The page features several decorative elements: a solid green rectangle in the top left corner; a thin grey horizontal line extending from the green rectangle to the right, ending at a small yellow square; a thin grey vertical line extending from the yellow square down to the bottom, ending at another small yellow square; and a large, thin, light-brown arc that starts near the top right and curves down to meet the vertical line.

**Are Americans Talking  
with Their Parents About  
Independent Living:  
A 2007 Study Among  
Boomer Women**

November 2007



# **Are Americans Talking with Their Parents About Independent Living: A 2007 Study Among Boomer Women**

**Data Collected by ICR  
Report Prepared by Laura Skufca, M.A.**

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## **Acknowledgements**

This study was conducted for AARP's Integrated Communications department. ICR collected and tabulated the data. Laura Skufca, AARP Knowledge Management, prepared this report. For additional information contact her at (202) 434-6285.

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## ***Executive Summary***

Living independently as we age is a concern among many Americans. It is important to consider the various types of assistance we may need to be able to live independently. For instance, some people may require assisted transportation, meals delivered to their house, or other assistance with everyday activities so that they can live independently.

Much of this assistance is carried out or facilitated by family members, particularly women. According to a previous AARP study, the typical caregiver in the U.S. is a 46-year old female, who has some college education, works, and spends more than 20 hours a week providing care.<sup>1</sup>

Having family conversations about these issues is difficult. However, it is important that these discussions take place so families can plan ahead for the possibility of needing such assistance. According to previous research, two-thirds of adult children have talked with their parents about independent living.<sup>2</sup>

This study examined American women age 45 and older. The purpose was to determine if women are having conversations with their parents about their ability to live independently as they get older and whether they have planned for independent living assistance. This study also looked at whether or not boomer women were beginning to think about any independent living assistance they may need in the future as they also get older.

The results suggest that, in general, women are having conversations with their parents about their ability to live independently as they get older. This finding is consistent with previous research. However, a lesser percentage has begun to plan for the possibility of needing assistance with independent living. Also, women are beginning to think about their own independent living needs as they get older and how they would pay for such assistance. Education seems to play a role in independent living conversations. Those with a college education tend to be more likely than those with a high school education or less to engage in these types of conversations and have begun to plan for the possibility of needing assistance.

These findings suggest that awareness and concern towards independent living issues is high, yet the majority does not plan for such assistance. This presents an opportunity to educate the public on ways one can begin to prepare for the possibility of needing assistance with independent living. Also, the results show that boomer women are thinking about their own assistance that they may need

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<sup>1</sup> *Caregiving in the United States*, Washington, DC: National Alliance for Caregiving and AARP, 2005.

<sup>2</sup> *Can We Talk? – Family Members Discuss Parents' Ability to Live Independently...Or Do They?* Washington, DC: AARP, 2001.

when they get older. This suggests that Americans, particularly boomer women, are beginning to think about these issues early to plan ahead.

### *Key Findings*

- When asked whether or not they are having conversations with their parents about their ability to live independently as they get older, two-thirds (69%) said they have had these types of conversations with their parents. However, only 40% of respondents said they or their parents have begun to plan for any independent living assistance their parents may need as they get older.
- Respondents were asked whether or not they have considered various living arrangements for their parents if they were unable to continue to live by themselves. The most commonly cited living arrangement was having their parents move in with them (43%). Less than a quarter (17%) said they have considered the possibility of their parents moving into a nursing home if they were unable to live independently.
- Boomers are beginning to think about their own ability to live independently. More than half (56%) said they were concerned about living independently when they get older. Half of the respondents (51%) also said they have begun to think about how they would pay for any independent living assistance that they may need as they get older.

This study consisted of a telephone survey of 629 women age 45+ who had at least one living parent. The survey was fielded in October 2007. A complete description of the methodology can found in Appendix A.

### ***Boomer women are concerned about their parents' ability to live independently as they get older***

Two-thirds of women surveyed said they were either very concerned (43%) or somewhat concerned (26%) about their parents' ability to live independently as they get older. More than two-thirds (69%) also said that they have talked with their parents about this issue. Those respondents with a college education or more (77%) were more likely than those with a high school education or less (64%) to say they have talked with their parents (Table 1).

Table 1

Percentage who say they have had conversations with their parents about their parents' ability to live independently as they get older<sup>3</sup>  
By Age, Education, & Race

Talked with parents	Total (n=629)	Age			Education			Race	
		45-54 <sup>a</sup> (n=366)	55-64 <sup>b</sup> (n=205)	65+ <sup>c</sup> (n=58)	HS or less <sup>d</sup> (n=195)	Some college <sup>e</sup> (n=160)	College <sup>f</sup> (n=266)	White <sup>g</sup> (n=552)	African-American <sup>h</sup> (n=43)
Yes	69%	66%	74%	78%	<b>64%</b> <sup>f</sup>	68%	<b>77%</b> <sup>d</sup>	68%	71%
No	30%	33%	24%	20%	<b>34%</b> <sup>f</sup>	32%	<b>21%</b> <sup>d</sup>	30%	29%

Despite their concern for their parents' ability to live independently, less than half (40%) said that they or their parents have begun to plan for any assistance their parents may need as they get older. Those with a college education or more (49%) were more likely than those with a high school education or less (32%) to say they have begun planning.

Interestingly, more than two-thirds (68%) of women surveyed said they felt their parents were financially prepared for any assistance they may need with independent living. This feeling of preparedness may explain why many are not planning for independent living assistance.

***Boomer women are considering the possibility of different living arrangements as their parents get older***

Respondents were asked about various different living arrangements and whether or not they have considered any of them for their parents. Not surprisingly, slightly more than four in ten (43%) said they have considered the

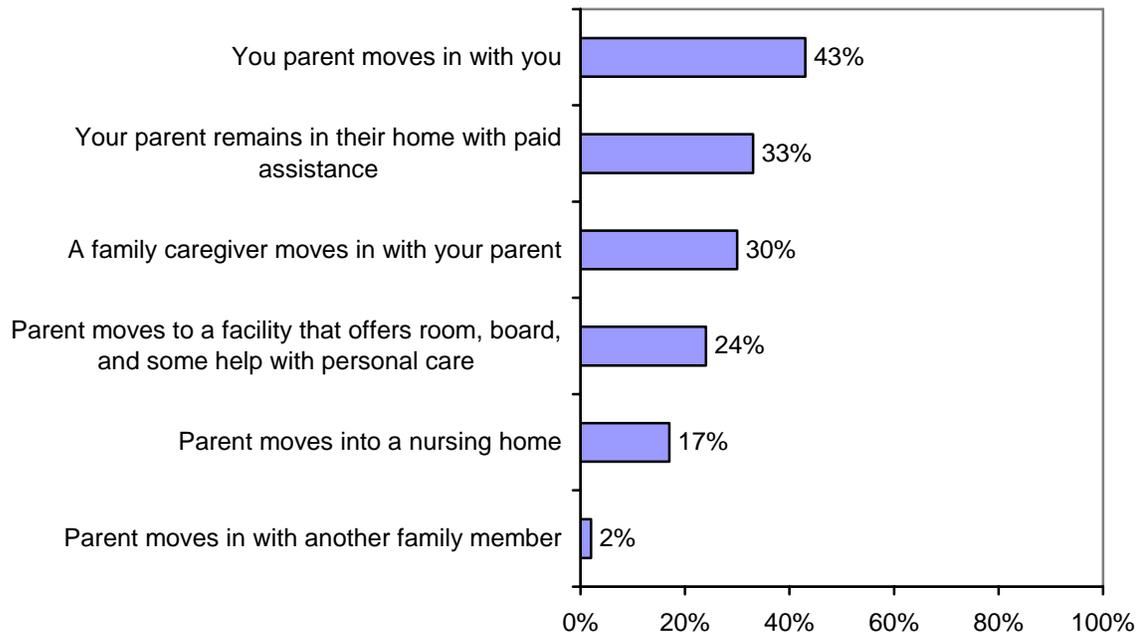
<sup>3</sup> **Bold face** percents in columns (which represent demographic subgroups) are significantly higher than percents in adjacent columns. Superscripts (<sup>a/b</sup>, <sup>c/d</sup>, <sup>e/f</sup>) indicate those columns in which there is a statistically significant difference.

possibility of their parents moving in with them. Only 17% said they have considered the possibility of their parents moving into a nursing home (Figure 1).

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Figure 1

Percentage of respondents who have considered the possibility of the following living arrangements (n=629)



Source: *Are Americans Talking With Their Parents About Independent Living?: A 2007 Study Among Boomer Women*, November 2007

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Both race and education play a role in what living arrangements boomer women consider for their parents. Those with a college education (41%) were more likely than those with a high school education or less (29%) to say they have considered the possibility of their parents remaining in their home with paid assistance. Also, respondents who identified themselves as White (26%) were more likely than those respondents who identified themselves as African American (7%) to say they have considered the possibility of their parents moving into a facility that offers room, board, and some help with personal care.

**Awareness towards community resources is very high**

There are many services offered in the community for those who need assistance with independent living. For instance, some communities offer assisted transportation or adult day care for those who need assistance. Others offer meal services or assistance with activities of daily living. Respondents were familiar with the many services that may be available in their community. The majority of respondents (83%) were aware of the availability of meal services such as meals delivered to your door. A smaller percentage of respondents (63%) were aware of adult day care services (Table 2).

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Table 2

Percentage of respondents who are aware of the following community services (n=629)

Community service	Yes	No	Don't know
Meal services such as meals delivered to your home or meals in a group setting like a senior center	83%	15%	1%
Assisted living facility, which usually provides room, board, and some help with personal care	81%	17%	2%
Assisted transportation	79%	18%	2%
Assistance with activities of daily living, such as bathing, dressing, and shopping	71%	26%	2%
Adult day care	63%	33%	4%

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***Many boomer women are thinking about their own ability to live independently as they also get older***

More than half of respondents were concerned about their own ability to live independently, with about three in ten (28%) being very concerned and an identical percentage (28%) being somewhat concerned. Those whose income was \$25,000 or less were (73%) were more likely than those whose income was between \$50,000-75,000 (48%) to say they are concerned about this issue.

Half of all respondents (51%) also said they have begun to think about how they would pay for any independent living assistance they may need. Those with some college (56%) or a college education (60%) were more likely than those with a high school education or less (42%) to say they are beginning to think about how they would pay for such assistance.

***Conclusions***

The results of this study suggest that many boomer women are concerned about their parents' ability to live independently as they get older and have had conversations with their parents about this issue. However, less than half have begun planning for any independent living assistance. This presents an excellent opportunity to educate the public on ways in which one can prepare for the possibility of needing assistance. It is quite possible that women would like to help their parents plan ahead yet need the guidance on how to do so. Interestingly, the majority of women surveyed felt their parents were financially prepared for any assistance they may need. This feeling of financial preparedness could also explain why many have not begun to plan for assistance.

## **Appendix A: Methodology**

Telephone interviews were conducted among a nationally representative sample of American women age 45 and older who had at least one living parent. The interviews were conducted between October 10, 2007 and October 28, 2007. A random digit dial (RDD) sample was used to ensure the survey is representative of the targeted population.

Weights were applied to the data to make sure that the sample reflects the U.S. Census statistics for women age 45 years of age or older. The sampling error for the general population is +/- 4 percentage points at the 95% confidence level. This means that in 95 out of 100 samples of this size, the results would fall in a range of no more than 4 percentage points of what would have been obtained if every woman age 45 or older had been surveyed.

It is important to note that some percentages do not add up to 100 because some respondents may have refused to answer or replied "don't know". In other cases, the percentages may total more than 100, indicating respondents were allowed to choose more than one response.

**Appendix B: Annotated Questionnaire**

*This study was conducted for AARP via telephone by ICR, an independent research company through our EXCEL omnibus. Interviews were conducted from October 10, 2007 – October 28, 2007 among a nationally representative sample of 629 female respondents aged 45 or older who have at least one living parent age 65 or older. The margin of error is +/- 3.91% at the 95% confidence level. More information about ICR can be obtained by visiting [www.icrsurvey.com](http://www.icrsurvey.com)*

(ASK FEMALES, 45+)

**(Total female respondents 45 years of age or older; n = 2001)**

LT-1 Are either of your parents aged 65 years or older currently living?

	Yes	No	Don't know	Refused
10/28/07	39	60	*	*

**(Total female respondents 45 years of age or older who have at least one living parent age 65 or older; n = 629)**

LT-2. How concerned are you about your parent(s) ability to live independently as they get older? Would you say you are:

	CONCERNED			NOT CONCERNED			Don't know	Refused
	NET	Very	Somewhat	NET	Not very	Not at all		
10/28/07	68	43	26	30	11	19	1	*

**(Total female respondents 45 years of age or older who have at least one living parent age 65 or older; n = 629)**

LT-3. Some adult children talk with their parents about their parent's ability to live independently as they get older. Have you ever talked with your parent(s) about their ability to live independently as they get older?

	Yes	No	Don't know	Refused
10/28/07	69	30	1	1

**(Total female respondents 45 years of age or older who have at least one living parent age 65 or older; n = 629)**

LT-4. Have you and your parent(s) begun to plan for any independent living assistance your parent(s) may need as they get older?

	Yes	No	Don't know	Refused
10/28/07	40	58	1	*

**(Total female respondents 45 years of age or older who have at least one living parent age 65 or older; n = 629)**

LT-5. Do you feel that your parent(s) are financially prepared for any independent living assistance they may need as they get older?

	Yes	No	Don't know	Refused
10/28/07	68	26	6	1

**(Total female respondents 45 years of age or older who have at least one living parent age 65 or older; n = 629)**

LT-6. Sometimes when people get older, they need additional care and are unable to continue to live by themselves. Have you considered the possibility of any of the following living arrangements for your parent(s) as they get older?

	10/28/07
Your parent(s) remaining in their own home with paid assistance such as home care aid	33
A family care giver such as yourself moves in with your parent(s) so that they can remain in their home	30
Your parent(s) move(s) in with you	43
Your parent(s) move (s) to a facility that offers room, board, and some help with personal care.	24
Your parent(s) move(s) into a nursing home	17
Your parent(s) move(s) in with another family member	2
Some other living arrangement	3
I haven't considered anything	*
Don't know	9
Refused	4

**(Total female respondents 45 years of age or older who have at least one living parent age 65 or older; n = 629)**

LT-7. Many communities offer services for those who need assistance with independent living as they get older. Are you aware of any of the following services in your community?

a. Assisted transportation

	Yes	No	Don't know	Refused
10/28/07	79	18	2	1

b. Adult day care

	Yes	No	Don't know	Refused
10/28/07	63	33	4	1

c. Assistance with activities of daily living, such as bathing, dressing and shopping

	Yes	No	Don't know	Refused
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10/28/07	71	26	2	1
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d. Meal services such as meals delivered to your home or meals in a group setting like a senior center.

	Yes	No	Don't know	Refused
10/28/07	83	15	1	1

e. Assisted living facility, which usually provides room, board and help with personal care.

	Yes	No	Don't know	Refused
10/28/07	81	17	2	1

**(Total female respondents 45 years of age or older who have at least one living parent age 65 or older; n = 629)**

LT-8. How concerned are you about your own ability to live independently as you get older?

	CONCERNED			NOT CONCERNED			Don't know	Refused
	NET	Very	Somewhat	NET	Not very	Not at all		
10/28/07	56	28	28	41	22	19	2	1

**(Total female respondents 45 years of age or older who have at least one living parent age 65 or older; n = 629)**

LT-9. Have you begun to think about how you would pay for any independent living assistance you may need as you get older?

	Yes	No	Don't know	Refused
10/28/07	51	47	1	1