

# ... “The Times They Are A Changing”

## ONLINE BABY BOOMER & CAREGIVER SURVEY RESULTS

### OVERVIEW

In June, 2005, The City of Fremont with the Tri-City Elder Coalition conducted an on-line survey to identify the needs of the baby boomer generation, especially those who currently give or anticipate giving care to a loved one. 2006 will mark the year that the first of the baby boomers turn 60. The survey was implemented to identify:

- How prepared boomers are for the aging process;
- Views on work, retirement, health, housing, activities, etc.;
- Caregiving needs and challenges; and
- Demographic make-up of the Tri-City boomer population, including ethnicity, age, income, and education.

### METHODOLOGY

An online survey was launched between June 1 – July 8, 2005, using Zoomerang, an online survey tool. Emails, were sent to members of the partnerships’ Core Leadership Team, and community partners. A link to the survey was posted on the City of Fremont’s, Newark’s, and Union City’s websites as well as websites at the Alameda County Library, FremontOnline, and India Community Center. Flyers were placed throughout the Tri-City area, through service agencies providing care to elders, libraries, hospitals, and cultural and faith organizations. The local and ethnic media publicized a press release launching the survey. A print version was also distributed to those that did not have online access and/or could not speak English (the survey was translated into Spanish, and also completed as a group exercise in Punjabi and Farsi).

The criteria to qualify was:

- 1) Must be a baby boomer (born between 1946 and 1964), and
- 2) Must reside in the Tri-City area (Fremont, Newark, and Union City)

700 responses were received, with a fairly equal representation from each City. Final sample size, after the data was cleaned, was 588.

### Limitations:

The survey included only those respondents that had online access, and only those individuals that could read and understand English. Print versions were created to reduce both these limitations.

The data is not a randomized sampling of the Tri-City baby boomer population.

The data was skewed by income and ethnicity; however, to overcome this, both variables were weighted to reflect a representative sample of the Tri-City area.

### ANALYSIS/READING THE DATA

Where applicable, significant differences were cited by gender, city, age, income, ethnicity, immigration, and/or caregiving. Significant differences that were cited were at the 95% confidence level. This means that if the survey was replicated, we are 95% confident that the results would be similar. Further, top 2 box results meant that respondents stated “very” or “somewhat”.

### KEY FINDINGS

Tri-City baby boomers are relatively well-educated, earn well, are married, have children, and are employed. Boomers are fairly optimistic, believe that they will have a satisfying period in their later years, anticipate remaining healthy, and expect that they will have enough money to take care of themselves.

When asked about life after retirement, the majority wished to lead very active lives. Interestingly, 70% stated they plan to work in some capacity after retirement. In addition, over half planned to travel, devote more time to health and fitness, spend time volunteering, and pursue a hobby. Nearly one-fourth planned to move out of the state.

When asked about what they may need as they grow old, the majority felt the need for affordable healthcare and housing, recreational and social opportunities, and personal care services, including door-to-door transportation services. Further, they would expect to find these services through local senior centers and/or local city websites.

However, boomers are busy juggling work and family pressures. As a result, only half stated that they were thinking about their life in later years. Even fewer were thinking about the services they may need to live a good quality of life. While boomers may have an idea of what they would expect their lives to be like, the majority of them are unprepared; they do not have wills signed, power of attorney documents, burial plans, or long-term care insurance.

Nearly one-third of boomers are currently taking care of a loved one, and 44% expect to take care of a parent/in-law within the next 15 years. Those that are caregivers feel that it is very difficult to balance their



*“What a wonderful example of the way a community can mobilize its resources in an inclusive process that takes its direction from those who know best what seniors need - those who are living it right now!”*

Vicki Grant, R.N. Health Education Nurse  
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work/family life, do not find enough time for themselves, and have their own emotional stress.

In conclusion, boomers in the Tri-City area are busy people; many have not even thought about retirement. They know they will be faced with some of the realities of growing old; failing health, caregiving, and financial pressures. However, they also view this as a time when they will be able to travel, spend more time with loved ones, and contribute back to the community.

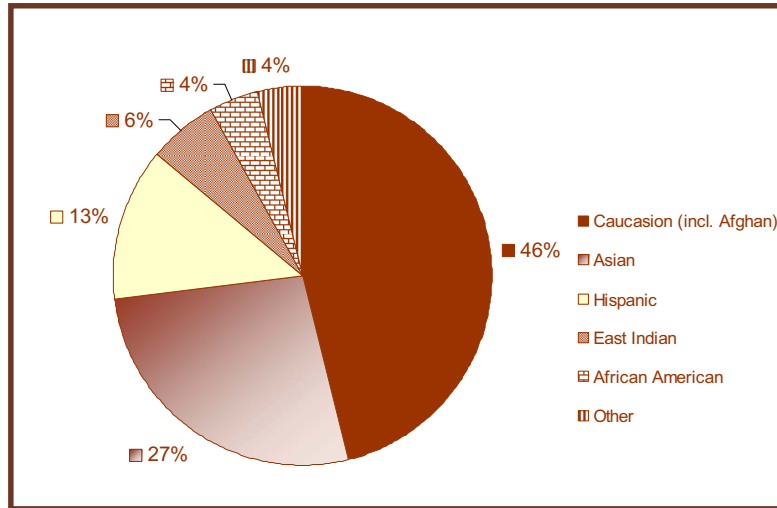
When developing strategies to improve the quality of care for elders in the Tri-City area, it is essential that the partnership take into account the needs of boomers. Boomers are expected to live longer, lead healthier and more active lives, and are more technologically savvy than the seniors of today. Further, the similarities and differences in views and expectations of a very culturally diverse Tri-City community is an added dimension that must be taken into consideration when building a community strategic plan and long-term care model.

## DETAILED FINDINGS:

### Demographics:

Tri-City Boomers make up 25% or 77,931 of the total Tri-City population (311,764), which mirrors that of the national average. Unique to the Tri-City Area is the ethnically diverse makeup of the community:

### Ethnicity of Tri-City Boomers



The ethnic and faith-based diversity in the Tri-City creates a unique set of issues. With the influx of new senior immigrants, come the challenges of cultural and language barriers, transportation issues, feelings of isolation, depression, and lack of self worth. This is exacerbated for the caregivers, especially from the Asian community, where taking care of their elders at home, while juggling the pressures of family and work, is considered a moral responsibility. Significant demographic findings from the study are:

- Compared to Census data, there were a greater number of residents from Fremont who responded to the survey, and fewer that responded from Union City
- ◆ When comparing demographics by city, significantly more Hispanics reside in Union City, more African Americans reside in Newark; and more East Indians in Fremont.

City	Census (%)
Fremont	66
Union City	21
Newark	13

- Ethnicity was weighted to reflect the Tri-City Census Data.

Ethnicity	Census (%)
Caucasian (incl. Afghan)	46
Asian	27
Hispanic	13
East Indian	6
African American	4
Other	4

- Nearly two-thirds of respondents were **female**.
- Slightly more than half (56%) **work** in the Tri-City area.
  - ◆ Among those working in the Tri-City area, there are significantly more individuals who make less than \$50,000.
- The **average age** of the respondents was **50**; age was evenly distributed.
  - ◆ There were significantly more younger Asian respondents (41-49 years).

- The average number of people residing in a **household is 3**.
- Nearly **90%** stated they have a **spouse living** with them, and nearly 70% stated they have **children** in their household.
  - ◆ Those that stated they have a spouse and children living with them tended to be significantly younger (41-49 years), and had significantly higher incomes (\$100K+).
  - ◆ Significantly more Asians and East Indians had parents/in-laws living with them as compared to Caucasians.
- **75%** of respondents were **married**.
  - ◆ Caucasians and Hispanics reported significantly higher divorce rates than other ethnic groups.
- Nearly **60%** of respondents had a **college degree or higher**.
  - ◆ There were significantly more post graduates residing in Fremont, and making \$100K or more.
  - ◆ Significantly more Asians and East Indians have post graduate degrees as compared to any other group.
- Average annual **household income is \$93,000 (weighted)/ survey (\$107,000)**.
  - ◆ Significantly more East Indians made \$150K or more compared to any other ethnic group.
- Nearly **90%** of baby boomers were **employed either full or part-time**.
  - ◆ Younger boomers are significantly more employed than older boomers.
  - ◆ More East Indians were self-employed as compared to any other ethnicity.
- **75%** of boomers stated they have **one or more parents or parent-in-laws living**.
  - ◆ More boomers with incomes of \$55K+ have parents/in-laws living.
  - ◆ More Caucasians have parents/in-laws living.
- **One-third** of boomers were **immigrants**.
  - ◆ 70% of the Asian population was not born in the US; 91% of the East Indian population was not born in the US.
  - ◆ The **average age** when boomers immigrated was **25**.
- **88%** of boomers **did not have parents/in-laws immigrate** within the past 15 years.
  - ◆ Conversely, among those that had parents immigrate, it was significantly higher among the Asian and East Indian groups.
- Interestingly, nearly **40% of boomers speak a language** other than English.
  - ◆ Hispanics, Asians, and East Indians stated this significantly more than other groups.

Household Income	Census (%)
Less than \$50K	22
\$50K-99K	40
\$100K or more	38

## Caregiving

- Nearly **30%** of boomers are currently **caregivers**.
  - Asians and East Indians are caregivers significantly more than other groups.
- The **average time** boomers spend caregiving is **8 hours/week**.
  - African Americans stated that they spend 20+hours/week caregiving, significantly more than any other group.
- Help provided by caregivers – Respondents were asked how often they spend time assisting their parents/in-laws in each of these activities. Top five activities are highlighted in the following chart:

Please state how often you do each of these for the older people in your life:	A lot (%)	Some of the time (%)	Not at all (%)
Visit them <i>Hispanics visit them significantly more than any other group</i>	58	38	5
Check up on the phone with them <i>Hispanics check up with them significantly more than any other group</i>	56	34	10
Drive them to places, such as to the doctor or shopping	47	36	16
Handle paperwork or bills for parents or others	45	39	17
Do the shopping or errands for them	43	45	12

- 81%** of respondents stated they **needed help** with one or more of the following; the top five areas are highlighted:

Which of the following, if any, do you feel you need more help with?	(%)
Balancing my work and family responsibilities	51
Keeping the person I care for safe at home	35
Finding time for myself	30
Providing transportation services	26
Managing my emotional stress	26

19 % stated they did not need additional support.

## Future Years

- Half of all boomers have thought about their later years in life, and where they would like to live; fewer have thought about the kind of services they may need.
  - Older boomers have thought about these issues significantly more than younger boomers.

Regardless of how far in the future it might be, how much thought, if any, have you given :	A lot (%)	Some (%)	Not at all (%)
To the community where you would like to live in your later years?	52	42	6
To the home where you would like to live in your later years?	51	44	6
To your later years of your life? <i>African Americans have thought about this significantly more than any other group (75%)</i>	49	47	3
To the kind of services you might need to help you in your later years?	38	49	13

- Boomers were asked about their employment status in later years, and what they planned to do after retirement:
  - Interestingly, 70% stated they **planned to work** in some capacity (part-time), slow down and start their own business, after retirement. Approximately one-fifth (20%) stated they would retire and not work at all, and another 12% stated they would do something other than work.
  - There were no major significant differences by cultural group.
- The majority of the boomers would like to spend time traveling, and spending time with friends/family. In addition, they would like to devote more time to their health, volunteer activity, and pursuing a hobby. Significant differences are highlighted in italics:

- Respondents were asked where they would choose to volunteer in their later years, if at all. **94%** stated they would choose to volunteer; only 6% did not expect to volunteer. Three-fourths expect to volunteer for a non-profit /social service organization.

Top 5 activities that come to mind to participate in later years:	(%)
Non-profit/social service organizations	77
Faith organizations	25
Civic or government organizations <i>Caucasians (28%) and East Indians (35%) stated this significantly more than any other groups</i>	24
Cultural/Ethnic associations <i>African Americans stated this significantly more than any other group (59%)</i>	20
Professional associations	1

- Boomers were asked about their views on health, money, satisfaction and services. Top two box (very or somewhat likely) responses are listed below. Half of all the respondents feel that life will be satisfying, they will be healthy, and will have enough money to take care of their basic needs. Approximately **one-fourth** trust that they would have a **variety of senior support services** or public/private benefit programs available.
  - Respondents who made \$100K or more were significantly more likely to agree with this statement as compared to those that made \$100K or less.*

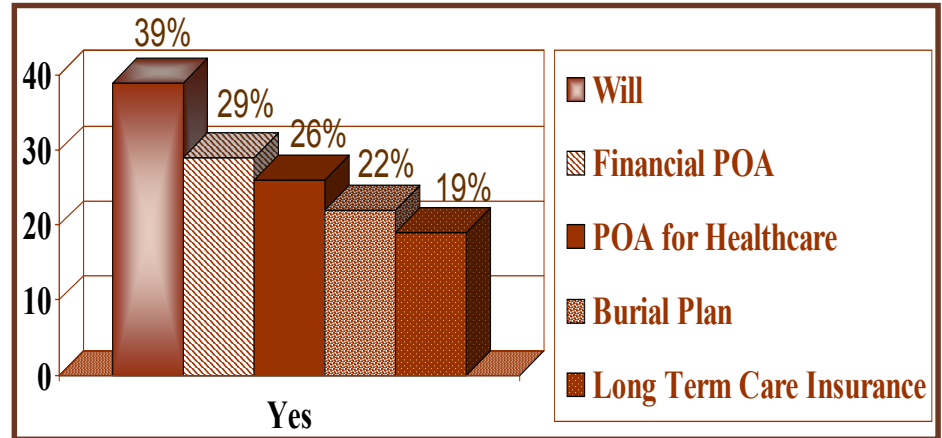
Top 5 activities that come to mind to participate in later years	(%)
Travel/vacation <i>Individuals that made \$50K or more were more likely to think about this than those that made less.</i>	76
Spend time with friends and family	65
Devote more time to health and exercise <i>Hispanics (69%) and African Americans (83%) were more likely to state this than any other group</i>	57
Volunteer <i>Women were significantly more likely than men (64%)</i>	57
Pursue a hobby <i>Caucasians stated this more than any other group (53%)</i>	45

For the majority of your later years, how likely is it that:	Top Two Box (%)
Retirement in your later years will be a satisfying period	58
You will be in good physical health in your later years	54
You will have enough money to take care of your basic needs in your later years	49
Your community will offer a variety of senior support services	28
Public and private benefit programs will continue to be available to you as you age	22

- Boomers were asked about the likelihood of residing in their current home or moving to another location. Top two box (very or somewhat likely) responses are listed below. Significant differences are highlighted in italics:

If you had a choice, how likely do you think it is that:	Top Two Box (%)
You will be caring for one of more of your parents/in-laws or other relatives within the next 15 years?	44
You will be able to stay in your home for the rest of your life? <i>Boomers that make \$50K or more are significantly more likely to state this than those that make \$50K or less</i>	39
You will move to a different state? <i>African Americans and Residents of Newark stated this significantly more than those in Fremont and Union City</i>	23
You will move to a different residence within the same city? <i>East Indians stated this significantly more than any other group</i>	15
You will move back to your country of origin?	10
You will move to a different country? <i>East Indians stated this significantly more than any other group</i>	6

- Boomers were asked whether or not they had a will, power of attorney, burial plan, and long-term care insurance:
  - Overall, less than 40 % of respondents were prepared with one or more of these plans.
  - Older boomers were significantly more prepared than younger boomers.
  - Generally, those who made over \$100K were more prepared than those that made less than \$100K.
  - Caucasians were significantly more prepared as compared to any other group.



- Boomers were asked where they expected to live during their later years. Top Two Box (very or somewhat likely) responses are listed below. Significant differences are highlighted in italics:

Please state how likely each of the following are:	Top Two Box (%)
I expect to live on my own during my retirement years. <i>Older boomers are significantly more likely to agree with this statement than younger boomers</i>	52
I live or (expect to live) near at least one of my children	46
I live or (expect to live) with at least one of my children. <i>East Indians stated this significantly more than any other group</i>	14
I expect my children to support me monetarily when I grow old.	6

- Boomers were asked to state their top 5 services that they expect would be most important to them in their later years. Significant differences are highlighted in italics:

Top 5 services that are most important	(%)
Affordable health care	89
Recreation/ Social opportunities <i>Recreational opportunities were significantly more important to those that made \$100K or more compared to those that made less than \$50K</i>	49
Affordable housing <i>This was significantly more important to those that made less than \$50K</i>	47
Affordable personal care services	46
Accessible public or door-to-door transportation services	43

- Respondents were asked where they would search to find out about programs and services for older adults in the Tri-City area. Half of the respondents stated that they would search for information at a local senior center or local city website.

Where to look for more information (top two choices)	(%)
Local senior center <i>Residents of Newark stated this significantly more as compared to Fremont or Union City</i>	51
Local City website	47
Web Search (Google, Yahoo, MSN, etc.,) <i>Younger boomers and those that made more than \$100K stated this significantly more</i>	40
Local city office	23
Relative/ Friend	15

- Boomers were asked how accessible they felt services are for older adults in our community.

How accessible services are:	(% )
Very accessible	27
Somewhat accessible	65
Not at all accessible	7

## Future Needs

When asked about what they may need as they grow old, the majority of boomers felt the need for affordable healthcare and housing, recreational and social opportunities, and personal care services, including door-to-door transportation services.

When asked about their future years, about half have thought about their future years, but only 38% have thought about the kinds of services they might need.

How much thought have you given... In your later years:	A lot (%)
To the community where you would like to live?	52
To home where you would like to live?	51
To your later years of life?	49
To the kinds of services you might need?	38

## Implications

The results of the survey have brought forth the following implications:

- The need for our community to have appropriate programs and services in place to meet the diverse and growing elderly population
- The opportunity to have flexible and meaningful volunteer and employment opportunities for increasing numbers of older adults
- The importance for organizations to collaborate to strengthen and simplify senior service systems rather than continuing to compete with one another for the consumer
- There is a need to educate businesses to increase their awareness regarding future labor shortages and purchasing power of older adults
- The need for our community to help prepare boomers to plan for their later years
- The importance to create innovative (and possibly more technologically advanced) ways to help consumers locate services and make them accessible to caregivers, seniors, and their families

# APPENDIX B - Mental Health Summary

Alameda County Behavior Health Care Services  
Mental Health Services Act  
Phase III Proposal Integration

## OLDER ADULTS PLANNING PANEL SOUTH COUNTY SUBCOMMITTEE

STAFF SUMMARY – September 8, 2005

### I. Community Issues (DHM and/or generated by Workgroup):

#### ***Frequent emergency medical care (DMH):***

- Because of the stigma associated with mental health issues for older adults in general, and specifically with many of our cultural and ethnic populations (Chinese and Afghan, for example) mental health issues often reach crisis proportions before they are dealt with and when emergency medical care is required.
- There is the need to better educate primary care physicians and others working with older adults about mental health concerns. Primary care physicians either do not adequately diagnose mental health issues of older adults, or they tend to solve mental health problems solely through medication.
- For the Asian population, identification of mental health problems may be more easily heard by the elder and family members if it comes from a primary care doctor. This group is extremely reluctant to directly seek out mental health services.

#### ***Inability to manage independence (DMH):***

Mental health issues for older adults, if not dealt with, have a downward spiraling effect on their lives. Depression, and anxiety, often caused by loss and aging, may lead to greater dependence on family or others, and in poor nutrition which then results in physical frailty or it may be manifested in other physical symptoms.

#### ***Isolation (DMH):***

- Isolation is a major issue for older adults with mental health problems. There is failure to acknowledge problems, and often a

lack of information about mental illness services available to older adults and their families. In many of our cultural communities such as Chinese/Asian and Afghan, mental health issues are often purposely hidden from others, as they bring “shame on the family and family members.” Isolation is also frequently caused by lack of English language skills.

- Because of the stigma associated with mental health problems, older individuals will not seek out any service, which openly advertises itself as a mental health service. The best approach to reaching these isolated individuals is to provide them opportunities to socialization and group activities. For elders who have recently immigrated, the preference is for group activities among elders with similar experience who speak the same language. Once elders begin to socialize, build relationships and trust within a program environment, there is much openness to begin to talk about or be approached about mental health issues.

#### ***Involuntary care (DHM):***

Seniors and their family members often wait until mental health problems are so serious that involuntary care is sought. There is concern about cost or payment for services, so families wait until there are no other alternatives.

#### ***Lack of culturally and linguistically appropriate services (Workgroup):***

There is a real need to hire and train more mental health providers who speak Mandarin, Taiwanese and Cantonese for our area. Similarly professionals who speak the Afghan dialects of Farsi and Pashto are almost nonexistent. More Spanish speaking mental health providers are also needed. In the absence of more trained professionals, professionally trained translators are needed to work both with clients and families. Mental health services should be imbedded in existing socialization programs (local examples on page 44).

**Lack of access due to poor transportation or limited mobility of elder (Workgroup):**

The Tri-City area lacks a good system of public transportation; when County services are primarily provided in the Northern or even the middle part of the County, older adults do not have access to them. For many of the older adults who have limited mobility, it is important that mental health services are delivered in their home.

**II. Analysis of Mental Health Needs in the Community:**

Mental illness prevalence data estimated by Alameda County suggests that 12% of *seriously mentally ill* (SMI) clients over age 60 in South County are served by the Alameda County mental health system. This percentage served is the lowest of any region in the County. The low % served is likely due to a combination of cultural, linguistic, and geographic (i.e., travel distance to reach services) causes. Another issue is the lack of geriatric services in South County. There are currently only two psychiatrists in the County's mental health network located in South County that indicate a specialty in geriatric psychiatry. South County is also a large geographic area with spotty public transit, adding an additional barrier to seniors trying to access mental health services.

The City of Fremont's Senior Support Services Division estimates that half (125) of the 250 clients it serves through its case management programs in the Tri-Cities have unmet mental health needs.

It is strongly recommended that mental health services should be imbedded in the existing programs for older adults in the community and not developed as stand alone services. Seniors will seek mental health support from within a known community support environment or program. The other recommendation is that mental health services for older adults should be provided as part of wrap-around services, which may help the older individual deal with other issues, such as physical health, transportation, housing, income support, etc. Case management for older adults is a key to providing this wrap-around support.

**Asian Pacific Islander (API) population:** Many SMI API older adults do not utilize the mental health system. Because mental illness is highly

stigmatizing in the Asian Community, Chinese families tend to discourage the use of mental health facilities among family members until disturbed members become unmanageable and their illness severe. According to the Chinese American Psychiatric Epidemiological Study (CAPES), only 17% of those experiencing mental health problems sought care. ACBHCS estimates that only 13% of South County API seniors needing mental health services are actually receiving services, compared to 31% in North County and 35% in Central County.

Even where Chinese older adults and their families are willing to acknowledge mental illness, language barriers make it difficult for them to access services: In a survey of API clients conducted by ACBHCS, 72% of respondents had difficulty finding appropriate mental health providers due to language barriers (Mental Health Services Act, Asian & Pacific Islanders, June 2, 2005)

**Afghan population:** Our workgroup also identified an unmet need among Afghan senior immigrants who suffer from post traumatic stress in large numbers due to the loss of family members during the 1980 Soviet war in Afghanistan.

Southern Alameda County, California is home to the largest community of Afghan refugees in the United States; local community groups and city officials estimate that there are approximately 10,000 Afghans in Southern Alameda County with the largest concentration living in the city of Fremont. In a community survey conducted by UCSF of 196 Afghan families, participants reported a large majority of family members do not speak, read, or write English (Lipson, Omidian, & Paul, 1995). Mental health issues were identified as one of the most significant problems in the community (Lipson, 1993). Furthermore, many of the elders live in poverty, lack transportation and are unable to access basic services such as housing and medical support

# APPENDIX C - Acknowledgements

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*"As Baby Boomers we have an incentive to improve the quality of care for today's older adults. We'll be joining their ranks in the near future and we will want to have high quality, coordinated services which meet our needs already in place."*

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*“A community that thrives does so due to the vital involvement of all of its members. Aging: The Ultimate Adventure...Journeying Together is exciting as it is driven by the active participation of not only private citizens, community, ethnic and faith organizations but also older adults.”*

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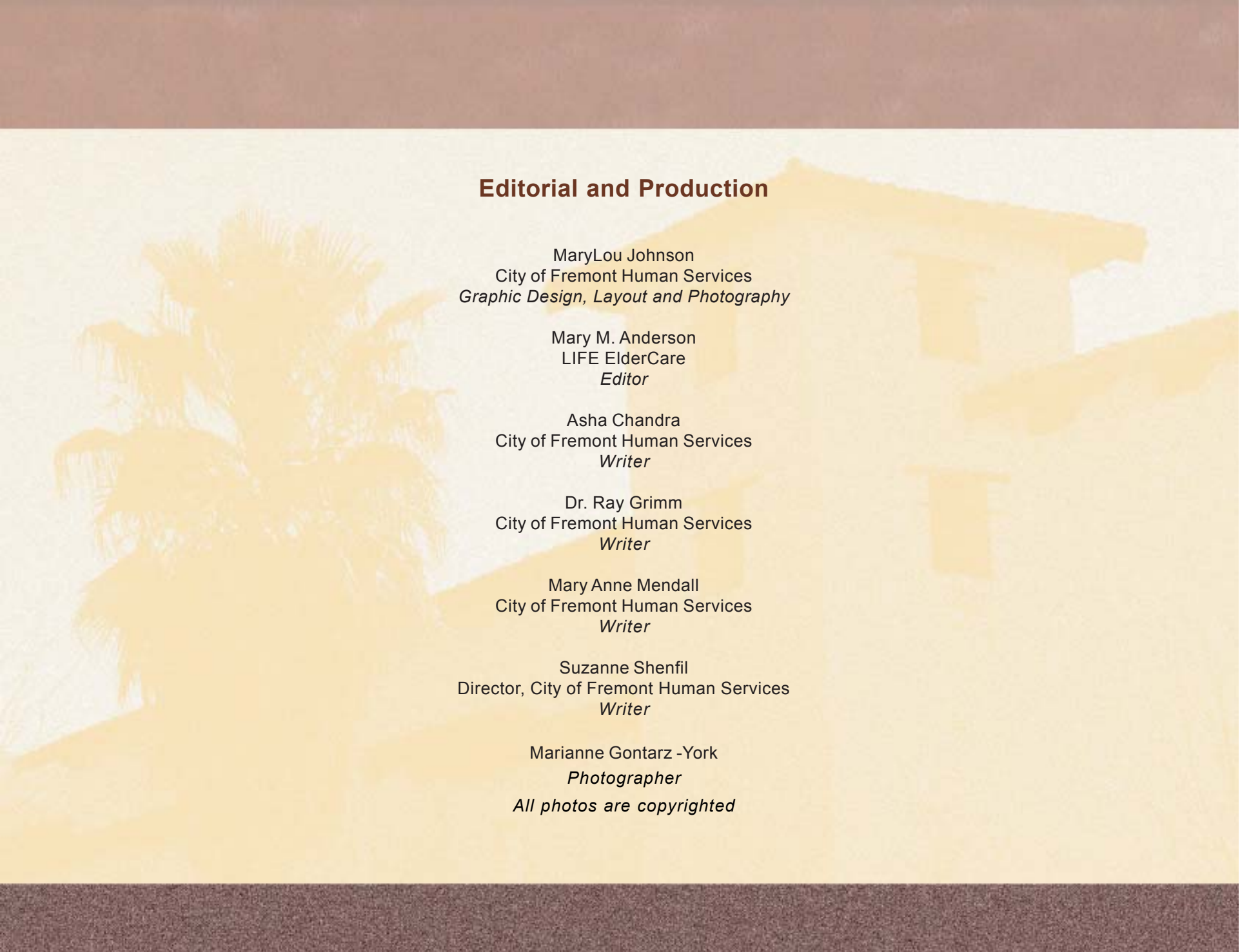
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