

Dunedin: Shaping our Future Together

Executive Summary of Process and Findings

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In Consultation with Michael Whalen and the Age Wave Sub-committee of the Dunedin Committee on Aging



Dunedin: Shaping our Future Together is the result of a multi-year collaboration between the Dunedin Committee on Aging (DCoA) and Dr. Sara Green of the Department of Sociology at the University of South Florida (USF Sociology).

Building the Collaboration:

The project began when Sharon Williams, then chair of the DCoA, contacted me about the possibility of conducting a study that could be used to provide guidance to the city in preparation for the “age wave” that all communities will experience over the next decades as the “baby boom” generation enters elder adulthood. I was intrigued with the idea. It fit well with my research and teaching interests which center on disability, health and well-being, and caregiving across the life course. The collaborative project was in line with my own commitment to community engagement as well as the efforts of my department and USF to build meaningful bridges with the community. Most importantly, the project could provide valuable real-life research experience for my undergraduate students. I agreed to collaborate with the DCoA at no cost as long as the project remained in line with the teaching, research and service expectations associated with my faculty position.

Prior to contacting me, the DCoA and its “Age Wave” sub-committee (chaired by Michael Whalen) had already reviewed two community studies that they hoped to use as models: one conducted by the *Florida Department of Elder Affairs* and another conducted by a private research firm for the State of Virginia. Both studies were based on lengthy, complex surveys in which participants were asked questions about their physical, emotional and social well-being, concerns about and plans for the future, and experiences related to care-getting and care-giving. The Florida study included only elderly individuals while the Virginia study included individuals of various ages - in order to compare attitudes and concerns across age categories. These comparisons were particularly valuable in assessing how issues such as experience with care-giving during earlier adulthood might impact concerns about and plans for one’s own aging. We decided to work together to design a survey that would allow for such age group comparisons.

Survey Design:

Step 1: Consultation with City Officials. The first step in the collaboration was to consult with city officials to find out if and how this survey might be useful to the extensive long-term planning process in which the city was already engaged. To this end, we met both with Dunedin Planning & Development director Greg Rice and members of his staff and with then mayor Dave Eggers. Based on these discussions, the committee decided to focus its study on well-being, concerns, and future plans in five broad areas: 1. Transportation; 2. Health; 3. Housing; 4. Emergency Preparedness and Climate Change; and 5. Community Engagement and Social Life.

Step 2: Community Round Table Discussions. The next step was to invite members of the Dunedin community to participate in round table discussions of these broad areas. The DCoA hosted two such discussion sessions: one at the *MLK Recreation Center* and the other at the *Dunedin Community Center*. The sessions were open to everyone and were advertised by inserts in utility bills, flyers posted in prominent locations in the community, and temporary roadway

signs. Students enrolled in my Senior Seminar in Sociology in the fall semester of 2013 assisted Michael Whalen and Sharon Williams and other members of the DCoA in conducting these sessions. The round table participants were grouped informally and seated at tables. Each table was asked to discuss each of the broad topics (one at a time for a specific period of time) and to take notes on their discussion on poster-sized sheets of paper which were later posted on the wall for everyone to review and then collected for analysis. My students and I analyzed the notes for themes that were then used to guide the development of the survey questionnaire.

Step 3: Literature Review. As part of their class assignment, my students conducted an extensive review of existing literature on each of the five broad categories of individual and community well-being. Where possible, standard measures of concepts related to each theme were identified and evaluated for their relevance to the goals of this study (see list of references at the end of this Executive Summary).

Step 4: Draft Survey and Pre-test. In the fall of 2013, my students and I developed the first version of the questionnaire. This first version was a very lengthy survey that included all of the relevant standard measures as well as newly created measures based on the themes identified in the community round-table discussions. The draft was pre-tested by 94 volunteers of various ages and other demographic characteristics that were recruited by students from their natural contacts. The draft was then revised and streamlined based on the pre-test results. Where more than one standard measure was tested in the draft, one measure was selected based on pre-test results. The revised draft then went through a number of rounds of very careful review and revision in collaboration with the DCoA Age Wave sub-committee. Each revision was pre-tested by members of the DCoA and volunteers they recruited. We were careful to include elders in the pre-tests. The final version was made available for review by city officials and pre-tested by Senior Seminar students enrolled in the fall semester of 2014.

Sample Selection and Recruitment:

The committee wanted every adult resident of Dunedin to have a chance to participate in the survey. As a consequence, we did not select a random sample of residents. Rather, we developed strategies to maximize the chance that large numbers of residents in all demographic categories would hear about the survey and feel welcome to participate if they chose to do so. In this project, we are not seeking to make population projections. Rather, we examine relationships among variables within the group of Dunedin residents who chose to participate in the study. The degree to which these participants are representative of all residents of Dunedin in terms of demographic characteristics has been assessed by comparison with Census data.

Step 1: Selecting the Method of Administration. The first step in recruiting participants for the survey was to decide on the method of administration. The committee considered several options including: phone survey, face to face survey, mailed survey, and open access online survey. Each method has methodological advantages and disadvantages. Because we wanted to protect the identities of participants, face to face and phone surveys were ruled out. While a mailed survey would have been the most methodologically sound method of administration, with no budget, we lacked the funds necessary to print and mail a complex survey to all residents of Dunedin and to

enter the data into a computerized system for analysis. As a result, we decided on open access online administration and chose Survey Monkey as the platform for two reasons: 1. many people are familiar with this system and it is very easy for participants to use; and 2. the survey results could be easily exported to an anonymous SPSS (Statistical Package for the Social Sciences) file for statistical analysis. USF Sociology's Survey Monkey and SPSS accounts were available for use on this project because of its status as a research and teaching activity associated with my faculty position.

Because online open access surveys are not based on random selection from a sampling frame of all members of the population, caution will need to be exercised in generalizing beyond the group of individuals who participated in the study.

Step 2: Development of Advertising Materials. The DCoA created an advertising flyer describing the study. Several formats were created: Larger flyers to be included in utility bills and posted in various community locations; and smaller flyers to hand to people during help sessions at the library and senior, recreation, and community centers.

Step 3: Inviting Participation.

The DCoA used the following strategies to invite adults who live in Dunedin to complete the survey:

1. Flyers were included in all City of Dunedin utility bills.
2. Michael Whalen made a public service announcement on the city television channel.
3. Andy Demers (current chair of the DCoA) distributed flyers to a variety of locations throughout the city including public venues such as the library and senior, recreation and community centers.
4. An email version of the flyer was sent to local community groups and "civil society" organizations which were asked to send the email to members who were, in turn, asked to forward the email on to family and friends who live in Dunedin.
5. Information and assistance in accessing the online survey were offered at the Dunedin Public Library, the MLK Recreation Center, and the Hale Senior Activity Center. USF students and members of the DCoA provided this assistance. Paper copies of the survey and a sealed box for return of completed surveys were made available at these locations for those who preferred to complete the survey in this format.

Ethics of Research with Human Subjects Review:

All aspects of the project were reviewed for Human Subjects Research Compliance by the University of South Florida Institutional Review Board (IRB) and received approval as USF Research Project #18878.

Participation in the online survey was completely voluntary and participants could quit at any point during the survey. Identifying information such as names and addresses were not collected during the survey. The only way that a participant's identity could possibly be traced was

through the IP address used to enter data in Survey Monkey. This is a characteristic of all online surveys and, indeed, all use of the internet. The Survey Monkey account used for the survey was password protected and belongs to USF Sociology. No one from the DCoA or the City of Dunedin had access to the data stored in this account at any point. If a participant chose to avoid any potential for identification through the IP address, the survey could have been completed on computers at public locations or on paper. At the end of the data collection period, the survey was closed, data was transferred to an SPSS file, and the Survey Monkey file was deleted. From that point forward, the data has been completely anonymous because even the IP address from which the data was entered is no longer associated in any way with the SPSS file that is retained for analysis.

Although the measures of personal well-being included in this survey are designed for, and have been widely used in, community surveys across the country and internationally, we recognize that questions about well-being always have the potential to be upsetting to some people. The potential for emotional upset associated with answering questions on this survey, however, was considered to be no greater than what one would encounter in everyday life. Magazines, newspapers, the internet and other public sources of information all touch on the same kinds of issues that are covered in the survey. The USF IRB deemed the survey methodology and content to be “minimum risk” and suitable for community administration. Never-the-less, in the instructions, we included the 211 information/referral number through which people can receive information and mental health assistance services if needed.

Response:

When the survey was closed for data collection on 10/20/2014, 673 people had agreed to participate and completed the first page of the survey (demographic data only). One person completed a paper survey after the close date and this data was added for a total of 674. Eighty-six percent (579) of these people went on to complete the substantive portions of the survey. Ninety-five percent of these participants (548) live in Dunedin at least part time. This amounts to just under 2% of all adults living in Dunedin. These are the participants whose answers are used in the analyses. A comparison of the demographic characteristics of these 548 participants to all residents of Dunedin is displayed in Table 1 of this Executive Summary.

Summary of Major Findings (Report Modules 2 through 9):

Module 2 - Overall Subjective Well-being, Concerns and Preparation for the Future:

On average, survey participants are very, though not extremely, happy with their lives overall. They are happiest with their psychological well-being, and are somewhat less happy with their physical well-being and the quality of their relationships

Compared to home owners, survey participants who rent their homes:

- Are less happy overall
- Are less happy with their physical well-being
- Are less happy with their psychological well-being
- Are not significantly less happy with their relationships

When generation groups are compared, they do not differ significantly in terms of overall **Subjective Well-being or any of its components** (physical well-being, psychological well-being, or relationship quality).

On average, survey participants are:

- Between a little and moderately concerned about their future lives overall
- Are most concerned about declines in physical and psychological well-being over the next 10 years
- Are somewhat less concerned about declines in the quality of their relationships

Compared to home owners, survey participants who rent their homes:

- Are more concerned overall
- Are more concerned about their future physical well-being
- Are more concerned about their future psychological well-being
- Are more concerned about the quality of their future relationships

When generation groups are compared, they do not differ significantly in terms of overall concern about the future or any of its components.

On average, survey participants feel moderately prepared to meet the challenges that may occur in their lives over the next 10 years.

When compared to home owners, however, **renters feel less well prepared** to meet these challenges

When generation groups are compared, they do not differ significantly in terms of feeling prepared to meet the challenges they may face over the next 10 years.

Steps Survey Participants Have Taken to Prepare for the Future:

- **Survey participants are very likely to:**
 - Eat healthy foods
 - Exercise
 - Have health insurance
 - Get routine checkups
 - Have saved for retirement
 - Have established good relationships with family and friends
 - Have discussed life support wishes

- **They are somewhat less likely to:**
 - Have made financial plans for retirement (other than saving)
 - Have created a will, power of attorney, health care surrogate and/or advanced directive document

When compared to those who own their homes, renters are significantly less likely to:

- Eat healthy foods
- Have health insurance
- Get routine checkups
- Have saved for retirement
- Have made financial plans for retirement (other than saving)
- Have created a will and power of attorney, health care surrogate and/or advanced directive document

In other words, renters are less likely to have made preparations that are expensive, but not less likely to have made preparations that are not as expensive.

When generation groups are compared:

- The **Generation X & Millennial** group is less likely than the other two groups to:
 - Have health insurance
 - Get routine checkups
 - Have saved for retirement
 - Have made financial plans for retirement (other than saving)
 - Have discussed life support wishes
 - Have created a will, power of attorney, health care surrogate and/or advanced directive document

- The **WW II Generation Group** is more likely than the other two groups to have created a will, power of attorney, health care surrogate and/or advanced directive document

When the effects of home ownership, gender, income, disability, education, veteran status, age and having a partner are controlled, people who feel more prepared for the future are those who have:

- Saved for retirement
- Made other financial plans for retirement
- Gotten regular exercise
- Established and maintained friendships and social contacts

Module 3 - Overall Satisfaction with Life in Dunedin:

In general, renters, home owners and participants in all generation groups:

- Are quite satisfied with their personal experiences living in Dunedin
- Rate the overall quality of life in Dunedin quite highly
- Are less sure that Dunedin is prepared to meet the challenges of the future
- **Results of correlation analysis show that, the more satisfied participants are with their own experience and the higher they rate the overall quality of life in Dunedin, the less sure they are that Dunedin is prepared to meet the challenges of the future**

Satisfaction with specific aspects of the Dunedin Experience.

In general, survey participants:

- **Feel that Dunedin:**
 - Has good parks and recreation
 - Values the arts
 - Has plenty of interesting activities
 - Has a strong sense of community
 - Is a place in which they don't feel lonely
 - Is safe
- **Are slightly less likely to feel that Dunedin:**
 - Values diversity
 - Has a government that solves problems
 - Is a place in which they feel included
 - Is a place where healthy food, transportation and housing are affordable
 - Is accessible for people with disabilities
- **However, members of the Baby Boom generation feel safer in Dunedin than members of the WW II generation; and**
- **Renters are less likely than home owners to feel that Dunedin:**
 - Has affordable housing
 - Has good parks and recreation
 - Values the arts
 - Has plenty of interesting activities

When all other factors are controlled, the following groups are less satisfied with specific aspects of the Dunedin Experience:

- **Men** are less likely than women to feel that Dunedin: is a place where they are included in social life; values diversity; has a strong sense of community; has good parks and recreation centers; has plenty of interesting activities; values the arts; and has a city government that is effective in solving problems.

- **Lower income participants** are less likely than those with more income to feel that Dunedin: is safe; is a place where they are included in social life; has a strong sense of community; and has good parks and recreation centers.
- **Non-white** participants are less likely than those who identify as White to feel that Dunedin: is a place where healthy food that is affordable; has a strong sense of community; and has a city government that is effective in solving problems.
- **Latino/a** participants are less likely than those who do not identify as Latino/a to feel that Dunedin: is a place where they are included in social life; has a strong sense of community; and has good parks and recreation centers.
- **Participants who were born outside of the US** are less likely than those born in the US to feel that Dunedin: has a strong sense of community; and has good parks and recreation centers.
- **Participants who are not married or living with a partner and those who have disabilities** are more likely to **feel lonely in Dunedin** than are other participants.
- **More educated participants** are less likely to feel that **Dunedin is accessible to people with disabilities** than are those with less education.
- **Younger participants** are less likely to feel that **Dunedin city government is effective at solving problems** than are older participants.

In Summary, Dunedin receives high marks from most survey participants. However, improvements could be made in specific areas (such as those noted above) in order to better serve the needs of all residents.

Participants who are highly satisfied with their own experience and the overall quality of life in Dunedin at the present time are somewhat worried about whether Dunedin is prepared to maintain this high quality of life in the future.

Module 4 - Disability and Well-being (This module was prepared in collaboration with Brianna Vice, Undergraduate Honors Student in Sociology):

Compared to participants without disabilities, those with disabilities:

- Have **lower levels of Subjective Well-being** (that is, they are less happy with their lives overall)
- Are less happy with their physical well-being
- Are less happy with their psychological well-being
- Are less happy with their relationships
- Are **more concerned** about their personal future
- Feel **less prepared** to meet the challenges of the future
- Are **less satisfied** with their personal experience living in Dunedin
- Are **equally** likely to agree that the overall quality of life in Dunedin is good
- Are **equally** likely to feel that Dunedin is prepared for the future
- Talk to family, neighbors and friends **less frequently**
- Participate **less frequently** in social and recreational activities. *In particular, they are less likely to: participate in sports or outside recreation; go shopping for fun; eat out for fun; go to beaches or parks; visit museums or art galleries; go to street festivals or parades; or attend fund raising events*
- **Less likely** to have someone to turn to in times of need (social support)
- **Equally likely** to know their neighbors
- **Less likely** to be working
- Have **lower** household incomes
- Are **less likely** to have enough money for basics (food, clothing and shelter); transportation; and extras (recreation, entertainment and buying things they want)
- Have **more difficulty** finding housing they can afford in Dunedin
- Are **equally likely** to have enough money for health care, and are **equally likely** to own their homes
- Perceive higher levels of stigma toward people with disabilities overall
- Are more likely to think that others feel sad or awkward in the presence of people with disabilities
- Are more likely to think that others discriminate against people with disabilities (in terms of work, friendship and dating)
- Are more likely to feel that others blame or think less of people with disabilities

However, results of multiple regression show that the significant differences between people with and without disabilities in terms of current well-being, future concerns, feeling personally prepared for the future, and satisfaction with the experience of living in Dunedin are all explained by the fact that participants with disabilities have less discretionary income and can't afford to participate in community activities.

Among survey participants, disability itself DOES NOT reduce happiness. People with disabilities are not as happy as those without disabilities because of the social and economic disadvantages associated with disability.

Module 5 - Transportation:

- Most participants feel that most people in Dunedin can find affordable transportation
- Most participants have enough money for transportation at least most of the time.
- **Renters, members of the youngest generation group, and participants with disabilities** are **more likely** to sometimes have trouble with these costs.
- Most participants are at least somewhat concerned about having enough money for transportation in the future.
- **Renters and people who have disabilities** are **more concerned** about this issue.
- When all other demographics are equal, **older participants are also more concerned** than younger participants.

Concerns about transportation matter: The more concerns participants have about future transportation, the less happy they are overall (subjective well-being) and the lower they rate the overall quality of life in Dunedin.

Module 6 - Health, Care Getting and Care Giving:

Current Access to Health Care:

- Most participants can currently afford health care and prescription medications **most, but not all**, of the time.
- **Renters and members of the youngest cohort have the most difficulty** with these costs. Members of the WW II generation have the least difficulty.

Concerns about Future Care Getting:

- Across all three age cohorts, most participants are at least somewhat concerned about *future care getting*.
- **Renters and participants who already have disabilities** are more concerned.
- When all other factors are controlled, **older participants** are also more concerned.

Concerns about Future Care Giving:

- Across generation groups and disability groups, most participants are also at least somewhat concerned about *future care giving responsibilities*.
- **Renters** are more concerned.
- When all other factors are controlled, **participants who are married or living with a partner** are also more concerned.

Care Giving Experiences:

- **Among participants who are already caring for at least one relative**, most report relatively low levels of daily hassle and emotional burden associated with care giving.
- Most experience as many benefits as burdens associated with care giving.
- However, the greater the level of involvement with care giving, the greater the level of daily hassle and subjective burden associated with care giving.
- Women experience higher levels of daily hassle than men. They also experience greater benefits associated with care giving than men (when all other factors are equal).

Concerns about future care getting matter: The more concerns participants have about future care getting, the less happy they are overall (subjective well-being) and the lower they rate the overall quality of life in Dunedin.

Concerns about future care giving matter: The more concerns participants have about future care giving responsibilities, the less happy they are overall (subjective well-being).

Module 7 - Housing:

Most participants have enough money for basics such as food, housing and utilities **most, but not all**, of the time.

- **Renters, younger participants and participants with disabilities have more difficulty.**

Most participants have at least some concerns about finding appropriate housing in the future.

- **Renters, younger participants and participants with disabilities have more concerns.**

When all other factors are controlled, the most important predictors of concerns about housing are: **lower income, having a disability and being male.**

Across age, home ownership and disability categories, the following are **the most important factors when thinking about where to live in ten years:**

- **Good health care facilities** (especially important to participants with disabilities)
- **Shopping, services, and restaurants nearby - preferably within walking distance**
- **Good public services** (especially important to participants with disabilities)
- **Good services for the elderly** (especially important to participants with disabilities)
- **Cost** (especially important to renters, younger participants, and participants with disabilities)
- **Among participants in the youngest age group**, being close to a recreation or community center is also of high importance
- **Among participants with disabilities**, living where neighbors help each other, where diversity is appreciated, and where there are organized volunteer opportunities are also factors of high importance
- **Peace and quiet** (especially important to participants with disabilities)
- **There is some interest in:**
 - having outdoor gardening space to grow vegetables and/or raise chickens
 - having a small apartment attached to the main house in which relatives could live
 - having a small rental apartment attached to the main house
- Interest in these innovative arrangements is highest among **renters and members of the youngest age group.**

Concerns about future housing matter: The more concerns participants have about future housing, the less happy they are overall (subjective well-being) and the lower they rate the overall quality of life in Dunedin.

Module 8 - Emergency Preparedness and Climate Change:

Most participants are at least a little concerned about emergency preparedness.

- Renters and people with disabilities are more concerned.
- When all other factors are controlled, people with less education and those who were born in the US are more concerned.

Most participants are between a little and moderately concerned about climate change.

- When all other factors are controlled, people with more education are more concerned.

Likelihood of Evacuation:

- Most participants are very likely to evacuate for a Category 4 or 5 Hurricane.
- Most participants would probably evacuate for Category 3 Hurricane.
- Most participants are undecided about whether to evacuate for a Category 2 Hurricane.
- **Renters** are more likely to consider evacuating for a Tropical Storm than are owners.
- **Members of the WWII age group** are more likely to consider evacuating for a Tropical Storm, and for Category 1 and Category 2 Hurricanes than are those in younger age groups.
- **Participants with disabilities** are more likely to consider evacuating for Tropical Storms and Category 1 Hurricanes than are those without disabilities.

Evacuation Locations:

- **The most likely evacuation locations are:**
 - friend or family home outside the area
 - hotel outside the area
 - friend or family home in the area
- **Participants are somewhat likely to evacuate to:**
 - a pet friendly shelter
 - hotel in the area
- **Participants are least likely to evacuate to:**
 - an integrated shelter for people with and without disabilities;
 - a shelter that doesn't allow pets
 - a special needs shelter
- **Renters** are more likely than owners to evacuate to the home of family or friends outside the area than are owners.
- **When generation groups are compared, younger people** are more likely than older people to evacuate to the home of family or friends outside the area. **Older people** are more likely than younger people to evacuate to: a shelter that doesn't allow pets; a special needs shelter; and an integrated shelter

- **Participants with disabilities** are more likely than those without disabilities to evacuate to:
 - a pet friendly shelter
 - special needs shelter
 - integrated shelter
- **Participants with disabilities** are less likely than those without disabilities to evacuate to the home of family or friends in the area.

Concerns about emergency preparedness matter: The more concerned participants are about future emergency preparedness, the less happy they are overall (subjective well-being) and the lower they rate the overall quality of life in Dunedin.

Concerns about climate change matter: The more concerned participants are about future climate change, the less happy they are overall (subjective well-being) and the lower they rate the overall quality of life in Dunedin.

Module 9 - Community Engagement and Social Life:

Most participants have enough money for entertainment, recreation and purchases that they would like to make most, but not all, of the time.

However, renters, younger participants, and participants with disabilities have more difficulty affording these leisure and recreational activities than do others.

Most participants are at least a little concerned about the quality of their social and community life in the future.

However, renters and participants with disabilities are more concerned about the quality of their social and community life in the future than are others.

The average participant:

- **knows about half of her or his neighbors;**
- **talks with family friends and/or neighbors almost daily; and**
- **has people to turn to if help is needed (social support).**

However, renters know fewer of their neighbors; **older participants** have less social support; and **participants with disabilities** talk less frequently with family, friends and neighbors, and have less social support than others.

On the average, survey participants are likely to engage in one of more of the following activities:

At least once a month, they

- visit friends
- work on a hobby, read, watch TV, etc.
- participate in a sport or outdoor activity
- eat out for fun
- go to a beach or park
- go shopping for fun

At least once a year, they

- go to the movies
- go to a concert
- visit a museum or gallery
- go to a street festival or parade
- attend a sporting event
- attend class for fun
- go to community or recreation center
- go to the library
- participate in private club activities
- attend fund raising event
- participate in local civic activities or meetings
- attend religious services
- participate in community service or volunteer activities

Home Owners are more likely than renters to:

- work on a hobby, read, watch TV, play computer games, etc.
- go shopping for fun

Renters are more likely than home owners to:

- go to a street festival or parade
- attend a sporting event
- go to the library

Younger participants more likely than older participants to:

- visit friends
- participate in a sport or outdoor activity
- go to a beach or park
- go to a street festival or parade
- attend a sporting event

Older participants are more likely than younger participants to:

- go to the library
- participate in local civic activities or meetings
- attend religious services
- participate in political rallies, protests or advocacy activities

Participants with disabilities participate less frequently overall.

Specifically, **participants with disabilities** are less likely to:

- participate in a sport or outdoor activity
- go shopping for fun
- eat out for fun
- go to a beach or park
- visit a museum or gallery
- attend a street festival or parade

When all other factors are controlled, the most important predictors of overall participation are: being female, having higher education, being a veteran, having more income and identifying as a race other than White.

Concerns about social and community life matter: The more concerns people have about the quality of their future social and community life, the lower their level of overall well-being and the less positive they feel about the quality of life in Dunedin.

Participation in social and recreational activities matters: The more frequently people participate social and recreational activities, the higher their level of overall well-being and the more positive they feel about the quality of life in Dunedin.

Table 1. Characteristics and Representativeness of Study Participants.

<i>Demographic Characteristics</i>	<i>Survey Participants (N = 548)</i>	<i>City of Dunedin^a (N over 18 years = 30,336)</i>
Sex		
Male	38.9%	46.4%
Female	61.1%	53.6%
Schooling		
High School Graduate or Higher	99.1%	91.2%
Bachelor's Degree or Higher	61.9%	26.4%
Veteran of US Military	15.5%	13.1%
Speaks Language Other Than English at Home	1.7%	11.3%
Foreign Born	7.2%	10.1%
Home Ownership		
Own	91.1%	65.9%
Rent	8.9%	34.1%
Lived in Same House 1 Year or Over	91.8%	83.0%
Median Household Income	\$50,000-74,999	\$47,528 (2008-2012)
Age Group		
65 and over	32.0%	27.9%
Race/Ethnicity		
White (only)	93.4%	91.6%
Black or African American (only)	1.3%	3.3%
American Indian or Alaskan Native (only)	0.2%	0.3%
Asian (only)	0.4%	1.6%
Native Hawaiian or other Pacific Islander (only)	0.0%	0.1%
Latino/a or Hispanic (all)	2.7%	5.9%

^a Retrieved from <http://quickfacts.census.gov/qfd/states/12/1218575>

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