

Survey of the Senior Population of Belmont

**League of Women Voters
of Belmont**

Senior Survey Committee

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We are also indebted to the 1,219 seniors in Belmont who took the time to fill out and return their completed questionnaires. Without them there would be no survey. We thank them all for their help.

Contents

Acknowledgments

- * I. Introduction
- * II. Key Findings
- * III. Validating the Results
- * IV. Demographic and Other Data Findings
- * V. Programs and Activities for Seniors
- * VI. Health and Social Services for Seniors
- * VII. Respondent Comments about Other Issues

* Appendix

The Questionnaire

Questionnaire Results

Additional Tables

Complete List of Respondent Comments

I. Introduction

The successes of medical research, together with better diets, and better living conditions, have enabled people today to live longer and healthier lives. For a great many, old age is still a dynamic time for enjoying life, for continued well-being, and for intellectual growth. Most seniors don't think of themselves as "old." Yet, as time goes by, they may find that they have to make adjustments in their lives, due to the loss of good health, and the loss of relatives and friends; and they may increasingly depend on the services and help of others.

The League of Women Voters of Belmont has for many years maintained a program position that supports "a multifaceted, adequately funded program for senior citizens in Belmont, recognizing the high percentage of the population in this group." It also supports a "periodic survey" of seniors to "achieve a profile of them, their various needs and interests." The League determined that this was an important time to carry out such a survey. Seniors, defined as those 60 years of age and over, currently account for 21 percent of the total population. This percentage may increase when senior housing becomes part of the McLean development. In a few years the baby boomers are also expected to add substantial numbers to this age group.

The League mailed questionnaires to 5,200 Belmont residents aged 60 and above in late January of 2004. The survey had three key purposes: the first was to obtain a portrait of the senior population – to learn a wide range of demographic data about this diverse group of individuals, a large majority of whom have lived in Belmont for the greater part of their lives, and have raised their families here. The second purpose was to discover what sorts of services these seniors already need, or would like to see made available, in town. And the third was to learn about the different types of programs and activities seniors already take part in, either on their own or through the current senior center, and additional programs that they would like to see offered.

Respondents were invited to add comments about any issues that were important to them; and many did so. These comments covered a wide range of subjects, and added considerable depth to the questionnaire responses. The comments also tapped into

concerns about spending priorities in town, rising real estate taxes, and hopes for building a new senior center, as well as many other issues.

We received 1,219 responses, representing a return of over 23 percent. We thank all those 1,219 individuals who took the time to answer our questions. We appreciate their help in enabling us to conduct this study. A comparison between the data we collected and the 2000 U.S. Census figures for Belmont on age, gender, and education, supports the validity of the information we collected.

This report documents our findings and analysis. It offers a broad portrait of the senior population. We do not suggest any conclusions. Rather, we hope that the data themselves, and the many comments contributed by our respondents, will help to expand the public's understanding and appreciation of the seniors in our town, and to dispel any tendency toward viewing them through a single narrow lens. Their needs, interests, and concerns may sometimes be different, but they are also just as various as those of any other age group.

The League of Women Voters is sharing this report with the Board of Selectmen, the Council on Aging, and with the general public.

II. Key Findings

[All the data are tabulated in full in the Appendix. In the body of the text, percentages are rounded up or down to the nearest whole number. There were non-responses to varying extents to all the questions. In the text, they are mentioned when the numbers are significant. In the tables in the Appendix, all non-responses are tabulated.]

Demographic and Other Data Findings

- The gender breakdown among our 1,219 survey respondents, 729 women (60 %) and 449 men (37 %), mirrors the gender breakdown in the 2000 U.S. Census for Belmont. 41 individuals (3%) did not answer this question in our survey.
- The age breakdown within our survey group also mirrors the U.S. Census data: 253 (21%) are aged 60 - 64; 459 (38%) are aged 65 - 74; 364 (30%) are aged 75 - 84; and 112 (9%) are 85 years or over. Again, there were a few non-responses.
- 668 (55%) of our respondents are married, 272 (22%) widowed, 135 (11 %) are single, and 67 (6%) divorced.
- The large majority were born in the United States, and among both foreign and native born, most have lived in Belmont for 26 or more years.
- The respondents, overall, are well-educated. 224 (18%) have a master's degree, and 142 (12%) have a Ph.D. (Men are more likely than women to have one). 266 (22 %) percent have a college degree, and another 208 (17%) have had some college experience. This leaves 275 (23%) who have not gone further than high school or trade school. Older seniors, generally, tend to have spent fewer years in school.
- The data show that a shift is occurring as younger seniors with more education are gradually displacing older seniors with less education.
- Three-quarters of our respondents (932 individuals) own their home or apartment, another 157 (13%) rent. Two-thirds live in single-family homes, another fifth in two- to four-family dwellings. Over 50 percent live with their spouse, a few with other family or friends, and almost a third live on their own.
- Three-quarters say they have other family members in the area. Most also say they have neighbors whom they can call on for help if necessary. However, a small number may have no one to turn to.
- Over 80 percent say that they are able to get about as much as they like; almost 13 percent cannot. These individuals either do not drive, do not drive at night, have a disability, or are homebound for other reasons.
- 17 percent of our respondents say they are the primary care giver for a spouse or relative.
- Three-quarters (964 individuals) rate their physical health as good or very good, while 19 percent rate it as fair or not very good. 86 percent (1,044

respondents) express a sense of general well-being, but 12 percent rate their well-being as fair or not very good. The vast majority say they are able to take care of their own affairs.

- Most of our respondents are not working. Only 199 (16%) work full-time and 258 (21%) work part-time or occasional hours. Just over half of the men, and a third of the women work. Even among the young seniors, aged 60 to 64, less than half (45%) work full-time, and a quarter work part-time or occasional hours.
- About 40 percent of our respondents donate varying amounts of time to volunteer work; just one percent volunteer full-time. Volunteering is highest among young seniors, and drops off with each succeeding age group.
- Slightly over half of all our respondents say they belong to one or more athletic, social, religious, community, or another type of organization. A third say they do not belong to any organizations. Organizational membership drops off slightly with age.
- Two-thirds of respondents say they have hobbies or interests that are important to them. 18 percent say they do not.
- Slightly over half of all respondents have access to a computer. Usually this is at home. The same proportion uses the computer to send and receive e-mail. Slightly smaller percentages use other internet resources. Computer access is highest among the youngest respondents (78%) and drops off significantly with each succeeding age group.
- Our respondents show wide variation in their level of concern “at the present time” about being able to pay their bills for:
 - The mortgage and/or rent: 14 percent concerned
 - Real estate taxes: 40 percent
 - Medical costs: 38 percent
 - Prescription drugs: 37 percent
 - Food and clothing: 12 percent
 - Home heating: 30 percent
 - Emergencies: 34 percent
- As many as 33 percent of our respondents express no concern at all “at the present time” about any of the listed items. This suggests that many seniors in Belmont do not have significant worries about financial issues. At the same time, there are almost certainly many others for whom financial considerations may be extremely serious.

Programs and Activities for Seniors

- Our respondents are most interested in seven categories of programs and activities: classes, fitness and exercise, cultural expeditions, day and overnight trips, discussion groups and lectures, social activities, and table and card games.
- There is a striking interest in activities that engage seniors in learning, doing, creating -- activities that are intellectually stimulating.
- Fitness and exercise are very important. Respondents suggest a range of possibilities from aerobics to swimming, strength and flexibility, walking groups, gym workouts, and outdoor sports.
- Respondents want a center that offers scheduled social get-togethers, but also provides a welcoming place to drop in and to socialize with others.

Health and Social Services for Seniors

- The services most wanted by respondents can be grouped under three headings: health, help around the house and yard, and getting around town.
- There is a strong interest in programs such as blood pressure clinics, provision of flu shots, eye and ear screening, and massage therapy. But respondents also want to learn about diet, health management, issues of the aging, and more.
- Many express concern about being able to get help around the house and yard, and in finding reliable repair and service people. They would like some agency to serve as a referral agent.
- Getting about is a constant refrain -- the need for a cross-town bus service, rides to doctors' offices in Belmont and out of town, and to Alewife station.
- Many respondents, their comments suggest, may be not be aware of all the services that are already available to them through the Belmont Council on Aging

Respondent Comments about Other Issues

- A great many respondents complain about taxes and other costs that they face (such as for Cable TV). Quite a few suggest that they may be forced to leave Belmont if their real estate taxes continue to rise.
- This begs the question: Will the numbers of seniors in Belmont increase substantially as the baby boom generation reaches sixty, or will the increase be less, if the cost of living in Belmont continues to rise?
- Very many respondents express an urgent need to build a new senior center, and tend to deplore the state of the present one. They also express frustration at the lack of progress.
- There are others, however, who say they could not use a senior center -- for medical or other reasons. Still others would like a center when they

are older. (Several, whatever their age, do not think of themselves yet as seniors.)

- Some respondents state firmly that they would never use a senior center. Others would prefer to have a community center, and programs for all ages.
- There are also many who worry about spending priorities in town; and several, even though they themselves are seniors, feel that limited funds should be spent on priorities such as schools and road and infrastructure maintenance.
- Many complain about the condition of Belmont's shopping centers, the lack of restaurants, other than Asian ones, and the lack of food stores in the centers. They also complain about traffic management and dangerous roads.
- A few express frustration about ever getting a new cemetery.
- A miscellany of other comments includes criticism of the management at the Hill Estates and issues at Waverley Oaks.
- Finally, many respondents express gratitude to the League of Women Voters for conducting the study – they are grateful, also, for the attention that this survey focuses on seniors; they feel that as a group they are often ignored.

III. Validating the Results

To assess whether our sample of individuals mirrors the senior population of Belmont as a whole, we compared the data we collected on gender and age, and also on education, with data for Belmont from the 2000 U.S. Census.

Gender: Our sample population includes more women than men, by a ratio of almost two to one. This ratio is close to the Census data, but suggests that we have had a slightly lower response from men.

	Belmont Senior Survey (Population Aged 60 and Above)	2000 U.S. Census for Belmont (Population Aged 60 and Above)
Women	60 % (729 respondents)	59 % (2,963)
Men	37 % (449 respondents)	41 % (2,088)
No response	3 % (41)	

Age: The comparisons on age are very close, but suggest that we have had a slightly lower response from the very elderly.

	Belmont Senior Survey (Population Aged 60 and Above)	2000 U.S. Census for Belmont (Population Aged 60 and Above)
60 – 64	21 % (253)	20 % (1,002)
65 – 74	38 % (459)	38 % (1,897)
75 – 84	30 % (364)	30 % (1,503)
85 and over	9 % (112)	13 % (649)
No response	3 % (31)	

Education: It is harder to make a direct comparison on educational attainment, for two reasons: (1) the 2000 U.S. Census combines data for all Belmont adults aged 25 and over; (2) it includes a much more detailed breakdown of educational levels than our survey does.

	Belmont Senior Survey (Population Aged 60 and Above)	2000 Census for Belmont (All Belmont Adults Aged 25 and Above)
Less than high school diploma:		5 % (948)
High school:	20 % (242)	16 % (2,726)
Trade school:	3 % (33)	
Some college:	17 % (208)	16 % (2,813)
Bachelors degree:	22 % (266)	26 % (4,649)
Masters degree:	18 % (224)	21 % (3,675)
Doctorate:	12 % (142)	16 % (including
Other:	3 % (35)	“professional” degree) (2,775)
No response:	6 % (69)	

The tables above do show, however, that the two sets of data follow a very similar pattern even though they may not be strictly comparable.



IV. Demographic and Other Data Findings

[In the body of the text, percentages are rounded up or down to the nearest whole number. Non-responses to questions are mentioned when the numbers are significant. All the data are tabulated in full in the Appendix.]

Gender: Our sample of 1,219 respondents includes 729 women and 449 men. There were a few no responses. The ratio of women to men closely mirrors the findings of the 2000 U.S. Census.

Gender	Number	Percent
Male	449	36.8
Female	729	59.8
No response	41	3.4

	1,219	100.0%

Age: We divided our respondents into four categories. Ages 60 – 64, 253 respondents; ages 65 – 74, 459; 75 – 84, 364; and 85 and over, 112. Again, there were a few no responses.

Age Group	Number	Percent
60 – 64	253	20.8
65 – 74	459	37.6
75 – 84	364	29.9
85 and over	112	9.2
No response	31	2.5

	1,219	100.0%

Marital status: Over 50 percent of our respondents are married. Almost a quarter are widowed, 11 percent are single, and just 5.5 percent divorced.

Status	Number	Percent
Married	668	54.8
Single	135	11.1
Widowed	272	22.3
Divorced	67	5.5
Other	9	0.7
No response	68	5.6

	1,219	100.0%

U.S. or Foreign Born: The large majority of our respondents were born in the United States. Only 11 percent say they were born elsewhere; and of these, 115 have lived in the United States for 26 years or more. Six individuals have lived in this country 11 to 25 years, and another 6 have been here 10 or less years.

Foreign Born Years in the U.S.	Number	Percent
Less than 5	1	0.8
5 – 10	5	3.9
11 – 25	6	4.7
26 or more	115	89.8
No response	1	0.8

	128	100.0%

These numbers suggest that we may not have adequately reached the *most recent* immigrants: only two individuals in our sample acknowledged that they do not speak or read English. It is noteworthy, however, that the majority of the foreign born have lived for very many years in the United States, probably, in fact for the greater part of their lives.

Residency in Belmont. The majority of *all* respondents have also lived in Belmont for a long time. 64 percent say that they have lived here for 26 or more years. Another 15 percent claim lifelong residency. 12 percent have lived here 11 to 25 years; 5 percent between 5 and 10 years; and only 2 percent less than 5 years.

All Respondents Years in Belmont	Number	Percent
Less than 5	26	2.1
5 – 10	58	4.8
11 – 25	149	12.2
26 or more	775	63.6
All your life	182	14.9
No response	29	2.4

	1,219	100.0%

Education: Our survey results show that half of our respondents have a bachelor's degree or an additional higher degree. As many as 12 percent have a doctorate. At the same time, 22 percent have not gone beyond high school or trade school.

Men and women are almost equally likely to have acquired a bachelor's degree: 22 percent of women and 24 percent of men. 19 percent of both men and women hold master's degrees. But men are more likely to hold a doctorate (22 percent of men as opposed to 6 percent of women).

Education	Totals		Women		Men	
	No.	%	No.	%	No.	%
High school	242	19.8	180	24.7	58	12.9
Trade school	33	2.7	16	3.4	16	3.6
Some college	208	17.1	148	20.3	56	12.4
Bachelors degree	266	21.8	157	21.5	106	23.6
Masters degree	224	18.4	136	18.7	86	19.1
Doctorate	142	11.6	42	5.8	100	22.3
Other	35	2.9	26	3.6	9	2.0
No response	69	5.7	24	3.3	18	4.0
	1,219	100.0%	729	100.0%	449	100.0%

Younger seniors among our respondents have more years of education than do the older age groups. The proportion holding a doctorate drops by almost half, from 15 percent for those between 60 and 74, to 8 percent in the age group 75 – 84, and then by half again to 4 percent for those 85 and over. The percentage with a master's degree is 27 percent among 60 – 64 year olds, and 23 percent among 65 – 74 year olds, then drops to 11 percent among the group aged 75 – 84, and to 10 percent for those 85 and over. In the group aged 60 – 64, 12 percent have “some college”; this proportion increases to 25 percent for those aged 85 years and over. There is a similar “reverse” trend among those with a “high school” education. The proportion is 13 percent for the age group 60 – 64, rises to 15 percent for individuals 65 – 74, to 27 percent for those 75 – 84, and then to 34 percent among those aged 85 and over.

Education	60 – 64		65 – 74		75 – 84		85 and Over	
	No.	%	No.	%	No.	%	No.	%
High school	32	12.6	69	15.0	100	27.5	38	33.9
Trade school	6	2.4	11	2.4	10	2.7	5	4.5
Some college	31	12.2	81	17.6	68	18.7	28	25.0
BA or BS	66	26.1	98	21.3	84	23.1	15	13.4
Masters degree	67	26.5	106	23.1	40	11.0	11	9.8
Doctorate	37	14.6	69	15.0	29	8.0	4	3.6
Other	11	4.3	5	1.1	16	4.4	2	1.8
No response	3	1.2	20	4.4	17	4.7	9	8.0
Total	253	100%	459	100%	364	100%	112	100%

