



Building communities where older adults **T H R I V E**

Highlights of a survey of older adults in Ramsey County

Commissioned by Ramsey County Community Human Services
and the Wilder Foundation's Community Services for the Elderly



A model for understanding older adults' quality of life

Basic needs

Housing

Safety

Nutrition

Access to needed
services

Financial security

Human support (comfort)

Autonomy and choice

Engagement

Social interaction

Meaningful activities

Community connections

Learning and creative
expression

Well-being

Spirituality

Physical well-being

Mental well-being

Life satisfaction

Amherst H. Wilder Foundation



"I thank God for another day every morning when I wake up."

survey participant

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Additional copies of this summary are available at www.wilder.org/research. For more detailed Ramsey County reports, visit www.co.ramsey.mn.us/hs/lrc or call 651-266-4322. For the full survey research report from Wilder Research Center, visit www.wilder.org/research or call 651-647-4600.

June 2004

Contents

RESEARCH HIGHLIGHTS

Facts from Census 2000	2
Quality of life and community for older adults	3
Details on the survey	3
Basic needs	5
Engagement and involvement	8
Well-being	10
Community design	11
At a glance: comparing the survey groups	12
Basic needs of low-income older adults	13
About the low-income survey group	14
Service needs	16
Housing	17
Transportation	18
Supplemental surveys	
African American older adults	21
Hmong older adults	24
Latino older adults	27

**“If I can make you
laugh, that’s good.”**

survey participant

**“What gives my life
meaning is ... getting
up and doing
something for
somebody.”**

survey participant



Facts from Census 2000

1 out of 10 people in Ramsey County is age 65 or older.

- The county has 59,502 older adults.
- Older adults make up 11.6% of the county's total population.

About half the older adults in the county are “young-old.”

- 48% are age 65-74.
- 37% are age 75-84.
- 15% are age 85 or older.

Very few have never married.

- 52% are living with their spouse or partner.
- 33% are widowed.
- 9% are divorced or separated.
- 6% never married.

Racial and ethnic diversity is small but growing.

- 93% of Ramsey County older adults are White.
- African Americans and Asians are each about 3% of older adults.
- All other racial/ethnic groups combined are about 1% of older adults.

Cultural diversity is small compared to the younger population.

- About 6% of older adults in the county were born outside the United States.
- About 8% of older adults speak a language other than English at home.
- Most of them also speak English “well” or “very well.”
- Exception: Of those who speak an Asian language at home, more than half speak English “not well” or “not at all.”

Older women have somewhat less education than older men.

- 63% of older adults have HS education or less (67% of women, 55% of men).
- 19% of all older adults have some college.
- 11% have a 4-year college degree.
- 7% have an advanced degree (12% of men, 4% of women).

1 out of 4 Ramsey County seniors have very limited income.

- 25% have income less than 200% of the federal poverty level.
- 15% are under 150% of poverty (about 8,500 people).

Several thousand live in poverty.

- About 7% of all older adults in the county have income under the federal poverty line (about 3,800 people).
- African Americans make up 3% of Ramsey County older adults, and 6% of those in poverty.
- Asian-Americans make up 2.6% of Ramsey County older adults, and 13% of those in poverty.
- Latinos make up 1.3% of Ramsey County older adults, and 3.5% of those in poverty.

Quality of life and community for older adults

The anticipated growth in the older adult population over the next 30 years has major implications. Yet it would be a mistake to think of the coming “senior boom” merely in terms of higher demand for services. Older adults bring richness of diversity and past life experiences. They are active contributors to the social and economic life of their communities.

The number of older adults in Saint Paul has actually declined in recent years, while the number grew in most suburban cities in Ramsey County. This change, especially if it continues or becomes more pronounced, could greatly affect both the urban neighborhoods that have a net loss of older adults and the suburban communities that have a net gain. For example, it could affect the localized need for supportive services and for certain types of housing and transportation, as well as the participation of older adults in community life and local institutions.

These population trends, combined with the current financial straits of local public and nonprofit agencies, prompted the Amherst H. Wilder Foundation and the Ramsey County Department of Community Human Services to collaborate on an extensive survey of older adults living in Ramsey County. The survey explored many different dimensions of the quality of life, from basic needs to the less tangible things that add meaning and satisfaction to life.

Details on the survey

Wilder Research Center conducted the telephone survey in spring 2003, using a random sample of Ramsey County residential telephone numbers. A total of 499 interviews were completed, with a response rate of 74 percent.

The survey sample is quite representative of the older adult population in Ramsey County in terms of race and ethnicity, age, gender, and income. About half the survey participants lived in Saint Paul and the other half lived in suburban communities; this also reflects the actual distribution of people age 65 and older in Ramsey County.

All but one of the interviews in the main survey of 499 older adults were conducted in English. To explore the perspectives of African American, Hmong, and Latino older adults, Wilder Research Center conducted separate surveys of African American, Latino, and Hmong older adults. Because the sampling method was different from that used in the main survey group, the results should not be mingled or statistically compared. However, the special surveys provide a way of hearing from older adults in three of Ramsey County’s major cultural groups. Those results are contained in a separate report prepared by Ramsey County and summarized near the end of this document.

About the survey group

Age: The ages of survey respondents ranged from 65 to 103, with an average of 75 to 76. Similar to the entire older adult population in Ramsey County, 49 percent were age 65 to 74; 41 percent were 75 to 84; and 11 percent were age 85 or older.

Gender: More than two-thirds of the respondents were women and one-third were men. In Ramsey County, 62 percent of older adults are women and 38 percent are men. The men in the survey were somewhat younger on average than the women.



Race, ethnicity, language: In this regard the survey group also closely resembled the county's older adult population. The vast majority (95%) were White; 2 percent were African American, 2 percent were Asian, 2 percent were of another race, and 2 percent did not respond to the question. In addition, 2 percent of the survey participants were of Hispanic origin, which is a separate question from race. English is the main language spoken at home for 98 percent.

Religion: Half of the respondents indicated that their religious affiliation is with one of the Protestant denominations, 42 percent are Roman Catholic, and 6 percent do not have a religious preference. The other 2 percent mentioned various other religious affiliations.

Household income: Over half of the survey respondents have household incomes above \$25,000, and about half of those have incomes above \$50,000. On the other side of the coin, about 23 percent of the survey participants are below or just above the federal definition of poverty, having incomes below \$15,000. Lastly, approximately 21 percent of the respondents have income between \$15,000 and \$25,000.

Education: Nearly half of the survey group had at least some college or technical training after high school; 32 percent were college graduates, and about 13 percent had a graduate or professional degree. However, women were more likely to have just high school or less, and very few had advanced degrees.

Household status: Overall, about half the older adults in the survey group were married. The men in the survey were more likely to be living with a spouse while the women were more likely to be widowed and living alone. Seventeen percent of the men were widowed, compared to 44 percent of the women.

Survey results

This survey afforded us the opportunity to learn more about the quality of life and satisfaction among older adults in Ramsey County, using a framework that encompasses but goes beyond basic needs such as health and safety.

A large majority of older adults in Ramsey County appear to have their basic needs met, are engaged in community life and want to be more engaged, feel good about their health, and are satisfied with their lives. However, some are clearly struggling. It is important to bear in mind, when reviewing the results of this survey, that a small percentage of survey responses may amount to a sizeable number when applied to the entire population of Ramsey County older adults.

Basic needs

Housing: Most survey participants (78%) own their home. Of that group, 79 percent live in single family homes. Renters, who made up 19 percent of the survey group, also live primarily in lower-density housing; 83 percent of the renters are in single family homes, duplexes, or triplexes.

Ten percent expect to move within the next two years and would likely stay in Ramsey County. Of those, only half would prefer to own their next home (compared to 78% who currently own their home); the other half would prefer to rent. The type of housing preferred by these potential movers varies:

- 46% would look for an apartment or condo specifically for older adults
- 35% would look for a single family home
- 33% would look for a townhome
- 33% would look for an apartment or condo not specifically for older adults

(Those percentages total more than 100% because people could name more than one type of housing they would prefer.)

Reasons for planning to move include some “pull” factors (24%) such as wanting to be closer to grown children, closer to church, closer to shopping, and so on. However, most reasons (76%) would be considered “push” factors such as wanting to reduce home maintenance responsibilities, repairs and renovations, or housing costs. Thirty-five of the 48 potential movers said they anticipate barriers that will make it difficult for them to move, such as finding affordable housing and finding help with moving.

“I watch my grand-children after school. Until they are able to be on their own, I don’t want to move away from them.”

survey participant

“Older people aren’t as mobile. We can’t avoid danger as easily.”

survey participant

Sense of safety: Nearly all respondents said their neighborhood is safe during the day, but about one-quarter feel their neighborhood is not safe at night. Perceptions of safety vary between Saint Paul and suburban cities; 35 percent of Saint Paul older adults feel their neighborhood is not safe at night, whereas 13 percent of those in suburban cities said their neighborhood is not safe at night. Within Saint Paul, residents of Highland and Macalester-Groveland neighborhoods feel the safest and residents of Payne-Phalen feel the least safe at night.

Meals: Ten percent of the participants receive shopping assistance, 9 percent currently use congregate dining services (meals served to a group), 6 percent have help with meal preparation, and 3 percent receive home-delivered meals. In all these cases, only 1 to 2 percent of the people not receiving these services said they need such services.

Home health care and personal care: Seven percent received visits in the past month from a home health nurse who set out and monitored their medications, checked blood pressure and glucose (blood sugar), or provided foot care. A few (3%) had a recent visit by a home health nurse as a follow-up to a recent hospitalization. Within the past month, 3 percent of the survey participants had received personal care (assistance with bathing or dressing) from a home health aide.

Access to supportive services: Overall, the survey participants are not heavy users of supportive services, and their help comes primarily from family and friends. They most commonly had help with heavy cleaning or chores (39% of participants), transportation (19%), and housekeeping (18%). The greatest reported unmet needs in the survey are for housekeeping services (needed by 8%) and heavy cleaning or chore services (9%). Furthermore, a substantial portion (about 20%) said they would not know where to turn for information about supportive services available in their community.

Financial security: Most survey participants appear able to meet basic needs for food, medicine, and health care. Almost all said they had enough money in the past year to pay for needed medical services and prescription medicines, and 86 percent were able to pay for supplemental insurance. However, over one-half said they are either somewhat concerned or very concerned about paying for long-term care or outliving their resources.

Human support (comfort, trust): The survey asked a series of questions to measure the extent to which people feel they can trust others around them and are helped and supported by others. Overall, older adults in Ramsey County have very high levels of trust that their neighbors will look out for them, feel that their neighbors are willing to help each other out, and almost without exception say that they have someone to call on if they need help right away.

Autonomy and choice: Concerning availability of transportation, 82 percent of the survey group said they drive their own car, which allows substantial freedom to choose when and where to go.

Still, substantial numbers of older adults cited barriers to attending events and activities. The older the person and the lower their income, the more likely they were to say that something kept them from going out to do things they would like to do. This helps explain the substantial difference between the proportion of men (28%) and women (44%) who reported barriers, since the women in the survey were, on average, older with lower incomes. The top three barriers mentioned were health (25%), limited personal mobility (18%), and lack of transportation (15%).

Looking at another aspect of personal autonomy and influence, one survey question asked people whether they have the ability to change things in their neighborhood. Just under half replied that they feel they have this ability, while 43 percent felt they are not able to change things in their neighborhood.



Engagement and involvement

Social interaction: Most, but not all, said they highly value close relationships with family and friends (86% said this is very important). Likewise, most, but not all, have frequent regular contact with family and friends: They have telephone calls (94%) or personal visits (82%) at least once a week with a person they feel close to.

A smaller majority have someone they feel close to who lives on their street or in their neighborhood (60%) and a larger proportion (83%) have close family or friends living in Ramsey County. Many of these nearby family members are adult children; most of the respondents have at least one child (90%) and many have two or more children (83%). Of those with adult children, most have at least one living within a 60-minute drive (91%).

Yet a substantial percentage of the older adults in this survey expressed concern about being alone. Although not the majority, 21 percent said they are “somewhat concerned” and 7 percent said they are “very concerned” about the prospect of being alone.

Community connections: Nearly all of the respondents said that their neighborhood feels like home, and most feel connected to the people in their neighborhood. Three out of four said that being involved in their community is “important” or “very important.” This belief is more common among those with higher income and more education, and it decreases slightly with age.

Activities and events: During the past month, respondents went shopping (92%), ate out at a restaurant (89%), attended religious services regularly (74%), visited public libraries (45%), and engaged in other activities or events associated with their religious affiliation (43%). About one-third said they attended community social clubs such as those at senior centers, attended community events, went to movie theaters, or attended a play, symphony, or some other live entertainment during the past month.

Employment: Most survey participants are retired and not working (84%). However, about 1 in 10 are retired but continue to work, and 6 percent are not retired and continue to work. For those who continue to work, personal preference (39%) and financial need (34%) are the top reasons.



Volunteer work: Many older adults view retirement from the paid workforce as an opportunity to contribute to their community. About half of the respondents reported they volunteer in the community, for an average of 17 hours per month. About half of this volunteer work is for church-related activities. The other half is distributed among work for charities; hospitals, hospice, or nursing homes; delivering Meals on Wheels; or helping out family, friends, and neighbors.

Caregiving: About one out of four older adults said they either provide help or arrange for help for a family member or friend. Of these 114 caregivers, a majority are women, age 65 to 74 years, with annual income of \$15,000 or more. Strikingly, about half of those with caregiving responsibilities are assisting a friend or a member of their extended family; while a smaller proportion (39%) provide or arrange for care for their spouse, parent, or parent-in-law.

Over two-thirds of the caregivers spend four or fewer hours per week on caregiving activities, mainly providing shopping and transportation assistance. At the other end of the spectrum is a core group of caregivers (15% of all caregivers) who assist with more demanding activities such as bathing, toileting, and dressing, and spend an average of 39 hours per week on caregiving activities. This core group of caregivers is about 3 percent of the entire survey group, which would translate to about 2,000 older adults in Ramsey County.

Looking at the entire group of caregivers, including those who help just a few hours a week, two-thirds said they do get time off and nearly all (92%) indicated that they have enough time off from caregiving to do other things they want to do. Twelve percent of the caregivers, however, said they would like additional support to help them in their caregiving role. The most commonly mentioned need was for respite.

Child care: About one-quarter of the respondents take care of grandchildren. For most (81%), this care is for a few hours per day. Eight percent of the respondents reported that their grandchildren live with them.

Learning and creative expression: Nearly 80 percent of the survey group said that having new learning experiences is either “somewhat important” or “very important.” Younger (age 65 to 74) and more highly educated respondents place a higher value on continued learning. Regarding income, the lowest-income (less than \$10,000 per year) and the higher-income (\$25,000 and over per year) respondents tended to place a higher value on new learning experiences, while those with income of \$10,000 to \$24,999 considered it less important.

“My neighbors know that I will help them if they need help, and that gives meaning to life.”

survey participant

Well-being

Physical well-being: Eight out of 10 older adults (79%) rated their health as “very good” or “good.” This differed little by age, although those age 85 and older were slightly more likely to rate their health as “fair.” Most, but not all, said it is very important to take care of their own health (83%). Half or more voiced concerns about the prospect of suffering from pain (48%) and poor health (59%).

Mental well-being: The survey questions related to mental health were intended to gauge specific service needs, not to assess overall mental health or screen for clinical levels of depression. Even so, the results point to some substantial concerns. About half reported they are concerned about losing their memory, and 41 percent said they have felt depressed or anxious at some time during the past year. Of this 41 percent, only about one-third sought professional help or counseling. When asked about the main reason for not seeking help, most said they felt they didn’t need help.

Spirituality: Three-quarters of the older adults in this survey said spirituality is “very important” and 18 percent said it is “somewhat important” to them. This was somewhat higher for women and for people age 85 and older.

Life satisfaction: Nearly all of these older adults said they are either “very satisfied” (51%) or “satisfied” (46%) with their lives. When asked what brings meaning to life, many of the responses echoed elements described in the quality-of-life model outlined at the beginning of this document. Half of the survey group mentioned family, friends, and relationships as a major source of meaning in their lives. Others mentioned meaningful work, recreational activities, religious practice, and actively pursuing hobbies and other interests.

One-quarter of the survey group named barriers that reduce their ability to pursue things that bring meaning to their lives. These typically included poor health, physical ability, and feeling too tired or not having enough energy (72% of those reporting barriers). Another 10 percent said that lack of money prevents them from pursuing things that bring meaning to their lives, and a few mentioned transportation as a barrier.

“If you are healthy and feel good, that is everything. Also to feel that you are important to somebody.”

survey participant

Community design

When we asked survey participants what would make their community a better place to live for older adults, about half had nothing to suggest. (Nineteen percent said they were happy with things as they were, and another 32% simply had no suggestions to offer.)

The other half mentioned specific changes that would make life better for older adults in their community. Some people made more than one suggestion, and each idea is counted separately in the following percentages:

- Transportation (20% of suggestions) – primarily improving the public transportation system or providing smaller, more localized transportation (van or small bus).
- Neighborhood improvements (19% of suggestions) – most commonly the desire for more stores and other businesses within walking distance.
- Housing (18% of suggestions) – primarily touching on affordability and suitability for older adults.
- Specific services (12% of suggestions) – primarily better access to community centers, senior centers, and health-related services.
- Safety (9% of suggestions) – primarily general concerns about feeling safe in the community, with some requests for more police protection.
- Social connections (8% of suggestions) – including planned social activities as well as informal connections with younger people and with neighbors.
- Enrichment activities (2% of suggestions) – including learning opportunities and arts events.
- Miscellaneous other ideas (11% of suggestions).

Closing thoughts

Nearly all older adults in this county-wide survey describe their own quality of life in strikingly positive terms. While some clearly struggle with meeting their basic needs and with worries about their future, their comments also underline the importance of family ties, friendships, neighborliness, meaningful work, cultural and recreational activities, religious practice, hobbies, and continued learning as things that add meaning and richness to later life.



At a glance: comparing the survey groups

In addition to a 2003 survey of 499 older adults in Ramsey County, Wilder Research Center conducted three supplemental surveys of African American, Hmong, and Latino older adults. These smaller surveys used a random sampling method, but only in areas of the county where we could expect to find higher numbers of each cultural group (based on Census 2000).

The low-income subgroup is not a separate survey like the cultural groups, but consists of those older adults in the full survey whose household income was below \$15,000 per year.

	Full survey	Low-income subgroup	African American survey	Hmong survey	Latino survey
Number of participants	499	91	53	51	45
Average age	75-76	Older	Similar to full survey	Younger	Younger
Living alone	41%	More live alone	Similar to full survey	More live w/ children	Similar to full survey
Income <\$15,000	23%	100%	Twice as likely	Almost all	Twice as likely
Women	68%	More	More	Similar to full survey	Similar to full survey
Homeowners	78%	Fewer	Similar to full survey	Fewer	Similar to full survey

Basic needs of low-income adults

In response to the long-term care reform passed by the Minnesota Legislature in 2001, Ramsey County conducted an analysis of service gaps and developed a plan to address underdeveloped services for older adults. The telephone survey of Ramsey County older adults in spring 2003 helped to pinpoint the service needs and preferences of older adults.

This summary, adapted from the report prepared by Ramsey County research staff, focuses on what policy-makers, service planners, and members of the public need to understand in order to ensure that the basic needs of low-income older adults in Ramsey County are met.

Growing population of older adults

Population projections by the Minnesota State Demographic Center forecast dramatic growth in the number of older adults from 2000 to 2030. Over the 30-year span, the 65-74 age group is projected to grow by 103%, or more than double; the 75-84 group would grow by 85% and the 85+ group by 92%.

Older adults receiving county services

The majority of older adults served through Ramsey County receive Alternative Care/Elderly Waiver (AC/EW) services. These funds pay for home-based and community-based services for low income people 65 and older who could otherwise require medical care in a nursing home. In 2002, 2.6 percent of Ramsey County older adults (1,654 people) received AC/EW services.

Those who receive AC/EW tend to be older women (average age 80). They are also more likely to be living alone (61% in 2002, compared to 32% of the 65+ population in Ramsey County).

Race and ethnicity: Since 1990, White and American Indian older adults have decreased in number in Ramsey County, while Black, Asian, and Latino populations have increased.

While the older adult population in Ramsey County has less racial and ethnic diversity than younger groups, Wilder Research reports that in Saint Paul over the last decade, African American older adults (65+) have increased by 23%, Asian by 93% and Latino by 23%. These increases suggest a continued need to implement culturally and linguistically appropriate senior services.



“Living on a fixed income, it isn’t easy to afford things. I need people to depend on to take me places.”

survey participant

Poverty: In 2000, 6.8 percent of Ramsey County older adults (3,786) were considered living in poverty, which was a smaller proportion than in 1990. Currently, 71% of low-income Ramsey County older adults live in Saint Paul. Wilder Research analysis of census data finds that from 1990 to 2000, the number of Hispanic or Latino low-income households more than doubled; Asian low-income households nearly doubled; and Black or African American low-income households increased by 26 percent.

Low-income older adults in the survey

Reflecting the general population of older adults in Ramsey County, the survey group was predominantly White, female, and speaking English at home. About 18 percent fell into the low-income group that is of particular interest for county service planning.

Compared to the full survey group, low-income older adults were more likely to be:

- Women
- Age 75 or older
- Living alone
- Widowed or divorced



How the low-income group differs from the full survey group

	Full survey group	Low-income subgroup
Women	68%	81%
White	95%	91%
Age 65-74	49%	35%
Age 85+	11%	19%
Living with spouse or partner	49%	18%
Widowed	35%	59%
Homeowner	71%	56%
Less than high school	12%	22%
High school only	29%	41%
College graduate	19%	7%
Advanced degree	13%	1%
Living alone	41%	69%
Living with spouse or partner only	44%	18%
Living with adult children only	6%	14%

Service use and need

Looking at the full survey group representing all Ramsey County adults, most are quite independent, with the exception of heavy cleaning and chore services. The most-used services are heavy cleaning, transportation and housekeeping. An older adult receiving services is typically a woman age 75 or older who lives alone. Looking at service use by income, a greater share of low-income seniors use supportive services.

Service use varies widely by income

	Income \$15,000 or more	Income less than \$15,000
Heavy cleaning, chores	35%	41%
Public bus, special transportation	9%	41%
Housekeeping	15%	25%
Filling out forms	5%	20%
Shopping	5%	19%
Congregate dining	5%	15%
Managing bills	3%	10%
Home health nursing	2%	15%
Meal preparation	4%	7%
Home-delivered meals	1%	7%
Home health aide	2%	7%
Home health nurse after hospitalization	3%	4%

“We have to rely on others for transportation. It lessens an older person’s independence. People hate to impose on others for things like hair appointments and grocery shopping.”

survey participant

Differences by age: Older seniors (85+) also receive more services. The differences are statistically significant for self-care services (home health aide, home health nurse) and also for home and life management services (home-delivered meals, shopping, preparing meals, housekeeping, transportation.)

Unmet need for services: The respondents who did not use services were asked if they felt they needed services. Ten percent or less of the respondents who do not receive any given service said they needed that service. (Note that even small percentages can reflect sizeable numbers of people. For example, 3 percent of all older adults in Ramsey County would be thousands of people.) The top three unmet needs reported by survey participants were for housekeeping, heavy cleaning and chores, and transportation – which are also the most commonly used services.

Housing

Most of the older adults in this survey have fairly stable housing. Generally, older adults want to remain in their current homes.

- On average, respondents have been at their current address for 26 years.
- Low-income respondents have lived at their current address for nearly as long (23 years).
- About one-fifth (17%) have lived at their current address for five years or less.
- Housing affordability causes some to consider moving and prevents others from making a move they would like.
- Older adults live in a variety of housing types: single-family homes (64%), apartments or condominiums not for seniors (14%), and apartments or condos for seniors (12%).
- More of the low-income older adults live in apartments or condos for seniors, while fewer live in single family-homes.

While three-fourths of the full survey group are homeowners (similar to national statistics), just over half of the low-income group are homeowners.

Sixteen percent of the full survey group are considering moving within the next two years. Of those, 61% would like to stay in Ramsey County. Over half who said they are planning to move said it was important to stay in their current neighborhood.

Of those considering a move within Ramsey County in the next two years, many said they would move because they need a place that is easier to take care of (54%) or to avoid making repairs (36%). Currently no home maintenance or home repair services are available through the Alternative Care / Elderly Waiver program.

“If we had an apartment building for seniors, I could stay in the neighborhood.”

survey participant

Other reasons for moving include: affordability, accessibility, closer to shopping, closer to shopping, closer to children, closer to doctor or hospital and closer to church.

When asked what would make their community a better place to live, 10% of respondents commented on housing affordability or housing alternatives.

“The price of rent is too high. It would be nice to get an apartment where you didn’t have to depend on the government to help you out.”

“They should have some better housing for when people can’t own their own housing any more, more like cottage-type housing, and not the high-rise sort of thing. It should be housing that’s more independent until they need assistance. But not housing you own, because if you had to buy something, you still have the same problem owning that you had before.”

Transportation

The low-income group is less likely to get around in their own car (59%) compared to the full survey group (82%). Instead, they more frequently use other transportation options:

- Someone drives me (47%)
- Special transportation service (19%)
- Walk (18%)
- Public bus (12%)
- Taxi (8%)

When asked about ways to make their community a better place to live, 10% commented on transportation needs. Older adults are looking for transportation services that reach across larger geographic areas and that are available on weekends and evenings. Many older adults mentioned the need for better transportation services, such as door-to-door service that can accommodate a range of physical conditions including difficulty walking and poor vision. Others expressed concern about road safety and sidewalks.

Other aspects of quality of life

Overall, Ramsey County older adults report satisfaction with their lives. They feel they can turn to family, friends, and neighbors for help, and can provide help as well.

Those not in the low-income group: Nearly all had enough money in the past year to cover their most basic needs for food, shelter, medical care, and medications. Some of their primary health and financial concerns:

- Paying for long-term care for themselves or a loved one (a concern for 55%)
- Someone to care for them if they became sick or disabled indefinitely (a concern for 43%)
- Outliving their financial resources (a concern for 40%)
- Having insurance that covers prescription drugs (74% have it)

Low-income older adults: Those who live on less than \$15,000 per year express greater concerns about health, safety and finances:

- Fewer are in “good” or “very good” health (63% low-income vs. 83% all others)
- Fewer feel safe to walk in the neighborhood at night (56% low-income vs. 86% all others)
- Fewer have insurance that covers prescription drugs (51% low-income vs. 74% all others)
- More are concerned about outliving their financial resources (62% low-income vs. 40% all others)



“Quality of life” factors: income differences

(Major differences are in bold type)

	Income \$15,000 or more	Income less than \$15,000
“Very satisfied” or “satisfied” with life	97%	93%
Health “very good” or “good”	83%	63%
Close relationships with family and friends rated as “very important”	87%	82%
Face-to-face contact with close family or friends weekly	81%	85%
Have someone you could call on to help you right away	98%	95%
Have someone who could care for you if sick or disabled indefinitely	44%	35%
Trust neighbors to look out for you	91%	87%
People in neighborhood willing to help each other out	94%	89%
Safe to walk in neighborhood at night	86%	56%
Safe to walk in neighborhood during day	99%	92%
In past year, had enough money to pay for food	98%	92%
In past year, had enough money to pay for needed medical services	98%	89%
In past year, had enough money to pay for needed medications	98%	86%
Insurance covers prescription drugs	74%	51%
“Somewhat” or “very” concerned about outliving financial resources	40%	62%
“Somewhat” or “very” concerned about how to pay for long-term care for self or loved one	55%	62%
Helps out in community	53%	34%
Of those who cannot help out in the community, the reason is “physically unable”	26%	49%
Caregiving: Provides help or arranges help for relative or friend	25%	19%
Exchanges e-mail with family or friends at least every few months	40%	17%

Survey of African American older adults

Ramsey County Human Services and the Wilder Foundation were interested in exploring cultural differences in the views and needs of older adults in our community. Yet a random sample of a population that is 93 percent White is not likely to reach enough people of other race/ethnicity to have meaningful results for those smaller groups. Small supplemental surveys were done with African American, Hmong, and Latino older adults (the three largest cultural minority groups in the country) to explore differences in their survey responses. Although people who share a similar cultural background often have widely diverse views and experiences, some distinctive themes for each group emerge in the survey.



This summary presents results from a special survey of 43 African American older adults, combined with responses from 10 others who participated in the general survey (53 total participants). The special survey used random sampling, but only in census tracts known to have high concentrations of African Americans. Therefore these results do not represent the overall population of African American older adults in Ramsey County, but can illustrate experiences and views of African American older adults.

The African American older adult population

Black or African American older adults represent 3 percent (1,564) of the older adults in Ramsey County, according to Census 2000. From 1990 to 2000 the African American older adult population increased by 23% in Saint Paul.

About the African American survey group

A typical participant in this special survey is a woman about 75 years old who owns her own home and is widowed. Compared to the full survey group, those in this special survey of African Americans are:

- Similar in age (50% under age 75)
- More likely to be women (80%)
- As likely to have income of \$15,000 to \$49,999 (48%)
- More likely to be poor (43% live on less than \$15,000 per year)
- Nearly as likely to be homeowners (72%)
- More likely to be widowed (46%) or divorced/separated (24%)
- As likely to be living alone (37%)

Service use and needs

This group of African American older adults most often had help with:

- Heavy chores (45%)
- Transportation (23%)
- Shopping (23%)
- Housekeeping (13%)
- Home health nurse (13%)
- Managing finances (13%)

The greatest unmet needs for service: housekeeping, heavy chores, and transportation

Family or friends more often provide the following services: transportation, help with forms and meals, shopping assistance and help with finances. The services received mainly from organizations are nursing or health aide services, home-delivered meals, and congregate dining.

About 24% of these African American older adults said they do not know who to ask for information about available services.

Housing

Two-thirds (67%) of these African American older adults live in single-family homes, and nearly three-quarters (72%) are homeowners. Fourteen percent live in an apartment or condo specifically for seniors.

Over one-third (37%) of African American respondents live alone, similar to the 41% of the full survey group. Two-thirds (65%) have lived at their current address for 20 years or more.

One out of five are considering moving in the next two years. The most common reasons, similar to the full survey group, are to avoid making repairs or to have a home that is easier to take care of. A much larger proportion of these African American older adults who plan to move in the next two years are interested in townhomes.

Transportation

One-quarter of these African American respondents said they had received help with transportation in the past month. Three of the respondents who did not receive help with transportation said they needed this type of help. When asked about the means of transportation used most frequently, only 59 percent said they drive their own car, compared to 82 percent of the full survey group. Over one-third get a ride from someone else and 12% use a public bus and/or walk.

Quality of life factors

This group of African American older adults report satisfaction with their lives and also have financial and health concerns.

- General satisfaction with their lives (94%)
- Someone to call on to help right away (96%)
- Someone who could care for them if sick or disabled indefinitely (54%)
- Trusting neighbors to look out for each other (84%)
- Perceiving that people in their neighborhood are willing to help each other out (93%)
- Feeling safe to walk in their neighborhood at night (46%)
- Enough money in the last year to pay for food (90%), medical services (90%), medications (88%)
- “Good” or “very good” health (64%, compared to 79% of full survey group)
- Have insurance to cover prescription drugs (68%)
- “Somewhat” or “very” concerned about the prospect of suffering from poor health (58%)
- “Very” or “somewhat” concerned about paying for long term care for themselves or a loved one (49%)
- “Very” or “somewhat” concerned about outliving their financial resources (44%)

Some measures of community and social involvement:

- 16% help out in the community
- 17% are caregivers, providing or arranging help for a friend or family member

Suggestions for improving the community

When asked, “What would you recommend to improve your community for older adults?” African American respondents’ comments indicate a need for attention to safe and stable neighborhoods, home maintenance services, and improved access to grocery stores and other shopping.

Survey of Hmong older adults

This summary presents results from a special survey of 51 Hmong-speaking older adults. The special survey used random sampling but only in census tracts known to have high concentrations of Hmong people. Therefore these results do not represent the overall population of Hmong older adults in Ramsey County, but can illustrate experiences and views of Hmong older adults.

The Hmong older adult population

Asian older adults in Ramsey County represent 2.6 percent (1,539) of the older adult population. Over the last decade, the Asian older adult population increased by 93% in Saint Paul.



About the survey participants

The typical participant in this special Hmong survey is a woman between the ages of 60 and 70, living with family members, in poverty and widowed.

Compared to the full survey group, the Hmong older adults in this smaller survey group are:

- Younger (77% are under age 75)
- Much poorer (95% less than \$15,000 per year)
- Less likely to be homeowners (41%)
- Not fluent in English (none speak it at home)
- More likely to be widowed (54%)

Service use and needs

In general, the older adults in the special Hmong survey reported high use of each type of service mentioned in the survey, compared to the general survey group. They also reported much higher unmet need for services. At least half of these Hmong older adults receive help with:

- Filling out forms (likely related to English skills)
- Heavy chores
- Housekeeping
- Meal preparation
- Managing finances
- Transportation
- Shopping
- Home health nurse

Home-delivered meals, much more commonly received by these Hmong older adults than the general survey group, is also the top unmet service need, requested by nearly one-third. The other top unmet needs are for help with shopping, transportation, filling out forms, and home health nursing. For each of these services, the unmet need appears to be much higher among Hmong older adults compared to both of the other special cultural surveys, as well as the general survey and the low income group.

These Hmong older adults receive most of their help from family and friends with the exception of home health nursing. In two-thirds of the cases, this service was provided through an organization.

Sixty percent of these Hmong older adults did not know who to ask for information about available services.

Housing

Thirty-nine percent of the Hmong survey participants live in single-family homes, another 33 percent live in apartments or condos not specifically for seniors, and 20 percent live in a senior apartment or condo. Two-fifths own their homes, much lower than the 82% in the general survey.

One-quarter live alone and about three-fourths live with their children.

Almost all have lived at their current address for 10 years or less, much lower than the 27-year average in the general survey. Likewise, nearly one-quarter are considering moving in the next two years, compared to only 10% in the general survey. Their most common reasons for moving are to avoid making repairs or renovations and to be closer to shopping and other services.

Transportation

Nearly two-thirds (65%) of the Hmong respondents said they had received help with transportation in the past month. Eight of the 18 who did not receive help with transportation said they needed this type of help. When asked specifically about the means of transportation that they use most frequently, most (92%) of these respondents get a ride from someone else. Only 16 percent of these respondents drive, compared to 82 percent of the general survey group. A similar proportion of the Hmong older adults and the general survey group use public buses (close to 10%).

Quality of life factors

This group of older adults are not as uniform in expressing satisfaction with their lives, compared to the general survey and the two other special cultural surveys (11% very satisfied, 57% satisfied, 24% dissatisfied).

They are also quite a bit less likely to:

- Have had enough money in the last year to pay for food (fewer than half said yes)
- Perceive that people in their neighborhood are willing to help each other out
- Have someone to call on to help right away
- Trust neighbors to look out after each other
- Feel it's safe to walk in their neighborhood at night
- Rate their own health as “very good” or “good”

A strikingly high proportion of these Hmong older adults have confidence that they have someone who could care for them if they were sick or disabled indefinitely, compared to all the other survey groups.

Suggestions for improving the community

The survey asked, “What would you recommend to improve your community for older adults?” This group of Hmong older adults made relatively few recommendations, touching mainly on their deep financial needs, social isolation, safety concerns, and the need for transportation for errands like shopping and laundry.

Survey of Latino older adults

This summary presents results from the special survey of 39 Spanish-speaking older adults, combined with another 6 Latino older adults who participated in the general survey (45 total). The special survey used random sampling, but only in census tracts known to have high concentrations of Spanish-speaking people. Therefore these results do not represent the overall population of Latino older adults in Ramsey County, but can illustrate experiences and views of Latino older adults.

The Latino older adult population

According to Census 2000, Latino older adults represent 1.3 percent (777) of Ramsey County older adults. From 1990 to 2000, the Latino older adult population in Saint Paul increased by 22 percent.

About the Latino survey participants

The typical Latino older adult in this special survey is a woman between the ages of 65 and 75 who owns her own home and is married. Sixty-two percent of this group of Latino older adults speak English at home.

Compared to the general survey of Ramsey County older adults, these Latino older adults are:

- Younger
- As likely to have income between \$15,000 and \$49,999 (51%)
- More likely to be poor (41% live on less than \$15,000 a year)
- Less likely to be widowed
- Nearly as likely to be homeowners
- More likely than the Hmong special survey group to speak English at home (more than half)

Service use and needs

Service use is higher among this group of Latino older adults than among the general survey group. About half receive help with heavy chores and transportation, and about one-quarter get help with shopping and transportation. However, the Latino older adults do not report much higher unmet needs than the general survey group. Their top needs are for heavy chores, filling out forms, and home health aides.

The help that these Latino older adults receive comes through both informal and formal means. Family and friends more often provide help with heavy chores, transportation, and shopping. Organizations more often help with nursing or health aide services, home-delivered meals and congregate dining.

About 25% of these Latino older adults did not know who to ask for information on available services.

Housing

Close to two-thirds of the Latino survey participants live in single-family homes, similar to the African American special survey group and much higher than the Hmong group, but not as high as the 79% in the general survey group. About two-thirds are homeowners. About 40 percent live alone.

Nearly three-quarters have lived in their current address for 20 years or more, and less than one-fifth are considering moving in the next two years. The most common reasons for considering a move are to have a home that is easier to take care of and to be closer to their children.

Transportation

Nearly two-fifths of the Latino older adults said they had received help with transportation in the past month. Only about half drive their own car, compared to 82 percent of the general survey group. The Latino older adults are more likely to get a ride from someone else; about half do this regularly. A higher share than in other groups also walk (nearly half) and use the public bus system (about one-quarter). A large proportion of Latino respondents said they rely on shopping and other services located in their immediate community.

Some measures of quality of life

The Latino older adults report high satisfaction (100% are “very satisfied” or “satisfied” with their lives). They also report health and financial concerns. Some of the most positive aspects:

- Having someone to call on to help right away (nearly all said they do).
- Trusting neighbors to look out after each other and help each other out (nearly all).
- Having had enough money in the last year to pay for food (nearly all did) and for medical services and medication (not quite 9 out of 10)
- Less concern about outliving their financial resources (only about one-third)
- Having someone who could take care of them indefinitely if they became ill or disabled (more than half do)

Less positive aspects include fewer Latino older adults rating their own health as “good” or “very good” (about half do).

Community and social involvement appears strong in this group of Latino older adults:

- About half care for a grandchild (higher than all other survey groups)
- Nearly as many report that they help out in the community (similar to the general survey group)
- About one-fifth are caregivers, providing or arranging care for someone who is ill or disabled (similar to the general survey group)

Suggestions for the community

The survey asked, “What would you recommend to improve your community for older adults?” The Latino older adults’ comments point to their strong bus ridership and desire for expanded bus service; a need for home maintenance services; easier access to grocery stores and other shopping; parks and nice places to walk; and attention to their social needs. A striking number of the comments also pointed out positive aspects of the community.



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