



# Poverty Reduction Initiative

Helping to reduce the incidence of poverty by 25% by 2010 in Antrim, Benzie, Grand Traverse, Kalkaska and Leelanau Counties

## Poverty Insight Project Survey Reports

June 2007

Findings from more than 1,600 individuals and families receiving community services from the Northwest Michigan five county region are reported in the following pages by topic:

- General Findings & Take Home Messages**
- Survey Methods Summary**
- Employment & Wages**
- Health**
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- Housing**
- Children**
- Social Attitudes**
- Transportation & Mobility**
- Older Residents**

### **Background Note**

In November, 2006, approximately 14,000 surveys were distributed in our five-county region: Antrim, Benzie, Grand Traverse, Kalkaska, and Leelanau. The surveys were sent, with provisions for anonymity, to mailing lists provided by several area human services agencies, and were also distributed at homeless shelters, community meal sites, and local charities.

### **Poverty Reduction Initiative - Poverty Insight Project Survey Team Members**

- Arlene Brennan, Coalition Health Access Program / CHAP*
- Diane Butler, Munson Medical Center*
- Michael Collins, Grand Traverse and Leelanau/Benzie Health Departments (survey team chair)*
- Diane Emling, Northwestern Michigan College*
- Tom Emling, Michigan State University*
- Mike Hill, Traverse Bay Area Intermediate School District*
- Elizabeth Kushman, Munson Medical Center*
- Debra Prohaska, Grand Traverse County Department of Human Services*
- Jim Rowlett, Poverty Reduction Initiative*
- Jim Wiesing, MSU Extension*
- Elaine Wood, Northwest Michigan Council of Governments*

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We welcome your survey report comments, suggestions for additional findings, and requests to host a presentation and discussion of these Poverty Insight Project findings in care of Tom Emling at: [emlingt@msu.edu](mailto:emlingt@msu.edu)

For additional resources and activities, issue group reports, a current meetings and events calendar, and to contact + join the Poverty Reduction Initiative, please visit: [www.TraverseBayPRI.org](http://www.TraverseBayPRI.org)

# Poverty Insight Project

## General Survey Findings & Take Home Messages

June 2007

### Background

In November, 2006, approximately 14,000 surveys were distributed in our five-county region: Antrim, Benzie, Grand Traverse, Kalkaska, and Leelanau. The surveys were sent, with provisions for anonymity, to mailing lists provided by several area human services agencies, and were also distributed at homeless shelters, community meal sites, and local charities.

Perhaps our most important overall finding from the more than 1,600 returned surveys is this: *There is no "typical" respondent.* A wide variety of situations, circumstances and challenges were reflected in people's survey responses. Overall trends, findings and conclusions are outlined here.

### Demographic Profile

Survey respondents *were most often:*

- ✓ women (approximately 80% / 1269 responses)
- ✓ long-term residents of the region (70% / 1093 for more than 10 years)
- ✓ living in small households (54% / 847 with 1 or 2 people; 67% / 1052 with 0 or 1 child)
- ✓ typical of the general population's age and marital status

### Economic Profile

Survey respondents reported the following *economic characteristics:*

- ✓ over 60% (962) have household incomes of less than \$15,000/year
- ✓ over 40% (647) are employed; many working part time report wanting more hours
- ✓ slightly more than half have education or job training beyond high school; 30% (475) have just a high school diploma; only 16% (259) have less than a high school diploma
- ✓ most own their own cars and live in a house or mobile home with a mortgage or rent payment
- ✓ most do not report having a problem keeping a job, except for the significant number with major health problems or disabilities

### Key Findings

- ✓ many have disabilities or significant health problems that keep them from working regularly
- ✓ many reflected on the disincentives they face in attempting to achieve self sufficiency, as small increases in wages result in loss of eligibility for many essential services
- ✓ respondents expressed a high degree of gratitude and a sense of connectedness to the community
- ✓ the most frequently mentioned unmet needs were for basic dental care and optical

### Additional Conclusions

- ✓ Many respondents commented on the problem of low wages and high cost of living (especially housing and transportation) in the five county region.
- ✓ The cost of day care or the lack of affordable quality day care is a major impediment to work for those with young children.
- ✓ The working poor cannot afford health insurance, yet they exceed eligibility for Medicaid.
- ✓ Lack of access to providers is also a major problem.

### Poverty Reduction Initiative - Poverty Insight Project

#### Survey Team Members

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# Poverty Insight Project

## Survey Methods Summary June 2007

### **Background Notes**

The target population for the Poverty Insight Project Survey was people living in poverty in the five-county Antrim, Benzie, Grand Traverse, Kalkaska, Leelanau area. For purposes of the study, "poverty" was defined as qualifying for local assistance programs, which generally have income eligibility guidelines ranging from below the federal poverty level up to 185%. (For a family of two, the 2007 federal poverty level is an annual income of \$ 13,690 or less).

In November 2006, approximately 14,000 surveys were distributed in the five-county area using address lists of assistance program participants from area human service agencies. Mailing lists were obtained from the five-county Department of Human Services Food and Income Assistance programs; Grand Traverse and Leelanau/Benzie counties Health Department WIC and Family Planning recipients; the Coalition Health Access Program (CHAP-serving three counties); Headstart (five counties); and the Area Agency on Aging and Grand Traverse County Commission on Aging. In addition to the mailing, surveys were also distributed in person at area shelters, community meal sites and local charities in an attempt to include people without postal service in the sample. Sites where surveys were distributed in person included the Father Fred Foundation, Baby Pantries, the Laundry Project, and Michigan Works! No identifying information was retained on the survey in order to protect respondents' privacy. As an incentive to participate, respondents had the option of returning a separate postcard to enter a drawing for donated prizes.

A total of 1,654 surveys were returned, for an estimated response rate of 12%. The actual response rate was likely to be higher due to the fact that an estimated 15% of households were represented more than once in the 14,000 denominator of surveys distributed. The survey project did not have access to the technical support needed to merge the mailing lists and eliminate duplicates, resulting in a high likelihood of households who participated in multiple programs with multiple agencies receiving multiple surveys. Adjusting for the approximate percentage of duplicates brings the estimated response rate closer to 14%.

### **Analysis and Conclusions: Limitations & Qualifications**

While the number of respondents to the survey was ample to detect patterns and provide improved insight into many issues related to poverty, there are some limitations as to how well results can be generalized to the entire population of people living in poverty in the region. The sample represented only those who were connected to some sort of community service program. The characteristics and needs of people in poverty who are not receiving any assistance may be different or greater than for those who are.

Furthermore, respondents were overwhelmingly (80%/1269 responses) female. This may reflect several patterns: a true overrepresentation of women among all persons in poverty; a greater tendency for women to be connected to assistance programs; and/or a greater willingness on the part of women to fill out and return a survey. In addition, a number of assistance programs are available only to families with children. As there are a greater number of single parent households in which the mother has primary custody, the true population of adults connected to an assistance program may indeed be predominantly female.

Another limitation of the survey was the survey method. At some locations where surveys were handed out in person, program staff or volunteers offered assistance in completing the forms. For the vast majority of people sampled, however, English reading and writing skills were required in order to participate. The sample therefore would have largely excluded people non-fluent in English, and those with low reading and or writing skills. In addition, social scientists have described a culture of generational poverty which relies on oral rather than written communication as the predominant means of meaningful interaction. This subset of people would likely be less willing or interested in responding to a paper survey.

Despite these limitations, the PRI Insight Project survey remains one of the most in depth and comprehensive sources of data on the true nature of poverty in our region.



# Poverty Insight Project

## Employment & Wages

June 2007

Among results based on more than 1,600 returned surveys are **responses to these employment & wages-related questions:**

### Which best describes you[r employment situation]?

**63%** (954) answered “**Employed full-time**”, “**Employed part-time**”, “**Self-employed**”, or “**Not employed because homemaker, student, retired**”

**37%** (570) answered “**Employed part-time but want more hours**”, “**Out of work for less than one year**”, or “**Out of work for more than one year**”

*Note:* The 37% group above, that we might term unemployed and under-employed, were substantially more likely than the others to report that their physical or especially their mental health was only fair or poor. They were much more likely to report trouble keeping a job, with disability (52%/168) and health problems (47%/153) by far the most common reasons reported for this.

### What would you estimate as the yearly income from your household. . . ?

**15%** (223) answered “**Less than \$5,000**” (average household size 1.90)

**27%** (415) answered “**\$5,000 – \$9,999**” (average household size 1.93)

**32%** (498) answered “**\$10,000 – \$19,999**” (average household size 2.60)

### What kinds of community services have been very helpful to you? Help with. . .

**7%** (113) answered “**Job training or education**”

**12%** (175) answered “**Job searching**”

**1%** ( 21) answered “**Help with keeping a job**”

“ I just wish that there was more help available for the "working poor" like my family. Most of the time we make just over income limits to qualify for things like help with medical care. Most of the time my family is just barely getting by and it's frustrating because we are trying so hard.”

“All of these programs are helpful, but, as soon as you start to get your head above water, the assistance stops. Programs should allow a 3-6 month grace period when your income increases so that you can get back on track. These programs help you stay alive-but not to get a life. I work 60-70 hrs a week; it's not for lack of trying!”

*comments from Poverty Insight Project survey respondents*

### What kind of additional help do you need, that no program is now providing you?

**13%** (179 responses) answered “**help with job training or education**”

**10%** (133 responses) answered “**help with job searching**”

**6%** ( 82 responses) answered “**help with keeping a job**”

*Note:* The under-employed group was more likely to make the above job-related choices (19, 17, and 12% gave the 3 responses listed above), but even they were much more likely to request dental, optical, or medical care than job-related choices.

### ...what makes it hard to keep a job? [26% (391) respondents indicated they do have trouble keeping a job]

**50%** (284) “**Disability**”

**43%** (244) “**Health problems**”

*Note:* These were the two most commonly chosen of 10 choices, with **transportation** (28%/157) next most chosen.



# Poverty Insight Project

## Health June 2007

Among the results based on more than 1,600 returned surveys are **responses to these health-related questions:**

**Would you say that your [physical or mental] health is. . .**

**40%** (627 responses) answered “**fair**” or “**poor**” for **physical health**

**42%** (657) answered “**fair**” or “**poor**” for **mental health**

*Note:* This is 3 to 5 times the proportion of such answers given when this question was asked of the general regional population in the 2000 Community Health Assessment Survey. 27% of this project’s respondents answered only “fair” or “poor” regarding both their physical and mental health, and 55% were only “fair” or “poor” on one or the other.

**What kinds of community services have been very helpful to you? Help with. . .**

**60%** (916) answered “**medical care**”

**29%** (444) answered “**dental care**”

*Note:* The most frequent choice was food assistance (66%/1006), with medical and dental 2nd and 3rd.

“ I make \$200 a week at the most. I owe \$7,000 in medical bills. I can barely make my basic bills. I'm worried.”

“ I need to be able to access low cost medical and dental services. I've had no insurance for many years and need to stay healthy in order to continue taking care of my daughters.”

*comments from Poverty Insight Project survey respondents*

**What kind of additional help do you need, that no program is now providing you?**

**44%** (613) answered “**dental care**”

**33%** (456) answered “**optical care**”

**21%** (294) answered “**medical care**”

*Note:* These were the three most commonly chosen choices out of 15 that were provided. All other choices were non-health-related, with housing (19%) the next highest choice.

**...what makes it hard to keep a job? [ 26% (391) respondents indicated they do have trouble keeping a job ]**

**50%** (284) “**Disability**”

**43%** (244) “**Health problems**”

*Note:* These were the two most commonly chosen of 10 choices, with transportation (28%/157) next most chosen.

**When thinking about the future, what is your best hope for reaching your personal goals and dreams?**

**26%** (405) answered “**Getting healthy**”

*Note:* This response was the second most commonly chosen of 9 that were provided, trailing only “Getting more education” (34%/ 521).



# Poverty Insight Project

## Education & Training

June 2007

Among results based on more than 1,600 returned surveys are responses to these education and training-related questions:

**What is the highest grade or year of school that you have completed?**

- 16% (211) **Less than high school diploma**
- 30% (473) **High school diploma or GED**
- 11% (173) **Additional job training**
- 25% (396) **Some college**
- 9% (149) **Two year degree or certificate**
- 9% (141) **Four year college degree**

*Note:* When compared to the 54% of respondents who have had training or education beyond high school, those 46% with a high school diploma or less were more likely to be 25 years old or less (21% to 14%) but also more likely to be above age 65 (12% to 6%). They were slightly less likely to be married (28% to 33%). They were more likely to have lived in the area for more than 10 years (72% to 65%) and less likely to have been here less than 3 years (11% to 15%). When comparing these two groups with regard to some of the other questions, these results are noted:

	<i>HS Diploma or less</i>	<i>Beyond HS Diploma</i>
<b>Using DHS Food Assistance</b>	<b>71%</b> (510)	<b>62%</b> (401)
<b>Using Michigan Works!</b>	<b>19%</b> (137)	<b>27%</b> (176)
<b>Income &lt; \$10,000</b>	<b>49%</b> (349)	<b>32%</b> (208)
<b>Income &gt; \$30,000</b>	<b>5%</b> ( 37)	<b>14%</b> ( 98)
<b>Employed</b>	<b>42%</b> (288)	<b>55%</b> (367)
<b>Out of work more than a year</b>	<b>17%</b> (119)	<b>14%</b> ( 90)
<b>Trouble keeping a job</b>	<b>32%</b> (211)	<b>22%</b> (145)

"I'd really like to expand my education but cannot afford to."

"Child care is needed for people who want to better their education. It is unaffordable for those with low incomes."

*comments from Poverty Insight Project survey respondents*

	<i>HS Diploma or less</i>	<i>Beyond HS Diploma</i>
<b>Excellent/Very Good physical health</b>	<b>20%</b> (139)	<b>37%</b> (247)
<b>Fair/Poor physical health</b>	<b>46%</b> (328)	<b>33%</b> (217)
<b>Excellent/Very Good mental health</b>	<b>22%</b> (158)	<b>31%</b> (207)
<b>Fair/Poor mental health</b>	<b>47%</b> (333)	<b>38%</b> (253)
<b>Not connected to community</b>	<b>13%</b> ( 90)	<b>10%</b> ( 60)
<b>Feeling at least mostly successful</b>	<b>42%</b> (297)	<b>54%</b> (352)
<b>Own car</b>	<b>63%</b> (463)	<b>81%</b> (531)
<b>Living in a house</b>	<b>43%</b> (303)	<b>53%</b> (355)

*Comment:* The finding that the majority of our respondents, all of whom are recipients of community services, have training beyond high school was a surprise to many. Most of the differences between the less and the more educated among our respondents are in directions that would be expected, though the disparities in physical and mental health are perhaps more marked than expected. Many might find it surprising that the less educated are apparently more likely to be long-term residents of the area. It also seems paradoxical that the more educated are more likely to be receiving services from Michigan Works! than are the less educated.



# Poverty Insight Project

## Housing June 2007

Among results based on more than 1,600 returned surveys are **responses to these housing and residency-related questions:**

**What kinds of community services have been very helpful to you? Help with...** *(check all that apply)*

12% (189 responses) **Housing**

**What kind of additional help do you need that no program is now providing to you? Help with...** *(check all that apply)*

18% (255) **Housing**

**How long have you been living in the northwest lower Michigan area?** *(check one answer)*

68% (1086) **Longer than 10 years +**  
18% ( 283) **Between 3 and 10 years**

**When thinking about the future, what is your best hope for reaching your personal goals and dreams?** *(check one answer)*

21% **Other...please explain** (321 responses with **housing** often mentioned)

**Do you have any trouble keeping a job? Yes** 26% (390)

**If yes, please tell us what makes it hard to keep a job?** *(check all that apply)*

8% ( 47) **Housing issues**

“ I think that my family wouldn't be struggling if we owned our own home. By the time we pay our rent and bills that are often late, we no longer have any money left. Many other people are in the same situation. Or worse!”

“ There is a need for a place where homeless and even Goodwill Inn people can go to just hang out during the morning and afternoon hours during the hard weather months.”

*comments from Poverty Insight Project survey respondents*

**Which best describes the place where you live?** *(check one answer)*

49% (749) **House**  
21% (321) **Apartment**  
18% (282) **Mobile home**  
11% (168) **With friends or family, but not a place of my own**  
1% ( 13) **Community shelter**

**If you do live in a House, Apartment or Mobile Home, is it?** *(check one answer)*

42% (586) **Rented**  
41% (582) **Owned by you or another household member with a mortgage or loan**  
13% (180) **Owned free and clear by you or another household member**  
5% ( 64) **Occupied without a rent payment**



# Poverty Insight Project

## Children June 2007

Among results based on more than 1,600 returned surveys are responses to several questions related to children in the home:

**54% (836) of all respondents indicated that there are children 18 years or younger in their households, with a median of 1.3 children**

*Note:* Compared to the respondents without children in the household, those living with children were younger, predominately female (90% / 738 compared to 70% / 490 of no-child respondents), earning somewhat more, more likely to be married (43% / 357 compared to 17% / 121), to own their own cars (83% / 666 vs. 60% / 408), to live in a house (56% / 446 vs. 41% / 275), and much less likely to report having difficulty keeping a job due to a disability (35% / 81 vs 61% / 185). The more striking differences in responses included these questions::

**Would you say that your *physical health* is. . .**

**28%** (228) with children chose only “**fair or poor**” compared with **52%** (360) of the no-child group

For **mental health**, the difference was less, **36%** (299) vs. **48%** (329) of the no-child group

**Do you or your household members use the services from any of the following. . .?**

**49%** (401) listed “**Free or reduced lunches through the schools**”

**71%** (580) chose “**Medicaid**” vs. **37%** (249) of no-child respondents

**What kinds of community services have been very helpful...?**

**68%** (540) chose “**Medical care**” + **36%** (284) “**Dental care**” vs. **51%** (338) + **21%** (110) without children

“ It is a cruel twist that keeps the single parent who is trying to better their circumstances limited in their options. A program is needed so these individuals can finally achieve independence and not have to pass up promotions because they won't be able to make up the lost benefits.”

“ We do not have quality day care, yet that is where almost all of our income goes.”

*comments from Poverty Insight Project survey respondents*

**What kind of additional help do you need that no program is now providing to you?**

**36%** (255) chose “**Dental care**” compared with **54%** (328) of the no-child respondents

**When thinking about the future, what is your best hope for reaching your personal goals and dreams?**

**45%** (367) **Getting more education** vs. **21%** (138) of the no-child respondents

**16%** (127) **Getting healthy** vs. **39%** (258)

**Do you have any trouble keeping a job? Yes - 21%** (165) vs. **33%** (212) of no-child group

**If Yes, please tell us what makes it hard to keep a job?**

**29%** (67) **Child care issues**

**19%** (40) **Special needs children**

**Which best describes you[r employment situation]?**

**27%** (217) **Employed full-time** vs. **13%** (87) of no-child group

**8%** ( 66) **Out of work for more than a year** vs. **23%** (156) without children



# Poverty Insight Project

## Social Attitudes June 2007

Among results based on more than 1,600 returned surveys are responses to these social attitudes-related questions:

**Would you say that your mental health is. . .**

**42%** (657 responses) answered “**fair**” or “**poor**”

*Note:* This is nearly 5 times the proportion of such answers given when this question was asked of the general regional population in the 2000 Community Health Assessment Survey.

**When you think about the life you live, do you think of yourself [regarding successfulness] as. . .**

**23%** (367) answered “**mostly not successful**” or “**not successful**”

*Note:* It was intentionally left up to respondents to define “successful” for themselves. There was a moderate association with lower household income, a stronger one with self-reported poorer mental health, and a strong relationship with difficulty keeping a job. Feelings of unsuccessfulness were more common among men, highest in the middle age groups (35-65) and lower at the extremes of the age range.

Interestingly, fully 49% (762) of respondents consider themselves at least “successful in most ways”.

“ Make it less embarrassing and demeaning when asking for help...sometimes I feel looked down upon for being a single mother of two and asking for help.”

*comment from Poverty Insight Project survey respondent*

**How much do you feel you are connected to the people in your community and accepted by them?**

**12%** (176) answered “**not at all**” or “**mostly against me**”

*Note:* This is only half the proportion of the general population who answered this way in 2000. Non-connectedness was highly correlated with self-reported poor mental health and with self-reports of being unsuccessful. There was no relationship to age, gender, or the presence of children in the household.

**When thinking about the future, what is your best hope for reaching your personal goals and dreams? Answers included:**

**34%** (521) “**More education**”

**26%** (405) “**Getting healthy**”

**17%** (257) “**I’m happy with my life now**”

**Do you have any trouble keeping a job?**

**26%** (387) answered “**yes**”

*Note:* This was associated with reports of feeling unsuccessful, with poorer physical and/or mental health, and with lower household incomes.



# Poverty Insight Project

## Transportation & Mobility

June 2007

Among more than 1,600 returned surveys are responses to these **transportation and mobility-related** questions:

**When thinking about the future, what is your best hope for reaching your personal goals and dreams?** *(check one answer)*

**9%** (140 responses) **Finding good transportation**

*Note:* "transportation" was also mentioned in the category of "Other" more than 20 times

**Do you have any trouble keeping a job? Yes 26%** (391)

**If yes, please tell us what makes it hard to keep a job?**  
*(check all that apply)*

**28%** (157) **Transportation issues**

**What additional help do you need that *no program* is now providing to you? Help with...** *(check all that apply)*

**12%** (165) **Transportation**

**When you need to get to places too far to walk, what way do you use most often?** *(check one answer)*

**28%** (580) **selected Another Way** such as BATA, bicycle, motorcycle, taxi, hitch hiking, a relative's or someone else's car and **not "my own car"** (72% / 1121)

"Some weeks all our money goes for gasoline. We are almost 2 months behind...we are both working and barely making it."

*comment from Poverty Insight Project survey respondent*

The 28% who get around *another way than their own car* also indicated that they are...

**less likely to be married** (15% / 71) than respondents using their own car (38% / 418)

**more likely to live alone** (48% / 224) than respondents using their own car (24% / 258)

**more likely to have an income under \$10,000** (65% / 296) than respondents using their own car (32% / 348)

**less likely to have completed a high school diploma** (25% / 119) than respondents using their own car (13% / 140)

**more likely to be male** (30% / 142) than respondents using their own car (16% / 169)

**more likely to be over age 45** (49% / 229) than respondents using their own car (34% / 374)

**More likely to use services** such as DHS food assistance, Goodwill Inn, Father Fred, community meals and Salvation Army

**more likely to say that a lack of transportation is a problem in keeping a job** (45% / 195) than respondents using their own car (20% / 207)

When **comparing those *without a car* to those who have a car**, the following self-reports are noted:

	<b>No Car</b>	<b>My Car</b>
<b>Fair / poor physical health</b>	<b>58%</b> (273)	<b>33%</b> (359)
<b>Fair / poor mental health</b>	<b>55%</b> (262)	<b>37%</b> (405)
<b>Not connected to community</b>	<b>17%</b> ( 81)	<b>9%</b> ( 97)
<b>Mostly not / Not successful</b>	<b>36%</b> (164)	<b>19%</b> (204)



# Poverty Insight Project

## Older Residents June 2007

Among results based on more than 1,600 returned surveys are **responses to these older resident-related questions:**

### Do you or your household members use the services from any of the following organizations or programs?

Use of **Department of Human Services Food Assistance** increases with age: **65%** (787) **age 55 and younger**; **77%** (233) **all age 56 and older**; **83%** (109) **only age 66 and older**

**Subsidized housing** is used more as residents age: **9%** (115) **age 55 or younger**; **19%** (57) **all age 56 and older**; **27%** (36) **only age 66 and older**

Older residents are more frequent users of **Northwest Michigan Human Services Agency** services: **29%** (38) **only age 66 and older**; **24%** (73) **all age 56 and older**; **17%** (203) **age 55 and younger**

### What community services have been very helpful to you?

Younger residents found “**Medical services**” to be very helpful compared to older residents: **61%** (741) **age 55 and younger**; **52%** (147) **age 56 and older**; **42%** (52) **age 66 and older**

### What county do you live in?

	<b>55 &amp; younger</b>	<b>56 and older</b>	<b>66 and older</b>
<b>Antrim</b>	9% (114)	12% (38)	16% (21)
<b>Benzie</b>	14% (167)	13% (39)	11% (15)
<b>Grand Traverse</b>	59% (720)	48% (147)	44% (59)
<b>Kalkaska</b>	10% (122)	16% (48)	18% (24)
<b>Leelanau</b>	8% (99)	10% (30)	10% (13)

### How long have you been living in the northwest lower Michigan area?

**86%** (121) **over age 65 have been residents longer than ten years**, compared to **78%** (244) **age 56 and older** and **66%** (832) **younger than age 56**

“ It’s hard to get by today without working because of retirement. My house payment takes most of my Social Security check. Most of our expense is medical bills – doctors and prescriptions.”

*comment from Poverty Insight Project survey respondent*

### Gender, Marital Status, Mobility and Years of School

Respondents **over age 65 were more often men** (26% / 36) than those 56 and older (28% / 87) or those age 55 or younger (18% / 226)

Those **age 66 and older were more often widowed** (42% / 58), while **all those age 56 and older were more likely to be divorced** (42% / 131). Those 55 and younger were often married (34% / 420) or single (28% / 350) than those over 55

**Car ownership decreased with age:** 59% (82) of those older than 65 years compared to 65% (194) compared to 65% (194) 56 years and older and 74% (899) age 55 or younger

**Those over age 65 were much more likely to have less than a high school diploma** (32% / 66), compared to 14% (20) of those age 55 or younger

### Other Notable Comparisons

Although reporting **lower income** (61% / 83 under \$10,000) and **poorer health** (58% reporting fair or poor) **than those under age 55**, those **over age 65 reported higher measures of emotional well being in the following ways:**

	<b>55 &amp; younger</b>	<b>56 and older</b>	<b>66 and older</b>
I’m happy with my life now	14% (177)	26% (72)	38% (45)
Mental health excellent or very good	18% (326)	31% (92)	38% (51)
Connected to community... very much, quite a bit	47% (574)	53% (159)	57% (78)
A successful or mostly successful person	46% (559)	61% (171)	74% (93)

