



**A Survey of West Virginia**  
**"First Wave" Baby Boomers:**

**Current Challenges  
and  
Future Prospects**

**February 2005**

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**West Virginia Directors of Senior  
and Community Services**

## ACKNOWLEDGMENTS

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Thanks to all and together I believe we have done something useful.

Gary A. Jarrett, Associate Professor  
Marshall University  
Huntington, WV

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## **Executive Summary**

A Survey of West Virginia  
"First Wave" Baby Boomers  
February, 2005

With the sponsorship of the West Virginia Directors of Senior and Community Services and the state Bureau of Senior Services, a random sample survey of state residents born between 1946 and 1954, the first half of the Boomer generation, was conducted during the fall of 2004 by researchers at Marshall University. The response rate for the mailed survey was 43% and findings from the analysis of responses are accurate within plus or minus 4.1% at the 90% confidence level. Completed questionnaires were returned by 436 eligible responders.

The First Wave Boomers studied and reported on here totaled about 270,000 cohort members, according to the 2000 Census. Sponsors were most interested in looking at this oldest half of the Boomer generation because they are nearest to retirement and are the ones most likely to need or make use of Aging Network services in the near future.

The primary objectives of the survey were to:

1. Collect useful information about West Virginia's First Wave Boomers on a variety of topics and issues most relevant to Aging Network and its constituents.
2. Analyze survey responses and report on them in a way that would prove useful in planning for assistance to this aging subgroup of the population.
3. Assure the widest possible dissemination of the report and encourage discussion across a range of relevant groups and organizations.

The full report, along with attachments, provides a detailed description and discussion of the major findings from the survey as well as the methods employed and the questionnaire used to collect the needed information.

The remainder of this Summary highlights the major topic areas and findings for each.

## Leisure Interests and Activities

The Aging Services Network will soon encounter a new participant generation with somewhat different leisure needs and interests from previous ones.

- < traveling and sightseeing are planned in retirement by 63% of Boomers; the most planned for activity
- < 48% want to do volunteer work which could be a considerable resource for Aging Services in the future
- < 48% also plan to pursue use of computers and the Internet and 47% plan to engage in activities for maintaining physical fitness
- < 25% plan to spend some of their leisure time taking adult education classes

## Membership and Participation in Organizations

- < 20% or fewer are members of or take part in fraternal, community/neighborhood, school, labor or business organizations or associations
- < However, 40% report involvement in religious or church-related organizations in their communities. This is the highest level of civic engagement indicated by responders.

## Housing and Living Arrangements

- < 90% of Boomer housing is owner-occupied; only ½ of these have a mortgage
- < 80% live with a spouse and 31% have children/grandchildren living with them; 10% live alone
- < 9% plan to move to another state at retirement; states of choice are Florida, the Carolinas and Maryland
- < nearly 3/4 will live within 25 miles of a child or family member in the future

Caregiving is common among Boomer cohort members.

- < 5% have a parent or grandparent living with them

- < 10% say they are caring for someone 65 and older not able to care for themselves

### Community Resources

Senior and Community Centers can potentially play a central role in helping Boomers meet the challenges of coming retirement years. In this regard,

- < 80% of Boomers know of these Centers in their communities and 55% express an interest in coming to them when they achieve age eligibility
- < importantly for Center funding, 73% are willing to share the cost of services at the Centers, if they are affordable
- < more than one-half would like to know more about these Centers and the programs and services they offer

### Health and Healthcare

There is both good and bad news from the sample of Boomers surveyed.

The good news:

- < about 75% say their health is now excellent or good; 90% have a regular physician they see when they need medical attention

And, then the not-so-good news:

- < 30% report having an illness which restricts their activity and 35% have had financial problems in the previous year associated with healthcare costs!
- < only 27% will have employer-based health coverage in retirement and the same portion expect to have to pay for healthcare themselves
- < 8% report having no current coverage

### Work and Retirement

Although 67% are currently employed at full-time jobs, only 23% expect to receive a private sector pension in retirement.

Also,

- < 78% expect to have some personal savings or assets to draw on in retirement, but only 13% expect these to be their main source of retirement income
- < 40% expect Social Security benefits to be the main source of income in retirement
- < 30% expect household income in retirement to be \$20,000 or less and an additional 27% expect it to be from \$20,000 to \$30,000
- < 13% expect retirement income to be \$50,000 per year or more
- < rural residents and women expect lower retirement incomes

### Looking Toward the Future

Expressed Boomer confidence on a number of issues related to their retirement is remarkably low.

- < only 22% are confident of being able to manage healthcare costs
- < confidence in the availability of Medicare and Social Security is shared by only 28% of responders
- < 36% are confident they will be financially secure and 39% that their pensions will be secure and there for them when they retire

Lastly, those fortunate Boomers who expect the highest income in retirement are also clearly more confident about the issues studied. Conversely, 57% of those expecting less than \$30,000 per year are least confident.

Years of education completed in earlier years bear a strong relationship to expected income and confidence in the quality of a future retirement.

## INTRODUCTION AND OVERVIEW

This report is based on a sample survey of state residents born during the year 1946 and through 1954. In 2004, these First Wave Baby Boomers ranged in age from 49 to 58 years. Information about this group was collected by means of a mail survey which was comprised of questions on a broad range of topics describing perceptions, characteristics and conditions as well as issues related to retirement. The survey was conducted during the months of September and October of 2004 following several months of planning and development by the study sponsors and research personnel. The report details the findings from the survey.

The primary objectives of the survey were to:

1. Collect useful information about West Virginia's First Wave Boomers on a variety of topics and issues most relevant to Aging Network and its constituents.
2. Analyze survey responses and report on them in a way that would prove useful in planning for assistance to this aging subgroup of the population.
3. Assure the widest possible dissemination of the report and encourage discussion across a range of relevant groups and organizations.

## ORGANIZATION OF THE REPORT

The first part of the report briefly describes the relationship between the state Aging Network and the Boomers studied. Next, the demographic characteristics of the survey sample are presented. The remainder of the report is divided into two (2) main Parts; A and B, which are followed by three (3) attachments related to Study Methods and the Questionnaire, a listing of the occupation distribution of survey participants, and the identification of Boomer Study Committee members.

Part A consists of the quantitative presentation of responses to questionnaire items. This presentation follows sequentially Topics I through VII as noted in the survey questionnaire headings. These are as follows:

- I. Leisure Interests and Activities
- II. Membership and Participation in Organizations
- III. Housing and Living Arrangements
- IV. Use of Community Resources
- V. Health and Health Care
- VI. Work and Retirement
- VII. Looking Toward the Future

(Readers can refer to the copy of the survey questionnaire in Attachment 1.)

Part B contains verbatim survey responses to an open-ended item found at the end of the questionnaire. Responders were asked to volunteer any “comments” they would like to offer on topics or concerns not addressed directly in the main body of the survey questionnaire. Nearly one-quarter (98) of survey responders volunteered

remarks on a variety of issues and concerns relevant to them currently and for the future. These “comments” are organized under category headings and include a brief demographic for each commenter.

Attachments 1 through 3 follow Part B and conclude the report.

## THE WEST VIRGINIA AGING NETWORK AND THE FIRST WAVE BOOMERS

### The Aging Network

Broadly defined, the Aging Network is understood to include a mix of public and private agencies and organizations which target resources toward assisting eligible older persons. This is the “formal” support system whose central agencies are those of the State Bureau of Senior Services, the 55 county-based Commissions or Councils on Aging (County Projects) and the four-regional Area Agencies on Aging. The “informal” elements of this network of support include family members, friends and other community-minded persons and organizations committed to assisting elders needing help of some sort.

County-based Senior and Community Service Centers have been in place for more than 40 years in West Virginia and have served the eligible older citizens of the state well. The Centers operate at the most immediate level of contact with users of formal Aging Network services in communities. This statewide complex of multipurpose Senior Centers represents a considerable investment of resources in meeting evolving community needs in a comprehensive and efficient manner. Currently there are 224 designated Centers and satellite sites in West Virginia. Staff and management of the Centers are mindful also of the need to anticipate and plan for the aging of the Boomers and the demands to be made on this system by them. A recent summary report on Senior and Community Center activities for the year 2003-2004 reveals that nearly 50,000 eligible seniors received one or more of the services available to them from these Center programs. More than 1.4 million meals were served during this period and

significant numbers received a variety of services including transportation assistance, day care, respite care, homemaker and chore services as well as information and training assistance and caregiver support.

To continue to do this effectively, formal Aging Network staff and management have need for reliable information on which to base planning and resource allocation decisions in meeting the needs and desires of this retiring Boomer cohort.

### The First Wave Boomers

Americans born during and between the years 1946 and 1964 constitute a sizable and distinctive birth cohort. They currently account for about one-quarter of the U.S. population and roughly one-third of the West Virginia population. Nearly 600,000 West Virginians are members of the Boomer generation of which around 270,000 are Boomers born during the first 9 years of the period, 1946 through 1954.

These members of the Boomer cohort are approaching their retirement years (some 10% of the sample is “retired”) and their number and characteristics pose some important challenges for the state. How best to prepare for this coming wave of retirees is a central question.

In the analysis of survey responses reported in Section A, differences in question responses by women and men, between rural and urban residents and between the Aging Networks’ four (4) regions will, where most useful, be tabulated. Other distinctions within the sample will be explored where appropriate.

## Characteristics of the Sample

Sample demographics shown here are produced from responses to questions in Topic VIII of the questionnaire; Some Things About You. The numbers indicate percentage distributions rounded to the nearest whole number.

### Topic VIII: Some Things About You

	<u>Sample</u>	<u>Women</u>	<u>Men</u>	<u>Rural</u>	<u>Urban</u>
Year Born					
1946-48	43	45	39	42	44
1949-51	35	32	38	34	36
1952-54	23	24	23	24	21
WV Born					
Yes	81	80	83	77	88
Ethnic Identity					
White	97	98	96	98	96
Minority	3	2	4	2	4
Gender					
		54	46		
Amount of Schooling					
Less than high school	5	4	5	5	4
H.S. only completed	27	25	28	30	21
Some college/no degree	30	29	30	31	27
2-3 Year degree, post H.S.	13	13	14	13	13
4 Year college degree	6	5	8	5	7
4 Year degree plus	7	7	7	5	11
Grad/Professional degree	13	17	8	12	16
Marital Status					
Married	81	78	87	83	78
Divorced/separated	12	13	10	12	12
Never married	3	4	2	1	6
Widowed	4	5	1	4	4
Rural/urban residence					
				67	33

Some things of note:

- Age: - A majority of the sample could be considered early First Wave Boomers in that a larger percentage represents the earlier as opposed to the later birth years. Women in the sample are slightly older than men. The median age of the sample is 54 years.
- WV Born: - 8 of 10 were born in the state with urban men slightly more likely to be natives.
- Ethnicity: - Only 3% identified themselves as non-white minority group members.
- Schooling: - Only about 1 in 20 failed to complete high school! 30% have some schooling beyond high school but no degree and 26% have earned a 4-year college degree or greater (graduate work or graduate degree). One-fourth have only the high school diploma.
- Marital Status: Marriage remains popular among Boomers. 81% are married and only 12% are divorced or separated. 4% are widowed but women are 5 times as likely to be so. Three percent were never married.

## PART A: ANALYSIS OF TOPICAL DATA

This section of the report provides quantitative and narrative descriptions of survey responses to questions included in Topics I through VII in the questionnaire. Some discussion and implications are presented for each Topical area.

### Topic I: Leisure Interests and Activities

**Fifty-eight year old woman from Nicholas County:** *“Areas available locally such as small parks or walking trails in walking distance, no provision made for walkers or bikers, along country roads - too much emphasis on tourism and not enough on residents ability to enjoy, low cost, state beauty.”*

**Fifty-six year old man from Cabell County:** *“Hope to be healthy enough to enjoy a productive “active” life style. Would like to retire to a warmer climate. Would like to travel some as well.”*

- < 48% plan to do volunteer work in retirement and nearly one-half plan to pursue activities associated with computer and internet use and fitness and exercise activities
- < about one-quarter (25%) plan to involve themselves in adult education classes

Boomers are said to be the most active generation of any cohort preceding them in U.S. population history. Interest in and pursuit of leisure activities by sample responders both currently and “in retirement” was considered an important area of inquiry by study sponsors. As community “focal points,” Senior and Community Centers will need to tailor the range and types of activities they offer in such a way as to attract retiring Boomers to their programs.

To gain some insight into the leisure interests and activities, responders were asked to indicate from a compilation of 16, which interests and activities they currently participate in and those they “plan to do in retirement.”

The 10 most frequently mentioned interests and activities “for retirement” are shown here ranging from most “planned on” to least, by percent for women and men.

<u>Retirement Interests/ Activities</u>	<u>Sample %</u>	<u>Women</u>	<u>Men</u>
Travel/Sightseeing	63	63	64
Movies/TV/Radio	55	54	55
Reading/Listening to Music	53	58	45
Volunteering	48	52	42
Computers/Internet	48	51	46
Religious/Church	47	47	45
Fitness/Exercise	47	46	49
Hobbies/Crafts	42	45	35
Games/Cards, etc.	39	25	26
Adult Education Classes	25	27	20

Clearly, responders have a wide range of interests and plan to be active in their retirement. Of particular interest to Center sponsors are the high levels of planned activities associated with volunteering, computer and Internet use, fitness activities and activities which will advance learning through adult education in retirement years. More restive activities planned are those which have become commonplace at Centers; hobbies and crafts, games, television, reading and music. These could become an even larger focus for those desiring less strenuous socializing experiences in the comfortable and appealing settings of Senior and Community Centers.

## Topic II: Membership and Participation in Organizations

**Fifty-one year old woman from Berkeley County:** *"I do not worry about my future. I have a church that believes in taking care of its own. They provide for material, spiritual and emotional support for any member that is in need. They feel it is their Christian obligation. So, my future is very secure. In the past, any need I have had has been met by my church."*

- < Religious and church-related membership is cited by the largest portion of this sample, 40%
- < 20% or less say they are members of or participate in organizations including fraternal (20%), school/neighborhood/community (17%), and fitness, wellness (15%). Participation in veterans organizations noted by 10%.

Much has been made of the Boomers' lack of civic involvement in the formal voluntary organizations and associations in the community. Beginning with the advent of the Boomers, a growing body of research has documented declining participation by succeeding generations in voluntary associations ranging from Elks Clubs to PTAs to bowling leagues! Data from this survey tends to support this claim.

<u>Organization-Type</u>	<u>% Members/ Participants</u>
Church/religious	40
Fraternal (elks, Moose, Rotary, etc.)	20
Education/school (PTA, etc.)	17
Neighborhood/Community	16
Fitness/Wellness (YMCA, etc.)	15
Labor	14
Veterans	10
Business	7
Other	7

Religious and church-related membership and participation is the most often mentioned by responders when asked to indicate such. Thereafter, civic involvement declines to 1 in 5 or fewer who are active organization member or participants.

A reluctance to such participation by Boomers in civic groups could signal some difficulty in appealing to this group as efforts increase to engage them in Senior Center programs and activities. Novel approaches will have to be tested in order to overcome this reticence “to join” by this group of retiring state residents. It is noted, however, that rural responders to the survey have lower rates here than do urban ones. This difference is partly due to the greater availability or presence of such group opportunities for joining found in urban areas as opposed to rural ones.

### Topic III: Housing and Living Arrangements

**Fifty-seven year old woman from Ohio County:** *“I had to quit my job, losing retirement income to raise my two grandchildren. This seems to be common among seniors today. The golden years are not very golden. I love these kids even though I do not have the free time that I thought I would at my age. Our son and his children live with us due to a divorce.”*

- < 90% of current housing is owner-occupied with 46% of these without a mortgage. About 7% are renters or live with others.
- < 8 of 10 live with a spouse and 31% live with children or grandchildren. Only 10% live alone.
- < 76% plan to live where they currently reside when retired and about 9% plan to move to another state
- < 74% will live less than 25 miles from a child or family member in retirement

As shown here, only about 8% of responders do not live in owner-occupied housing. More than 90% either own their homes (46% with no mortgage) or are paying on a mortgage loan (47%).

<u>Housing Tenure</u>	<u>Sample</u>
Renters	5
Owners/no mortgage	46
Owner/with mortgage	47
Live with other (not my house)	2

About 8 in 10 currently are living with a spouse and nearly 1/3 reside with children or grandchildren. Nearly 1 in 20 (5%) have either a parent or grandparent living with them while 10% indicate they live alone in their homes.

<u>Household Composition</u> (Live with?)	<u>Sample %</u>
Spouse	81
Parent/grandparent	4
Children/grandchildren	31
Siblings	1
Other relatives	2
Other non-relatives	4
Live alone	10

About 10% of responders are caring for an elderly or disabled member of the family in their household. About ½ of these are caring for someone 65 or older with the remainder caring for a non-elderly family member or other non-relative. Based upon this proportion, upwards of 27,000 Boomers could be caring for a dependent “other” in their homes with ½ of these being 65 and older family members.

This extent to which community-based, in-home-care services are being used by this group remains unknown at this point. There could be a significantly underserved population evident here with the potential for ever greater demands in the future on the system of long term care as the Boomers themselves age.

Responders were also asked about their future plans for where they will be living in retirement.

**Fifty-seven year old woman from Preston County:** *“My husband and I both have elderly parents, living on their own. We have to stay here in WV for them. Also a child in college. Ideally, I would like to retire in a larger community with cultural events within 15 minutes drive time.”*

<u>Future Plans for Where to Live?</u>	<u>Sample %</u>
Will move to another state	9
Will move to another county in WV	3
Will live 3 months/year in another state	12
Will “stay put”	76

Three-quarters (76%) indicate they plan to remain in their current county residence in the state. Urban residents and those expecting higher household income in retirement are more likely to be planning to move to another state either permanently or for periods during the year.

For those relocating for retirement, the data regarding destinations show that in-state county destinations include as top choices:

- Jackson, Putnam and Greenbrier

and as for those preferring other state destinations identified by responders:

- Florida, North and South Carolina, and Maryland

are the most frequently mentioned.

Responders were asked how close a child or other family member will live to them during retirement. Three-quarters (74%) believe they will live within 25 miles of a child or family member and only 22% believe this distance will be greater than 100 miles.

<u>Child/Family Member Distance Away</u>	<u>Sample %</u>
More than 100 miles	22
50-99 miles	6
25-49 miles	8
Less than 25 miles	74

It seems, then, that most retiring and aging Boomers expect to have easy geographic access to close relatives whom they can rely upon for support during periods of need and for maintaining family ties important to them. Rural residents will have slightly less access to these potential family supports than will urban ones. Nearly 30% indicate that the distance away will be more than 100 miles.

Lastly on this topic, 8 of 10 expect to be living with their spouses in the future and 11% expect their children to live with them. Parents and/or grandparents are expected to live in the households of about 1 in 10 responders. Fourteen percent (14%) expect to be living alone.

## Topic IV: Community Resources

**Fifty-eight year old woman from Nicholas County:** *"Information on locally available assistance or programs designed for the elderly or infirm, not readily available - must search individually for such information. Not enough help to keep seniors in homes instead of nursing facilities, which would lower costs both to government and residents."*

- < 80% of responders know a little or a lot about the Centers in their communities and the services they offer. This level of awareness remains high across the state with negligible regional variation
- < more than one-half (55%) express an interest in coming to these Centers and making use of the services offered
- < significantly, nearly three-fourths (73%) are willing to share in the costs of Center services if they are affordable
- < more than half (51%) would like more information on the Centers and their programs and services

The four (4) questions included in this topic are of vital importance to sponsors of this study of Boomers in the state. The State Bureau of Senior Services, the 4 regional Area Agencies on Aging and, especially, the county-based Senior and Community Center Directors are most interested in responder knowledge and awareness of and potential interest in use of services and programs available from this Aging Network. If local Center providers of services are to attract retiring, age-eligible participants to their sites, a base of information from the survey can prove highly useful.

In further clarifying variation in responses to questions on this topic, the sample was divided into 4 state groupings of counties. These grouped counties correspond to catchment areas of the four Regional Area Agencies on Aging designated for the state. These Regions and the counties constituting their catchment areas are identified as follows:

Region I	Region II	Region III	Region IV
Brooke	Boone	Barbour	Braxton
Calhoun	Cabell	Berkeley	Clay
Doddridge	Jackson	Grant	Fayette
Gilmer	Kanawha	Hampshire	Greenbrier
Hancock	Lincoln	Hardy	McDowell
Harrison	Logan	Jefferson	Mercer
Marion	Mason	Lewis	Monroe
Marshall	Mingo	Mineral	Nicholas
Monongalia	Putnam	Morgan	Pocahontas
Ohio	Roane	Pendleton	Raleigh
Pleasants	Wayne	Preston	Summers
Ritchie		Randolph	Webster
Tyler		Taylor	Wyoming
Wetzel		Tucker	
Wirt		Upshur	
Wood			
16 counties	11 counties	15 counties	13 counties
135 responders	129 responders	83 responders	89 responders
31% of sample	30% of sample	19% of sample	20% of sample

Responders were first asked to indicate their level of knowledge and awareness of Senior and Community Centers in their communities. Responses are shown as follows on this question:

	<u>Sample %</u>	<u>Regions</u>			
		<u>I</u>	<u>II</u>	<u>III</u>	<u>IV</u>
Have none at all	20	18	27	18	18
Know a little	66	70	59	67	71
Know a lot	14	13	14	15	11

Only 1 in 5 in the sample know nothing at all about this central community resource. On average, about 80% know a little or a lot about these centers and there is little notable variation across the regional sub-samples.

A further look suggests that rural residents and women in the sample have higher levels of knowledge and awareness of these community focal points for Senior Services. Interestingly, this gender and residency difference is reflected in actual current use of these Centers by eligible participants.

Next, responders indicated their anticipated interest in coming to the Centers and availing themselves of the services and activities offered there.

<u>Interest in Coming to Centers</u>	<u>Sample %</u>	<u>Regions</u>			
		<u>I</u>	<u>II</u>	<u>III</u>	<u>IV</u>
Very interested	15	11	15	15	15
Probably interested	40	38	43	38	41
Not very interested	29	36	24	32	28
Not at all interested	16	15	18	15	16

For the total sample and for the Regions, more than ½ of responders express strong or probable interest in Center use. Fewer than 2 in 10 express no interest at all. This highly favorable look at possible participation in Center activities should be encouraging to those looking to attract the soon-to-be retired to their facilities and activities. With a proper mix of appealing and accessible programs, Centers could expect rather robust participation by these Boomers when the time comes.

As the sources and magnitude of funding for county-based Centers becomes more problematic in an era of constrained budgets, Center managers throughout the Aging Network have had to anticipate and develop a flow of operating funds from program income including nominal fees and contributions from program participants themselves for services they receive. Looking to the potential future users of Center

services, responders were asked if they would be willing as users, to share some of the costs of these programs and services.

<u>Willing to Share Costs at Centers</u>	<u>Sample %</u>	<u>Regions</u>			
		<u>I</u>	<u>II</u>	<u>III</u>	<u>IV</u>
Yes, if affordable	73	77	74	75	71
No, not willing or able	27	23	26	25	29

Of those responders indicating an interest in coming to Centers for activities and programs, about 3/4 expressed a willingness to help share the costs of the Center’s program and service offerings. This willingness is consistent across all state Regions. The extent to which such participant cost-sharing might become an important contributing source of Center funding is impossible to know at this point. These facts do bear consideration, however, when planning for the future of Boomers use of these facilities and broadening the sources of funding for Center operations.

Lastly on this topic, about ½ (51%) of responders would like to know more about the Centers in their communities and the programs and services available through them. Once again, this level of desire for more information is nearly uniform across the Regions. This would suggest the need for stronger efforts to publicize these Centers and to raise public awareness by some “image-building” through any number of media sources.

## Topic V: Health and Health Care

**Fifty-five year old woman from Mineral County:** *“One of the biggest problems facing retired persons is health care especially the cost of prescription drugs. The middle class is hit hardest - the poor get free health or assistance, but the working middle class fund their costs, as well!”*

- < nearly 75% believe their health to be excellent or good with women evaluating their health status slightly higher than men (78% to 67% as excellent to good)
- < 30% report an illness which restricts their activity. Most mentioned illnesses are arthritis, diabetes, hypertension and cardiovascular problems.
- < 90% have a regular physician
- < 35% have had financial problems in the past year caused by health care costs with rural males having more such problems
- < whereas 64% currently have employer-related health coverage, only 27% expect this coverage in retirement
- < 27% expect to pay for their own health coverage in retirement and 60% expect to rely on Medicare
- < 8% have no current coverage of health care costs

Health and health care issues clearly loom large in the lives of responders to the survey. Indeed a substantial majority of “comments” included in Section B of this report are addressed to health, health care and financial security concerns. Responders were asked a series of 5 questions on health-related matters. Response analysis offers some positive news and yet reveal some depth of concern among Boomers about their health now and access to care in their retirement.

In describing their current health status, (“compared to others their age”), nearly 75% or 3 in 4 described their health as “excellent” or “good.” Still 1/4 of responders consider their health as “fair” or “poor.”

<u>Consider health to be:</u>	<u>Sample %</u>	<u>Women</u>	<u>Men</u>
Excellent	27	33	17
Good	46	45	50
Fair	21	18	25
Poor	6	5	8

Men are slightly more likely than women to describe their health status as only fair or poor and urban residents are more likely to see their health as excellent or good compared to rural ones. Those responders having completed schooling beyond high school are more likely to report their health as excellent or good than are those with only high school or less.

The presence of disease or illness can often result in restrictions on people doing things they need to do or simply enjoy doing. Such restrictions often persist as chronic disorders in post-retirement years and can be quite costly to manage.

Nearly 30% of the sample indicated the presence of an illness or disease which restricts activities. Once more, men have a higher rate of such health problems than women and differences between rural and urban residents are negligible.

Of those with restrictive health conditions, arthritis, diabetes, hypertension and cardiovascular problems are most often mentioned, in that order. About 20% of this group indicates that diabetes is the prominent activity restricting health problem with arthritis mentioned by nearly 28% of the sample responders. Proper management of these illnesses will be needed if Boomers are to experience longer and happier retirement living.

It is encouraging to note that 9 in 10 (90%) of responders have a regular physician to see for their health care. Only about 10% have no regular doctor with this rate highest among rural men in the sample. There is no difference of significance between rural and urban residency, overall. It would seem that state efforts over the years have been successful in supplying access to healthcare professionals to all areas of our predominantly rural state.

**Fifty-seven year old woman from Summers County:** *“My husband receives disability Social Security. If not for a federally funded medical/medication program in Summers County, we would have to choose between living and dying. The majority of our medicine is provided by this program.”*

**Fifty-one year old man from Braxton County:** *“Health care and prescription drug prices scare me to death.”*

The ability, however, to manage spiraling costs of healthcare among responders is problematic at best. More than 1/3 (35%) have experienced financial problems in the past year involving healthcare costs. These difficulties are a bit more pronounced for rural men in the sample.

Healthcare Costs Caused Financial Problems in Past Year:

	<u>Sample %</u>	<u>Women</u>	<u>Men</u>	<u>Rural</u>	<u>Urban</u>
Yes	35	32	38	37	31
No	65	68	62	63	69

Even among those having employer health insurance coverage, (64%), nearly 3 of 10 (30%) have had problems paying for health care. Higher out-of-pocket costs and rising worker premium contributions are likely contributing causes to the financial problems caused by spiraling care costs.

Sources of payment for health care costs now and in retirement?

	<u>Source Now</u> <u>Sample %</u>	<u>Source in Retirement</u> <u>Sample %</u>
Employer health coverage	64	27
Pay for own health insurance	25	27
Spouses or others health insurance	33	17
Veterans health insurance	9	7
Medicaid coverage	2	17
Medicare coverage	9	60
Disability coverage	5	3
Have no health insurance coverage	8	2

Responders were asked to indicate the sources of healthcare cost coverage they currently have and sources expected in retirement. The primary source of payment for healthcare costs are employer-related. About 64% of responders are now covered by an employer plan and an additional 33% indicate coverage from a spousal plan. One quarter (25%) say they “pay for their own health insurance,” and 8% have “no health coverage.” Smaller proportions rely on several other sources of payment for healthcare, mostly public entities.

The only notable coverage increase in the percent of responders currently vs. in retirement, is for Medicare. In nearly all other cases, (but for Medicaid) responders expect to lose health coverage from third party payers. Alarming, employer-sponsored coverage is expected to be reduced for more than one-half of responders in the transition from current job-related health coverage to retirement!

Boomers are clearly and for good reason, alarmed about being able to manage healthcare costs now and in retirement. The oldest (58) are seven years from Medicare eligibility and the youngest are 16 years away; assuming, of course, Medicare will exist in some form and will be available to retired Boomers. As Topic VII entitled “Looking Toward the Future” shows, these responders are not very confident about their future

ability to manage healthcare costs nor about the continuing existence of Medicare. These estimates imply a healthcare access system of near crisis proportions for this sub-group of the state population.

### Topic VI: Work and Retirement

**Fifty-seven year old woman from Harrison County:** *“I know I will not have a very good retirement and it will be hard for me. I have been lucky, so far, and will do the best I can.”*

**Fifty-one year old woman from Wood County:** *“The trend we are seeing of companies downsizing or leaving the state which causes the people in our area to lose jobs and retirees to lose benefits (examples, Walker, Schott Glass, John Mansville, Ames, Demuth Glass, Kaiser Aluminum).”*

- < 67% are employed full-time and another 2% are part-time workers who desire full-time jobs
- < 4% are unemployed and searching for work
- < 22% are retired, disabled or were never employed
- < 37% and 23%, respectively, expect a public or private sector work-related pension in retirement
- < although about 78% expect to have benefit of own savings/assets, only 13% expect these to be the main source of retirement income.
- < about 40% expect Social Security to be their main income source in retirement

Survey questions on this topic sought information on current employment, sources of income expected in retirement, main income sources and expected total household income in retirement.

There is a broad range of types of employment engaged in by Boomers and the occupational diversity of this segment of the state labor force raises confidence in the representativeness of the sample studied here. (A listing of “usual occupations” reported by sample responders is included in Attachment 2.)

A breakdown of the current employment status of the sample is shown below.

Current employment status

	<u>Sample %</u>	<u>Women</u>	<u>Men</u>	<u>Rural</u>	<u>Urban</u>
Employed full time	67	62	73	65	69
Employed part-time L/F*	2	2	1	1	3
Employed part-time, as desired	6	8	4	6	6
Unemployed but looking	4	5	3	5	2
Unemployed, not looking, retired	9	11	7	9	9
Not employed, disabled	11	9	13	11	10
Never employed	2	4	0	3	1

\*L/F = would like Full-time

Full-time employment is held by about two-thirds (67%) of responders. Part-time workers account for 8%; 2% of these desire full-time and 6% desire only part-time work. Unemployed but active job seekers make up another 4% while 9% of the currently unemployed are not looking for work or are retired. One of 10 responders is unemployed due to a disability and 2% were “never employed.” This last segment is largely comprised of women who are “housewives” or “homemakers.”

Urban men have higher rates of full-time work and rural women are more likely to be unemployed, yet seeking work. Significantly, perhaps, nearly 20% of responders are unemployed, not seeking jobs, retired, or not working due to disability. This seems a substantial portion of Boomers who are disengaged from the labor force at this stage of their lives. Dangerous jobs, voluntary early or coerced retirement, business

bankruptcies, and downsizing are likely parts of the explanation, as well as the lack of regard shown for pension obligations to workers by business enterprises and the legal system.

A major determinant of the quality of retirement for individuals and families is the strength of the linkage between working lives and sources and amounts of retirement income. More and more, it seems, secure pensions are becoming the “endangered species” of worker benefits, especially in the private sector. Responders were asked to reveal the sources of income they expect to receive in retirement and to designate the primacy of these sources. Finally, responders estimated the total amount of household income expected in retirement. The data on expected sources of retirement income are as follows:

<u>Sources of income expected in retirement?</u> (Could indicate multiple sources)	Sample %	<u>Primary Source</u> Sample %
Pension from private employer	37	23
Pension from public employer	23	24
Railroad pension	4	1
Social Security	84	39
Own savings	66	9
Other assets	12	4

Low confidence in the future availability of Social Security notwithstanding, among the sources of income cited by responders, 84% expect to receive Social Security benefits in retirement. One’s own savings combined with other assets are mentioned by 78% of responders. Only about a third (37%) expect pension benefits from private sector employment and 24% of responders expect public sector retirement benefits.

Although these sources will be variously expected in terms of available income sources, responders were asked to identify the main sources of income they will receive, and to identify which will constitute the greater portions of retirement income. Most will rely on Social Security as that main source (39%) while reliance on private and public pension benefits as main sources will be true for about 23% and 24% of retired, eligible beneficiaries. One's own savings and other assets will be main sources for about 13% of responders. Railroad pension benefits represent only a minor source and portion of expected retirement income.

Low expectations regarding employer-based pension benefits, particularly from private employers, are disturbing. Whereas 67% of responders are full-time workers, only 42% of those expect private pension benefits in retirement and only 23% say that this source will be their primary or main one. As the responses in Topic VII show, confidence in the private pension system for workers expecting to retire at some point, is remarkably low.

Lastly, responders were asked to estimate total household income expected in retirement. Data describing these estimates are shown below and differences between men and women and rural/urban residents are distinguished.

Expected total household income in retirement?

	<u>Sample %</u>	<u>Women</u>	<u>Men</u>	<u>Rural</u>	<u>Urban</u>
Less than \$20K	30	32	28	33	25
20K to 30K	27	26	29	29	25
30K to 40K	16	15	17	15	16
40K to 50K	14	16	11	12	16
50K to 75K	8	6	11	8	9
More than 75K	5	6	5	4	9

Nearly 60% expect household incomes to be in the range of \$30,000 per year or less with women expecting slightly lower income; 32% estimate receiving less than \$20,000 per year. In the middle of this distribution, 30% of the sample expects \$30-50,000 per year and 12% expect retirement household incomes of from \$50,000 to \$75,000 per year while 6% expect more than \$75,000. Those responders reporting having a college degree are 5 times more likely to expect a retirement income of greater than \$40,000 per year. For those with high school or less, 83% expect incomes of less than \$30,000 per year. Furthermore, rural residents expect lower household income amounts in retirement. Nearly 2 in 3 or 62% expect \$30,000 or less while only 50% of urbanites have these lower income expectations.

#### Topic VII: Looking Toward the Future

**Fifty-five year old woman from Ohio County:** *"I have grave concerns regarding receiving any Social Security or Medicare benefits, even after paying into both programs for decades."*

**Fifty-four year old woman from Berkeley County:** *"No one can be truly confident about their future. A change in the stock market can do anyone in or a sudden change in health. Thank goodness we have God to lean on."*

**Fifty-eight year old man from Nicholas County:** *"I will probably need to have the ability to work until the day before my funeral. I just feel I would need at least one day to prepare. Thanks for the stamped envelope."*

- < 39% are confident their health will be excellent or good in the future, but only 22% expect to be able to manage future health care costs
- < confidence in the future availability of Social Security and Medicare benefits is expressed by only 28% of responders
- < health and financial confidence in the future is strongly related to expected household income in retirement

< expected household income in retirement is largely a consequence of amount of schooling completed

On this final topic, responders were asked to indicate how they felt about several issues likely to affect their quality of life in the future. Eight such issues were included in this topic and responders were asked to say whether they were “confident” or “not confident” as they anticipate the retirement years to come. Distinctions were made between women and men and rural/urban residents. Sample percents are ranked from most to least in “confidence.”

How confident are you that you will be.....? (answered “confident”)	Sample %	Women	Men	Rural	Urban
Able to do/enjoy things	43	47	38	40	49
Family/others there to help if needed	41	45	35	41	41
Health excellent/good	39	41	36	37	43
Pension secure	39	41	37	36	46
Financially secure	36	34	39	35	40
Medicare secure/available	28	27	30	25	35
Social Security available	28	25	31	26	32
Manage health care costs	22	22	23	21	24

Most notable here is the absence of a majority response of “confident” on any of these issues! Highest confidence is placed on anticipated future ability “to do and enjoy things,” “availability of family and others to help if needed,” and that health will be “excellent to good.” Pension security confidence is at the same level as anticipated health status (39%). On each of these 3 issues, women are more confident than men and urban residents more so than rural ones. On nearly all of the remaining issues, men and urban residents express higher levels of confidence. The one exception here is for “pension security.” The difference here is related to the larger number of women employed in the “public sector” and their greater confidence in the ability of public

resources to assure the availability of pension income. Still, only about 4 in 10 Boomers are confident that pensions will be secure for them and their families.

Social Security and Medicare “availability” and “management of health care costs” are areas of greatest uncertainty for responders. Fewer than 3 in 10 are confident that these vital elements of their future well-being will be stable or manageable! Only 22% are confident of being able to manage health costs! A remarkable lack of confidence in the future of Social Security and Medicare must also be major contributors to Boomer uncertainty as they approach their retirement years. It is speculated that the volume and intensity of partisan “crisis mongering” and media misinformation over recent years regarding these government programs are the primary sources accounting for this alarming lack of confidence on the part of near retirees. The “comments” submitted by many responders quoted in Part 2 are poignant expressions of the anxiety and mistrust shared by the members of this aging cohort as they approach what they have worked toward throughout their lives; a financially secure retirement with accessible and affordable healthcare.

Finally, among the characteristics related to Boomers’ anticipation of the quality and security of their retirement years is the amount of income expected and expected health and healthcare access. The level of variability in these expectations demonstrate the broad diversity within this half of the Boomer generation.

Data shown here describe the strength of association between “expected annual household income” in retirement and responders’ “confidence” concerning money and health matters.

Responders are "Confident" that.....	<u>Expected Retirement Income Groups</u>		
	<u>Highest</u> (\$50-75K+)	<u>Middle</u> (\$30-50K)	<u>Lowest</u> (\$30K or less)
	(% of Sample)		
<u>Health-related</u>	(13)	(30)	(57)
- health will be excellent/good	65	47	28
- able to manage healthcare costs	51	31	11
- Medicare will be available	46	35	23
 <u>Finance-related</u>			
- pension will be secure	67	47	25
- will be financially secure	83	52	19
- Social Security will be available	41	33	20

To illustrate the diversity in expectations of Boomers, three income groups were constructed from the original six "expected income" categories in the survey questionnaire. These groups are labeled Highest, Middle and Lowest and degrees of contrast in expectations are shown for these.

In each case, the relationships between expected retirement income and other future expectations are clear and persistent. Declines in future "confidence" are proportionate and one-directional across these groupings. Confidence in health and financial circumstances in retirement are significantly lower for the Lowest (and largest) of the groups (57% of the sample). Only 11% are confident in being able to manage healthcare costs and only 1/4 believe their health will be excellent or good and that Medicare will be available. These proportions contrast sharply with the much greater confidence expressed by responders in the Highest income expected group.

Low levels of confidence in finance-related matters show a similar association between expected retirement income and financial security confidence. Although 83% of the Highest expected income group believe they will be financially secure, this confidence level drops to 52% for the Middle and to only 19% for the Lowest group.

Similarly, a notable decline in confidence in Social Security and pension security is shown across the expected income groups. Confidence in financial conditions in retirement reflect the previously mentioned diversity of this Boomer cohort and demonstrates the strong relationship between retirement income expectations and confidence in the future.

Lastly, the factor which best predicts the future expectations of these Boomers seems to be the amount of education acquired during earlier stages of the life course. If expected retirement income is shown to influence confidence in the future, then amount of schooling bears a strong association with expected income.

<u>Amount of Education Completed</u>	<u>Expected Income Groups</u>		
	<u>Highest</u>	<u>Middle</u>	<u>Lowest</u>
- High School or less	4	23	42
- Some Beyond High School	18	28	32
- 2-3 Year Degree/Certificate	9	13	15
- 4 Year College Degree or More	69	36	11

As shown above, 78% of responders in the Highest expected income group have earned at least a 2 to 3 year or 4 year degree, or more. This group comprises 39% of the total sample of Boomers. However, of those in the Lowest expected income group nearly 75% lack any post-secondary degree! This group accounts for 61% of the total sample studied. The importance of early schooling acquisition is clearly evident in how these Boomers expect to experience their retirement years.

The following “comments” offered by responders to the survey constitute Part B of the report. All such remarks found in questionnaires are recorded here and are grouped by categories. A brief demographic for each is included.

## Part B

### WV FIRST WAVE BABY BOOMER SURVEY - WRITTEN “COMMENTS”

**QUESTION #34: Please include here any comments or concerns you have about your retirement prospects and challenges which we did not address in this survey:**

#### ISSUE 01: SOCIAL SECURITY

**Fifty-four year old woman from Mineral/Hampshire County:** It is really sad that I have worked for over 30 years and within the next 10 years social security probably will not be around and all my money is not available.

**Fifty-eight year old man from Cabell County:** Can I get Social Security and still work a job?

**Fifty-nine year old man from Boone County:** I am concerned about the future of social security.

**Fifty-four year old man from Tucker County:** Social Security - Will it still be available.

**Fifty-eight year old woman from Randolph County:** I hope Social Security will be good and still here for us. We need health care for everyone.

**Fifty-eight year old woman from Wood County:** As a federal employee, the government took the entitlement of social security away using the excuse of “double dipping”. We know that it impacts women and that women are in the poverty level partly due to the loss of social security and low salary.

**Fifty-five year old woman from Ohio County:** I have grave concerns regarding receiving any social security or Medicare benefits, even after paying into both programs for decades.

**Fifty-three year old man from Monroe County:** It would be nice to have some guarantee of Medicare and Social Security when I retire.

**Fifty-five year old woman from Marshall County:** I work in the WV school system (public employees system). There are always doubts as far as its' security. I am concerned about social security and Medicare. The rising cost of health care is the downfall of all, but especially those on fixed incomes. I am very CONCERNED!

## **ISSUE #02: EMPLOYMENT**

**Fifty-one year old woman from Wood County:** The trend we are seeing of companies downsizing or leaving the state which causes the people in our area to lose jobs and retirees to lose benefits (examples, Walker, Schott Glass, John Mansville, Ames, Demuth Glass, Kaiser Aluminum).

**Fifty-five year old woman from Berkeley County:** Older experience workers can not work 12 hour or rotating shifts because of medical problems. Governor Wise should keep this in mind when recruiting jobs for us. The hours are unhealthy and unsafe.

**Fifty-three year old man from Brooke County:** Workers over 50 are being "let go" on any reason so the employers do not have to pay benefits or retirement.

**Fifty-five year old man from Hancock County:** Already retired due to disability - lost my benefits through Weirton Steel.

**Fifty-eight year old man from Mercer County:** Will probably want to work part time at something after retirement.

**Fifty-five year old man from Cabell County:** A person will probably have to work a part time job just so they can eat and pay for medicine.

## **ISSUE #03: HOUSING**

**Fifty-seven year old woman from Mingo County:** Cost and quality of assisted living.

**Fifty-five year old man from Wood County:** WV will need more assisted living facilities and affordable healthcare. I am concerned that the insurance crisis will continue to discourage doctors from practicing in WV.

**Fifty-eight year old woman from Kanawha County:** We need more affordable "rental" housing for citizens over 55. These units should be 'out of' the city limits of Charleston.

## **ISSUE #04: HEALTH CARE & PRESCRIPTION MEDICATION**

**Fifty-seven year old woman from Summers County:** My husband receives disability Social Security. If not for a federally funded medical/medication program in Summers county, we would have to choose between living and dying. The majority of our medicine is provided by this program.

**Fifty-one year old man from Braxton County:** Health care and prescription drug prices scare me to death.

**Fifty-four year old woman from Kanawha County:** Do not know how we or I will make it because husband on disability. I will not have much retirement, kids can barely make it themselves, no rich relatives - cannot baby sit forever and it is not much money anyway. Cannot go to doctor now and do not now about then. Do not have any idea how we can do it live day at a time.

**Fifty-three year old man from Kanawha County:** Rising health care and prescription drug costs keep going up and eating up my pension.

**Fifty-six year old woman from Wood County:** Because I have an existing health problem I am unable to get insurance. If I am able (through COBRA) my premium would be \$1100 to \$2000 per month (\$250 deductible or \$500 deductible).

**Fifty-eight year old woman from Grant County:** I need a prescription drug plan in retirement and a cancer center closer to home. Transportation costs expensive for going to specialists.

**Fifty-eight year old man from Mason County:** Rising cost of health care.

**Fifty-eight year old woman from Marshall County:** Health care costs. Husband retired early with no insurance. Tried to pay it ourselves but it got too expensive. I went to work and will probably have to work till I am 65. What a shame!!

**Fifty-five year old man from Putnam County:** I am very concerned about being able to afford healthcare and medications after retirement.

**Fifty-five year old man from Mineral County:** Pharmaceutical and fuel costs.

**Fifty-five year old man from Boone County:** Main concern - my spouse has a disability (MS) and her employer provides our health insurance - if she must quit her job, how will we afford health care?

**Fifty-seven year old woman from Ritchie County:** Not sure if we can afford our health care.

**Fifty-five year old woman from Mineral County:** One of the biggest problems facing retired persons is health care especially the cost of prescription drugs. The middle class is hit hardest - the poor get free health or assistance, but the working middle class fund their costs, as well!

**Fifty-four year old man from Monongalia County:** Health care cost and the government's inability or "non-desire" to stop spiraling costs.

**Fifty-five year old woman from Kanawha County:** Health care is totally out of control. Cannot afford to pay monthly premiums for catastrophic protection, let alone using it for doctor visits (annually) and normal health care.

**Fifty-five year old woman from Hardy County:** Specific cost for prescription medication.

**Fifty-three year old woman from Nicholas County:** Main concern is health care.

**Fifty-five year old woman from Ohio County:** I have grave concerns regarding receiving any Social Security or Medicare benefits, even after paying into both programs for decades.

**Fifty-three year old man from Monroe County:** It would be nice to have some guarantee of Medicare and Social Security when I retire.

**Fifty-five year old woman from Marshall County:** I work in the WV school system (public employees system). There are always doubts as far as its' security. I am concerned about social security and Medicare. The rising cost of health care is the downfall of all, but especially those on fixed incomes. I am very CONCERNED!

**Fifty-two year old man from Kanawha County:** Will not be able to afford health insurance.

**Fifty-six year old man from Jefferson County:** Insurance, access and liability paranoia are a national crisis worse than terrorism. Selling farm home and life style. No pension. What difference does it make which generation a person belongs to - if greed and ??? and self interest to the cost of others is the rule? Health insurance is out of control - Energy cost is out of control - Regulative wisdom is AWOL. Sorry this is late, was on west coast helping aged parent.

**Fifty-eight year old woman from Marshall County:** I will not have any health insurance upon retirement due to the fact that my husband was a steel worker and his health insurance was terminated upon closure of the plant.

**Fifty-one year old man from Ohio County:** My biggest concerns are buying medicine and coverage for hospital bills without losing everything I have worked for.

**Fifty-nine year old woman from Gilmer County:** Insurance does not pay when Medicare does and vise versa. Both should pay so one will have less to pay out of pocket. In Gilmer county there is not public transportation and senior citizen charges are greater than most can afford to pay.

**Fifty-seven year old woman from Mercer County:** Concerns - health care.

**Fifty-three year old man from Mercer County:** Access to health insurance is a big concern!

**Fifty-eight year old woman from Wood County:** I feel health care and prescription costs are exorbitant because of insurance companies and the laws that have allowed it to get this way.

**Fifty-eight year old woman from Randolph County:** I hope Social Security will be good and still here for us. We need health care for everyone.

**Fifty-five year old man from Wood County:** WV will need more assisted living facilities and affordable healthcare. I am concerned that the insurance crisis will continue to discourage doctors from practicing in WV.

#### **ISSUE #05: FINANCIAL**

**Fifty-five year old man from Nicholas County:** That I can put enough money away now for retirement.

**Fifty-eight year old man from Cabell County:** Chapter 11 Bankruptcy.

**Fifty-seven year old woman from Berkeley County:** My home needs some major repairs and I cannot afford it.

**Fifty-eight year old woman from Raleigh County:** Live alone and low income.

**Fifty-five year old woman from Marshall County:** I have just been divorced for eight months following thirty years of marriage. I am still assessing my financial situation and future.

**Fifty-nine year old man from Wood County:** No income after bill paying.

**Fifty-four year old woman from Berkeley County:** Question #24, No one can be truly confident about their future. A change in the stock market can do anyone in or a sudden change in health. Thank goodness we have God to lean on.

**Fifty-seven year old woman from Raleigh County:** Cost of living - will not be able to afford food or medicine.

**Fifty-seven year old woman from Jackson County:** Property tax - house insurance - car insurance.

**Fifty-eight year old woman from Taylor County:** I am concerned that the stock market will affect 401K and other annuities I have in place. With the national debt and terrorism, that our economy will collapse. We need to think less about our generation to secure our children's generation.

**Sixty-two year old man from Berkeley County:** Most people in WV are not West Virginians from birth. Taxes are too high for fixed income to many well to do houses with very rich people making living and taxes high for fixed income and not that many good paying jobs in the State.

**Fifty-seven year old man from Logan County:** Our national debt will lower our standard of living for us and our children.

**Fifty-six year old woman from Wood County:** If my husband dies I am "SOL".

**Fifty-seven year old woman from Wood County:** Since I am a widow without family I am concerned about home, finances and help I can receive. It is a big issue these days.

**Fifty-four year old woman from Fayette County:** Rising cost of utilities and insurance.

**Fifty-eight year old man from Nicholas County:** I will probably need to have the ability to work until the day before my funeral. I just feel I would need at least one day to prepare. Thanks for the stamped envelope.

**Fifty-one year old man from Ohio County:** I am concerned I might have to help my children with their post graduate school loans and health care costs and ultimately help them with their children's educational costs.

**Fifty-seven year old man from Fayette County:** Taxes, high utility costs, high insurance costs,

**Fifty-seven year old man from Morgan County:** A lot - too many to mention - No Money, Health Benefits in SSA.

**Fifty-eight year old woman from Jefferson County:** Had to use certificate of deposits for medical bills and plumbing as well as floor. Too much income for Medicaid, Medicare will not kick in until August 2005.

**Fifty-eight year old woman from Berkeley County:** I am concerned about not losing my home.

**Fifty-three year old woman from Mason County:** I am sad that because I work for the State of Ohio Pension Fund, I will be penalized in order to draw any social security.

**Fifty-seven year old woman from Ohio County:** I had to quit my job, losing retirement income to raise my two grandchildren. This seems to be common among seniors today. The golden years are not very golden. I love these kids even though I do not have the free time that I thought I would at my age. Our son and his children live with us due to a divorce. The mother has no contact because she is a "crack head".

**Fifty-five year old man from Mineral County:** Pharmaceutical and fuel costs.

#### **ISSUE #06: TRANSPORTATION**

**Fifty-seven year old woman from Kanawha County:** Care for two parents in their home - Transportation - Advocacy.

**Fifty-eight year old woman from Hampshire County:** Transportation when I give up driving.

**Fifty-eight year old woman from Grant County:** I need a prescription drug plan in retirement and a cancer center closer to home. Transportation costs expensive for going to specialists.

**Fifty-nine year old woman from Gilmer County:** Insurance does not pay when Medicare does and vice versa. Both should pay so one will have less to pay out of pocket. In Gilmer county there is not public transportation and senior citizen charges are greater than most can afford to pay.

**Fifty-nine year old woman from Berkeley County:** I am retired now - ability to continue driving.

#### **ISSUE #07: RETIREMENT - NEGATIVE**

**Fifty-seven year old woman from Mineral County:** Costs rising and there is not way retirement funds will keep up.

**Fifty-seven year old woman from Clay County:** I am very concerned about my retirement - I have none-----.

**Fifty-one year of man from Raleigh County:** Would like to be contributing to a pension or retirement plan but none are offered by my employer.

**Fifty-five year old man from Marshall County:** Amount of a coal miner's years and income \$298.12 - Twenty plus years not real good for being hurt on the job.

**Fifty-eight year old man from Mason County:** Have to work to supplement pension. Care for elderly parent and still have one child in college.

**Fifty-seven year old man from Harrison County:** No one is confident about how their future will be. Only God knows that.

**Fifty-seven year old woman from Harrison County:** I know I will not have a very good retirement and it will be hard for me. I have been lucky, so far, and will do the best I can.

**Fifty-three year old woman from Grant County:** My husband retired from Navy Seabee's. I do not understand why he can not draw money when he retired instead of the age of 62.

**Fifty-eight year old woman from Lewis county:** Will never be able to retire. -

**Fifty-seven year old woman from Kanawha County:** My current retirement plans are - - - I will never be able to retire with the state of economy as it is today. I will be forced to work until my health will not allow me to continue.

**Fifty-six year old woman from Pocahontas County:** I am now applying for disability retirement because of my health. I am afraid I will have a small retirement.

#### **ISSUE #08: RETIREMENT - POSITIVE**

**Fifty-eight year old woman from Kanawha County:** I look forward to my retirement.

**Fifty-five year old woman from Putnam County:** I hope to take early retirement so I will not draw Social Security for years.

**Fifty-nine year old woman from Greenbrier County:** I have always been a survivor and manage to cope well with adverse circumstances. I have a wide group of friends and an excellent support system.

**Fifty-three year old man from Jackson County:** Hope to plan on retiring at 55 - worked long enough.

**Fifty-three year old woman from Wayne County:** I hope that my pension, Social Security, medical insurance and investments remain secure.

**Fifty-nine year old woman from Berkeley County:** I am retired now - ability to continue driving.

**Fifty-six year old man from Cabell County:** Hope to be healthy enough to enjoy a productive "active" life style. Would like to retire to a warmer climate. Would like to travel some as well.

#### **ISSUE #09: CAREGIVER SUPPORT**

**Fifty-six year old man from Jefferson County:** Insurance, access and liability paranoia are a national crisis worse than terrorism. Selling farm home and life style. No pension. What difference does it make which generation a person belongs to - if greed and ??? and self interest to the cost of others is the rule? Health insurance is out of control - Energy cost is out of control - Regulative wisdom is AWOL. Sorry this is late, was on west coast helping aged parent.

**Fifty-seven year old woman from Preston County:** Questions 07 and 08 were impossible to answer. My husband and I both have elderly parents, living on their own. We have to stay here in WV for them. Also a child in college. Ideally, I would like to retire in a larger community with cultural events within 15 minutes drive time. Senior center newspaper articles seem like forced activities for very senior folks. I hope to God bingo is not the highlight of my day or forced wheelchair calisthenics the extent of activities.

**Fifty-seven year old woman from Ohio County:** I had to quit my job, losing retirement income to raise my two grandchildren. This seems to be common among seniors today. The golden years are not very golden. I love these kids even though I do not have the free time that I thought I would at my age. Our son and his children live with us due to a divorce. The mother has not contact because she is a “crack head”.

**Fifty-seven year old woman from Kanawha County:** Care for two parents in their home - Transportation - Advocacy.

**Fifty-eight year old man from Mason County:** Have to work to supplement pension. Care for elderly parent and still have one child in college.

#### **ISSUE #10: SENIOR CENTERS**

**Fifty-nine year old woman from Gilmer County:** Insurance does not pay when Medicare does and vice versa. Both should pay so one will have less to pay out of pocket. In Gilmer county there is not public transportation and senior citizen charges are greater than most can afford to pay.

**Fifty-seven year old woman from Preston County:** Questions 07 and 08 (where you plan to live) were impossible to answer. My husband and I both have elderly parents, living on their own. We have to stay here in WV for them. Also a child in college. Ideally, I would like to retire in a larger community with cultural events within 15 minutes drive time. Senior center newspaper articles seem like forced activities for very senior folks. I hope to God bingo is not the highlight of my day or forced wheelchair calisthenics the extent of activities.

#### **ISSUE #11: MISCELLANEOUS**

**Fifty-three year old man from Berkeley County:** Nobody will hire a felon.

**Fifty-two year old woman from Fayette County:** The morals - there does not seem to be any. One thinks nothing of abortion nor did God make mistakes, gays, lesbians, same sex marriage is wrong.

**Fifty-one year old woman from Berkeley County:** I do not worry about my future. I have a church that believes in taking care of its own. They provide for material, spiritual and emotional support for any member that is in need. They feel it is their Christian obligation. So, my future is very secure. In the past, any need I have had has been met by my church.

**Fifty-eight year old man from Preston County:** If the republican party maintains its control over all three branches of the federal government the social security system will collapse as will the medical care system of this country.

**Fifty-eight year old woman from Nicholas County:** Areas available locally such as small parks or walking trails in walking distance, no provision made for walkers or bikers, along country roads - too much emphasis on tourism and not enough on residents ability to enjoy, low cost, state beauty. Information on locally available assistance or programs designed for the elderly or infirm, not readily available - must search individually for such information. Not enough help to keep seniors in homes instead of nursing facilities, which would lower costs bot to government and residents. -

## **ATTACHMENT 1: QUESTIONNAIRE & SAMPLE**

September 23, 2004

Dear Study Participant:

Thank you for your assistance with this questionnaire about the baby boomer generation in the Mountain State. Your participation will help us learn about and prepare for the challenges posed by our changing population.

This survey concerns topics related to the readiness of this generation to encounter retirement and a new stage in life's course. Specifically, information is needed on health and health care,; living arrangements and plans for change; leisure interests, activities and preferences; financial resources and income security; and expected need for and use of community and state services.

Your responses to these questions are completely confidential. The survey uses no names or identifying marks to identify participants and will be grouped with hundreds of other participants. A final report on the results of the survey will be made public later this year when the study is complete.

By participating in this survey you will be entered in a drawing for a free getaway weekend at Canaan Valley Resort, compliments of the WV Directors of Senior And Community Services. The winner will be notified by October 8. The enclosed State Seal decal is a token of our thanks for your time and effort.

For information or assistance regarding this survey, please call toll-free 877-987-3646.

Sincerely,

Bob Wise, Governor

Dinah Mills, President  
WVDSCS

Ann Stottlemyer, Commissioner  
Bureau of Senior Services



## How to Complete the Boomer Survey

1. The survey takes from 10 to 15 minutes to complete. We think you will find it interesting and enjoyable. ***Please try to complete it and return it to us in the mail by***
2. A ***pencil or pen*** can be used to answer the questions.
3. Use a ***checkmark (✓)*** where one is asked for in the survey.
4. Please answer ***all*** of the questions.
5. Before mailing your completed survey, please ***remove this page, fold the survey in half, top to bottom***, and place it in the stamped envelope addressed to ***“Marshall University.”***
6. Then, ***just drop it in the U.S. Mail*** with our genuine thanks!

The decal of our State Seal is yours to keep. The drawing for the ***Free Getaway Weekend at Canaan Valley Resort*** will be held on ***October 1st*** and the winning survey participant will be notified at that time.

## BABY BOOMER SURVEY - FINAL DOCUMENT

### I. Leisure Interests and Activities

This first question is about the interests and activities you enjoy and ***participate in now*** and also those you hope to ***be doing in retirement***. Place a ***checkmark*** in the right two columns ***after each interest and activity*** listed to the left. Check ***each one*** that applies to you.

<b><i>Interest and Activity</i></b>	<b><i>I do this now</i></b>	<b><i>I hope to do this In retirement</i></b>
1. Religious/church-related activities ----->	<b>9</b>	<b>9</b>
2. Movies/television/radio ----->	<b>9</b>	<b>9</b>
3. Games: cards, billiards, etc. ----->	<b>9</b>	<b>9</b>
4. Adult Education classes ----->	<b>9</b>	<b>9</b>
5. Doing sports: golf, bowling, hunting, fishing, etc. -->	<b>9</b>	<b>9</b>
6. Travel and sightseeing ----->	<b>9</b>	<b>9</b>
7. Gardening ----->	<b>9</b>	<b>9</b>
8. Attend cultural events: theater, concerts, museums>	<b>9</b>	<b>9</b>
9. Reading/book clubs/listening to music ----->	<b>9</b>	<b>9</b>
10. Volunteering ----->	<b>9</b>	<b>9</b>
11. Attend sporting events: football, baseball, etc. ----->	<b>9</b>	<b>9</b>
12. Fitness activities: walking, jogging, aerobics, etc.--->	<b>9</b>	<b>9</b>
13. Hobbies: arts, crafts, antiques, writing ----->	<b>9</b>	<b>9</b>
14. Shopping ----->	<b>9</b>	<b>9</b>
15. Playing musical instrument or singing ----->	<b>9</b>	<b>9</b>
16. Computers/Internet use ----->	<b>9</b>	<b>9</b>
Others? Please write them here:		
17. _____ ----->	<b>9</b>	<b>9</b>
18. _____ ----->	<b>9</b>	<b>9</b>
19. _____ ----->	<b>9</b>	<b>9</b>

## II. Membership and Participation in Organizations

2. Many people also get enjoyment and satisfaction from being **members of** organizations and **participating in** those group activities. Below is a list of some types of organizations and groups. Please place a **checkmark** next to **any** that you are **a member of** or **participate in in some way**.

1. \_\_\_\_\_ Fraternal: Elks, Moose, Rotary, Women's Clubs, etc.
2. \_\_\_\_\_ Education/School-related; PTA, etc.
3. \_\_\_\_\_ Physical fitness: YMCA/YWCA, Health Clubs, etc.
4. \_\_\_\_\_ Political party-related
5. \_\_\_\_\_ Labor-related: UMW, CIO, Teamsters, etc.
6. \_\_\_\_\_ Business-related: Chamber of Commerce, Business Roundtable, etc.
7. \_\_\_\_\_ Veterans-related: VFW, American Legion, etc.
8. \_\_\_\_\_ Neighborhood-related: Neighborhood Watch, get-togethers, etc.
9. \_\_\_\_\_ Church-related: choirs, study groups, fund-raising, etc.
10. \_\_\_\_\_ Any others? Please write them here:

---

---

## III. Housing and Living Arrangements

These next few questions concern your **home** now and plans you might have **for the future**.

3. Which of these best describes the house you live in now? (Check **one** of these)

1. \_\_\_\_\_ I RENT MY HOUSE
2. \_\_\_\_\_ I OWN MY HOUSE AND **IT IS PAID FOR**
3. \_\_\_\_\_ I OWN MY HOUSE BUT **IT IS NOT PAID FOR**
4. \_\_\_\_\_ I LIVE IN A HOUSE WITH OTHERS BUT I AM NOT THE RENTER OR OWNER

4. Could you tell us who lives in this household with you? (Please check **all** that apply)

1. \_\_\_\_\_ A SPOUSE
2. \_\_\_\_\_ A PARENT OR GRANDPARENT OF YOU OR YOUR SPOUSE
3. \_\_\_\_\_ CHILDREN OR GRANDCHILDREN
4. \_\_\_\_\_ BROTHERS OR SISTERS OF YOU OR YOUR SPOUSE
5. \_\_\_\_\_ OTHER RELATIVES OR FAMILY MEMBERS
6. \_\_\_\_\_ OTHER NON-RELATED PERSON OR PERSONS
7. \_\_\_\_\_ LIVE ALONE

5. Are you caring for an **older** or **disabled person in your house** who **depends on you** for helping take care of them because they are not able to?

1. \_\_\_\_\_ YES
2. \_\_\_\_\_ NO

6. If you answered **yes to the last question**, what is this person's relationship to you? (Check **one**)

1. \_\_\_\_\_ FAMILY MEMBER OVER 65 YEARS OF AGE
2. \_\_\_\_\_ OTHER FAMILY MEMBER
3. \_\_\_\_\_ OTHER PERSON NOT RELATED TO ME

7. Thinking about where you might be living the next several years "down the road," do you plan to or think you will..... (check **one** that best describes your plans)

1. \_\_\_\_\_ MOVE TO ANOTHER COUNTY IN WEST VIRGINIA (WHICH ONE? \_\_\_\_\_)
2. \_\_\_\_\_ MOVE TO ANOTHER STATE (WHICH ONE? \_\_\_\_\_)
3. \_\_\_\_\_ NOT MOVE BUT SPEND **3 MONTHS OR MORE** LIVING IN ANOTHER STATE (WHICH ONE? \_\_\_\_\_)
4. \_\_\_\_\_ LIVE WHERE I LIVE NOW

8. Whether you plan to move or "stay put," what is the **closest a child or other family member** will live to you? (Please check **one**)

1. \_\_\_\_\_ MORE THAN 100 MILES AWAY
2. \_\_\_\_\_ 50 TO 99 MILES AWAY
3. \_\_\_\_\_ 25 TO 49 MILES AWAY
4. \_\_\_\_\_ LESS THAN 25 MILES AWAY

9. Thinking again about these next several years down the road, could you tell us who will likely be living with you in your home? (Check **all** that apply)

- |                                  |                                  |
|----------------------------------|----------------------------------|
| 1. _____ ONLY ME                 | 5. _____ OTHER RELATIVE          |
| 2. _____ A SPOUSE OR COMPANION   | 6. _____ OTHER NON-RELATIVE      |
| 3. _____ PARENTS OR GRANDPARENTS | 7. _____ OTHER (PLEASE IDENTIFY) |
| 4. _____ MY CHILDREN             | _____                            |

#### IV. Community Resources

Each county in West Virginia has at least one **Senior Citizens Community Center** where people 60 years of age and older can go and participate in a variety of activities and programs including meals served there. Some counties even have several "satellite" Centers serving the same age group.

10. Which of these best describes your **knowledge** or **awareness** of a Center in your area? (Check **one** of these)

1. \_\_\_\_\_ I HAVE **NO** KNOWLEDGE OF IT AT ALL
2. \_\_\_\_\_ I KNOW A **LITTLE** ABOUT IT
3. \_\_\_\_\_ I KNOW A **LOT** ABOUT IT

These **Senior Citizen Community Centers** now offer a great variety of activities and services to participants in their areas. Such things as **meals, socializing, education, games, hobbies and crafts, outings and trips, transportation and useful information** on many things important to these folks.

11. When you reach 60 years of age, do you think **you will be interested in coming to the Center** in your area and using some of the services and activities going on there? (Check **one** of these)

1. \_\_\_\_\_ VERY INTERESTED
2. \_\_\_\_\_ PROBABLY INTERESTED
3. \_\_\_\_\_ NOT VERY INTERESTED
4. \_\_\_\_\_ NOT INTERESTED AT ALL

Although these centers receive **local, state** and **federal funds** to help pay for the work they do, these are often not enough to pay the costs. As someone choosing to use these Centers and the services they provide;

12. Would you be willing to share some of the costs of participating in these activities and services available to you? (Please check **one**)

1. \_\_\_\_\_ YES, IF I CAN AFFORD TO
2. \_\_\_\_\_ NO, I WOULD NOT BE WILLING TO
3. \_\_\_\_\_ NO, I WOULD NOT BE ABLE TO

13. Would you like to know more about the Center in your area and the activities and services they provide or plan to provide?

1. \_\_\_\_\_ YES
2. \_\_\_\_\_ NO

## V. Health and Health Care

**Our health and physical well-being** greatly influence our lives as does our ability to get the kind of **medical care** we need. These next few questions concern these important health matters for "Boomers" as they age.

14. Compared to other people about your age, how would you describe your health now. Is it.....? (Please check **one**)

1. \_\_\_\_\_ EXCELLENT
2. \_\_\_\_\_ GOOD
3. \_\_\_\_\_ FAIR
4. \_\_\_\_\_ POOR



## VI. Work and Retirement

Even though the oldest members of the “Baby Boom” are now only 58 years of age, most are still employed, but a sizable number have **either left work or retired**. These next few questions are about **your work, usual occupation and retirement**.

19. What is your usual occupation? (Please write here)

\_\_\_\_\_ is my usual occupation

20. Please check the **one** in this list which best describes your **employment situation now**. Are you .....

1. \_\_\_\_\_ EMPLOYED FULL-TIME
2. \_\_\_\_\_ EMPLOYED PART-TIME BUT WOULD LIKE FULL-TIME WORK
3. \_\_\_\_\_ EMPLOYED PART-TIME BECAUSE THAT IS ALL YOU WANT TO WORK
4. \_\_\_\_\_ NOT NOW EMPLOYED BUT LOOKING FOR WORK
5. \_\_\_\_\_ NOT NOW EMPLOYED; RETIRED, NOT LOOKING FOR WORK
6. \_\_\_\_\_ NOT EMPLOYED BECAUSE OF DISABILITY
7. \_\_\_\_\_ NEVER WAS EMPLOYED

21. Here is a list of some of the usual sources of income. (Please check **any** of these sources you think will **provide income to you in retirement**.)

1. \_\_\_\_\_ PENSION FROM **PRIVATE** EMPLOYER SUCH AS COMPANY, CORPORATION, ETC.
2. \_\_\_\_\_ PENSION FROM **PUBLIC** EMPLOYER SUCH AS LOCAL, STATE, FEDERAL GOVERNMENT
3. \_\_\_\_\_ PENSION FROM RAILROAD
4. \_\_\_\_\_ SOCIAL SECURITY RETIREMENT BENEFITS
5. \_\_\_\_\_ MY OWN SAVINGS SUCH AS SAVINGS ACCOUNTS, IRAs, ETC.
6. \_\_\_\_\_ INCOME FROM OTHER ASSETS SUCH AS RENTAL INCOME, OTHER ASSETS, ETC.
7. \_\_\_\_\_ OTHER SOURCES? (PLEASE IDENTIFY.)

22. From the income sources you **checked in question 21 above**, please indicate, by using the number to the left of the source, which **two (2)** of these will be the **main sources** of your retirement income.

1. \_\_\_\_\_ WILL BE THE **MAIN** SOURCE
2. \_\_\_\_\_ WILL BE THE **SECOND MAIN** SOURCE

23. Take a look at these **income ranges** and place a **checkmark** next to the income range which **best describes the total yearly household income you expect** to have during retirement.

- |          |                      |          |                      |
|----------|----------------------|----------|----------------------|
| 1. _____ | LESS THAN \$20,000   | 4. _____ | \$40,000 TO \$50,000 |
| 2. _____ | \$20,000 TO \$30,000 | 5. _____ | \$50,000 TO \$75,000 |
| 3. _____ | \$30,000 TO \$40,000 | 6. _____ | MORE THAN \$75,000   |

## VII. Looking Toward the Future

Retired Baby Boomers and those getting closer to retirement face the future with different amounts of confidence about how they expect their lives will be. Take a look at each of these common issues folks like you have probably given some thought to. Then, please place a **checkmark** showing **how confident** or **not confident** you are about your retirement years for each issue.

24. How confident are you ..... ?	I am confident	I am not confident
1. THAT YOU WILL BE FINANCIALLY SECURE ----->	<b>9</b>	<b>9</b>
2. THAT YOUR HEALTH WILL BE EXCELLENT OR GOOD ----->	<b>9</b>	<b>9</b>
3. THAT YOU WILL BE ABLE TO MANAGE YOUR HEALTH CARE COSTS---->	<b>9</b>	<b>9</b>
4. THAT YOUR PENSION IS SECURE----->	<b>9</b>	<b>9</b>
5. THAT YOU WILL BE ABLE TO DO THE THINGS YOU ENJOY DOING NOW>	<b>9</b>	<b>9</b>
6. THAT SOCIAL SECURITY BENEFITS WILL STILL BE AVAILABLE TO YOU >	<b>9</b>	<b>9</b>
7. THAT MEDICARE WILL STILL BE AVAILABLE TO YOU ----->	<b>9</b>	<b>9</b>
8. THAT YOU HAVE FAMILY MEMBERS OR OTHERS YOU CAN COUNT-----> ON FOR HELP IF YOU NEED IT.	<b>9</b>	<b>9</b>

## VIII. Some Things About You

Finally, these last few questions will help us learn a little about the **age, sex or gender, schooling, ethnic makeup, and location** of Boomers in the study sample.

25. In what year were you born? 19\_\_\_\_\_

26. Were you born in West Virginia? 1. \_\_\_\_\_ YES 2. \_\_\_\_\_ NO

27. Are you male or female? 1. \_\_\_\_\_ FEMALE 2. \_\_\_\_\_ MALE

28. Please check the **one** which best describes your **ethnic identification**.

- |                                  |                                     |
|----------------------------------|-------------------------------------|
| 1. _____ ASIAN/PACIFIC ISLANDER  | 5. _____ WHITE, NON-HISPANIC/LATINO |
| 2. _____ AMERICAN INDIAN/ALASKAN | 6. _____ MULTI-ETHNIC               |
| 3. _____ AFRICAN AMERICAN        | 7. _____ OTHER? (PLEASE IDENTIFY.)  |
| 4. _____ HISPANIC/LATINO         | _____                               |
|                                  | _____                               |

29. Please check the **one** of these which best describes the **amount of schooling** you have completed.

- 1. \_\_\_\_\_ LESS THAN HIGH SCHOOL (NO HIGH SCHOOL DIPLOMA)
- 2. \_\_\_\_\_ HIGH SCHOOL COMPLETED (HIGH SCHOOL DIPLOMA)
- 3. \_\_\_\_\_ SOME COLLEGE OR VOCATIONAL/TECHNICAL SCHOOL; DEGREE **NOT COMPLETED**
- 4. \_\_\_\_\_ 2-3 YEARS OF COLLEGE OR VOCATIONAL/TECHNICAL SCHOOL; **COMPLETED DEGREE**
- 5. \_\_\_\_\_ 4 YEAR COLLEGE DEGREE COMPLETED
- 6. \_\_\_\_\_ SOME **BEYOND** 4 YEAR COLLEGE DEGREE; GRADUATE DEGREE **NOT COMPLETED**
- 7. \_\_\_\_\_ GRADUATE OR PROFESSIONAL DEGREE **COMPLETED**

30. Please write your **zip code** here: \_\_\_\_\_

31. The County of your current home is: \_\_\_\_\_

32. Please write here the name of the **town or city** in which you live, or the one nearest to where you live:

\_\_\_\_\_

33. Please check the **one** which best describes your current marital status.

- 1. \_\_\_\_\_ MARRIED
- 2. \_\_\_\_\_ DIVORCED OR SEPARATED
- 3. \_\_\_\_\_ NEVER MARRIED
- 4. \_\_\_\_\_ WIDOWED

34. Please include here any **comments or concerns** you have about your retirement prospects and challenges which we did not address in the survey:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**Once again, thanks for your help! Please refer to mailing instructions.**

## ATTACHMENT 2:

### USUAL OCCUPATION REPORTED BY RESPONDENTS

Occupation	Frequency	Occupation	Frequency	Occupation	Frequency
Accountant	5	Computer Technician	2	Health Care Worker	5
Acct Clerk	1	Construction Worker	4	Housewife	32
Admin. Assistant	6	Cook	2	Highway Inspector	1
Admin. Manager	1	Coordinator	1	Insurance Agent	2
Administrator	2	Counselor	4	Insurance Sales	2
Assessor	1	CPA	1	Inspector	1
Attorney	2	Custodian	4	Investigator	2
Audit Clerk	1	Daycare Worker	1	Lab Director	1
Auditor	1	Dental Assistant	1	Lab Technician	1
Autism Counselor	1	Driver	1	Laborer	3
Autoshop Worker	1	Education Administer	2	Law Enforcement	2
Baker	1	Education Coord.	1	Librarian	3
Bank Clerk	2	Electrical Technician	2	Library Assistant	1
Bank Manager	2	Electrician	5	Locksmith	1
Bank Teller	4	Engineer	2	Logistics Technician	1
Beautician	2	Equipment Operator	2	Machine Operator	1
Bookkeeper	1	Factory Laborer	1	Machinist	2
Building Maint.	1	Farmer	1	Mailman	3
Cabinet Maker	1	Federal Gov. Worker	1	Maintenance Worker	3
Carpenter	5	Financial Counselor	1	Management	5
Car Washer	1	Fire Fighter	2	Massage Therapist	1
Caretaker	1	Floral Designer	1	Meat Manager	1
Cashier	3	Food Manager	1	Mechanic	12
CEO	1	Food Service	2	Medical Office Worker	1
Chemical Worker	4	Foreman	2	Medical Transcriber	1
Childcare Worker	1	Forrester	1	Mental Health Worker	1
Clerical Worker	1	Foster Parent	1	Mill Supervisor	1
Clerk	16	Government Worker	1	Millwright	1
Coal Miner	12	Graphic Design	1	Mine Inspector	1
Comm. Manager	1	Grinder	1	Minister	1

Occupation	Frequency	Occupation	Frequency	Occupation	Frequency
Computer Operator	2	Heating/Cooling Tech.	1	Mgt. Info Systems Operator	1
Nurse Practitioner	1	Project Manager	1	Speech Pathologist	1
Nurse Administrator	1	Purchaser	2	State Worker	1
Nutrition Instructor	1	Railroad Surveyor	1	Steel Worker	3
Odd Jobs	1	Real Estate Sales	1	Store Manager	1
Office Worker	7	Receptionist	1	Superintendent	1
Office Manager	4	Rehab. Tech.	1	Supervisor	2
Oil Field Worker	1	Repairman	1	Service Worker	2
Paralegal	1	Respiratory Thpt.	1	Tax Advisor	1
Personnel Clerk	1	Restaurant Worker	1	Tax Preparer	1
Pharmacist	1	Restaurant Owner	1	Teacher	43
Phone Installer	2	Retail Sales	1	Teaching Aide	1
Phone Supervisor	1	River Boat Pilot	1	Technology Specialist	1
Physician	2	Registered Nurse	12	Telemarketer	2
Pipe Fitter	1	Sales Clerk	5	Train Engineer	1
Plant Worker	1	Sales Manager	1	Truck Driver	4
Political Office Holder	1	Sales Rep.	4	Truck Weigher	1
Postmaster	3	Scale Operator	1	Typist	1
Public Relations Speclst.	1	Seamstress	1	US Army	1
Printer	1	Secretary	14	Utility Service Worker	3
Production Worker	2	Security Guard	2	Waitress	1
Produce Manger	1	Self Employed	1	Window Cleaner	1
Professor	1	Small Business Owner	5	Wood Sculpturer	1
Program Director	1	Social Worker	3		

## Attachment 3

### WV First Wave Baby Boomer Study Committee Members and Bureau of Senior Services Support Staff

#### Committee Members

Cinda Kinsey, Committee Chair, Greenbrier County Committee on Aging

Lynn Williams Dipasquable, Northwestern Area Agency on Aging

Dinah Mills, Lewis County Senior Citizens Center, Inc.

Ed Bowman, Brook County Committee on Aging

Doug Deem, Jackson County Commission on Aging, Inc.

Scott Gossard, Upper Potomac Area Agency on Aging

Rebecca Poe, The Committee on Aging for Randolph County, Inc.

Robert Roswall, Cabell County Community Services Organization, Inc.

Jack Tanner, Raleigh County Commission on Aging

#### Support Staff

Bill Lytton, Bureau of Senior Services

Jan Bowen, Bureau of Senior Services

Tom Dudley, Bureau of Senior Services