

HENNEPIN COUNTY AGING INITIATIVE

Community Focus Group Project:
What Are Older Adults Thinking About the Next 15 Years?

EXECUTIVE SUMMARY

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Executive Summary

During three months in late 2011 and early 2012, CLEAR LLC was contracted to conduct mixed method (survey and interview) focus groups with persons 55 -65, to gather data complementary to ongoing research being done by Hennepin County's Department of Planning, Development and Research. A total of 15 focus groups with 137 highly diverse persons were conducted. Complementing the County's own research on aging, these groups were designed to provide a rich and detailed description of how people approaching retirement, or in early retirement, see their lives: their views on aging, their health and well being, the state of their finances, their aspirations and hopes, their concerns and fears and their expectations for health care, housing, transportation and other services in the next fifteen years.

The post-World War II "baby boom" generation population involved in these focus groups is interesting for a number of reasons, mostly their sheer numbers. It is anticipated that this demographic group will have significant public policy implications for the County as their demand for services and facilities grows.

Over-Arching Findings

The findings are rich, robust and detailed. The key over-arching findings suggest:

- **Aging gracefully.** This is a "younger" generation than their parents healthy, active and with much to contribute. They are "aging gracefully."
- **Deferred retirement.** Most of our focus group members have been forced by economic circumstances to abandon thoughts of early retirement or of traditional retirement.
- **No retirement savings.** Homeowners, some "underwater" in their mortgages find their homes no longer provide retirement savings.
- **Eroding cultural norms.** Immigrant groups fear that their children will not, or will not be able to by virtue of economic circumstances, care for them in aging. Most have no other "social security."
- **Need to work:** Focus group participants both want to and need to work, and many said they expected to work well past traditional retirement age.
- **Financial insecurity.** Financial insecurity is pervasive. All, even higher income families, have been forced to make some lifestyle adjustments. Over half of focus group participants reported that they are just meeting or not meeting their basic expenses.
- **Benefit cuts.** Persons on Social Security, and those anticipating that their principal source of income will be social security, are very concerned about possible cuts in benefits.
- **Health.** Participants are focused on health but recognize that health is the great unknown and that changes in health status can be as close as, one put it, "falling down the stairs."
- **Health care costs.** Without question, the principal driver of financial insecurity is health care costs, particularly the cost of health insurance.
- **Policy changes.** Given the size of this demographic group, it is likely that public policies concerning transportation, public safety and housing will have to change.
- **Aging Well**

Focus group participants recognize that their well being depends a good deal on their own behavior. As a result, most engage in physical activity, ranging from household chores to

working out at the gym. Participants worry a great deal about cognitive health issues, and so engage in various activities which they hope will prevent or delay them. Most have social connections, including communities of faith. For many groups, the idea of community centers – gathering places – was suggested as a way in which government, or government and private entities working together, could share information, provide services and, in general, assist older persons in aging well.

Financial Security

Focus group participants are deeply concerned about their current financial well-being and worried, even fearful, about the next fifteen years. Concerns about continued availability of Medicare and Social Security, solvency of pension funds, and increased health care costs impact participants' sense of financial security and their plans for the future. Participants also lament the decreases in housing values and taxes, and wonder if they will be able to afford the kind of housing they need or wish. The current financial situation significantly affects decisions about work, and most plan to work as long as possible.

Health

Health and health care were huge issues in group discussion. Few had issues with the quality of their health care; all had issues with its cost. The costs of maintaining health insurance, as well as copays, deductibles and medications are a burden for many. We heard many cases of health care deferred or delayed due to cost considerations. Challenges also include navigating the complexity of insurance systems, particularly Medicare Part D.

Transportation

Overwhelmingly participants rely heavily on cars, either their own or cars belonging to friends or family. Some acknowledged they might need to move to locations that allow easier access to stores and other places people

need to go, and to transit options. Among those who make regular use of public transit, particularly buses, complaints include safety concerns, inadequate bus shelters and costs. Greater use of public transit is unlikely if these issues aren't addressed.

County Services

Participants all expect the County to maintain core services including public safety. They differ on other expectations with some suggesting that County services are too expansive, fueling an unsupportable rise in property taxes. Others strongly believe the County should play a significant role in the following:

Health: Partnering in sharing information about wellness and insuring seniors have adequate information about health insurance.

Housing: Encouraging affordable, livable and dignified housing, close to transportation and services.

Work and employment: Finding ways to encourage employment options for those 55 and older would probably have the greatest impact on the well being of the aging baby boomers.

Services: Focusing on maintaining services vital to seniors. This includes providing more and more accessible information about services.

Taxes: Becoming aware, even in the absence of other solutions, of the impact of property taxes on seniors.

Self Organizing Solutions: Listening to and drawing on the talent and experience of this generation of activists in seeking solutions to issues.