

Appendix 2.B

Details of Four Senior/Elder Household (those with any age 55+ person) Issue Groups – Based upon Monitoring The Human Condition on Cape Cod survey (*Cape Cod Community Survey*) samples for years 2005 – 2009.

Senior/Elder Households (those with any age 55+ person) Grouped By Type and Severity of Household Issues Reported

Table 2.B.1 provides summary descriptions of the four Senior/Elder Household (those with any age 55+ person) Issue Groups (#1, #2, #4, #5).

Table 2.B.2 provides a detailed socio-demographic profile of the four Senior/ Household (those with any age 55+ person) Issue Groups.

Table 2.B.3 provides a socio-demographic profile of our most needy senior/elder households (those with any age 55+ person) (Household Issue Groups #1 and #2 combined).

Table 2.B.1 Descriptions of Senior/Elder (age 55+) Household Issue Groups

Summary Description of Household Issue Group #1

Representing: [estimated]	<p>6% of all Cape Cod senior/elder households (those with any age 55+ person)</p> <p>11% of all Cape Cod senior/elder household residents</p> <ul style="list-style-type: none"> • 15% of young people [age 17 or younger] living in Cape Cod senior/elder households • 11% of adults [age 18 or older] living in Cape Cod senior/elder households
Statistics: [estimated]	<p>2,980 Cape Cod senior/elder households (those with any age 55+ person)</p> <p>@ 4.55 persons per household = approx. 13,560 persons</p> <p>@ 1.95 senior/elders per household = approx. 5,800 age 55+ persons</p> <p>@ 0.32 child per household = approx. 955 young people [age 17 or younger]</p> <p>@ 4.23 adults per household = approx. 12,605 adults [age 18 or older]</p>

Group #1 senior/elder (age 55+) households are considerably **more** likely to:

- Reside in rented housing
- Be “homeless”
- Living in a group setting
- Include adults ages 18-44 years old
- Include adults ages 45-54 years old
- Include adults ages 55-64 years old
- Have child(ren) [ages 0-17 years old]
- Have 4 or more adults [age 18+]
- Be a single parent family
- Have an income BELOW the County median
- Have an income under \$30,000
- Be living under 200% of poverty level
- Be “Working Poor”
- Receive PUBLIC financial assistance
- Receive PRIVATE financial assistance
- Have someone working full-time, year-round
- Have no retired adults
- Include a disabled or chronically-ill person
- Have someone in only Fair-to-Poor health
- Be Receiving Medicaid (MassHealth) or have Commonwealth Care
- Be Receiving Veteran’s Administration services
- Be a cultural or ethnic minority
- Be a linguistic minority
- Be a racial minority
- Be from the Mid-Cape [especially Hyannis]

Group #1 senior/elder (age 55+) households are considerably **less** likely to:

- Reside in a home owned by household member(s)
- Include adults age 65 or older
- Include adults age 75 or older
- Have ALL adults age 65 or older
- Have ALL adults ages 55-64
- Be childless
- Be a two adult household

Household Issue Group #1 (continued)

- Be a one-person household
- Have an income ABOVE the County median
- Have an income above \$30,000
- Have ALL adults retired
- Be receiving Medicare
- Be from the Upper-Cape
- Be primarily White

Group #1 Senior/Elder (Age 55+) Household Issues:

Top Ten Household Issues: [average (mean) response score on a scale of 0 – 2]*

- “A lot of depression in the household” [mean=1.56]
- “Having a lot of anxiety or stress in the household” [1.48]
- “Adult substance abuse (alcohol, drugs, etc.)” [1.26]
- “Not having enough money to pay the doctor, the dentist, or to buy prescription medications” [1.22]
- “Paying for or getting dental care” [1.22]
- “Experiencing an alcohol and/or drug problem” [1.15]
- “Not being able to afford recreational activities” [1.08]
- “Not being able to afford legal help” [.96]
- “Not having enough money to pay for housing” [0.89]
- “Not always having money for food” [0.82]

* Where: 0 = Not a Problem, 1 = Minor Problem, and 2 = Major Problem

Group #1 Senior/Elder (Age 55+) Service Barriers:

Top Ten Service Barriers: [average (mean) response score on a scale of 0 – 3]**

- “Could not afford fees/costs for services” [mean=1.10]
- “Paying insurance deductible/co-payment” [.94]
- “Services not accepting new patients/clients” [.91]
- “Cost of time away from work” [0.88]
- “Services located too far away” [.76]
- “Lack of transportation” [.75]
- “Insurance not accepted for services” [.73]
- “Lack of information on where to go for services” [.71]
- “Lacked information on available services” [.62]
- “Hours of service were not convenient” [.56]

** Where: 0 = Not Serious, 1 = Moderately Serious, 2 = Very Serious, and 3 = So Serious Did NOT Get Help

Summary Description of Senior/Elder (Age 55+) Household Issue Group #2

Representing: [estimated]	14% of all Cape Cod senior/elder households (those with any age 55+ person) 19% of all Cape Cod senior/elder household residents: <ul style="list-style-type: none">• 41% of young people [age 17 or younger] living in Cape Cod senior/elder households• 17% of adults [age 18 or older] living in Cape Cod senior/elder households
Statistics: [estimated]	7,390 Cape Cod senior/elder households (those with any age 55+ person) @ 2.96 persons per household = approx. 21,870 persons @ 1.63 senior/elders per household = approx. 12,000 age 55+ persons @ 0.34 child per household = approx. 2,510 young people [age 17 or younger] @ 2.62 adults per household = approx. 19,360 adults [age 18 or older]

Group #2 households are considerably **more** likely to:

- Reside in rented housing
- Be “homeless”
- Be living in a group setting
- Be living in senior housing or assisted living unit
- Include adults ages 18-44 years old
- Include child(ren) [ages 0-17]
- Be a single-parent family
- Be a “large” family [more than 4 persons]
- Include adults ages 55-64 years old
- Have adults of working age (ages 18-64)
- Have employed adults (age 18+)
- Have an income BELOW the County median
- Have an income under \$30,000
- Be living under 200% of poverty level
- Be “Working Poor”
- Receive PUBLIC financial assistance
- Receive PRIVATE financial assistance
- Have at least one adult working full-time, year-round
- Have no retired adults
- Include a disabled or chronically-ill person
- Have someone in only Fair-to-Poor health
- Be Receiving Medicaid (MassHealth) or have Commonwealth Care
- Be Receiving Veteran’s Administration services
- Be primarily White
- Be a cultural or ethnic minority household
- Be a racial minority
- Be from the Mid-Cape [especially Hyannis]

Group #2 households are considerably **less** likely to:

- Reside in a home owned by household member(s)
- Have All adults ages 18-65+ years old
- Include adults age 65 or older
- Be childless
- Include an adult living alone
- Be a two adult household
- Have an income ABOVE the County median

Household Issue Group #2 (continued)

- Have an income of over \$30,000
- Have ALL adults retired
- Be receiving Medicare
- Be from the Upper-Cape or the Lower/Outer-Cape

Group #2 Household Issues:

Top Ten Household Issues: [average (mean) response score on a scale of 0 – 2*]

“Having a lot of anxiety or stress in the household” [mean=0.81]

“A lot of depression in the household” [0.80]

“Paying for or getting dental care” [0.80]

*“Not having enough money to pay the doctor, the dentist,
or to buy prescription medications” [0.69]*

“Not being able to afford recreational activities” [0.62]

“Not having enough money to pay for housing” [0.46]

“Seriously overweight person(s) in household” [0.43]

“Not being able to afford legal help” [0.42]

“Not always having enough money for food” [0.41]

“Not able to afford nutritious food” [0.24]

* Where: 0 = Not a Problem, 1 = Minor Problem, and 2 = Major Problem

Group #2 Service Barriers:

Top Ten Service Barriers: [average (mean) response score on a scale of 0 – 3**]

“Paying insurance deductible/co-payment” [mean=0.70]

“Could not afford fees/costs for services” [0.67]

“Services not accepting new patients/clients” [0.62]

“Cost of time away from work” [0.51]

“Services located too far away” [0.49]

“Insurance not accepted for services” [0.47]

“Unable to take time away from work to go to services” [0.38]

“Services not in appropriate place or part of town” [0.37]

“Lack of information on where to go for services” [0.36]

“Hours of service were not convenient” [0.34]

** Where: 0 = Not Serious, 1 = Moderately Serious, 2 = Very Serious, and
3 = So Serious Did NOT Get Help

Summary Description of Household Issue Group #4

Households In Which Not All Adults Are “Retired” (by definition)

Representing: [estimated]	39% of all Cape Cod senior/elder households (those with any age 55+ person) 40% of all Cape Cod senior/elder household residents <ul style="list-style-type: none">• 42% of young people [age 17 or younger] living in Cape Cod senior/elder households• 40% of adults [age 18 or older] living in Cape Cod senior/elder households
Statistics: [estimated]	20,080 Cape Cod senior/elder households (those with any age 55+ person) @ 2.36 persons per household = approx. 47,390 persons @ 1.64 senior/elders per household = approx. 33,000 age 55+ persons @ 0.13 child per household = approx. 2,610 young people [age 17 or younger] @ 2.23 adults per household = approx. 44,780 adults [age 18 or older]

Group #4 households are considerably **more** likely to:

- Reside in a home owned by household member(s)
- Include adults ages 55-64 years old
- Have ALL adults ages 55-64 years old
- Be a two adult household
- Have an income ABOVE the County median
- Have an income above \$50,000
- Have an income of \$100,000-\$149,999
- Have an income of \$150,000 or Above
- Have at least one adult working full-time, year-round
- Have no retired adults
- Be primarily White
- Be from the Upper-Cape

Group #4 households are considerably **less** likely to:

- Be “homeless”
- Include adults ages 18-44 years old
- Include adults ages 45-54 years old
- Include adults age 65 or older
- Include adults age 75 or older
- Have ALL adults age 65 or older
- Be an adult living alone
- Have an income BELOW the County median
- Be living under 200% of poverty level
- Be “working poor”
- Receive PUBLIC financial assistance
- Receive PRIVATE financial assistance
- Have an income under \$30,000
- Have an income of \$15,000-\$29,999
- Have an income under \$50,000
- Have ALL adults retired [Not All by definition]
- Include a disabled or chronically-ill person
- Be Receiving Medicaid (MassHealth) or have Commonwealth Care
- Be receiving Medicare
- Be from the Mid-Cape, Hyannis or the Lower/Outer-Cape

Household Issue Group #4 (continued)

Group #4 Household Issues:

Top Ten Households Issues: [average (mean) response score on a scale of 0 – 2*]

- “Paying for or getting dental care” [mean=.14]*
- “Not having enough money to pay the doctor, the dentist, or to buy prescription medications” [.11]*
- “Having a lot of anxiety or stress in household” [.10]*
- “Seriously overweight person(s) in household” [.08]*
- “A lot of depression in the household” [.07]*
- “Not being able to afford recreational activities” [.06]*
- “Not being able to afford legal help” [.04]*
- “Discrimination (due to race, age, language, sexual identity/orientation, etc)” [.03]*
- “Not having enough money to pay for housing” [.02]*
- “Not always having enough money for food” [.02]*

* Where: 0 = Not a Problem, 1 = Minor Problem, and 2 = Major Problem

Group #4 Service Barriers:

Top Ten Service Barriers: [average (mean) response score on a scale of 0 - 3**]

- “Services not accepting new patients/clients” [mean =.59]*
- “Paying insurance deductible/co-payment” [.35]*
- “Cost of time away from work” [.33]*
- “Insurance not accepted for services” [.26]*
- “Services located too far away” [.24]*
- “Unable to take time away from work to go to services” [.24]*
- “Could not afford fees or costs for services” [.23]*
- “Hours of services were not convenient” [.23]*
- “Services not in appropriate place or part of town” [.17]*
- “Lack of information on where to go for services” [.15]*

** Where: 0 = Not Serious, 1 = Moderately Serious, 2 = Very Serious, and 3 = So Serious Did NOT Get Help

Summary Description of Household Issue Group #5

Households In Which All Adults Are “Retired” (by definition)

Representing: [estimated]	40% of all Cape Cod senior/elder households (those with any age 55+ person) 29% of all Cape Cod senior/elder household residents <ul style="list-style-type: none">• 3% of young people [age 17 or younger] living in Cape Cod senior/elder households• 31% of adults [age 18 or older] living in Cape Cod senior/elder households
Statistics: [estimated]	20,745 Cape Cod senior/elder households (those with any age 55+ person) @ 1.68 persons per household = approx. 34,850 persons @ 1.63 senior/elders per household = approx. 33,800 age 55+ persons @ 0.01 child per household = approx. 210 young people [age 17 or younger] @ 1.66 adults per household = approx. 34,640 adults [age 18 or older]

Group #5 households are considerably **more** likely to:

- Reside in a home owned by household member(s)
- Include adults age 65 or older
- Include adults age 75 or older
- Have ALL adults age 65 or older
- Be childless
- Be an adult living alone
- Have an income BELOW the County median
- Have an income of \$15,000-\$99,999
- Have ALL adults retired [100% by definition]
- Be receiving Medicare
- Be primarily White
- Be from the Lower/Outer-Cape

Group #5 households are considerably **less** likely to:

- Reside in rented housing
- Be homeless or living in a group setting
- Include adults ages 18-44 years old
- Include adults ages 45-54 years old
- Include adults ages 55-64 years old
- Have ALL adults ages 55-64 years old
- Have children ages 0-17 years old
- Be a single parent family
- Be a two adult household
- Be a “large” family [more than 4 persons]
- Have an income under \$15,000
- Have an income above \$50,000
- Be living ABOVE the County median
- Be living under 200% of poverty level
- Be “working poor”
- Receive PUBLIC financial assistance
- Receive PRIVATE financial assistance
- Have at least one adult working full-time, year-round
- Have NO adults retired [0% by definition]
- Be Receiving Medicaid (MassHealth) or have Commonwealth Care

Household Issue Group #5 (continued)

- Include a disabled or chronically-ill person
- Be a cultural or ethnic minority household;
- Be a linguistic minority household
- Be a racial minority household
- Be from the Upper-Cape or Hyannis

Group #5 Household Issues:

Top Ten Household Issues: [average (mean) response score on a scale of 0 – 2*]

- “Paying for or getting dental care” [mean=.14]*
- “A lot of depression in the household” [.08]*
- “Seriously overweight person(s) in household” [.08]*
- “Having a lot of anxiety or stress in household” [.07]*
- “Not having enough money to pay the doctor, the dentist, or to buy prescription medications” [.07]*
- “Not being able to afford recreational activities” [.05]*
- “Not being able to afford legal help” [.03]*
- “Not having enough money for food” [.02]*
- “Not able to afford nutritious food” [.01]*
- “Adult substance abuse (alcohol and/or drugs, etc.)” [.01]*

* Where: 0 = Not a Problem, 1 = Minor Problem, and 2 = Major Problem

Group #5 Service Barriers:

Top Ten Service Barriers: [average (mean) response score on a scale of 0 – 3**]

- “Services not accepting new patients/clients” [mean =.60]*
- “Services located too far away” [.34]*
- “Paying insurance deductible/co-payment” [.32]*
- “Lack of information on where to go for services” [.22]*
- “Insurance not accepted for services” [.21]*
- “Could not afford fees or costs for services” [.20]*
- “Lack of transportation” [.17]*
- “Lacked information on available services” [.16]*
- “Services not in appropriate place or part of town” [.15]*
- “Hours of service were not convenient” [.04]*

** Where: 0 = Not Serious, 1 = Moderately Serious, 2 = Very Serious, and 3 = So Serious Did NOT Get Help

Summary Description of Our Most Needy Households

Households Issue Groups #1 and #2 Combined

Representing: [estimated]	20% of all Cape Cod senior/elder households (those with any age 55+ person) 30% of all Cape Cod senior/elder household residents <ul style="list-style-type: none">• 55% of young people [age 17 or younger] living in Cape Cod senior/elder households• 28% of adults [age 18 or older] living in Cape Cod senior/elder households
Statistics: [estimated]	10,320 Cape Cod senior/elder households (those with any age 55+ person) @ 3.41 persons per household = approx. 35,195 persons @ 1.72 senior/elders per household = approx. 17,800 age 55+ persons @ 0.33 child per household = approx. 3,405 young people [age 17 or younger] @ 3.08 adults per household = approx. 31,790 adults [age 18 or older]

Most Needy Households are considerably **more** likely to:

- Reside in rented housing
- Be “homeless” or living in a group setting
- Be living in senior housing or assisted living unit
- Include adults ages 18-44 years old
- Include adults ages 55-64 years old
- Have child(ren) [ages 0-17 years old]
- Be a “large” family [more than 4 persons]
- Be a single parent family
- Have an income BELOW the County median
- Have an income under \$30,000
- Be living under 200% of poverty level
- Be “Working Poor”
- Receive PUBLIC financial assistance
- Receive PRIVATE financial assistance
- Have at least one adult working full-time, year-round
- Have no retired adults
- Include a disabled or chronically-ill person
- Be Receiving Medicaid (MassHealth) or have Commonwealth Care
- Be primarily White
- Be an cultural or ethnic minority household
- Be an racial minority household
- Be from the Mid-Cape [especially Hyannis]

Most Needy Households are considerably **less** likely to:

- Reside in a home owned by household member(s)
- Be childless
- One adult living alone
- Be a two adult household
- Include adults age 65 or older
- Include adults age 75 or older
- Have ALL adults ages 55-64 years old
- Have ALL adults age 65 or older
- Have an income ABOVE the County median
- Have an income of \$30,000 or higher
- Have ALL adults retired

Most Needy Households (continued)

- Be Receiving Medicare
- Be from the Upper-Cape or the Lower/Outer-Cape

Most Needy Household Issues:

Top Ten Household Issues: [average (mean) response score on a scale of 0 – 2*]

- “A lot of depression in the household” [mean=1.01]*
- “Having a lot of anxiety or stress in household” [1.00]*
- “Paying for or getting dental insurance” [.92]*
- “Not having enough money to pay the doctor, the dentist, or to buy prescription medications” [.84]*
- “Not being able to afford recreational activities” [.75]*
- “Not having enough money to pay for housing” [.58]*
- “Not being able to afford legal help” [.57]*
- “Not always having enough money for food” [.53]*
- “Adult substance abuse (alcohol, drugs, etc.)” [.53]*
- “Seriously overweight persons(s) in household” [.51]*

* Where: 0 = Not a Problem, 1 = Minor Problem, and 2 = Major Problem

Most Needy Service Barriers:

Top Ten Service Barriers: [average (mean) response score on a scale of 0 – 3**]

- “Could not afford fees/costs for services” [mean=.82]*
- “Paying insurance deductible/co-payment” [.78]*
- “Services not accepting new patients/clients” [.72]*
- Cost of time away from work” [.64]*
- “Services located too far away” [.58]*
- “Insurance not accepted for services” [.56]*
- “Lack of information on where to go for services” [.48]*
- “Unable to take time away from work to go to services” [.48]*
- “Services not in appropriate place or part of town” [.45]*
- “Hours of service were not convenient” [.42]*

** Where: 0 = Not Serious, 1 = Moderately Serious, 2 = Very Serious, and 3 = So Serious Did NOT Get Help

Summary of the Permanent, Year-Round Cape Cod Senior/Elder (those with any age 55+ person) Household Population: Estimates For 2008

Representing: [estimated]	100% of all Cape Cod senior/elder households (those with any age 55+ person) 100% of all Cape Cod senior/elder household residents
Statistics: [estimated]	51,350 Cape Cod senior/elder households (those with any age 55+ person) @ 2.31 persons per household = approx. 118,620 persons @ 0.12 child per household = approx. 6,160 young people [age 17 or younger] @ 2.19 adults per household = approx. 112,460 adults [age 18 or older]

* Barnstable County Dept. of Human Services estimates for year 2008. Data Sources: Census Bureau: 2008 American Community Survey, Barnstable County, Massachusetts, Selected Social Characteristics: 2008, 1-Year estimates, and Cape Cod Community Surveys conducted at year-end 2004 thru year-end 2008 (five years of survey responses combined).

