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STATE of the STATE Survey

State *Of the* State Survey

*Older Adults in Michigan:
Social Relationship Satisfaction,
Financial Outlook, and Services*

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Briefing Paper No. 95-06

MICHIGAN STATE
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Older Adults in Michigan: Social Relationship Satisfaction, Financial Outlook, and Services

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The analyses and interpretations in SOSS Briefing Papers are those of the authors and do not necessarily represent the views of IPPSR or of Michigan State University.

THE SURVEY

- A telephone survey of 1,202 adult residents of the state of Michigan was conducted by Michigan State University's Institute for Public Policy and Social Research between May 10 and June 20, 1995. This is the third quarterly MSU State of the State Survey (SOSS). It focused on issues related to families, women and children. The overall sampling error is $\pm 2.8\%$. This briefing paper reports views of Michigan's senior citizens (age 60 and older) on several issues. The sampling error for seniors is $\pm 6.0\%$.

The sample is designed to provide representative information for respondents from major regions of the state: Detroit City, Southeast Michigan (excluding Detroit), Southwest Michigan, Central Michigan (West and East), northern Lower Michigan, and the Upper Peninsula. (See attached information sheet for a list of the counties included in each region. Except for the regional analyses, the data reported here are weighted to make the results representative of the senior adult population of Michigan.

Michigan's Older Adults

- **Number of seniors.** According to 1990 census data, older adults, those individuals 60 years and older, make up 16.2% of the state's population. They are over-represented (21.9%, n=263) in our survey sample.
- **Gender, race, and marital status.** The sample of seniors is very similar to census data describing the racial and gender makeup of the state. Women make up 57.8% of the older adult respondents. Most are white (88.4%), while 8.7% are African American, .3% are Asian or Pacific Islander, and 2.3% are Native American. Most respondents (57.3%) are married, while 23% are widowed, 10.2% are divorced, 5.7% remarried, and 2.1% never married.
- **Work status and income of seniors.** The largest proportion of seniors (49.2%) are retired; 22.3% are homemakers, 15.4% work full-time outside the home, 7.7% hold part-time positions, 1.2% are unemployed and 1.5% identify themselves as students. When asked for their household income, 19.8% did not provide income information. Of those responding, 15.5% report incomes under \$15,000 per year, 25.5% report incomes of \$15,000 to \$29,999, 23.5% say their incomes are \$30,000 to \$59,999, and 16.7% indicate incomes of \$60,000 and above.

The following summary of findings is based on the responses of the 263 older adults described above. Occasional comparisons are made with responses of the total group of 1202 Michigan residents interviewed.

KEY FINDINGS

Financial Outlook

- **Current financial situation.** When asked to rate their household's overall financial situation these days, 8% of seniors say "excellent," 55% say "good," 33% "just fair," 1% "not so good" and 3% "poor." (See Figure 1.) Not surprisingly, those in the highest income category (\$60,000 or more) are more likely to say "excellent" or "good," while the majority of those in the lowest income category (under \$15,000) say "just fair." Married seniors rate their situation as somewhat better than those who are divorced, separated, or widowed. Older women are more likely to judge their

situation as “good” (52%) or “just fair” (37%), while older men are somewhat more positive; “excellent” (12%), “good” (58%), “just fair” (27%). (Q.1 -- *question wording is given below.*)

- **Better off, worse off or about the same as a year ago?** Most seniors (56%) say their financial situation is “about the same” as a year ago. Twenty-six percent say they are “better off” while 18% say they are “worse off.” (See Figure 2a.) About twice as many employed seniors (41%) as those who are not employed (20%) say they are “better off” now. The majority of those not employed are retired and receiving social security. Those in the highest income category (\$60,000 or more) are also more likely to report they are “better off.” (Q. 2)
- **Projection for the future.** Forty percent of Michigan seniors say they will be financially “better off” a year from now; 35% expect to be “about the same”, with 20% saying they will be “worse off.” (See Figure 2b.) Employed seniors are over twice as likely to think they will be “better off” (63%) as those who are not employed (31%). Married older adults are generally more positive about future financial prospects, and men predict a brighter financial future than women. (Q. 3)

Older adults are less positive about their current financial status than adults in other age groups, and they are clearly less optimistic about their financial futures. Sixty-eight percent of Michigan’s young adults (age 25-39) and 47% of middle-aged adults (age 40-59) say they are better off financially than a year ago. Only 26% of seniors (60 years of age and older) say their financial situation has improved over the last year. Increasing age also dampens financial optimism: 78% of young adults and 61% of middle-aged adults indicate they expect to be better off financially a year from now, while 40% of older adults express this view.

Relationship Satisfaction

- **Satisfaction with marriage or relationship.** Most older adults are “completely” or “very satisfied” with their marriage or current relationship. Of the 166 seniors currently married or in a significant relationship, 62% say they are “completely satisfied,” 25% report they are “very satisfied,” 11% say they are “somewhat satisfied,” and 2% say they are “not very satisfied.” (See Figure 3.) Those in higher income categories tend to be more satisfied with their relationships, and older men generally report higher satisfaction levels than older women. (Q. 4)
- **Financial status and relationship satisfaction.** Older adults are more likely to say they are “completely satisfied” with their marriages or current relationships (62%) than either middle-aged adults (52%) or young adults (48%). Being “completely satisfied” is a less likely response for those older adults whose yearly income is under \$15,000, and older women are less likely to say they are “completely satisfied” with their marriages or current relationships (51%) than older men (70%).
- **Parenting or step-parenting.** Older adults who are parents or step-parents express satisfaction with that role. Of the 220 older adults who are parents, 54% are “completely satisfied,” 31% are “very satisfied,” 13% are “somewhat satisfied,” and 2% “not very satisfied.” (See Figure 3.) Eighty-seven percent report their children have either “a great deal” or “quite a lot” of impact on how they feel about their lives right now; 13% say their children have “some” or “very little” impact on their current feelings about their lives. Those in the highest income category (\$60,000 or more) express the highest level of satisfaction with parenthood (83% say they are “completely satisfied”). When compared with other age groups, 54% of seniors and 52% of young adults who are parents say they are “completely satisfied” with being a parent or step-parent. Of middle-aged parents, only 39% say they are “completely satisfied.” Satisfaction with parenthood is equally high for older women and older men. (Q.5, Q.6)

Services and Tax Dollars

- **Confidence in performance of organizations for children and elderly.** We asked residents how much confidence they have in the performance of organizations that help children and the elderly, such as preschool programs and adult daycare centers. Of seniors, 18% have “a great deal” of confidence, 30% have “quite a lot” of confidence, 38% have “some” confidence, and 10% have “very little” confidence. In general, older men express higher levels of confidence in these organizations than older women. There is some variation in confidence levels by region of the state, although seniors in most regions say they have “quite a lot” or “some” confidence in organizations that help children and the elderly. (See Figures 4 and 5; Q.7.)
- **Are too many tax dollars going to support older people?** Half of Michigan’s seniors (50%) “strongly disagree” that too many tax dollars are spent on older people, while 20% “somewhat disagree,” 5% “neither agree or disagree,” 14% “somewhat agree,” 7% “strongly agree,” and 5% “don’t know.” (See Figure 6.) Older adults in the highest income category (\$60,000 and over) are more likely to “somewhat agree” with this statement than those in the lowest income category (under \$15,000), who are more likely to “strongly disagree.” Though some minor regional variations in response to this question occur, the majority of older adults in all regions of the state either “somewhat disagree” or “strongly disagree” with this statement. (See Figure 7; Q.8.)

Approximately one-half to three-quarters of older adults who identify their political party affiliation as Independent or Democrat “strongly disagree” with this statement, while a quarter of those who say they are Republican “strongly disagree” that too many tax dollars are going to support older people.

DISCUSSION

Economic Optimism

Michigan’s older adults are less positive in assessing their current and future financial situations than either young or middle-aged adults for understandable reasons. Most seniors say they are retired, living on fixed incomes with less likelihood of significant financial gain in the next year. Older adults who are employed are more optimistic about their financial future.

Older women are not as positive about their current or future financial situation as older men. This is a realistic assessment, based on numerous studies of gender differences in amount and source of income for all adult age groups. While census data show that the yearly income for households headed by older adults is approximately \$20,000 (somewhat less than the median income of \$26,000 for all households), older women living alone have yearly incomes of about \$8,000. Almost twice as many older women as older men live in poverty. The difference between the sexes in life expectancy at birth is now about seven years, which means that the older population is becoming increasingly female. Wives outlive husbands by some years, most often with declining financial resources. Women are also less likely to remarry after a divorce than men, especially if the divorce occurs after age 45. Thus, significant numbers of women live alone in difficult financial circumstances.

Relationship Satisfaction

While older adults are somewhat less positive about their current and future financial situations than younger adults, they are more positive about satisfaction with marital and parental relationships. Studies of life satisfaction consistently find high levels of satisfaction with family relationships in the

later years. Satisfying relationships with spouse and children are major contributors to higher levels of satisfaction with life in general.

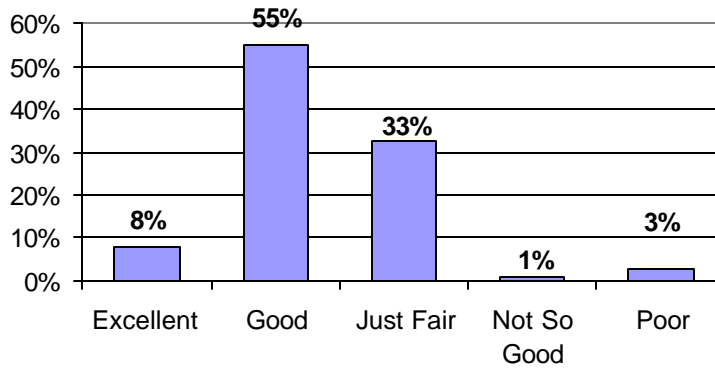
Various explanations have been posed for the higher levels of relationship satisfaction among seniors: retirement means more time can be devoted to tending relationships; earlier conflicts have been worked out; nurturing relationships with family and friends becomes a more important value; expectations are lower and tolerance for differences increases. New relationships develop with adult children, as child care and financial demands on seniors decrease.

Studies also find that women in all age groups express somewhat less satisfaction with marital relationships than men. Marriage traditionally requires women to postpone or forego personal growth and interests in order to provide care and support for other family members. Such expectations do not readily change even when women work full-time outside the home. These differences in expectations are frequently mentioned as reasons why women may assess marriage as less satisfying than men.

Programs for the Elderly Deserve Public Support

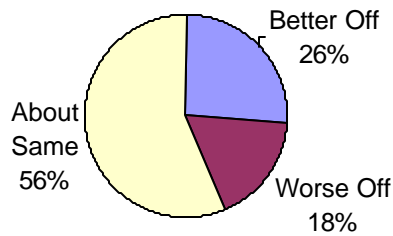
By far the majority of Michigan citizens, including Michigan's older residents, do not believe that too many tax dollars are being used to support seniors. This response is similar to findings from a recent national survey of 1200 adults as well as other state and regional studies indicating that citizens reject the idea that older adults are receiving more than their fair share of resources.

Figure 1. Senior Citizens Rate Current Financial Situation



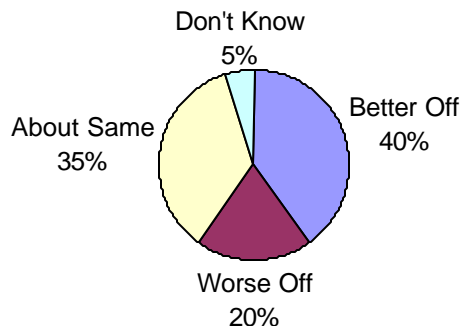
MSU State of the State Survey (SOSS), May-June 1995, N=263, Sampling Error=6.0%, Michigan State University, IPPSR

Figure 2A. Seniors Rate Current Financial Situation Compared to One Year Ago



MSU State of the State Survey (SOSS), May-June 1995, N=263, Sampling Error=6.0%, Michigan State University, IPPSR

Figure 2B. Seniors Predict Their Financial Situation One Year from Now



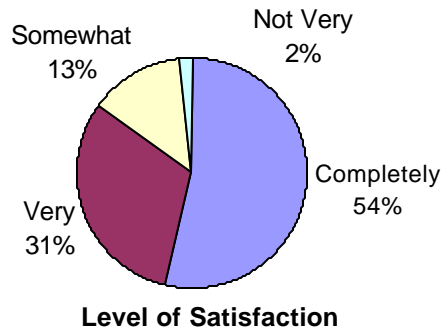
MSU State of the State Survey (SOSS), May-June 1995, N=263, Sampling Error=6.0%, Michigan State University, IPPSR

Figure 3. Seniors Rate Their Role Satisfaction: Marriage or Significant Other



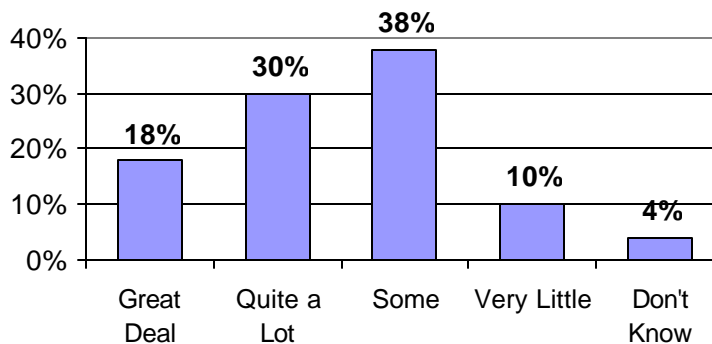
MSU State of the State Survey (SOSS), May-June 1995, N=166, Sampling Error=7.2%, Michigan State University, IPPSR

Figure 3. Seniors Rate their Role Satisfaction: Parenthood



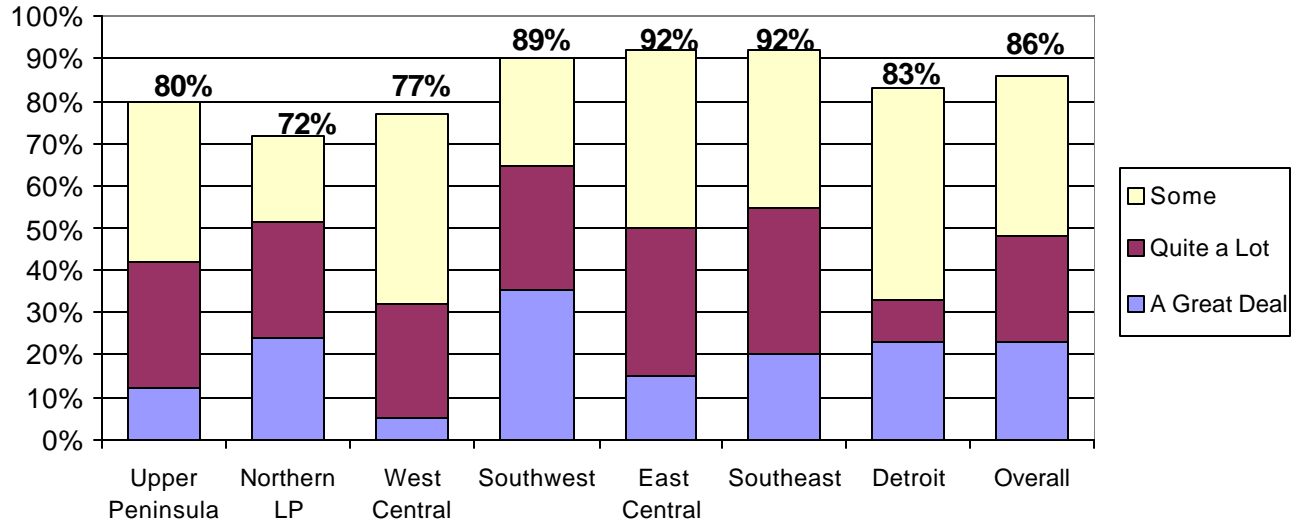
MSU State of the State Survey (SOSS), May-June 1995, N=220, Sampling Error=6.6%, Michigan State University, IPPSR

Figure 4. Seniors' Confidence in Organizations that Help Children and the Elderly



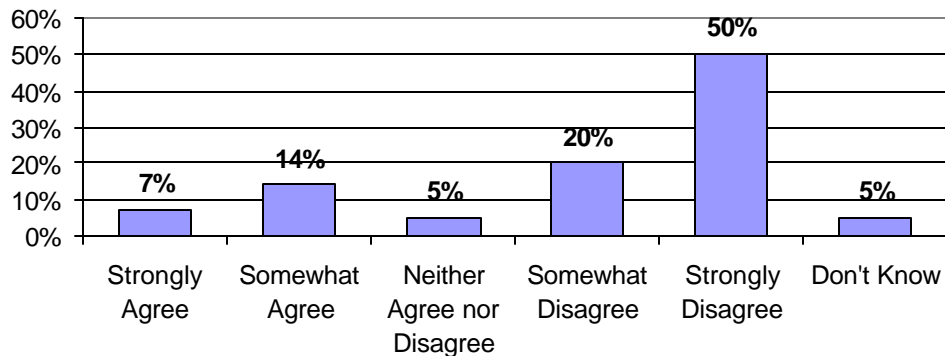
MSU State of the State Survey (SOSS), May-June 1995, N=263. Sampling Error=6.0%. Michigan State University, IPPSR

Figure 5. Michigan Seniors' Level of Confidence in Organizations that Help Children and the Elderly.
Percent by Region Saying "Some," "A Great Deal," or "Quite a Lot"



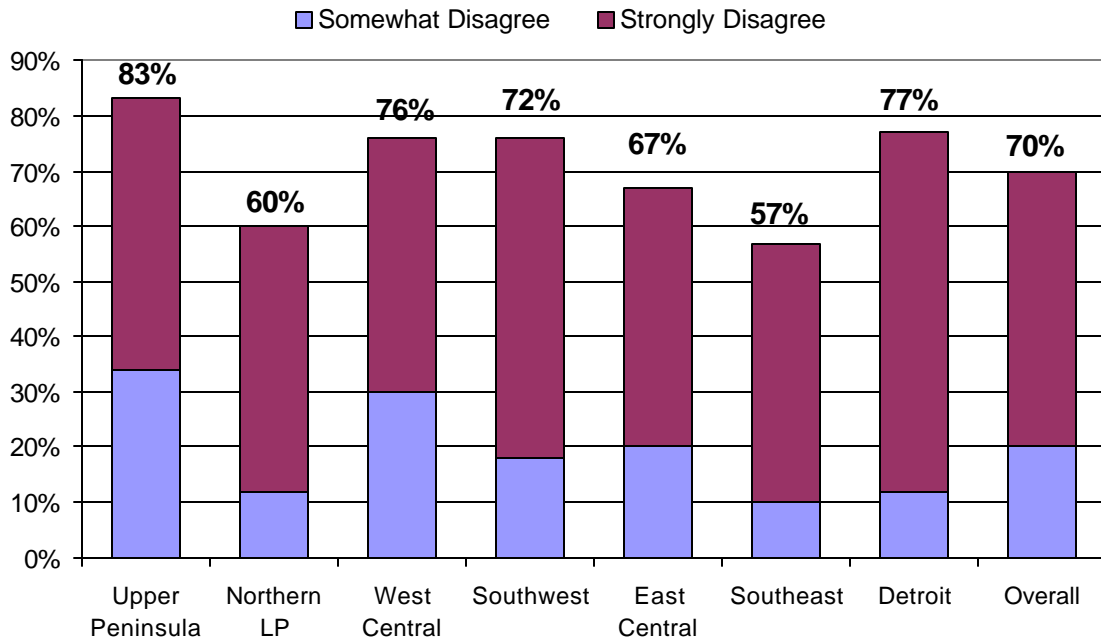
MSU State of the State Survey (SOSS), May-June 1995, N=263, Sampling Error=6.0%, Michigan State University, IPPSR

Figure 6. Are Too Many Tax Dollars Going to Support the Elderly? Views of Michigan Seniors



MSU State of the State Survey (SOSS), May-June 1995, N=263, Sampling Error=6.0%, Michigan State University, IPPSR

Figure 7. Are Too Many Tax Dollars Going to Support the Elderly? Views of Michigan Seniors by Region



MSU State of the State Survey (SOSS), May-June 1995, N=263, Sampling Error=6.0%, Michigan State University, IPPSR

SURVEY QUESTIONS

NOTE: The full wording of questions and answer categories for the items discussed in this briefing paper is given here. The order in this list conforms with the order of bulleted items in the “Key Findings” section above, not with the order of questions in the survey instrument. Overall, the interviews lasted an average of 23 minutes. The questions concerning financial outlook, relationship satisfaction, and services consumed about three minutes of that time.

Q.1 How would you rate your household’s overall financial situation these days? Would you say it is excellent, good, just fair, not so good, or poor?

Q.2 Would you say that you (and your family living there) are better off or worse off financially than you were a year ago? [Many respondents answered “about the same,” which was not originally a response category.]

Q.3 Now looking ahead, do you think that a year from now, you (and your family living there) will be better off financially or worse off financially? [Many respondents answered “about the same,” which was not originally a response category.]

Q.4 Generally speaking, how satisfied are you with your marriage or current relationship? Would you say you are completely satisfied, very satisfied, somewhat satisfied, not very satisfied, or not at all satisfied?

Q.5 At this point in your life, how satisfied are you with being a parent or step-parent? Are you completely satisfied, very satisfied, somewhat satisfied, not very satisfied, or not satisfied at all?

Q.6 To what extent have your children (or step-children) been a major factor in the way you feel about your life right now, that is, how much of an impact have they played in how you feel about life? Would you say a great deal, quite a lot, some, or very little impact?

Q.7 People have different views on the performance of charitable and voluntary institutions. To what extent do you have confidence in organizations that help children and the elderly (e.g. preschool, adult day care centers)? Would you say you have a great deal of confidence, quite a lot of confidence, some confidence, or very little confidence in their performance?

Q.8 To what extent do you agree or disagree with the following statement: too many tax dollars are going to support older people. Would you say you strongly agree, somewhat agree, somewhat disagree, or strongly disagree? [A number of people volunteered the answer “neither agree nor disagree.”]

REGIONAL CATEGORIES

NOTE: These regions are the ones used by the Michigan State University Extension Service, except that we treat Detroit City as a separate region.

Detroit: City of Detroit

Southeast: Genesee, Lapeer, Lenawee, Livingston, Macomb, Monroe, Oakland, St. Clair, Washtenaw, Wayne (excluding Detroit)

Southwest: Berrien, Branch, Calhoun, Cass, Eaton, Hillsdale, Ingham, Jackson, Kalamazoo, St. Joseph, Van Buren

West Central: Allegan, Barry, Ionia, Kent, Lake, Manistee, Mason, Mecosta, Montcalm, Muskegon, Newaygo, Oceana, Osceola, Ottawa

East Central: Arenac, Bay, Clare, Clinton, Gladwin, Gratiot, Huron, Isabella, Midland, Saginaw, Sanilac, Shiawassee, Tuscola

Northern L.P.: Alcona, Alpena, Antrim, Benzie, Charlevoix, Cheboygan, Crawford, Emmet, Grand Traverse, Iosco, Kalkaska, Leelanau, Missaukee, Montmorency, Ogemaw, Otsego, Oscoda, Presque Isle, Roscommon, Wexford

U.P.: Alger, Baraga, Chippewa, Delta, Dickinson, Gogebic, Houghton, Iron, Keweenaw, Luce, Mackinac, Marquette, Menominee, Ontonagon, Schoolcraft

Background Information

Michigan State University State of the State Survey [MSU SOSS]

What Is MSU SOSS?

The MSU State of the State Survey is a quarterly statewide survey of a random sample of the residents of Michigan. Although dozens of surveys are conducted in Michigan every year, none is designed to provide a regular systematic monitoring of the public mood in major regions of the state. Through SOSS, MSU aims to fill this information gap. SOSS has five main purposes: (1) to provide timely information about citizen opinions on critical issues; (2) to provide data for scientific and policy research by MSU faculty; (3) to provide information for programs and offices at MSU; (4) to develop survey research methodology; and (5) to provide opportunities for student training and research.

Each quarterly round or “wave” of SOSS has a different main theme: (a) January–quality of life, governmental reform, higher education; (b) April–family, women, and children; (c) July–ethnic and racial groups, Michigan communities; (d) October (even numbered years)–politics, the election, and political issues; (odd-numbered years) –health and the environment;

Who Is Conducting SOSS?

The State of the State Survey is administered by the Survey Research Division (SRD) of the Institute for Public Policy and Social Research (IPPSR), using its computer-assisted telephone interviewing (CATI) technology.

The design and overall planning of SOSS is the responsibility of a 17-person Steering Committee chaired by Dr. Brian D. Silver, Professor of Political Science. The Steering Committee consists of representatives from sponsoring units, which are primarily colleges and other administrative offices within MSU.

Subject to final approval by the Steering Committee, the questionnaire for each wave of SOSS is developed by a Working Group, most of whom also serve as analysts for that wave. The Working Group for the May 1995 wave includes Principal Investigators, a Research Team and an Advisory Council. Members are:

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