

2008

A Survey of Older Adults in Michigan

A Report on the Findings



Introduction

The Michigan Office of Services to the Aging and Elder Law of Michigan conducted this study as part of grants from the United States Administration on Aging and the Michigan State Bar Foundation. A study of this type had never been conducted in Michigan. The purpose of the study was to gauge the issues and understanding of older adults in Michigan about their understanding of legal rights, current issues in their lives, incapacity and decision making, and knowledge of services available.

One of our goals was to reach persons that are not currently connected to the “Aging Network” in Michigan. These would be people that are not using “aging or legal aid” services. Due to our limited funding, we decided to use the registered voter list. While we recognize that the use of register voters may exclude some older adults, it was the most accessible and accurate list available.

The long-term goal of this project is to provide service providers and policy makers with the information to make decisions on service priorities and funding. The items highlighted in this report are not recommendations of either the Michigan Office of Services to the Aging or Elder Law of Michigan.

This report was written with a great deal of detail to provide the most value to the greatest number of users. You can obtain the exact data by contacting Elder Law of Michigan. If you would like additional information or if you are interested in having the data compiled in a different way, please contact Elder Law of Michigan at 1-866-400-9164 or info@elderlawofmi.org.

Acknowledgements

Michigan Office of Services to the Aging and Elder Law of Michigan would like to acknowledge the support of the United States Administration on Aging and the Michigan State Bar Foundation for their financial support in this effort. We would like to thank Tim Robart of Elder Law of Michigan for all of his hard work in putting together the draft of the final report. Additionally, thanks to Kate White and Keith Morris of Elder Law of Michigan and Lynne McCollum of Michigan Office of Services to the Aging for their work in designing the survey, compiling the data, analyzing the results, and editing the report. Also thanks to Michael Braem, a former volunteer at Elder Law of Michigan, for his work in laying out the data results. We would also like to thank all of the members of the Elder Rights Coalition Planning Committee that provided feedback on the survey.

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Methodology

All data for this report was collected by written response to a 46-question survey instrument that was mailed out in December 2007. Along with the survey, a self-addressed, stamped envelope was included.

The persons surveyed were randomly selected from a registered voter list. The sample selected was 3,000 and statistically representative of the population in **Michigan over age 50**. The sample was weighted with a higher percentage of minority persons to ensure an adequate response. A total of 664 people completed and returned the survey. An analysis of the self-reported demographics and zip codes showed that the sample reflected the demographics and geography of the older population in Michigan.

Limitations

While efforts were made to reach all aspects of the older population in Michigan, there are some recognized limits to this data. First of all, the responses are all reported by the respondent and the truthfulness of the response defines the validity of the report. We must assume that every person completing the survey was telling the truth. For example, if someone was being abused or neglected but was embarrassed to disclose this, that person would probably have not responded accurately to that portion of the survey.

There are several populations that are not adequately represented in this report. While we took extra efforts to reach the minority populations, most were underrepresented in the responses. Only the African-American community had a high enough response rate to be considered statistically sound. Even though the sample reflected the appropriate percentages of several other minority populations, the number representing these groups was so small that valid conclusions could not be reached.

Other populations that were not reached through this survey were institutionalized persons and persons with literacy limitations. Even though we offered assistance by telephone to anyone requesting it, the delivery of the survey through the mail imposed limitations on reaching these persons.

Significant Findings

Just under two-thirds of the respondents stated that they felt they had enough money to meet their basic needs. If the converse is true, then 35 percent of older adults do not feel they have enough money to meet their basic needs. Less than one percent reported being taken advantage of or neglected. Only 60 percent of those responding had a will or other type of written plan to handle their estate when they die. Sixty-one percent used joint accounts as a means to help with financial management, while only 3 percent had a durable power of attorney for finances. Only 22 percent stated that they understood their rights if they had a court-appointed guardian or conservator. Estate planning and health care insurance rank as the top issues of concern.

Members of lower income households were four times less likely as higher income households to have someone to care for them as they age. While 3 out of 4 higher income households reported having enough money to meet their basic needs, only 1 in 10 of lower income households reported having enough money. Eighty-eight percent of higher income households felt safe and secure in their home, but only 20 percent of lower income households felt the same way. Only 20 percent of lower income households reported being able to manage their own money, compared with 91 percent of higher income households. Higher income households reported being more knowledgeable of their rights in most legal situations.

The percentage of those with annual household incomes under \$10,000 per year was three times higher for African Americans than whites. Only 43 percent of African Americans felt that their basic needs were being met. Twenty percent of African Americans reported needing assistance with their utilities in the past year. Whites reported feeling more informed about their legal rights in most situations than African Americans. Whites were twice as likely to have a will than African Americans. Over one quarter of the African Americans indicated they wished they knew more about what happens when you die without a will.

Men reported feeling more knowledgeable about legal rights and more likely to be living with a spouse or partner. This is directly related to the fact that half of the women surveyed reported that they would use a family member other than their spouse to make decisions for them if they could not.

When looking at the responses grouped by geographical region, we see that the Detroit-area region has higher levels of lower income African Americans. In the Northern region, 77 percent lived with a spouse while only 26 percent lived with a spouse in the Detroit-area region. Seniors in the Northern and Eastern regions were twice as likely to have a health care power of attorney than those in the Detroit-area region.

These are just a few of the highlights of the report. We encourage you to read each section carefully. We have highlighted findings throughout the report. If you would like additional information or details, please contact Elder Law of Michigan at 1-866-400-9164 or info@elderlawofmi.org.

General Findings

I. Race and Gender

A little more than half of the older adults who participated in this survey were female. The average age of the respondents was 71 years old. The racial breakdown was as follows: 74 percent white, 15 percent African American, 2 percent Asian or Pacific Islander, 2 percent Native American, and 5 percent Hispanic.

II. Finances and Living Situations

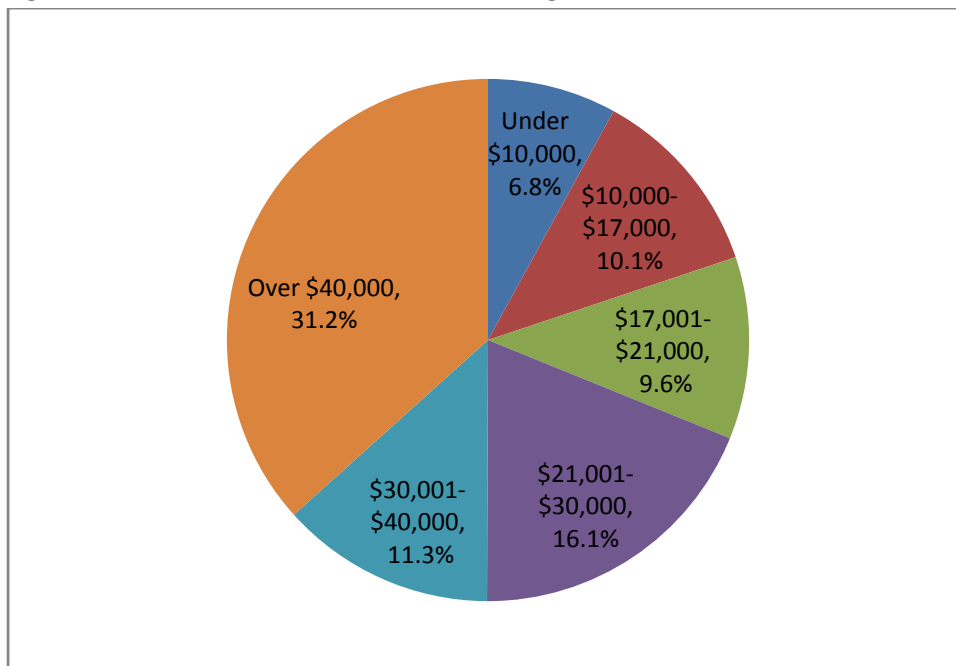
A. Home Ownership and Living Arrangements

Eighty-five percent of those surveyed owned their homes and 10 percent lived in a rental. One-quarter lived alone, 61 percent lived with a spouse or partner, and 7 percent resided with another family member.

B. Economic Status and Personal Security

Over one-quarter of the older adults in this survey had annual household incomes of \$21,000 or less, while nearly one-third had incomes greater than \$40,000. The following pie chart in Figure 1 illustrates the breakdown of the different income levels.

Figure 1. Annual Household Incomes of Michigan's Older Adults



Approximately two-thirds of those surveyed (64 %) felt they had enough money to meet their basic

Approximately two-thirds of those surveyed felt they had enough money to meet their

needs. Approximately three-quarters were able to go when and where they want. Sixty percent had someone who could care for them as they age, and 23 percent thought they would be able to hire someone to care for them if needed.

Ten percent of the older adults surveyed revealed that they were unable to pay their bills, and 2 percent were considering bankruptcy.

C. Financial Management

Joint bank accounts were utilized by 61 percent of the respondents to pay their bills and 29 percent used automatic bill payments. Fourteen percent denoted that they have someone else helping them to write out checks or assist with other methods of bill payment. Only 3 percent reported using a power of attorney for finances to help with financial management.

D. Health Care Coverage

Seventy percent of those surveyed received Medicare and a slightly smaller percentage had private insurance from a past or present employer. Thirteen percent of the respondents received Medicaid, while over two percent had no health care coverage. Twelve percent of the older adults indicated that they do not understand the health care services they are eligible to receive. Well over one-quarter indicated they had questions about Medicare Part D.

Over one-quarter of the older adults indicated they had questions about Medicare Part D

III. Problems in Daily Life

A. Salespeople and Creditors

About 5 percent of those surveyed indicated that interest rates were much higher than expected on loans they took out with a bank, credit card, or mortgage company. About the same amount were also having trouble making their loan payments. Six percent of the respondents claimed to get a lot of calls about money they owe. Nearly one-quarter were contacted by a store, bank, or other person in last year claiming the elders owe money that they do not believe they actually owe.

22% percent repeatedly received unwanted phone calls from people trying to sell them something or offering prizes

One-quarter of the older adults indicated they had people come to their door trying to sell them things, and nine percent felt pressured to buy. Twenty-two percent repeatedly received unwanted phone calls from people trying to sell them something or offering prizes. Eleven percent of those older adults indicated they felt pressured to buy or to give out information.

B. Home Upkeep

Of the people surveyed, 15 percent indicated they needed help in the past year with cleaning their house or yard. Eight percent needed help getting a window or roof fixed, and 6 percent needed assistance with a broken appliance.

IV. Knowledge of Rights, Services and Legal Options

A. Understanding Legal Rights

In response to a question about whether they understood their rights in specified circumstances, less than half of the older adults felt they knew what rights they would have as a resident in an apartment building, as a patient in a hospital, if they received medical care paid for by Medicare or Medicaid, or if they had a power of attorney. While about 60 percent did feel they knew their rights as a customer buying a product or service or if they were signing an agreement, only 29 percent knew what their rights would be as a resident in an assisted living or nursing home. Only 22 percent thought they knew what their rights would be if they had a court appointed guardian or conservator.

Under half of those surveyed knew what their legal rights would be in many common situations

B. Planning for Incapacity and Death

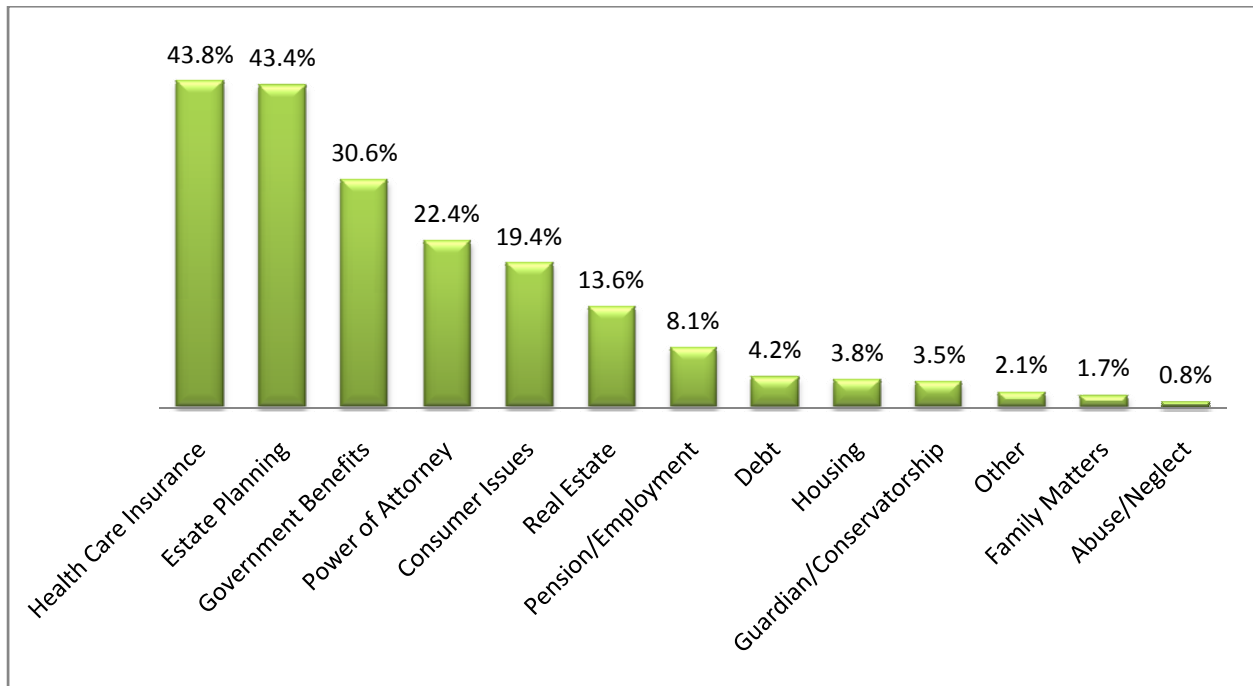
Over one-quarter of the elders surveyed reported having a plan for who would manage their money if they could not, but that it was not in writing. Nearly 10 percent did not have anyone to manage their money for them if needed.

Twenty-eight percent also revealed that they intended for their family to get their belongings when they pass on, but that the plan was not written down. Eighteen percent of the respondents know something about what happens when someone dies intestate, but indicated they wish they knew more. Thirteen percent shared they do not know what happens when someone dies without a will.

V. Priorities and Needed Services

When asked to indicate the three legal issues that concern them the most, about 44 percent of the older adults surveyed denoted both estate planning and health care insurance as top concerns. Thirty-one percent indicated government benefits were an important matter, followed by powers of attorney at 22 percent. Nineteen percent marked consumer issues as significant and 14 percent indicated real estate. These values and others are shown in the following Figure 2 graph.

Figure 2. Issues of Greatest Concern to Older Adults in Michigan



The methods most preferred by older adults for receiving free legal advice and information were a number to call for advice (73%) and basic documents prepared by an attorney (51%). One-third would

73% of older adults would choose a telephone number to call as one of their most preferred methods to receive legal advice and information

like to be able to meet with a lawyer within 100 miles of their home, and one-quarter would like to see presentations on legal topics at their local community center. One-quarter also felt that legal information on a website would be helpful.

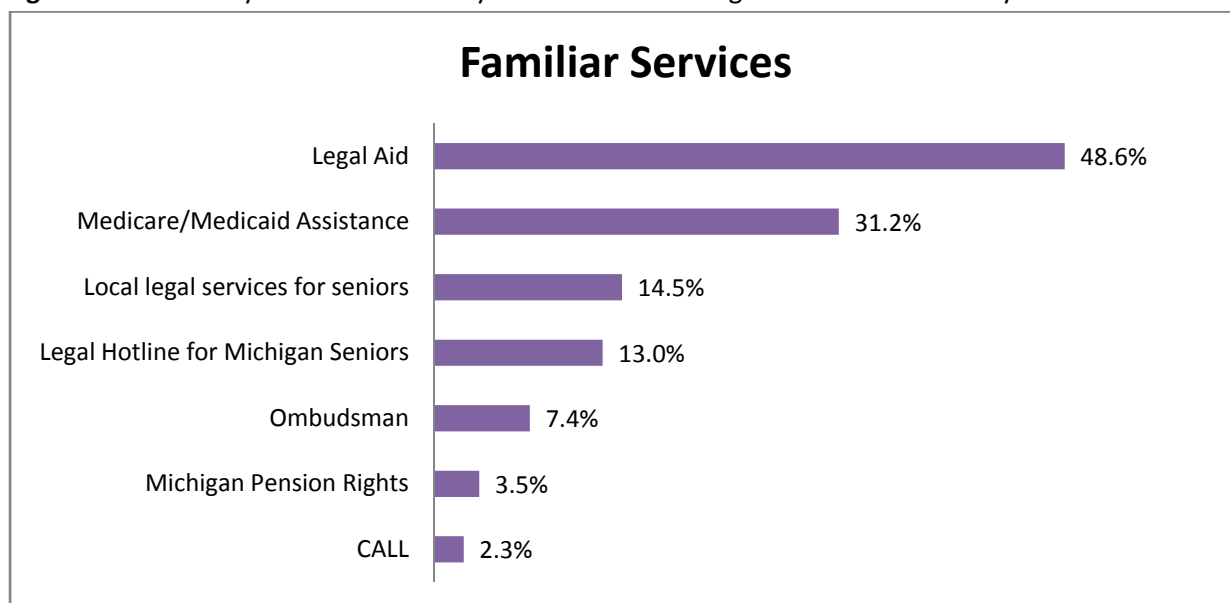
If faced with a legal issue and free legal advice or information was not available, about half of the older adults surveyed indicated they would hire an attorney. Twenty-eight percent would research the problem on the internet, and 9 percent would attempt to ignore the problem.

VI. Reaching Older Adults

When asked to indicate what programs they had heard of, 49 percent of those surveyed noted “Legal Aid.” Thirty-one percent were familiar with the Medicare/Medicaid Assistance Program. Other programs listed showed much smaller percentages as illustrated in Figure 3 below.

49% of those surveyed had heard of “legal aid”

Figure 3. Community Services Previously Known to the Michigan Older Adults Surveyed



Although half of those surveyed indicated use of e-mail and the internet, when asked what the best methods were to give older adults information about a new service, relatively small percentages indicated a website or e-mail. At 70 percent, the most popular method by far was information received through the mail. Forty-two percent felt TV advertising was a good way to reach them, and 31 percent indicated newspaper advertisements would be an effective method.

Income Disparities

I. Composition—Race and Gender

Females comprised 65 percent of the lower income group (annual household income under \$21,000) and 49 percent in the higher income category (over \$21,000 annual household income).

Of all of those with lower incomes, 68 percent were white, 21 percent African American, and 5 percent Hispanic. Of those in the higher income group, 80 percent were white, 12 percent African American, and 5 percent Hispanic.

Over one-quarter of the lower income older adults surveyed had annual household incomes under \$10,000 per year

II. Financial and Living Discrepancies between Income Groups

A. Household Income

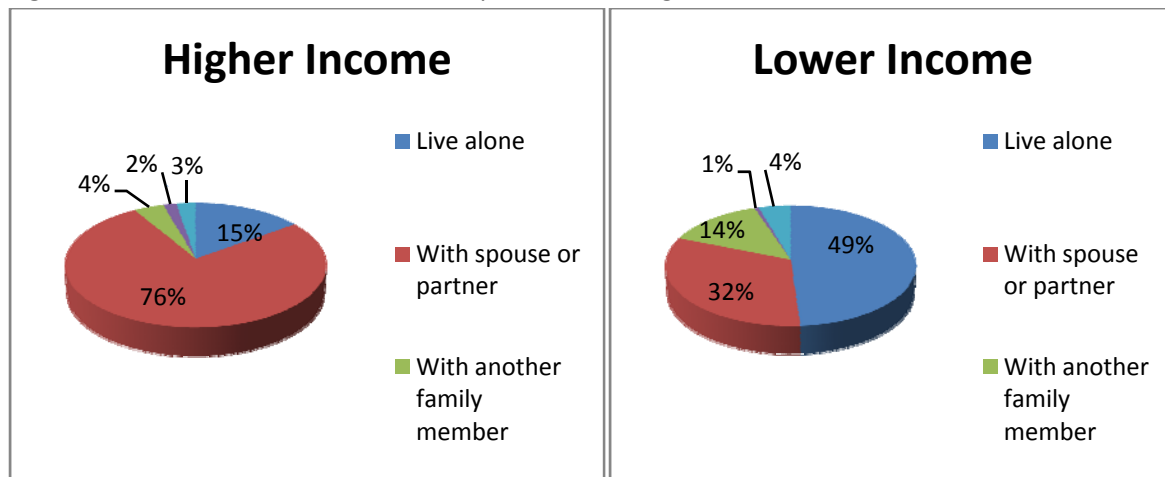
Over one-quarter of the lower income older adults surveyed had annual household incomes under \$10,000 per year. Over half of those with higher incomes brought in over \$40,000 to their households annually.

B. Home Ownership and Living Arrangements

Of the older adults surveyed, 95 percent of those with higher incomes and 72 percent of those with lower incomes owned their homes.

Household composition was dramatically different between the household income categories. Only 32 percent of those with lower incomes lived with a spouse or partner, contrasted by 76 percent of the higher income older adults. Fourteen percent of lower income persons lived with a family member other than a spouse, compared to only 4 percent of those in the higher income range. Just under half of the lower income people surveyed lived alone, while 15 percent of the higher income respondents lived by themselves. The pie charts in Figure 4 illustrate the dissimilarities in living arrangements.

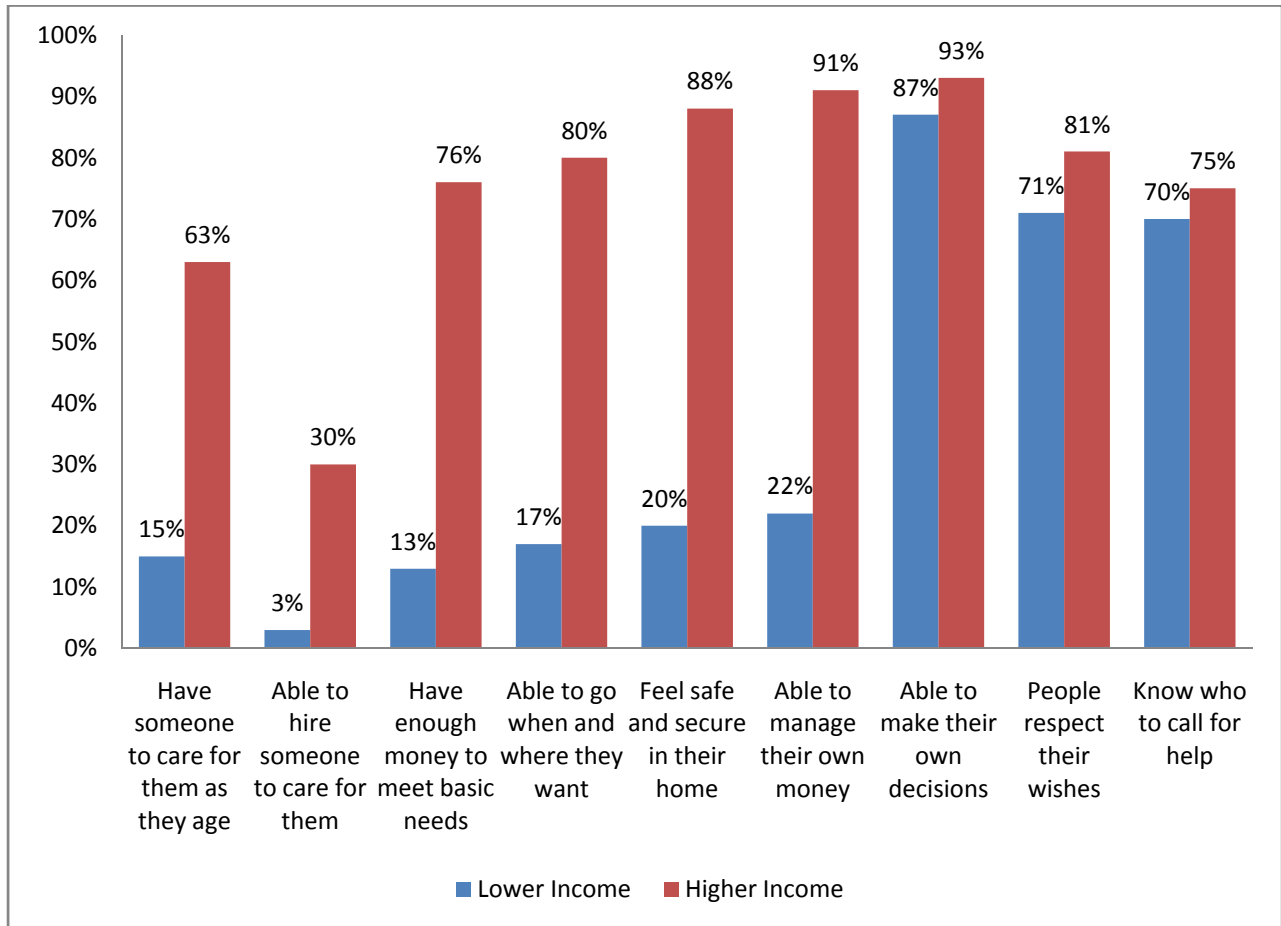
Figure 4. Differences in Household Compositions for Higher and Lower Income Older Adults



C. Personal and Financial Security

Disparities were evident when it came to the ability to go when and where they choose, feeling secure in their homes, having someone to care for them as they age, being able to meet basic needs, and being able to manage their own money. There was an average 55-percentage-point disparity between higher and lower income older adults in the above-mentioned categories. The following graph in Figure 5 illustrates these disparities.

Figure 5. Dissimilarities in Feelings of Autonomy, Well-Being, and Security in Higher and Lower Income Older Adults



D. Health Care Coverage

The proportion of older adults in the higher income bracket who had private health insurance was more than twice what it was for those with lower incomes.

E. Financial Management

Nine percent of the lower income people surveyed indicated that interest rates were much higher than expected on loans from a bank, credit card, or mortgage company. The percentage of higher income respondents who felt the rates were higher than anticipated was less than half as much. Higher than expected fees on loans were proportionately over twice as high for those in the lower income group than in the higher income category.

9% of the lower income people surveyed indicated that interest rates were much higher than expected on loans

Only 3 percent of lower income persons reported having a power of attorney for finances, compared with 2 percent of higher income persons. Three quarters of higher income households reported using a joint banking account as a way to plan for incapacity, compared to 43 percent of lower income households. Thirty-five percent of higher income households report using automatic bill payment as a way to manage their money, while only 18 percent of lower income households reported using this technology.

III. Problems in Daily Life among the Differing Financial Levels

Lower income elders reported needing help with various household tasks and repairs in notably larger percentages than indicated by persons having higher incomes. Lower income households reported needing assistance at a rate of two to three times as much as higher income households with cleaning their home or yard, removing bugs or mice, getting trashed picked up, dealing with a problem with a neighbor, talking with a landlord, and getting appliances fixed.

The proportion of lower income respondents who repeatedly received unwanted calls from people trying to sell them something or offering prizes was nearly double what it was for those with higher incomes—31 percent to 16 percent.

IV. Knowledge of Rights, Services and Legal Options among Higher and Lower Income Older Adults

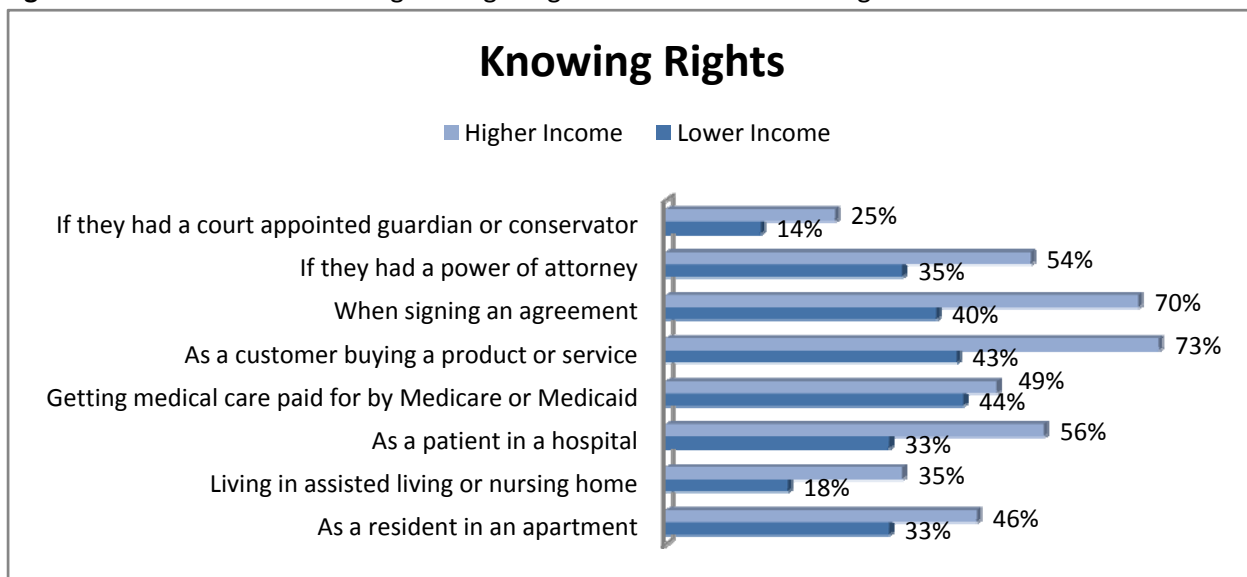
A. Understanding Legal Rights

When presented with a question about whether they felt they knew their rights in various situations, higher income respondents were far more confident about their rights. Less than half of all lower income individuals felt they knew their rights. For some of the scenarios questioned about, such as whether they would know their rights as a resident in a nursing home, the proportion that did was as low as 25 percent for those with low incomes.

Less than half of all lower income individuals felt they knew their rights

Higher income older adults who felt they knew their rights as a customer buying a product or service or if they were signing an agreement had about a 30 percentage point advantage over their lower income cohorts. For knowledge of rights as a patient in a hospital getting medical care, there was a 23-point difference between the economic classes. The disparities are shown in the Figure 6 graph below.

Figure 6. Differences in Knowledge of Legal Rights for Older Adults of Higher and Lower Income Levels



B. Knowledge of Community Services

A greater percentage of those with higher incomes had heard of the Legal Hotline for Michigan Seniors and the Long Term Care Ombudsman than did those at the lower income level. However, greater percentages of lower income than higher income respondents were familiar with local legal service programs for seniors and the Medicare/Medicaid Assistance Program: 41 percent of lower income and 27 percent of higher income people surveyed.

C. Planning for Incapacity and Death

In planning who would manage their money if they could not, only 21 percent of Michigan’s lower income older adults surveyed indicated it would be a spouse or partner, compared to 63 percent of the state’s higher income elder citizens. This was reversed for those who indicated it would be a family member other than a spouse—67 percent for lower income and 26 percent for higher income.

Forty-eight percent of lower income and 62 percent of higher income respondents responded that they had a will or other written plan for distribution of their property upon their death. A larger percentage

17% of the lower income older adults surveyed admitted they do not know what happens when someone dies without a will

of lower income than higher income persons indicated they had a plan that was not written down. Seventeen percent of the lower income older adults surveyed stated that they do not know what happens when someone dies without a will. Only 9 percent of those with higher incomes indicated they do not know.

In arranging who would make health care decisions for them, the percentages were roughly the same as above. Just under one-quarter of the lower income people surveyed indicated they had a power of

attorney for health care, compared to over one-third of those in the higher income range. A little over one-quarter of the lower income older adults had a living will or patient advocate. In contrast, 43 percent of those with higher incomes had such documents.

About one-quarter of the lower income older adults had a living will or patient advocate compared to 43 percent of those with higher incomes

V. Variations in Priorities among Economic Levels

Some notable differences became apparent concerning the legal issues that were deemed most important to the older adults who were surveyed. One-half of those with higher incomes indicated estate planning was a significant issue, compared to one-third of those with lower incomes. Forty percent of lower income respondents and 27 percent of those with higher incomes were concerned about government benefits. Landlord/tenant issues were a concern for 11 percent of lower income persons, but only for one percent for those in the higher income level. The respondents in the higher income bracket were more concerned with pension/employment issues and real estate than were their lower income counterparts.

When presented with a question about what they would do if free legal advice and information were not available, only 27 percent of those in the lower income group indicated they would hire an attorney

18 % of lower income people surveyed would attempt to ignore a legal problem

compared to 61 percent of the older adults in the higher income category. The percentage who would try to research their problem on the internet was more than twice as high for those with higher incomes compared to lower income respondents. Eighteen percent of the lower income people surveyed revealed they would attempt to ignore a legal problem. By comparison, only 6 percent of those in the higher income group would ignore it.

VI. Reaching People in Different Economic Classes

When asked to indicate which methods would be most useful for obtaining free legal advice and information, a significant difference was apparent for the percentages in each group who wanted information on a website. Thirty-three percent of those in the higher income group chose this method compared to only 10 percent of the lower income people surveyed. This may be related to the fact that only 26 percent of the lower income respondents use the internet. In sharp contrast, 63 percent of higher income people surveyed indicated they use the internet.

Racial Disparities

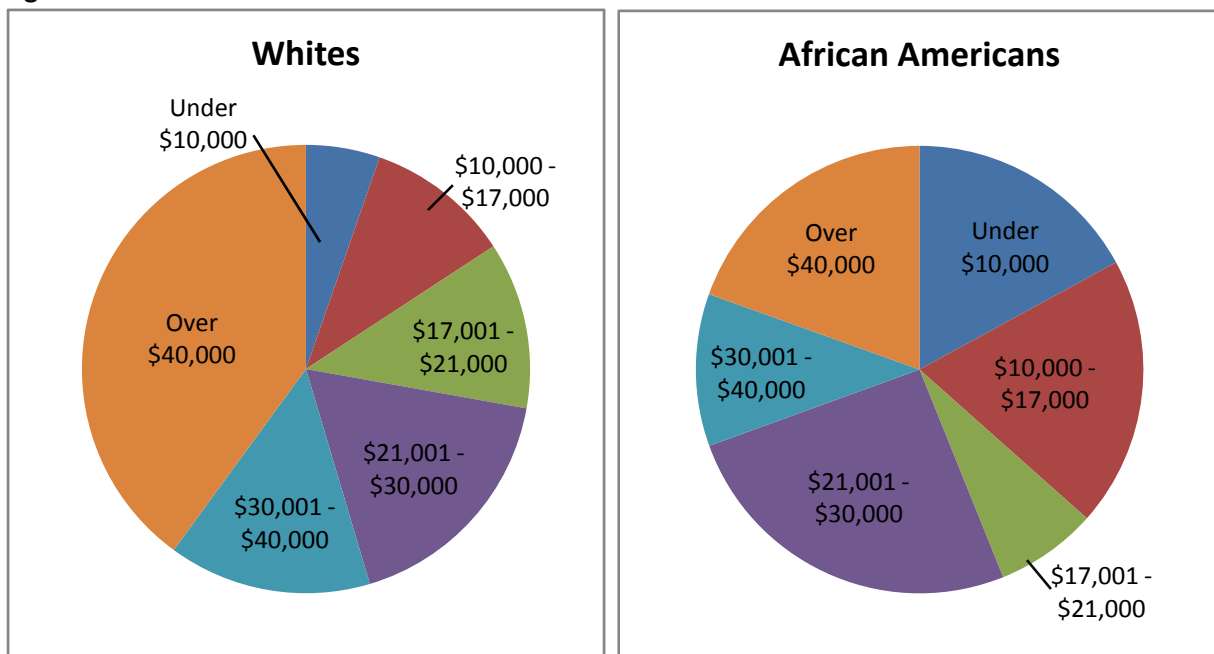
I. Financial and Living Differences between Races

A. Household Income

When it comes to the poorest of the poor, the percentage of those with annual household incomes under \$10,000 per year was three times higher for African Americans than whites. A higher percentage of African Americans were also in the \$10,000 – \$17,000 range and, interestingly, in the \$21,001 – \$30,000 ranges. As shown in Figure 7, larger percentages of white respondents had annual incomes between \$17,001 - \$21,000 and greater than \$30,000—with the proportion of whites with incomes over \$40,000 twice what it was for African Americans.¹

The percentage of those with annual household incomes under \$10,000 per year was three times higher for African Americans than whites.

Figure 7. Dissimilarities in Annual Household Incomes between White and African American Older Adults



¹ Although Hispanics, Pacific Islanders, Native Americans, and those who identified as multi-racial or other were among the participants of this survey, their numbers were too few for their responses to be considered representative of their respective groups. Therefore, the racial dissimilarities illustrated below focus only on whites and African Americans. Because there were a sizeable number of participants in the survey, the relatively small percentage of African American participants (~15%) was still deemed sufficient for utilization in this study.

B. Home Ownership and Living Arrangements

Eighty-nine percent of white survey participants owned their homes, as opposed to 72 percent of African Americans. Approximately a three times larger percentage of African Americans live in a rental or in someone else's home. The proportion of African Americans who live in a home with three people (including themselves) was twice as great as for whites and over three times higher for those who live in a home with more than three people. Sixty-seven percent of white respondents live with a spouse or partner compared to only 39 percent of African Americans. The percentage of survey participants who live with a family member other than a spouse was nearly four times greater for African Americans.

67% of white respondents live with a spouse or partner compared to only 39% of African Americans.

C. Personal and Financial Security

Fifteen percent more whites than African Americans felt safe and secure in their own home or felt they could go when and where they wanted—the latter at only 62 percent for African American respondents. A large gap exists between the two races concerning having enough money to meet their basic living requirements. While 71 percent of whites felt their essential needs were met, only 43 percent of African

While 71% of whites felt their needs were met, only 43% of African Americans indicated they could meet their needs. More than a quarter of African American respondents were unable to pay their bills.

Americans indicated they could meet their needs. More than a quarter of African American respondents were unable to pay their bills and an additional 7 percent thought they would need to consider bankruptcy. In contrast, only about 5 percent of whites had trouble paying bills and less than 1 percent contemplated bankruptcy.

A greater percentage of white respondents felt they were able to make their own decisions, have someone who will care for them as they get older, and knew who to call for help if needed, than did African American respondents. More than one-quarter of whites indicated they would be able to hire someone to care for them, but less than half as many African Americans considered that an option.

D. Financial Management

Although the percentage of African Americans who have a representative payee to manage their income from Social Security is relatively low, it is double what it is for whites. In contrast, the percentage of those who use automatic bill payments was twice as high for white as it was for African American respondents. One-third of the African Americans surveyed have a joint bank account, while that number is over two-thirds for whites.

13% of African Americans had interest rates on loans from a bank, credit card, or a mortgage that were higher than they expected.

Twenty percent of African Americans surveyed indicated they needed help with their utilities in the past year. Thirteen percent admitted to having trouble paying a utility bill, and 12 percent thought they were billed too much. By comparison, percentages for whites were in the low single digits. A five-fold proportion of African Americans compared to whites felt that fees or interest rates on loans from a bank, credit card, or a mortgage were higher than they expected. The percentage of African Americans who reported trouble with paying off the loans was seven times greater than it was for their white counterparts.

II. Problems in Daily Life for Differing Racial Groups

The percentage of older African Americans who needed help with their home for such things as cleaning their house or yard, removing bugs or mice, or getting a roof, windows, or broken appliances fixed was double what it was for whites.

A much higher percentage of African Americans (32%) than whites (19%) reported unwanted, repeat callers trying to sell something or offering prizes. The rate of calls concerning money owed to a bank, store, or another person was also higher for African Americans at 19 percent compared to only 3 percent for whites. Over 12 percent of the African Americans also indicated that these calls had them very worried.

III. Knowledge of Rights, Services and Legal Options among Whites and African Americans

A. Understanding Legal Rights

Large discrepancies were revealed between the races concerning an understanding of legal rights. White participants who thought they knew what their rights would be as a customer buying a product or service, as someone with a power of attorney, or if they were to sign an agreement outweighed African American participants by 20 percent or more. Whites were also considerably more confident than African Americans about their rights as a patient in a hospital or if they were to get medical treatment paid for by Medicare or Medicaid.

A 20% greater proportion of whites than African Americans felt they knew what their rights would be as a customer buying a product or service, as someone with a power of attorney, or if they were to sign an agreement.

B. Health Care Coverage

While 23 percent of African American respondents received Medicaid, that number was less than half as much for whites. A notable difference also exists between the percentage of white and African American

71% of white older adults have private insurance compared to 56% of African Americans.

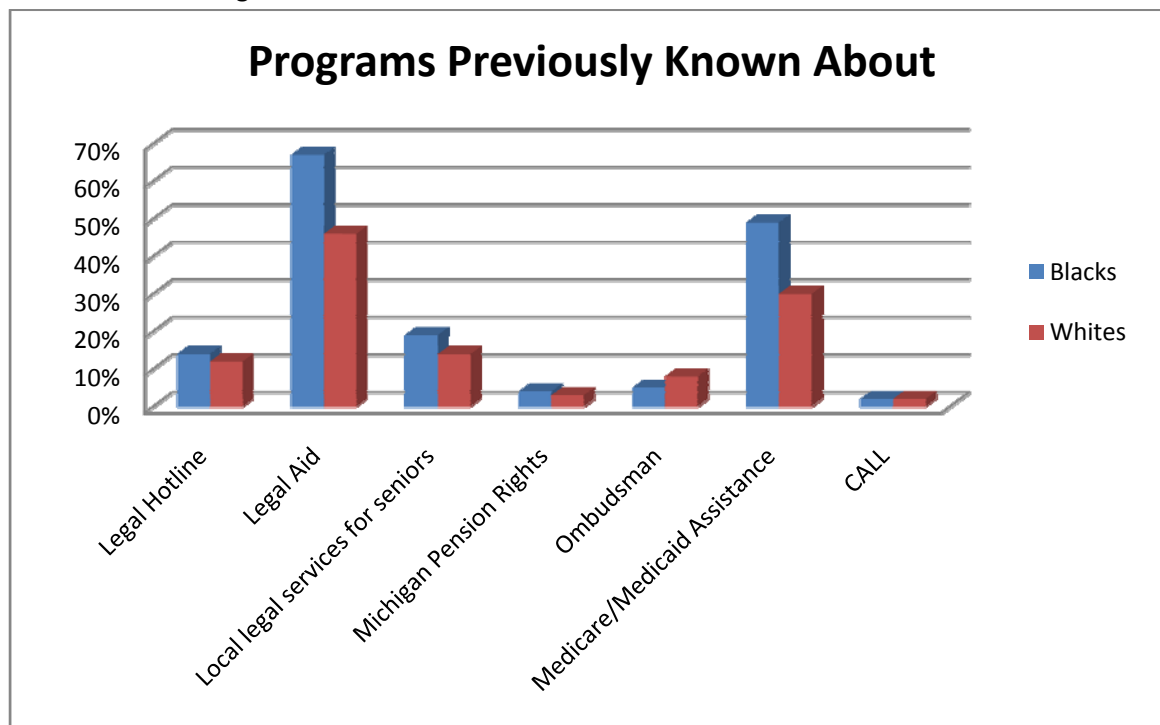
older adults who have private insurance—71 percent to 56 percent respectively. Additionally, a considerably higher proportion of African Americans indicated they have questions about Medicare Part D.

C. Knowledge of Community Services

Concerning the programs that the older adult respondents were familiar with, large differences were evident with respect to “legal aid” and the Medicare/Medicaid Assistance program. The percentage of African Americans who claimed to be familiar with these resources was approximately 20 points more than it was for their white counterparts. These and other dissimilarities are highlighted in Figure 8.

A larger proportion (20% more) of African Americans were familiar with some of the service programs than were their white

Figure 8. Percentages of White and African American Older Adults Familiar with Various Service Programs



D. Planning for Incapacity and Death

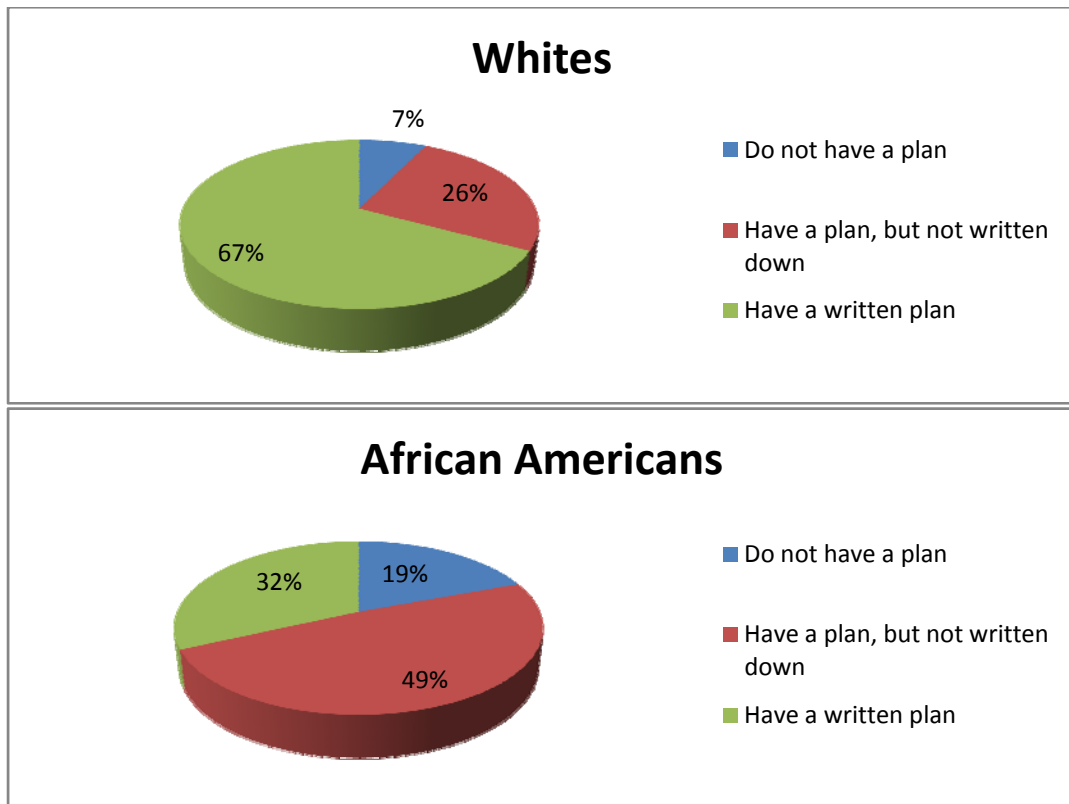
When presented with questions about whether they had chosen someone to manage their money for them if they could not, one-quarter of whites and one-third of African Americans said they had decided

on someone, but did not have it in writing. Regarding who would manage their money or make health care decisions for them, approximately half of whites indicated it would be a spouse compared to about a third of African Americans. These proportions were roughly reversed for designation of a family member other than a spouse.

Considerably more whites (65%) than African Americans (29%) have a will or other written plan for distribution of their property when they die. One-quarter of whites and almost one-half of African Americans have a plan that is not written down. Seven percent of whites and 18 percent of African Americans surveyed shared that they had no plan at all. The percentage of respondents who reported they do not know what happens when someone dies without a will was twice as high for African Americans. Over a quarter of the African American participants indicated they wished they knew more about it. The fraction of whites who indicated they had a power of attorney and a living will or patient advocate was roughly twenty-five percent greater than that of African American respondents. Figure 9 clearly demonstrate some of these differences.

Over one-quarter of the African American participants indicated they wished they knew more about what happens when you die without a will.

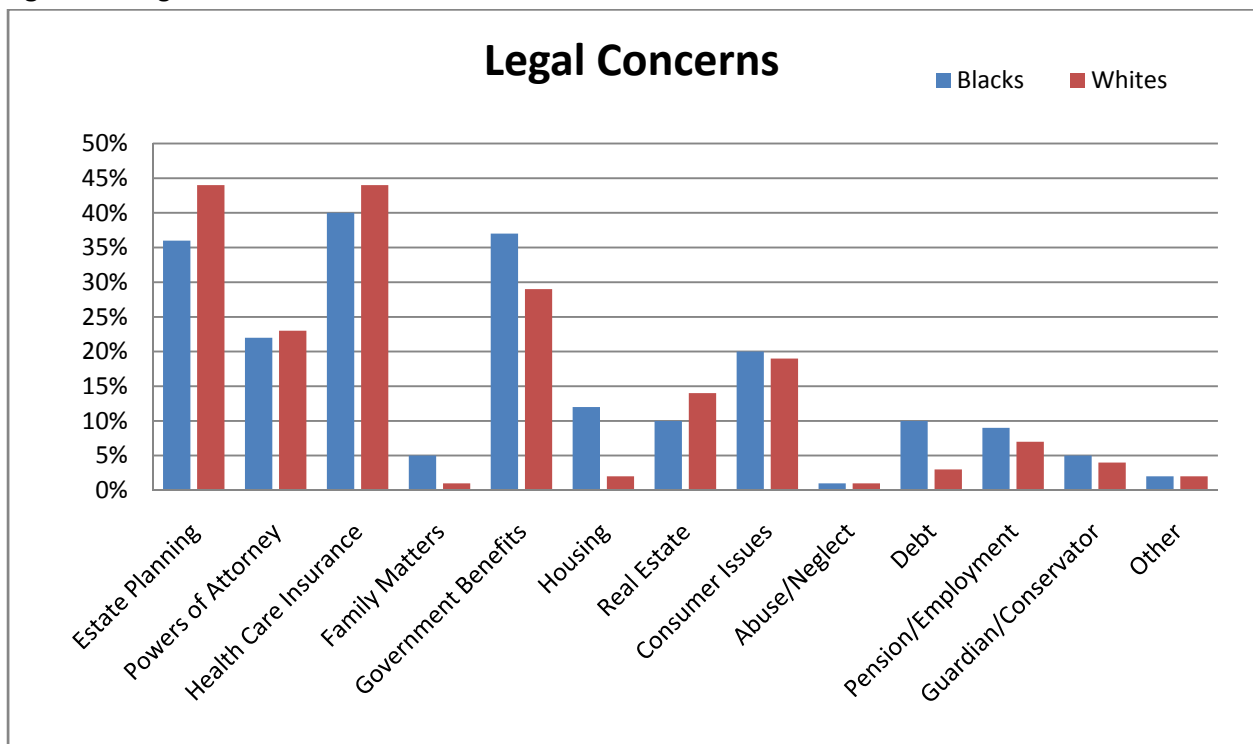
Figure 9. Variations in Percentages of White and African American Respondents With or Without Written Plans for Distribution of Their Property Upon Their Death



IV. Racial Variations in Legal Concerns

Differences were also evident with legal issues that were of most concern to the survey participants, as demonstrated in Figure 10. Slightly higher percentages of white older adults felt that estate planning, health care insurance, and real estate issues were of great importance. In contrast, higher percentages of African American older adults were concerned with government benefits, housing (landlord/tenant issues, subsidized housing, etc.), family matters (divorce, custody, visitation, etc.), and debt.

Figure 10. Legal Issues of Greatest Concern to White and African American Older Adults



Legal information on the internet or presentations on legal topics at a senior center were slightly more popular among whites; however, a higher percentage of African American respondents indicated a desire for assistance with preparing legal documents or the ability to meet with an attorney within 100 miles of their home.

When questioned about how they would handle legal matters if free advice and information were not available, over half of the whites surveyed indicated they would hire an attorney, but less than a third of African Americans responded the same. Notably higher

1 in 3 of both whites and African Americans would use the internet to help them solve their legal problem.

percentages of African Americans would attempt to find information at the library concerning their issue, or would simply ignore the problem. For those who would be willing to hire an attorney, the average amount white respondents would be willing to pay a lawyer was \$77/hour, compared to only \$43/hour by African American respondents.

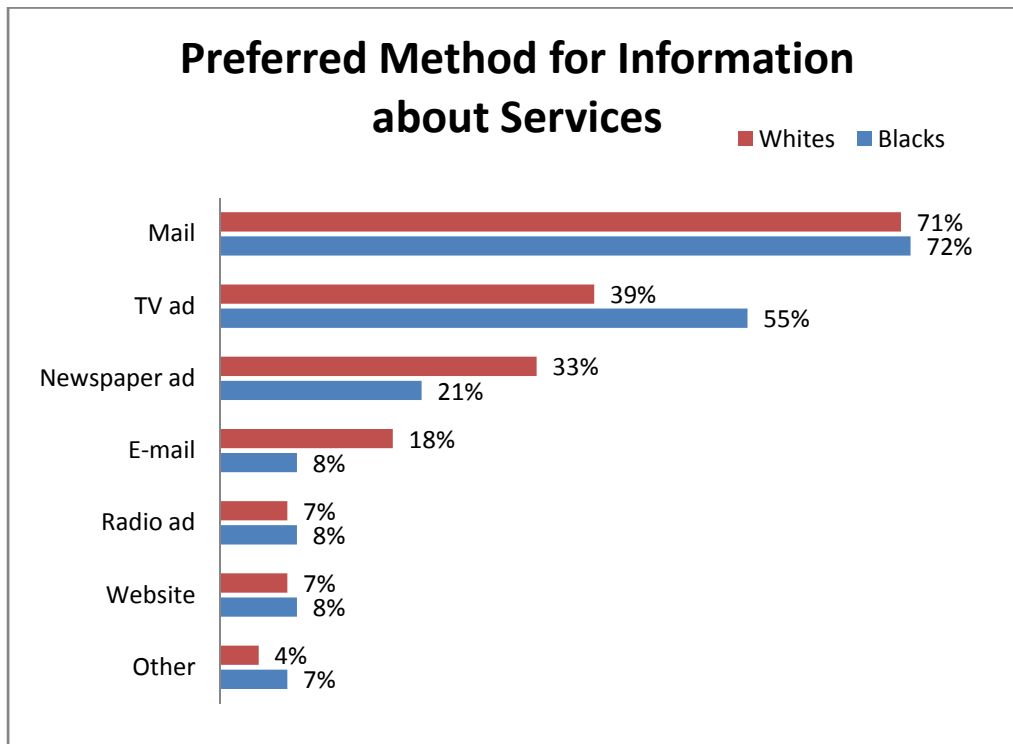
V. Reaching Different Racial Groups

A slightly higher proportion of whites indicated they use the internet, but a sizeable difference was evident with e-mail, which half of the white respondents indicated they used compared to only one-third of the African Americans.

Half of the white respondents use e-mail compared to only one-third of African Americans.

When asked to indicate what they felt were the best methods for letting those in their age group know about new services, considerably more whites than African Americans indicated newspaper advertisements (whites 33%, African Americans 21%) and e-mail (whites 18%, African Americans 8%). A much higher portion of African Americans also preferred television advertisements at 55 percent, compared to 39 percent of whites. Figure 11 clearly shows these differences, along with some similarities.

Figure 11. Best Methods for Disseminating Information about Services as Indicated by White and African American Older Adults

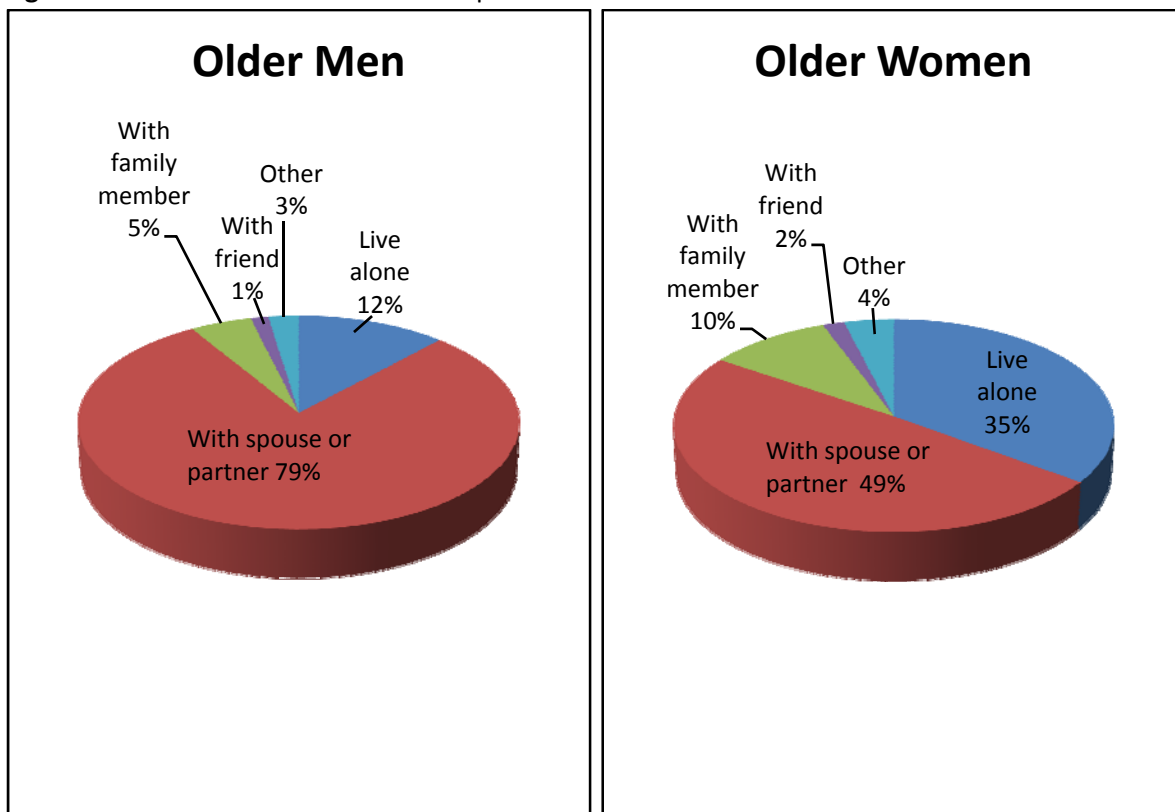


Gender Disparities

I. Differences in Household Composition and Income for Older Men and Women

Twelve percent of the men and 35 percent of the women surveyed lived alone. Only forty-nine percent of older female respondents lived with a spouse or partner compared to seventy-nine percent of the males surveyed. The pie charts in Figure 12 show the dissimilarities.

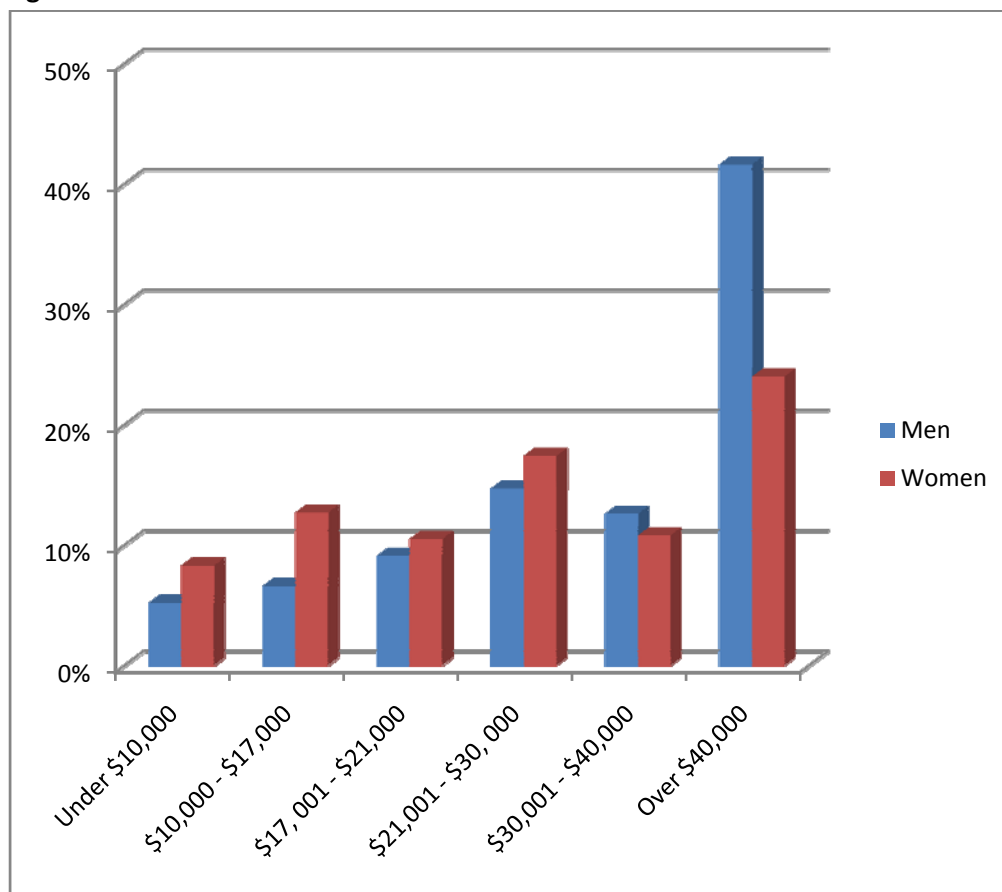
Figure 12. Variations in Household Composition for Older Adult Men and Women



A greater percentage of the women had annual household incomes under \$21,000 with the percentage in the \$10,000 - \$17,000 range twice as high for women as it was for men. A significant difference was also revealed in the higher income bracket with 41 percent of men claiming annual household incomes over \$40,000 compared to only 24 percent of women. The income discrepancies are illustrated in the Figure 13 graph.

41% of older men surveyed had annual household incomes over \$40,000 compared to only 24% of the older women

Figure 13. Annual Household Incomes of Male and Female Older Adults



II. Gender Differences in Legal Concerns and Resources

A nearly 10 percent difference existed with the legal issues that concerned older adult men and women the most. Forty-eight percent of men felt that estate planning was one of the most important issues compared to 40 percent of women. Thirty-six percent of men felt government benefits were of great importance compared to 27 percent of women.

On average, the male respondents who would consider hiring a lawyer if they needed one indicated they would pay \$77/hour. The women surveyed indicated a rate of \$66/hour. Fifty-seven percent of the men would consider using their savings to pay for a lawyer compared to 46 percent of the women.

Slight variations existed between the sexes concerning which programs they had previously heard about. A higher percentage of men than women knew of the Legal Hotline for Michigan Seniors, the Michigan Pension Rights Project, the Long-term Care Ombudsman, and the Counsel and Advocacy Law Line. A little larger proportion of women than men were familiar with Legal Aid, local legal service programs for seniors, and the Medicaid/Medicare Assistance Program.

III. Autonomy and Knowledge of Rights among Older Males and Females

The percentages of older adults who felt secure on their homes, felt they could go when and where they want, could meet their basic needs, and have someone to care for them as they age were slightly higher for men than for women. The percentages of older adult women who needed help cleaning their house or yard, or getting their roof, windows or an appliance fixed were more than double what they were for men.

The percentages of respondents who felt they knew what their rights would be in certain situations were higher for older men than for older women. The most notable differences revolved around their rights if they were getting medical care that was paid for by Medicare or Medicaid, as a patient getting medical care in a hospital, or if they were signing an agreement—all of which were approximately 10 percentage points higher for men.

The percentages of respondents who felt they knew what their rights would be in certain situations were higher for older men than for older women

IV. Discrepancies between Genders in Financial Management and Planning for Incapacity

About one-third of the men surveyed used automatic bill payments compared to about one-quarter of the women. Seventy-two percent of the men had joint bank accounts compared to 53 percent of the women.

Just under two-thirds of older adult males indicated they had chosen their spouse or partner to manage their money if they could not, in contrast to a little over one-third of older adult females. One-half of the

About half of the older women surveyed would have a family member other than a spouse manage their money or make health care decisions for them

women would leave this responsibility to a family member other than a spouse compared to about one-quarter of the men surveyed.

Concerning who would make health care decisions for them, 74 percent of the male respondents indicated they chose their spouse or partner compared to only 40 percent of females. In contrast,

53 percent of female respondents chose a family member other than a spouse, compared to 22 percent of males.

About one-quarter of older men surveyed would have a family member other than a spouse manage their money or make health care decisions for them

V. Reaching Older Adult Men and Women

When questioned about what they felt the best way would be to let older adults know about new services, a higher proportion of males (35%) than females (29%) indicated newspaper ads. A greater percentage of women (73%) than men (68%) indicated advertisements by mail. Preferring to get information on a website or by e-mail was twice for men what it was for women. Notable differences were evident for internet and e-mail usage in general, with the percentage about 15 percent higher for males compared to female respondents.

Concerning methods by which they would prefer to get free legal advice or information, a slightly larger percentage of older adult female than male respondents felt that a number to call for legal advice was most useful. The proportion of respondents who preferred to meet with a lawyer within one-hundred miles of their home or get legal information from a website was higher for men (39%) than for women (29%).

Regional Disparities

The regional compilation for this section was based on groupings of Area Agency on Aging (AAA) regions as follows:

Detroit area—AAA region 1A (city of Detroit)

Eastern Region—AAA regions 1B, 1C, 5, 7 (counties Monroe, Wayne (except Detroit), Macomb, Washtenaw, Livingston, Oakland, Shiawassee, Genesee, Lapeer, St. Clair, Sanilac, Huron, Tuscola, Saginaw, Bay, Gladwin, Clare, Isabella, Midland, Gratiot)

Lower Central Region—AAA regions 2, 3A, 3B, 3C, 6 (counties Clinton, Eaton, Ingham, Jackson, Hillsdale, Lenawee, Calhoun, Branch, Barry, Kalamazoo, St. Joseph)

Western Region—AAA regions 4, 8, 14 (counties Barrien, Cass, Van Buren, Allegan, Ottawa, Kent, Muskegon, Newaygo, Oceana, Iona, Montcalm, Mecosta, Osceola, Lake, Mason)

Northern Region—AAA regions 9, 10, 11 (counties Manistee, Wexford, Missaukee, Roscommon, Ogemaw, Iosco, Arenac, Alcona, Alpena, Oscoda, Crawford, Otsego, Montmorency, Presque Isle, Cheboygan, Emmet, Charlevoix, Antrim, Kalkaska, Grand Traverse, Benzie, Leelanau, and the Upper Peninsula)

I. Racial Composition of the Regions

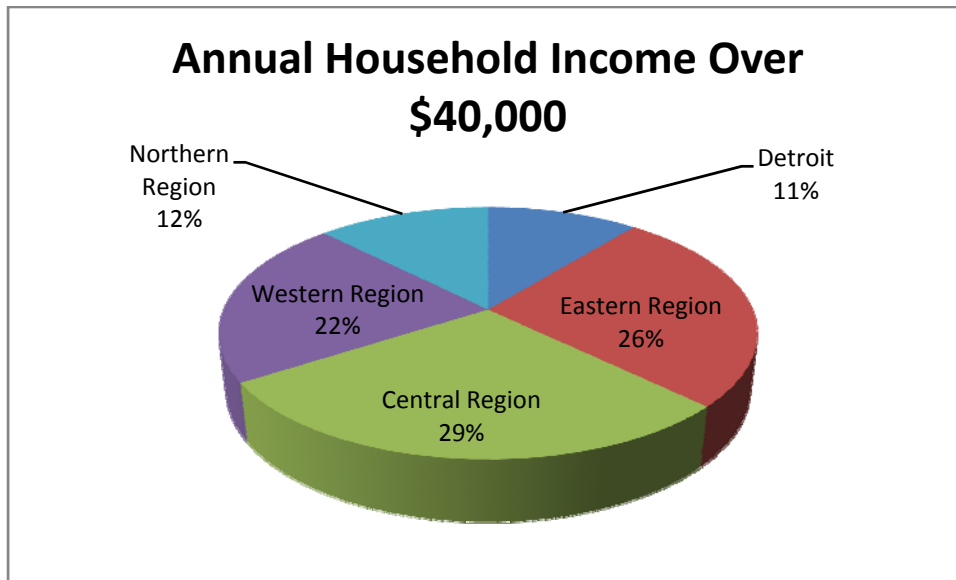
Seventy-five percent of the Detroit respondents were African American and 11 percent were white. Hispanics accounted 4 percent of those surveyed in the Detroit area, and another 4 percent were Asian or Pacific Islander. The surrounding eastern region was 8 percent African American and 79 percent white. Eighty-nine percent of the older adults surveyed in the central and western regions were white, 6 percent Hispanic, and 4 percent of the respondents identified as African American. Almost all of those in the northern region (97%) were white, with 5 percent identifying as Native American.

II. Regional Variations in Finances and Living Situations

A. Household Income

The area with the highest percentage of respondents with annual incomes over \$40,000 annually was the central region (37%) and was closely followed closely by the eastern region. The regions with the lowest percentages of respondents at that income level were the northern and Detroit-area regions at 16 and 14 percent respectively. These percentages are illustrated in the pie chart in Figure 14 below.

Figure 14. Regional Percentages of Respondents with Annual Household Incomes Over \$40,000



B. Home Ownership and Living Arrangements

Ninety-three percent of the respondents in the northern portion of the state owned their homes, closely followed by those in the central and western regions. Of the eastern region respondents, 86 percent owned their homes, while only about 65 percent of the Detroit area respondents were home owners. This is also reflected in the more than one-quarter of Detroit area respondents that live in a rental, with 10 percent or less of those surveyed in all other regions indicating they rent their homes.

Forty-two percent of Detroit respondents lived alone and only 26 percent lived with a spouse or partner. This is contrasted by 22 percent of northern region respondents who lived alone and 77 percent who lived with a spouse or partner. The results for the remaining regions showed roughly one-quarter lived by themselves and about two-thirds with a spouse or partner. Eighteen percent of those in the Detroit area lived with a family member other than a partner, while only half as many in the surrounding eastern region and one-third in the central and western regions did so. Only 1 percent of the respondents in the northern region indicated they lived with a family member.

Only 26% of the older adults in Detroit area lived with a spouse or partner compared to 77% of those in the northern region

C. Personal and Financial Security

The northern region had the highest number of respondents who indicated they had enough money to meet their basic needs at 83 percent. This was well above the western and eastern regions which had 67 percent and 64 percent respectively, and more than double the percentage for the Detroit area.

When asked if they felt they were in financial trouble, almost all (95%) of the respondents in the central region indicated they did not. The eastern region was 10 percentage points lower and Detroit had 71 percent who indicated they were not in financial trouble. Twenty-five percent of the Detroit area respondents shared they were unable to pay their bills and 7 percent thought they may need to consider bankruptcy—well above the results for all other parts of the state.

25% of Detroit-area respondents revealed they were unable to pay their bills

Almost all of those in the northern region responded that they felt safe and secure in their homes (94%), closely followed by the central region at 91 percent. The eastern and western regions showed average percentages in the low to mid 80s, which was still well above the Detroit area. In comparison, only two-thirds of the older adults in the Detroit area indicated they felt safe and secure in their homes.

The proportion of those in the northern region who felt they were able to go when and where they chose was 83 percent, compared to only 60 percent of the respondents in the Detroit area.

Only two-thirds of the Detroit area respondents felt that the people close to them respected their wishes, compared to 85 percent of the older adults in the northern region. The latter also had the highest percentage (89%) of respondents who felt they knew who to call for help if needed. The area

with the lowest percentage was the western region in which only two-thirds indicated they knew who to call for help.

D. Financial Management

At three-quarters of respondents, the northern region had the highest proportion of older adults who used a joint bank account to pay their bills compared to the Detroit area—the lowest at only one-quarter.

Seventeen percent of the Detroit area respondents indicated they had taken out a loan in the previous year that had an interest rate that was much higher than expected. This was at least 10 percent lower for all other areas of the state, with the central region at zero percent.

E. Health Care Coverage

Seventy-three percent of the older adults in the central region indicated they had private health insurance, closely followed by the eastern and northern regions at 72 percent. About two-thirds of the respondents in the western region and just under half of those in Detroit had private insurance. About one-quarter of the Detroit respondents received Medicaid, compared to 12 percent in the eastern region surrounding Detroit, 14 percent in the western region, 10 percent in the northern area, and only 6 percent in the lower central portion of the state.

III. Regional Differences in Knowledge of Rights, Services and Legal Options

A. Understanding Legal Rights

When presented with questions about whether they felt they knew what their rights would be in particular situations, Detroit-area residents consistently showed the lowest percentages. Only one-third of the older adults in the Detroit area felt they knew what their rights would be if they were a patient in a hospital, compared to 56 percent of those in the Western region, which had the highest percentage. Forty-three percent of those in the Detroit area knew their rights if they were buying a product or service or signing an agreement, compared to 74 and 71 percent respectively for the northern region. Concerning knowledge of rights if one had a power of attorney, the central region reported highest at 54 percent, while Detroit had 29 percent of respondents who felt they knew what their rights would be in that situation.

B. Planning for Incapacity and Death

About two-thirds of the older adults surveyed in the western, northern, and eastern regions indicated they had made a decision about who would manage their money if they could not, followed by 59 percent of those in the lower central region and 43 percent of respondents in the Detroit area.

Only 21 percent of those in the Detroit area would have their money managed by a spouse or partner in the event of incapacity, while the northern region showed results nearly three times greater. Almost two-thirds of the survey participants in the Detroit area would leave this task to a family member (other than a spouse). The area with the second highest percentage of respondents who had chosen a family member to manage their finances if needed was the central region (43%), while the lowest was in the eastern region (35%).

The percentages concerning who would make health care decisions for them if they were incapacitated were roughly the same as above (for all regions).

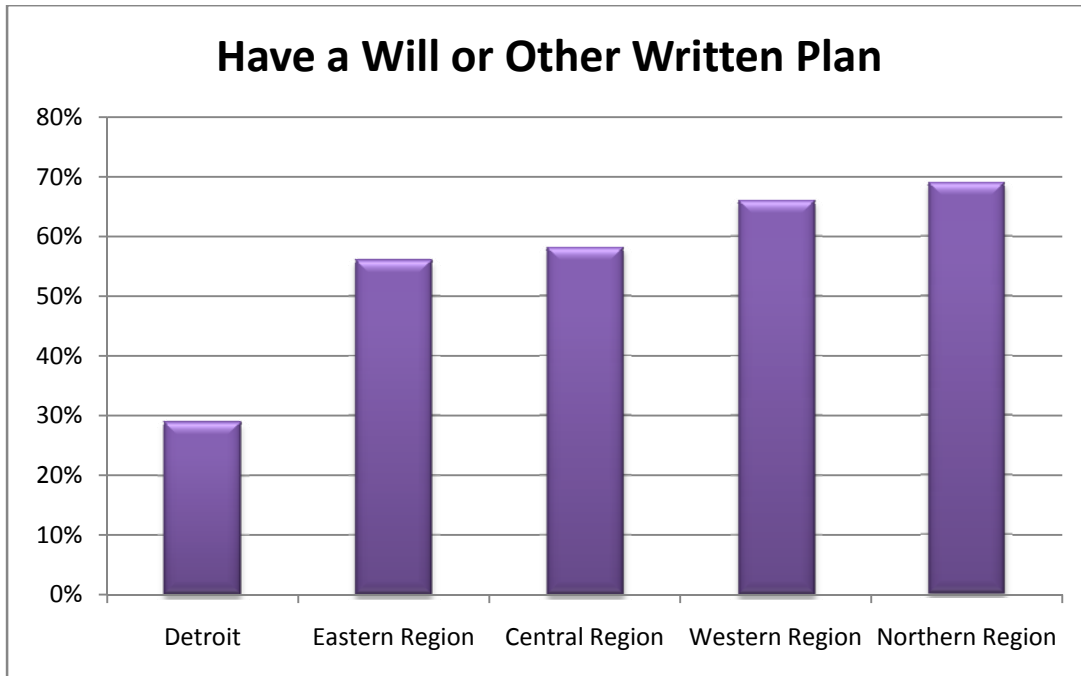
The number of the Detroit-area respondents who had a power of attorney for health care decisions was 14 percent. The percentage was two times higher in the northern and eastern regions and over three times greater in the central region. Though twice as many Detroit-area respondents had a living will or patient advocate as had a power of attorney for health care, the Detroit area still ranked lowest of all areas in Michigan for completion of those documents.

Only 14 % of Detroit residents surveyed had a health care power of attorney for

Half of the older adults in the Detroit area indicated they know what happens when someone dies without a will compared to about two-thirds of the respondents in the rest of the state.

Concerning whether or not they had a plan for distribution of their property when they die, 17 percent of the older adults surveyed in the Detroit area indicated they did not have a plan. Only 1 percent of those in the northern region did not, with the remaining regions falling about halfway in between the two. Forty-three percent of those in the Detroit area indicated they had a plan but that it was not written down, while about one-quarter of the respondents in the other regions indicated it was not in writing. Only 29 percent of the older adults in the Detroit area had a plan in writing—well under half the proportion that had a written plan in the northern region. The proportions of those with written plans are illustrated in Figure 15.

Figure 15. Regional Percentages of Respondents with a Will or Other Written Plan for Distribution of Their Property Upon Death



C. Knowledge of Community Services

When asked which programs they had heard of, the Detroit area had the highest percentage of respondents who were familiar with Legal Aid at 64 percent, compared to 45 percent for the surrounding eastern region. The Detroit area also had the highest proportion of respondents (49%) who were familiar with the Medicare/ Medicaid Assistance Program, with all other areas at one-third or less of respondents having heard of that program.

IV. Reaching Older Adults in Michigan

Concerning the best ways to let older adults know about new services, the most popular in all regions was information mailed to their homes with the highest—81 percent—of the Detroit area respondents preferring that method, followed by 78 percent in the northern region and approximately two-thirds of those in the eastern, central, and western regions.

Television advertisements were also popular with older adults in the Detroit area at 53 percent, followed by 44 percent in the western and northern regions, 42 percent in the eastern region, and only 32 percent in the lower central portion of the state. Thirty-eight percent of those surveyed in the western region felt newspaper advertisements were a good means for getting information compared to about one-third in the eastern and central regions, over one-quarter in the northern region, and only 18 percent in the Detroit area.

Only 36 percent of those surveyed in the Detroit area indicated they use the internet. The highest proportion of older adults who use the internet was in the northern region of the state at 61 percent.

V. Priorities and Needed Services in Various Parts of the State

When questioned about the ways in which they would prefer to receive free legal advice, 83 percent of Detroit area respondents indicated they would like a number to call for legal advice compared to 65 percent in the northern region. The highest percentage of older adults wanting to have basic documents prepared by an attorney was in the eastern region at 55 percent. The lowest proportion who desired this option was in the northern region at 36 percent. Forty-three percent of those surveyed in the Detroit area wanted to be able to meet with a lawyer in person compared to only 28 percent in the surrounding eastern region.

When asked what they would do if free legal advice and information were not available, 63 percent of the respondents in the central region indicated they would hire a lawyer. Of the respondents in the western region, 56 percent would hire an attorney, followed by 48 percent in the eastern region, 38 percent in the north, and only 26 percent in Detroit. One out of five of the Detroit-area respondents indicated they would attempt to ignore a legal problem. This was followed by 13 percent of those surveyed in the western region and fewer than 10 percent in the remaining areas.