Buena Vista  
Calvary Baptist Church  
Calvary Episcopal Church  
CARTS  
Casa Domingo  
CBA  
CBA  
Central Church of Christ in Amarillo  
Centro Siempre Unidos  
Church of Christ  
Church of Christ member  
Church of St. Mark's  
City of Fort Worth  
Clark and Company  
Council of Governments  
Council on Aging in Abilene  
Department of Health  
Dupont  
Exxon Mobile Retirees Club  
Facilities at Fort Smith  
Faith Village Church of Christ, and American Cancer Society  
Family  
Fellowship Baptist Church  
First Assembly of God  
First Baptist Church  
First Baptist Church  
First Baptist Church  
First Baptist Church  
First Baptist Church of Lubbock, Texas  
First Baptist Church-Carrollton  
First Christian Church  
First Christian Church Of Palestine  
First United Methodist  
Food banks, welfare departments  
Girling  
Girling Health Care Inc.  
Girling Healthcare  
Girling Healthcare  
Good Hope Baptist Church  
Guadalupe Services, University Baptist Mission  
H&R Block for taxes  
Health and Human services  
Home Health Care  
Home Health Care  
Home Health Care, Medicare  
Home Healthcare  
Home Help  
Hospice (State agency Texas) work out of the local hospital  
HUD Housing  
Human Resources, Nurses of Del Rio, C.O.R.E.  
I know how to get a whole of them with my phonebook.

Jackson Home Help  
Judge Advocate General's Corp US Military  
Just an individual she knows  
Kidney Foundation  
Lakewood Christian Church  
Lopez Agency  
Los Angeles  
Love Inc.  
Lubbock County welfare  
Meals on Wheels  
Medicaid  
Medicaid  
Medicaid and Food Stamps, 911 emergency  
Medicare  
Medicare  
Medicare  
Medicare  
Medicare  
Medicare  
Medicare  
Mi Casa  
Military  
Military agency from her husband  
Military Housing Development Company  
Morgan  
NEP  
NESA, Methodist Health Care System  
Non-denominational  
Outreach Program  
Piney Woods  
Pioneer Drive  
protestant church  
Run by the City of Beaumont  
Sacred Heart Catholic Church  
Senior citizen program  
Senior citizens thing  
Senior Friends  
Senior Friends at Valid Regional Hospital  
She knows it is just a group in Austin  
Sister-in-law  
Snap Center  
Social Security  
Social Security  
Social Security  
Social Security and Aging Department  
Social Security and Medicaid  
Social Security Services  
Social Services Inc.  
Son  
Span Area Agency on Aging (Medicaid)  
St. Anne's Catholic Church  
St. Luke's Church Texas Administration

TCM Health Care Inc.  
Teach SS, prepare funeral/pastor meals at St. Michael's Catholic Church  
Temple of Praise  
Texas Department of Health Resources  
Texas Department of Human Resources  
Texas Department of Human Services  
Texas Department of Human Services  
Texas Department on Aging  
Texas Dept of Human Resources and Texas Social Security  
Texas Health Care  
Texas Home Health  
Texas Home Health Care  
Texas Humane Society  
Texas Rehabilitation  
The CPA  
The First Unitarian Universal Church  
The Guadeloupe  
The Housekeeping Person  
Trinity Baptist Church  
TUTS - Texas Urban Transportation  
University of Texas Medical College  
VA  
VA  
Veteran Administration Day Center  
Veteran's  
Veterans Administration  
Veteran's Administration  
Veterans Department Affairs  
Veteran's Hospital, Moore County Hospital, Animal Society (adopting animals)  
VIA  
Welfare  
Willington Chew  
Yoakum Senior Center

**H6d Is there anything that could be done to make the services in Tables H6 or H6c better or easier to use?**

Advertisement  
Anything more available to seniors who work  
Availability of getting important info should be made easier  
Basic modifications for the house, like a ramp  
Being able to get through on Social Security or Medicaid on the telephone  
Better telephone listings  
Better transportation to the veteran's hospital  
Change up some of the rules for the providers  
Could be free  
Direct routes  
Doesn't know; needs help with house repair in some way  
Don't give out the info regularly, don't get info when he wants it  
Federal government to stop spending money overseas and spend if on here in the U.S.  
Get a letter saying what services they qualify for

Getting help with prescriptions  
Give her more hours with a provider, because she needs more help.  
Give occasional leave of absence  
Go to physical therapy  
Government should pass a bill to help pay pharmaceutical bills for the elderly  
Had hard time knowing who to speak, where to go, etc  
Has arthritis and asthma, and the services that can take me somewhere comes at too early  
in the morning  
Having someone to help her with everyday chores, someone to get her medicine  
Help get motor or transmission for your car, so you won't need transportation  
Housework  
If agency can help with her bills  
Income taxes are deducted and he wants not so much taken  
Inform people a lot better about services that are there for older people  
It would be better if a person would help me during the weekends  
Just help with things such a light bill.  
Lady is retiring and she needs someone else to take her place  
Make services available for all income ranges  
Medicare would help out with domestic chores, live-in help  
More competency in Social security system  
More frequency of help  
More help for home repair  
More medical assistance  
More service to help older adults take care of their needs  
Need more help because the girl that helps me out only comes by for an hour and a half  
per day  
Needs information on how to get more income and money for food  
Needs to be on a downstairs level.  
Only get \$10 worth of food stamps a month. They need to actually do something about it.  
Pay for all the pills  
People need help with medicine, being able to get it inexpensively.  
People need to reach out to them, for example needs someone to go with her to places  
because she can't see  
Public trans.  
Public Transportation available  
Put excerpts in the newspaper or TV. About various services to inform people on what and  
how to get these.  
Put out booklets  
Rails-Step-downs and electrical lighting needs to be fixed  
Real unhappy with the state of Texas.  
Send him brochures on many of the services so he can receive them for his family  
Send me some information about the benefits that I am entitled to.  
Services need to have better response, too much contradictory information, very little  
assistance.  
Services that take necessities to the house  
She would like them to give her more help for her daughter, she only gets 2 hours of  
help/day  
Special page in the phone book, in layman's terms  
Texas is hard to get anything accomplished unless you do it 2 or 3 times.  
That somebody would answer the phone, it's a machine that you talk to and I don't like that  
The increase of co-payments for medical attention, this made it very difficult as far a

financial status  
They should let the services be known.  
They should test the equipment (test strips and land slips)  
Transportation services to and from  
Transporte  
Wants his bathroom and roof fixed and house painted winterizing house  
We need medical services  
Would government pay for someone (a family member) to help assist me?  
Would like someone to help with shopping because she has cats and needs cat food  
Yes, someone every once in a while to help assist. She had a lady, but she stole from her.

**H7a Are these services provided by some other source?**

Agencia Lopez  
Angelina County Health Center  
Care taker  
Civil service  
Community organization  
Contractor  
Doctor  
Doctor's help  
Family  
Friends  
General Hospital  
Group of Cloth  
Home Healthcare  
Home help  
Home Help, senior center  
Hospital  
Individual  
Just public services, electricians, plumbers, etc.  
Landlord  
Landlord does maintenance  
Manufacturer of the medications  
Meals on Wheels & Concept of Care  
Medicaid  
Medicare  
My doctor  
Neighbor  
Neighborhood  
Parkland health care systems  
People from the grocery store  
Personal doctor wrote to an agency called Merrick(?) which helps with prescription drugs  
Pfizer  
Pharmacy company  
Post office  
Postal service  
Private  
Program that the county has  
Retirement  
Senior citizens

Senior citizens  
Senior citizens program  
SPAN...Meals on Wheels  
Specialist  
Together and Pfizer  
U.S. Post Office  
VA  
Veterans Administration

**H7b Do you know the names of these other groups?**

AAA  
ADL  
Agencia Lopez  
Air Force Village  
Amarillo Senior Citizens Association  
Americare  
Angelina County Health Center  
Area Agency On Aging  
Austin Energy Conservation Program  
Buena Vista  
CBA  
CEBA  
Christian Senior Services (Meals On Wheels)  
Christmas In April  
Combined Community Action  
Community Action Program  
Contra County  
Cuidados Caseros  
Dawson County Senior Citizen  
Department Of Human Resources  
Dr. Lewis King  
Face Ministries  
First Unitarian Universalist Church  
Friends of the Family  
Galveston County  
Girling Health Care Inc.  
Girling Healthcare  
Golf Course Church Of Christ  
Home Care Network West Incorporated  
Home Health  
Home Health  
Home Health Care  
Home Health Care  
Home Healthcare  
Home Help, Senior Center, American Home Help  
Human Resources, Meals On Wheels, Nurses of Del Rio  
Individual  
In-home Family Support Program.  
Interim  
It's something about 'Liberty', located In Florida

John T  
Jose Damos...Freelancer  
Kidney Foundation  
La Familia Feliz  
Landlord  
Lopez From Crystal City  
Los Angeles  
Love Inc. (In the Name of Christ)  
MAP  
Meal On Wheels Ministry  
Meals On Wheels  
Meals On Wheels  
Meals On Wheels  
Meals On Wheels  
Meals On Wheels  
Meals On Wheels  
Meals On Wheels  
Meals On Wheels  
Meals On Wheels  
Meals On Wheels & Concept of Care  
Meals On Wheels, Outreach  
Meals On Wheels, Span Inc.  
Medco  
Medicaid  
Medicaid  
Medicaid  
Medicaid, Association Of Aging  
Medicaid, Texas Home Health Care  
Medical Care Mission  
Medicare  
Medicare  
Medicare  
Medicare  
Medicare  
Medicare  
Medicare  
Medicare  
Merrick  
Methodist Church  
New Life In The World (non-denominational)  
Non-Profit Area  
Nurses Limited  
Pan Handle Community Weatherization Services  
Parkland  
Pfizer, Bayer Corporation  
Piney Woods  
Post Exchange  
Postal Service  
Prolife  
Royce's Pharmacy  
Sabine Valley  
Senior Citizen Daycare

Senior Citizens  
Senior Citizens Program  
Sponsored by all the Churches: food, clothing, furniture  
St. James Baptist Church  
Texas Department Human Services  
Texas Health Care  
Texas Health Spring  
Texas Home Health, CBA Program  
Texas Home Help  
Together And Pfizer Drug Cards  
Transportation  
Tri Care  
U.S. Postal Service  
United States Postal Office  
United States Postal Service  
University Of Texas Hospital  
VA  
VA  
Veteran Administration  
Veteran's  
Vista Del Rio  
VNE  
Webb County Nutrition Council

**H8\_2 Is there anything that could be done to make the services listed in Table H7 or H7c better or easier to use?**

A centralized organization is needed (a booklet for direction or something)  
A ramp to facilitate the use of the wheelchair  
Cheaper medical  
Come out and do it  
Eliminate so much paperwork to get prescription drugs, optical services or hearing aids from government agencies  
Financial help for domestic chores, and live in help  
Give us some financial help with prescriptions! I take 7 medicines and he takes 4, one of mine \$154/month; other \$114.  
Have more attendants and/or nurses in Adult Day Care facilities, and also people who are qualified and experienced  
Have some transportation services-buses  
Have to wait for family to have someone take me somewhere  
Help finding a job  
If she had some prescription drug financial assistance  
Medicine needs to be cheaper  
More efficiency on solving problems; more information; get pencil pushers do more work  
More income, so they can take care of themselves better, and some form of insurance for medication through Medicare  
More information (especially regarding medication, insurance).  
More widely known, so people know about them  
Need better home care  
Need bilingual services...services are in Spanish  
Need help



Need to make collecting food stamps easier during times of renewal and illness. Need to specify guidelines. And changes in office location because of stress on her mother.  
Parking space closer to her apartment  
Pay all of the charges instead of 80%  
People need more help paying their bills, there's not enough money left for food or medications  
Personal visits more often, more communication with her mother  
Sending information  
They have put her on a 2-year waiting list for her home to be modified  
They should allow them to qualify for all these services  
Want brochures for more information on the services  
Weatherization care for the house  
Yeah, I make my voice heard about issues such as food stamps and nothing is done about it. \$10 is not enough.

### **H9a Type of Other Insurance**

AARP  
Access  
Aetna  
Aetna  
Blue Cross and Shield Champus  
Blue Cross Blue Shield  
Blue Cross Blue Shield, Tricare  
Blue Cross Blue Shield/military  
Cancer and intensive care  
Champus VA services give medicine  
Covered by Veterans  
DHA  
Disability through job  
Federal  
Goes to VA  
Government  
Government employed insurance  
Government insurance  
Government supplement  
Government Tricare  
Long term care  
Long term care, cancer insurance  
Long term health care  
Mailhandlers, VA hospital  
Medical benefits through military  
Medicare supplement  
Medication insurance  
Military  
Military  
Military  
Military  
Military  
Military  
Military

Military health care  
Military health insurance  
Military insurance  
Military insurance  
Military insurance  
Military insurance  
Military insurance  
Military medical insurance  
Military supplement  
Military, no co pay  
MQMB  
Part A of Social Security Insurance  
Pioneer life  
Primacare - veterans  
QMB  
QMB federal  
Retired military  
Retired military & veteran  
Retirement health insurance  
Supplement  
Supplement  
Supplement  
Supplement  
Supplemental insurance  
Supplemental insurance  
Teacher retirement  
Texas retired teachers  
Through husband's annuity  
Through the Air Force  
Tricare  
Tricare  
Tricare  
Tricare  
Tricare  
Tricare  
Tricare  
Tricare  
Tricare  
Tricare  
Tricare  
Tricare  
Tricare  
Tricare  
Tricare  
Tricare  
Tricare  
Tricare  
Tricare  
Tricare - Air Force  
Tricare (military)  
Tricare (military)  
Tricare for Life  
Tricare for Life

Tricare for Life  
Tricare for Life  
Tricare for Life  
Tricare for Life  
Tricare for Life  
Tricare for Life  
Tricare for Life  
Tricare for Life  
Tricare for Life  
TriCare for Life  
Tricare for Life  
Tricare for Life military  
Tricare for Life-supplement  
Tricare through military  
Tricare, and Blue Cross  
Tricare, supplemental  
Tricare-widows of veterans  
Uniformed Services Family Health Insurance  
VA  
VA  
VA  
VA Champus  
VA insurance  
Veteran's  
Veteran's  
Veteran's compensation  
Veteran's hospital  
Veteran's insurance  
Veterans insurance and Tricare

## **Housing**

### **HT3B Do you live in some other type of typical apartment building?**

Air Force village military officers and dependents  
An apartment at a house  
Army resident community  
Condo  
For handicapped.  
Government-operated  
HUD home  
Lower income apartment  
Military living  
Part of a main house  
Rural housing  
Section 8 apartment complex  
Seniors only, but no restriction

**LP5 Other preferences if you needed help caring for yourself**

Already live in home where care is provided  
Already provided for  
Assisted living  
Assisted living  
Care-giving agency  
Close to children  
Depends on the circumstance  
Depends on the help required, probably a nursing home  
Depends on the kind of care  
Doesn't know yet-just none of the above options  
Facility near children  
Find a right companion to take care of her  
I want to go where I had access to my church  
I would go to a gated residence with personal services  
If financially able would buy a 3 bedroom 2 bath house and have my son live with me.  
Lifeline  
Live alone with wife and him, no help  
Move in to a house  
Move in to an apartment  
Move into town in a smaller residence, or a senior citizen's community  
Move to a condo for elderly people who need assistance  
Move to a different home  
Move to a smaller home  
Move to a smaller home  
Move to another home with more facilities  
Move to another state where better care facilities are located  
Move to assisted living community  
Move to the vicinity of my children close to my own home  
Rather die than be dependent on someone else  
Retirement community  
Retirement apartments  
Small home of my own, in California  
Smaller house  
Stay at home  
The VA  
VA hospital  
Veteran's home  
Veteran's hospital  
Wants to move to Arkansas

**APPENDIX C: RESPONDENT FINDINGS**

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**Table C-1**  
**Impairments or Health Problems of Respondent**  
**(n=307)\***

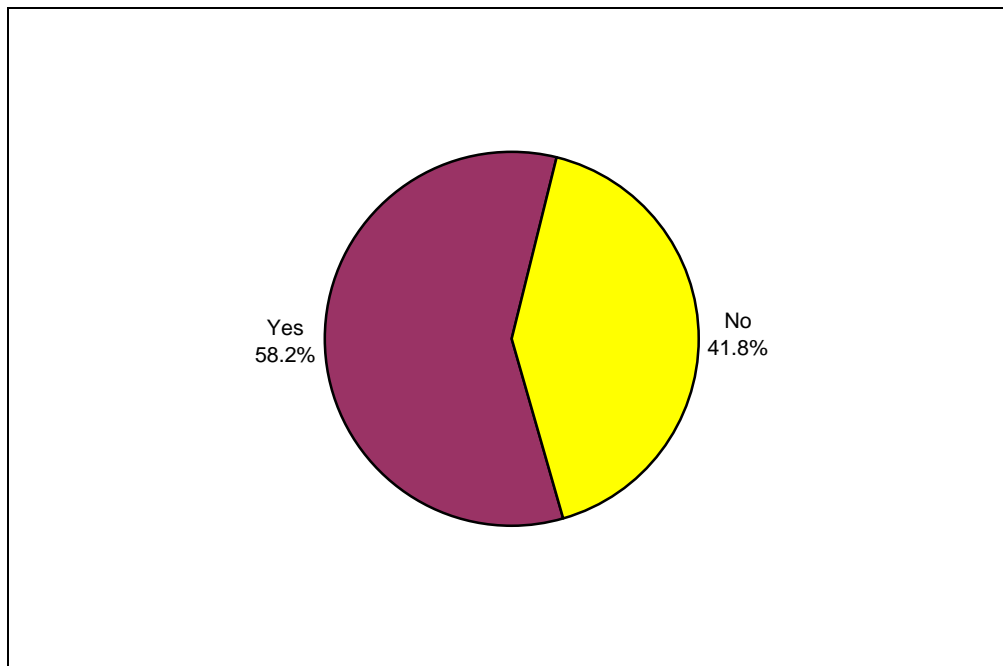
	Percentage responding
Arthritis/rheumatism	49.4
Walking problem	42.3
Back or neck pain	37.5
Heart problem	31.7
Hypertension/high blood pressure	28.1
Lung/breathing problem	26.7
Fractures, bone, joint injury	25.6
Eye/vision problem	24.6
Diabetes	21.1
Depression/anxiety/emotional problem	12.7
Hearing problem	10.4
Stroke	9.1
Cancer	5.7
Other impairment/problem	34.2

- Fifteen percent of the respondents reported that they have a physical impairment that limits their activities. Those respondents were asked to indicate what impairments or health problems limit their activities. As shown in Table C-1, the most common impairments or health problems reported by the respondents were arthritis/rheumatism (49.4 percent), a walking problem (42.3 percent), and a back or neck problem (37.5 percent).

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\* Because respondents were asked to check all that applied, the percentages will not add to 100.0 percent.

**Figure C-1**  
**Respondent Needs Assistance with Routine Tasks**  
**(n=298)**



- Respondents were asked whether an impairment or health problem caused them to need help with routine tasks inside or outside their home. As shown in Figure C-1, 58.2 percent of the respondents needed assistance with routine tasks.

**Table C-2**  
**Respondent Needs Assistance with Routine Tasks**

Task	Percent Responding		
	Always	Sometimes	Never
Doing housework (n=167)	53.4	37.4	9.2
Shopping (n=172)	43.7	38.4	17.9
Preparing meals (n=171)	22.3	39.9	37.8
Doing laundry (n=169)	41.0	19.5	39.5
Walking (n=170)	28.1	29.4	42.5
Getting out of a chair (n=173)	8.1	31.1	60.8
Doing necessary activities in the community (n=135)	14.7	18.2	67.1
Driving (n=151)	19.6	12.3	68.2
Bathing (n=173)	11.9	17.8	70.4
Managing money (n=171)	16.6	11.0	72.4
Getting out of bed (n=171)	4.8	22.3	72.9
Dressing (n=173)	8.8	18.0	73.2
Taking medication (n=171)	14.7	11.7	73.6
Using the telephone (n=173)	7.8	9.9	82.3
Using the restroom (n=173)	2.3	8.1	89.6
Eating (n=173)	2.1	5.1	92.8
Other activities (n=157)	12.2	23.8	64.0

- Respondents were asked if the other person always, sometimes, or never needs assistance with the tasks listed in Table C-1. As shown in Table C-2, doing housework (90.8 percent) and shopping (82.1 percent) were the most common routine tasks that the person in the household needed assistance with either always or sometimes.



**Table C-3  
Frequency that Respondent Needs Assistance**

Task	Percentage responding				
	Every day	A few times a week	Once a week	Less than once a week	Never
Doing housework (n=151)	37.0	16.6	23.4	16.6	6.4
Shopping (n=135)	12.2	13.7	42.3	24.3	7.5
Preparing meals (n=103)	48.2	24.8	4.5	12.1	10.3
Doing laundry (n=102)	16.9	30.2	25.5	14.0	13.4
Walking (n=97)	36.0	23.5	6.3	10.7	23.5
Getting out of a chair (n=64)	44.7	21.6	1.5	13.6	18.6
Doing necessary activities in the community (n=40)	9.8	20.3	22.7	24.3	22.9
Driving (n=44)	27.0	18.1	16.1	33.3	5.5
Bathing (n=50)	37.2	27.0	12.6	6.6	16.6
Managing money (n=42)	28.3	8.3	5.3	30.5	27.6
Getting out of bed (n=46)	42.1	14.4	1.2	21.6	20.7
Dressing (n=45)	35.1	24.3	18.1	13.9	8.6
Taking medication (n=45)	50.8	8.9	14.4	4.6	21.3
Using the telephone (n=31)	34.7	12.5	10.5	16.0	26.3
Using the restroom (n=18)	71.8	17.0	0.0	0.0	11.2
Eating (n=12)	53.9	2.7	0.0	8.4	35.0
Other activities (n=55)	16.3	29.6	25.2	17.4	11.4

- Respondents were asked how often they need help with the tasks listed in Table C-3. The tasks are listed in the order presented in Table C-2. Respondents were more likely to report that using the restroom (88.8 percent), dressing (77.5 percent), preparing meals (77.5 percent), doing housework (77.0 percent) and bathing (76.8 percent) required assistance by someone in the household every day, a few times a week, or once a week.

**Table C-4  
Respondent Gets Adequate Help**

Task	Percentage responding	
	Enough	Need more
Doing housework (n=147)	64.6	35.4
Shopping (n=132)	81.0	19.0
Preparing meals (n=100)	74.2	25.8
Doing laundry (n=97)	76.8	23.2
Walking (n=89)	73.0	27.0
Getting out of a chair (n=64)	70.5	29.5
Doing necessary activities in the community (n=39)	71.4	28.6
Driving (n=41)	80.7	19.3
Bathing (n=47)	70.0	30.0
Managing money (n=44)	83.1	16.9
Getting out of bed (n=44)	65.4	34.6
Dressing (n=44)	81.7	18.3
Taking medication (n=44)	80.9	19.1
Using the telephone (n=29)	88.9	11.1
Using the restroom (n=16)	64.3	35.7
Eating (n=12)	73.6	26.4
Other activities (n=53)	65.6	34.4

- Respondents were asked if they get enough help or need more help with the tasks listed in Table C-4. The tasks are listed in the order presented in Table C-2. Respondents were more likely to say that the person who needs assistance with routine tasks needs more help with using the restroom (35.7 percent), doing housework (35.4 percent), getting out of bed (34.6 percent), and other activities (34.4 percent).

**Table C-5**  
**Who Provides Assistance to Respondent\***  
**(n=41)**

	Percent Responding
Friend or relative living outside your home	32.5
Professional service people (includes service people in a nursing home)	23.0
Relative living inside your home	21.6
Relative living outside your home	20.1
Friend/roommate living inside your home	10.1
Other outside organizations (volunteer, non-profit)	1.3
Other	14.3
Do not get any help	12.2

Respondents were asked who provided the assistance they needed. Thirty-three percent of the respondents reported that a friend or relative living outside their home provided the assistance. Respondents were also assisted by professional service people (23.0 percent), a relative living inside their home (21.6 percent), a relative living outside their home (20.1 percent), or some other person (14.3 percent). Twelve percent of the respondents did not get any help.

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\* Because each response was asked as a separate question, the percentages may not total to 100.0 percent.