

Survey of the Senior Population of Belmont

**League of Women Voters
of Belmont**

Senior Survey Committee

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I. Introduction

The successes of medical research, together with better diets, and better living conditions, have enabled people today to live longer and healthier lives. For a great many, old age is still a dynamic time for enjoying life, for continued well-being, and for intellectual growth. Most seniors don't think of themselves as "old." Yet, as time goes by, they may find that they have to make adjustments in their lives, due to the loss of good health, and the loss of relatives and friends; and they may increasingly depend on the services and help of others.

The League of Women Voters of Belmont has for many years maintained a program position that supports "a multifaceted, adequately funded program for senior citizens in Belmont, recognizing the high percentage of the population in this group." It also supports a "periodic survey" of seniors to "achieve a profile of them, their various needs and interests." The League determined that this was an important time to carry out such a survey. Seniors, defined as those 60 years of age and over, currently account for 21 percent of the total population. This percentage may increase when senior housing becomes part of the McLean development. In a few years the baby boomers are also expected to add substantial numbers to this age group.

The League mailed questionnaires to 5,200 Belmont residents aged 60 and above in late January of 2004. The survey had three key purposes: the first was to obtain a portrait of the senior population – to learn a wide range of demographic data about this diverse group of individuals, a large majority of whom have lived in Belmont for the greater part of their lives, and have raised their families here. The second purpose was to discover what sorts of services these seniors already need, or would like to see made available, in town. And the third was to learn about the different types of programs and activities seniors already take part in, either on their own or through the current senior center, and additional programs that they would like to see offered.

Respondents were invited to add comments about any issues that were important to them; and many did so. These comments covered a wide range of subjects, and added considerable depth to the questionnaire responses. The comments also tapped into

concerns about spending priorities in town, rising real estate taxes, and hopes for building a new senior center, as well as many other issues.

We received 1,219 responses, representing a return of over 23 percent. We thank all those 1,219 individuals who took the time to answer our questions. We appreciate their help in enabling us to conduct this study. A comparison between the data we collected and the 2000 U.S. Census figures for Belmont on age, gender, and education, supports the validity of the information we collected.

This report documents our findings and analysis. It offers a broad portrait of the senior population. We do not suggest any conclusions. Rather, we hope that the data themselves, and the many comments contributed by our respondents, will help to expand the public's understanding and appreciation of the seniors in our town, and to dispel any tendency toward viewing them through a single narrow lens. Their needs, interests, and concerns may sometimes be different, but they are also just as various as those of any other age group.

The League of Women Voters is sharing this report with the Board of Selectmen, the Council on Aging, and with the general public.

II. Key Findings

[All the data are tabulated in full in the Appendix. In the body of the text, percentages are rounded up or down to the nearest whole number. There were non-responses to varying extents to all the questions. In the text, they are mentioned when the numbers are significant. In the tables in the Appendix, all non-responses are tabulated.]

Demographic and Other Data Findings

- The gender breakdown among our 1,219 survey respondents, 729 women (60 %) and 449 men (37 %), mirrors the gender breakdown in the 2000 U.S. Census for Belmont. 41 individuals (3%) did not answer this question in our survey.
- The age breakdown within our survey group also mirrors the U.S. Census data: 253 (21%) are aged 60 - 64; 459 (38%) are aged 65 - 74; 364 (30%) are aged 75 - 84; and 112 (9%) are 85 years or over. Again, there were a few non-responses.
- 668 (55%) of our respondents are married, 272 (22%) widowed, 135 (11 %) are single, and 67 (6%) divorced.
- The large majority were born in the United States, and among both foreign and native born, most have lived in Belmont for 26 or more years.
- The respondents, overall, are well-educated. 224 (18%) have a master's degree, and 142 (12%) have a Ph.D. (Men are more likely than women to have one). 266 (22 %) percent have a college degree, and another 208 (17%) have had some college experience. This leaves 275 (23%) who have not gone further than high school or trade school. Older seniors, generally, tend to have spent fewer years in school.
- The data show that a shift is occurring as younger seniors with more education are gradually displacing older seniors with less education.
- Three-quarters of our respondents (932 individuals) own their home or apartment, another 157 (13%) rent. Two-thirds live in single-family homes, another fifth in two- to four-family dwellings. Over 50 percent live with their spouse, a few with other family or friends, and almost a third live on their own.
- Three-quarters say they have other family members in the area. Most also say they have neighbors whom they can call on for help if necessary. However, a small number may have no one to turn to.
- Over 80 percent say that they are able to get about as much as they like; almost 13 percent cannot. These individuals either do not drive, do not drive at night, have a disability, or are homebound for other reasons.
- 17 percent of our respondents say they are the primary care giver for a spouse or relative.
- Three-quarters (964 individuals) rate their physical health as good or very good, while 19 percent rate it as fair or not very good. 86 percent (1,044

respondents) express a sense of general well-being, but 12 percent rate their well-being as fair or not very good. The vast majority say they are able to take care of their own affairs.

- Most of our respondents are not working. Only 199 (16%) work full-time and 258 (21%) work part-time or occasional hours. Just over half of the men, and a third of the women work. Even among the young seniors, aged 60 to 64, less than half (45%) work full-time, and a quarter work part-time or occasional hours.
- About 40 percent of our respondents donate varying amounts of time to volunteer work; just one percent volunteer full-time. Volunteering is highest among young seniors, and drops off with each succeeding age group.
- Slightly over half of all our respondents say they belong to one or more athletic, social, religious, community, or another type of organization. A third say they do not belong to any organizations. Organizational membership drops off slightly with age.
- Two-thirds of respondents say they have hobbies or interests that are important to them. 18 percent say they do not.
- Slightly over half of all respondents have access to a computer. Usually this is at home. The same proportion uses the computer to send and receive e-mail. Slightly smaller percentages use other internet resources. Computer access is highest among the youngest respondents (78%) and drops off significantly with each succeeding age group.
- Our respondents show wide variation in their level of concern “at the present time” about being able to pay their bills for:
 - The mortgage and/or rent: 14 percent concerned
 - Real estate taxes: 40 percent
 - Medical costs: 38 percent
 - Prescription drugs: 37 percent
 - Food and clothing: 12 percent
 - Home heating: 30 percent
 - Emergencies: 34 percent
- As many as 33 percent of our respondents express no concern at all “at the present time” about any of the listed items. This suggests that many seniors in Belmont do not have significant worries about financial issues. At the same time, there are almost certainly many others for whom financial considerations may be extremely serious.

Programs and Activities for Seniors

- Our respondents are most interested in seven categories of programs and activities: classes, fitness and exercise, cultural expeditions, day and overnight trips, discussion groups and lectures, social activities, and table and card games.
- There is a striking interest in activities that engage seniors in learning, doing, creating -- activities that are intellectually stimulating.
- Fitness and exercise are very important. Respondents suggest a range of possibilities from aerobics to swimming, strength and flexibility, walking groups, gym workouts, and outdoor sports.
- Respondents want a center that offers scheduled social get-togethers, but also provides a welcoming place to drop in and to socialize with others.

Health and Social Services for Seniors

- The services most wanted by respondents can be grouped under three headings: health, help around the house and yard, and getting around town.
- There is a strong interest in programs such as blood pressure clinics, provision of flu shots, eye and ear screening, and massage therapy. But respondents also want to learn about diet, health management, issues of the aging, and more.
- Many express concern about being able to get help around the house and yard, and in finding reliable repair and service people. They would like some agency to serve as a referral agent.
- Getting about is a constant refrain – the need for a cross-town bus service, rides to doctors' offices in Belmont and out of town, and to Alewife station.
- Many respondents, their comments suggest, may be not be aware of all the services that are already available to them through the Belmont Council on Aging

Respondent Comments about Other Issues

- A great many respondents complain about taxes and other costs that they face (such as for Cable TV). Quite a few suggest that they may be forced to leave Belmont if their real estate taxes continue to rise.
- This begs the question: Will the numbers of seniors in Belmont increase substantially as the baby boom generation reaches sixty, or will the increase be less, if the cost of living in Belmont continues to rise?
- Very many respondents express an urgent need to build a new senior center, and tend to deplore the state of the present one. They also express frustration at the lack of progress.
- There are others, however, who say they could not use a senior center -- for medical or other reasons. Still others would like a center when they

are older. (Several, whatever their age, do not think of themselves yet as seniors.)

- Some respondents state firmly that they would never use a senior center. Others would prefer to have a community center, and programs for all ages.
- There are also many who worry about spending priorities in town; and several, even though they themselves are seniors, feel that limited funds should be spent on priorities such as schools and road and infrastructure maintenance.
- Many complain about the condition of Belmont's shopping centers, the lack of restaurants, other than Asian ones, and the lack of food stores in the centers. They also complain about traffic management and dangerous roads.
- A few express frustration about ever getting a new cemetery.
- A miscellany of other comments includes criticism of the management at the Hill Estates and issues at Waverley Oaks.
- Finally, many respondents express gratitude to the League of Women Voters for conducting the study – they are grateful, also, for the attention that this survey focuses on seniors; they feel that as a group they are often ignored.

III. Validating the Results

To assess whether our sample of individuals mirrors the senior population of Belmont as a whole, we compared the data we collected on gender and age, and also on education, with data for Belmont from the 2000 U.S. Census.

Gender: Our sample population includes more women than men, by a ratio of almost two to one. This ratio is close to the Census data, but suggests that we have had a slightly lower response from men.

	Belmont Senior Survey (Population Aged 60 and Above)	2000 U.S. Census for Belmont (Population Aged 60 and Above)
Women	60 % (729 respondents)	59 % (2,963)
Men	37 % (449 respondents)	41 % (2,088)
No response	3 % (41)	

Age: The comparisons on age are very close, but suggest that we have had a slightly lower response from the very elderly.

	Belmont Senior Survey (Population Aged 60 and Above)	2000 U.S. Census for Belmont (Population Aged 60 and Above)
60 – 64	21 % (253)	20 % (1,002)
65 – 74	38 % (459)	38 % (1,897)
75 – 84	30 % (364)	30 % (1,503)
85 and over	9 % (112)	13 % (649)
No response	3 % (31)	

Education: It is harder to make a direct comparison on educational attainment, for two reasons: (1) the 2000 U.S. Census combines data for all Belmont adults aged 25 and over; (2) it includes a much more detailed breakdown of educational levels than our survey does.

	Belmont Senior Survey (Population Aged 60 and Above)	2000 Census for Belmont (All Belmont Adults Aged 25 and Above)
Less than high school diploma:		5 % (948)
High school:	20 % (242)	16 % (2,726)
Trade school:	3 % (33)	
Some college:	17 % (208)	16 % (2,813)
Bachelors degree:	22 % (266)	26 % (4,649)
Masters degree:	18 % (224)	21 % (3,675)
Doctorate:	12 % (142)	16 % (including
Other:	3 % (35)	“professional” degree) (2,775)
No response:	6 % (69)	

The tables above do show, however, that the two sets of data follow a very similar pattern even though they may not be strictly comparable.

IV. Demographic and Other Data Findings

[In the body of the text, percentages are rounded up or down to the nearest whole number. Non-responses to questions are mentioned when the numbers are significant. All the data are tabulated in full in the Appendix.]

Gender: Our sample of 1,219 respondents includes 729 women and 449 men. There were a few no responses. The ratio of women to men closely mirrors the findings of the 2000 U.S. Census.

Gender	Number	Percent
Male	449	36.8
Female	729	59.8
No response	41	3.4

	1,219	100.0%

Age: We divided our respondents into four categories. Ages 60 – 64, 253 respondents; ages 65 – 74, 459; 75 – 84, 364; and 85 and over, 112. Again, there were a few no responses.

Age Group	Number	Percent
60 – 64	253	20.8
65 – 74	459	37.6
75 – 84	364	29.9
85 and over	112	9.2
No response	31	2.5

	1,219	100.0%

Marital status: Over 50 percent of our respondents are married. Almost a quarter are widowed, 11 percent are single, and just 5.5 percent divorced.

Status	Number	Percent
Married	668	54.8
Single	135	11.1
Widowed	272	22.3
Divorced	67	5.5
Other	9	0.7
No response	68	5.6

	1,219	100.0%

U.S. or Foreign Born: The large majority of our respondents were born in the United States. Only 11 percent say they were born elsewhere; and of these, 115 have lived in the United States for 26 years or more. Six individuals have lived in this country 11 to 25 years, and another 6 have been here 10 or less years.

Foreign Born Years in the U.S.	Number	Percent
Less than 5	1	0.8
5 – 10	5	3.9
11 – 25	6	4.7
26 or more	115	89.8
No response	1	0.8

	128	100.0%

These numbers suggest that we may not have adequately reached the *most recent* immigrants: only two individuals in our sample acknowledged that they do not speak or read English. It is noteworthy, however, that the majority of the foreign born have lived for very many years in the United States, probably, in fact for the greater part of their lives.

Residency in Belmont. The majority of *all* respondents have also lived in Belmont for a long time. 64 percent say that they have lived here for 26 or more years. Another 15 percent claim lifelong residency. 12 percent have lived here 11 to 25 years; 5 percent between 5 and 10 years; and only 2 percent less than 5 years.

All Respondents Years in Belmont	Number	Percent
Less than 5	26	2.1
5 – 10	58	4.8
11 – 25	149	12.2
26 or more	775	63.6
All your life	182	14.9
No response	29	2.4

	1,219	100.0%

Education: Our survey results show that half of our respondents have a bachelor's degree or an additional higher degree. As many as 12 percent have a doctorate. At the same time, 22 percent have not gone beyond high school or trade school.

Men and women are almost equally likely to have acquired a bachelor's degree: 22 percent of women and 24 percent of men. 19 percent of both men and women hold master's degrees. But men are more likely to hold a doctorate (22 percent of men as opposed to 6 percent of women).

Education	Totals		Women		Men	
	No.	%	No.	%	No.	%
High school	242	19.8	180	24.7	58	12.9
Trade school	33	2.7	16	3.4	16	3.6
Some college	208	17.1	148	20.3	56	12.4
Bachelors degree	266	21.8	157	21.5	106	23.6
Masters degree	224	18.4	136	18.7	86	19.1
Doctorate	142	11.6	42	5.8	100	22.3
Other	35	2.9	26	3.6	9	2.0
No response	69	5.7	24	3.3	18	4.0
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	1,219	100.0%	729	100.0%	449	100.0%

Younger seniors among our respondents have more years of education than do the older age groups. The proportion holding a doctorate drops by almost half, from 15 percent for those between 60 and 74, to 8 percent in the age group 75 – 84, and then by half again to 4 percent for those 85 and over. The percentage with a master's degree is 27 percent among 60 – 64 year olds, and 23 percent among 65 – 74 year olds, then drops to 11 percent among the group aged 75 – 84, and to 10 percent for those 85 and over. In the group aged 60 – 64, 12 percent have “some college”; this proportion increases to 25 percent for those aged 85 years and over. There is a similar “reverse” trend among those with a “high school” education. The proportion is 13 percent for the age group 60 – 64, rises to 15 percent for individuals 65 – 74, to 27 percent for those 75 – 84, and then to 34 percent among those aged 85 and over.

Education	60 – 64		65 – 74		75 – 84		85 and Over	
	No.	%	No.	%	No.	%	No.	%
High school	32	12.6	69	15.0	100	27.5	38	33.9
Trade school	6	2.4	11	2.4	10	2.7	5	4.5
Some college	31	12.2	81	17.6	68	18.7	28	25.0
BA or BS	66	26.1	98	21.3	84	23.1	15	13.4
Masters degree	67	26.5	106	23.1	40	11.0	11	9.8
Doctorate	37	14.6	69	15.0	29	8.0	4	3.6
Other	11	4.3	5	1.1	16	4.4	2	1.8
No response	3	1.2	20	4.4	17	4.7	9	8.0
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Total	253	100%	459	100%	364	100%	112	100%

What these data suggest is that a shift is occurring in educational attainment among our seniors in Belmont. Younger seniors with more years of education are gradually replacing those with less. The data from the 2000 U.S. Census for Belmont, which includes the educational levels for all adults aged 25 and over, tend to confirm this. According to the Census, 26 percent of all adults have a bachelor's degree, 21 percent have a master's, and 16 percent have a Ph.D. or other professional degree.

Housing: Three-quarters of our respondents (932 individuals) own their home or apartment; another 13 percent (157) rent. The remainder have some other living arrangement, or did not respond.

Two-thirds live in single-family homes; a fifth in two- to four-family homes; just under 8 percent live in an apartment building; a very few in a condominium; and a negligible number in a nursing home or some form of assisted living.

Type of Housing	Number	Percent
An apartment building	94	7.7
Two- to four-family house	246	20.2
Single family house	809	66.4
Condominium	26	2.1
Nursing home	1	0.1
Assisted living	3	0.2
Other (describe)	14	1.2
No response	26	2.1

	1,219	100.0%

56 percent our respondents live with their spouse; 2 percent with their spouse *and* others. Small percentages (8 percent) live with other family members; 3 percent with a friend or in some other arrangement. Almost 30 percent of all respondents live on their own.

Living Arrangement	Number	Percent
With your spouse	677	55.5
Alone	360	29.5
With other family members	96	7.9
Friend	20	1.6
Other	13	1.1
(with spouse and other family)	24	2.0
No response	29	2.4

	1,219	100.0%

Family and Neighbors: 73 percent of our sample (884) say they have family members in the area; and 74 percent (899) feel that they can depend on neighbors for help if they might need it. However, these numbers suggest that a certain proportion of our respondents may not have either family or neighbors to call on for help or support. It is hard to judge the true number, but it is probably somewhat less than one quarter of our sample population. We do know that among the 360 respondents who live alone, 39 (10 percent) have neither family nor neighbors to call on.

Ability to Get About: When respondents are asked whether they are able to go out as often as they like, the vast majority, 1,010 individuals (83 percent) say that they can. However, that still leaves 155 individuals (13 percent) who say that they can not. (There were 54 no responses.) The primary reasons people give for not being able to go out freely are that they do not drive at night, do not drive at all, are sick, or have a disability or health problem. Some also add that they are dependent on a friend to drive them.

Primary Care Giver for a Spouse or Relative: A relatively small number of respondents, 205 individuals (17 percent) say that they are the primary care giver for a relative. A surprisingly large number, 893 individuals, (73 percent) say they are not. Unfortunately, our questionnaire did not ask whether respondents had perhaps *some* responsibility for a parent. The answers might have been rather different. Nor did the questionnaire ask whether respondents helped to take care of their grandchildren after school or at other times when the children's parents were working.

Health and Well-Being: Strikingly, 80 percent of our respondents rate their physical health as “good” (532 individuals) or “very good” (432 individuals). Among the remainder, 191 (16 percent) say their health is “fair,” and another 38 (3 percent) acknowledge that their health is “not very good.”

When asked about their general sense of well-being, respondents’ replies are also very positive: 531 say it is “good,” and 513 say it is “very good” for a total of 86 percent. Only 135 (11 percent) say their health is “fair,” and as few as 13 (1 percent) say it is “not very good.”

A third question which related indirectly to respondents’ overall sense of health had to do with their ability to take care of their own affairs. The response was overwhelmingly positive: 1,160 (95 percent) say “yes,” and only 32 (3 percent) say “no.” The remaining 27 (2 percent) did not respond.

Clearly, the large majority of our respondents are in good overall physical health, and have a general sense of well-being. However, this does leave a certain number (229 individuals, or 19 percent) of our sample population whose health is not very good and who may suffer from some form of disability or illness.

Work: A majority of the our respondents (712) are *not* working. Only 16 percent (199) work full-time, another 21 percent (258) work part-time or occasional hours.

Men are much more likely than women to be working. Just over half the men (234 individuals) work either full, part-time, or occasional hours. Fully two-thirds of the women (487) do not work at all.

Employment	Total		Women		Men	
	No.	%	No.	%	No.	%
Full-time	199	16.3	82	11.3	117	26.0
Part-time	119	9.8	62	8.5	56	12.5
Occasional hours	139	11.4	76	10.4	61	13.6
Not at all	712	58.4	487	66.8	205	45.7
No response	50	4.1	22	3.0	10	2.2
	1,219	100.0%	729	100%	449	100%

Even among young seniors in the survey (60 – 64), who are not yet eligible for Medicare, less than half (114) work full time, and a quarter (60) work part-time or occasional hours. Yet at the same time, two individuals aged 85 or over are still working full time!

Employment	60 -64		65 -74		75 – 84		85 and over	
	No.	%	No.	%	No.	%	No.	%
Full-time	114	45.1	71	15.5	11	3.0	2	1.8
Regular part-time	35	13.8	54	11.8	26	7.2	2	1.8
Occasional hours	25	9.9	79	17.2	27	7.4	3	2.7
Not at all	76	30.0	242	52.7	285	78.3	101	90.1
No Response	3	1.2	13	2.8	15	4.1	4	3.6
	253	100%	459	100%	364	100%	112	100%

Volunteer Work: Very few of our respondents (12) engage in full-time volunteer work, but as many as 492 (40 percent) donate varying amounts of their time. The young seniors, ages 60 to 64, are most likely to offer their services: 51 percent (129 individuals); and the proportions drop off gradually with each succeeding age group.

Organizational Membership: The League was interested in discovering the extent to which seniors in town take part in activities that keep them involved with other people or, conversely, whether they might have a tendency to become isolated.

As one way of addressing this issue, the survey included a question on membership in organizations. Slightly more than half of our respondents, 643 individuals (53 percent), say that they belong to some sort of social, athletic, religious, or other community organization; but as many as 405 individuals (33 percent) say that they do not; and 171 (14 percent) give no response. The organizations that respondents cite most frequently are related to their religious affiliation, followed by athletic and social clubs, professional organizations, civic organizations, town committees, the VFW, and more.

Men are somewhat more likely (58 percent) than women (51 percent) to belong to organizations. Married individuals (59 percent) are slightly more likely to belong than those who are single (51 percent), divorced (49 percent), or widowed (45 percent).

Status	Married		Single		Widowed		Divorced	
	No.	%	No.	%	No.	%	No.	%
Yes	392	58.7	69	51.1	122	44.9	33	49.2
No	204	30.5	55	40.7	90	33.1	31	46.3
No Response	72	10.8	11	8.2	60	22.0	3	4.5
	668	100%	135	100%	272	100%	67	100%

Predictably, organizational membership is highest for those aged 60 – 64 (59 percent), dropping off slightly, to 56 percent, for those aged 65 – 74, down to 50 percent among those 75 – 84, and 45 percent for those 85 and above.

Age	60 – 64		65 -74		75 – 84		85 and Over	
	No.	%	No.	%	No.	%	No.	%
Yes	149	58.9%	259	56.4	181	49.7	50	44.7
No	86	34.0	152	33.1	124	34.1	37	33.0
No response	18	7.1	48	10.5	59	16.2	25	22.3
	253	100%	459	100%	364	100%	112	100%

When asked whether they are active in any of the organizations to which they belong, 509 respondents (42 percent of the total) say that they are. Broken down by gender, marital status, and age, the levels of activity mirror the levels of membership itself: they are highest for those aged 60 – 64 (46 percent), and the married (44 percent), but almost equal for men (43 percent) and women (42 percent).

What is most interesting in these results is the considerable number of respondents who do not claim membership in any organizations, and the fair number of individuals who do not respond to this question at all.

Special Interests and Hobbies: A further question focused on what might be *important* in seniors' lives by asking about special interests and hobbies. Almost two-thirds, 728 respondents (60 percent), agree that they have interests and/or hobbies. Yet, again, as with organizational membership, 277 (23 percent), did not respond to this question. The hobbies and interests that respondents list are far-ranging, from passive to very active: sewing, reading, painting, building models, playing musical instruments, singing with a choir, bird watching, playing tennis, skiing, playing golf, travel, and many, many more.

Men (62 percent) and women (60 percent) are almost equally likely to say they have hobbies. Married respondents (424, or 63 percent) are considerably more likely to have hobbies and interests than those who are single (51 percent) or widowed (55 percent). Divorced respondents present an exception: 73 percent of them claim to have hobbies. However, there are only 67 divorced individuals in our sample, so the numbers in this case (49) may perhaps represent an anomaly.

Status	Married		Single		Widowed		Divorced	
	No.	%	No.	%	No.	%	No.	%
Yes	424	63.4	69	51.2	149	54.8	49	73.2
No	108	16.2	33	24.4	54	19.9	9	13.4
No response	136	20.4	33	24.4	69	25.3	9	13.4
	668	100%	135	100%	272	100%	67	100%

The younger seniors, ages 60 – 64 and 65 – 74, are more likely, as might be expected, to have hobbies: 66 percent (168 individuals) and 65 percent (298), respectively. The percentages fall off to 55 percent among those aged 75 – 84, and 46 percent among those aged 85 and over.

Age	60 – 64		65 – 74		75 – 84		85 and Over	
	No.	%	No.	%	No.	%	No.	%
Yes	168	66.4	298	64.9	200	54.9	52	46.4
No	45	17.8	68	14.8	73	20.1	28	25.0
No response	40	15.8	93	20.3	91	25.0	32	28.6
	253	100%	459	100%	364	100%	112	100%

Computer Use: The use of e-mail and the internet can provide seniors (particularly if they become homebound) with an opportunity to keep in touch with friends and family and also to explore the larger world. The League, therefore, was interested to discover the extent to which seniors in Belmont do, or can, access the internet. Three questions in the survey addressed this issue.

The first question had to do with access to a computer. Slightly less than 56 percent of our respondents (678) say they have access to a computer. This number includes 52 percent of the women (379) and 64 percent of the men (286). Not surprisingly, access is highest (78 percent) for seniors aged 60 - 64, and the proportions drop off in each succeeding age category. Unfortunately, as many as 229 respondents (19 percent) did not respond to this question.

Age	60 – 64		65 – 74		75 – 84		85 and Over	
	No.	%	No.	%	No.	%	No.	%
Yes	198	78.3	293	63.8	152	41.8	26	23.2
No	16	6.3	82	17.9	138	37.9	73	65.2
No response	39	15.4	84	18.3	74	20.3	13	11.6
	253	100%	459	100%	364	100%	112	100%

When asked *where* they have access to a computer, the largest number, 603 individuals (50 percent of all respondents) say it is at home. Smaller numbers, 174 (14 percent), say they have access at two or more locations; and small numbers cite access at work (32), the Senior Center (14), the Belmont Library (11), or some other place (13).

Respondents were also asked whether they used the internet to send and receive e-mail. As many as 680 (56 percent) of all respondents say that they do, while another 429 (35 percent) say they do not. The remainder did not answer the question. Predictably, the percentages of e-mail users were highest (83 percent) for the age group 60 – 64, dropped off to 66 percent for those aged 65 – 74, down to 39 percent for those aged 75 – 84, and 13 percent among those aged 85 and over. Men are more likely (63 percent) than women (53 percent) to be users of e-mail.

Age	60 – 64		65 – 74		75 – 84		85 and Over	
	No.	%	No.	%	No.	%	No.	%
Yes	211	83.4	304	66.2	143	39.3	14	12.5
No	35	13.8	128	27.9	178	48.9	82	73.2
No response	7	2.8	27	5.9	43	11.8	16	14.3
	253	100%	459	100%	364	100%	112	100%

Internet use, other than e-mail, is somewhat lower. A total of 597 respondents (49 percent) use other internet resources. Among men the proportion is 59 percent, and among women 45 percent. Again, use declines with age. Internet use is highest (75 percent) among those aged 60 to 64, drops to 61 percent for those aged 65 – 74, 30 percent for those aged 75 – 84, and only 12 percent among those 85 and over.

The proportion of respondents who actively use computers, for whatever purpose, may be relatively low for the older age groups – and not even particularly high for the youngest age category – but the data do show that seniors are increasingly using computers (and the demand for, and attendance at, classes at the Senior Center confirms a strong interest).

Concerns about Paying Bills: We were interested in learning the extent to which Belmont seniors are worried, or not worried, about their financial situation. The survey, therefore, asked respondents to tell us whether they had concerns, “at the present time,” about being able to pay their bills for certain items. These items were:

Their mortgage and/or rent	Real estate taxes
Prescription drugs	Medical costs
Food and clothing	Home heating
Emergencies	

This question produced some unexpected results. As many as 33 percent (406 individuals) of all respondents indicate that they are “not concerned” at the present time about being able to pay for *any* of the items listed. Another 6 percent (71 individuals) cite only one item on the list. At the other end of the scale, only 1 percent (14 individuals) say that they are “very concerned” about being able to pay for *all* seven items.

However, when the several items are looked at individually, another picture emerges. One third, or more, of all respondents do have concerns, at varying degrees of seriousness, about paying their bills for most of the listed items.

	Very Concerned		Concerned		Somewhat Concerned		Not Concerned		No Response	
	No.	%	No.	%	No.	%	No.	%	No.	%
Mortgage/rent	36	2.9	55	4.5	75	6.2	668	54.8	385	31.6
Real estate taxes	203	16.6	123	10.1	153	12.6	516	42.3	224	18.4
Prescription drugs	133	10.9	146	12.0	168	13.8	566	46.4	206	16.9
Medical costs	136	11.2	134	11.0	192	15.7	541	44.4	216	17.7
Food and clothing	27	2.2	37	3.1	78	6.4	732	60.0	345	28.3
Home heating	109	8.9	99	8.1	161	13.2	611	50.1	239	19.7
Emergencies	88	7.2	107	8.8	223	18.3	524	43.0	277	22.7

Respondents show *least* concern about the costs of food and clothing: only 12 percent (142 individuals) express some level of concern. 14 percent (166 individuals) express concern about the costs of their mortgage and/or rent. Since the majority of senior home owners have probably paid off their mortgages, and only 157 individuals (13 percent) in the survey say they are renters, this low percentage is perhaps not surprising.

Respondents show *most* concern about the cost of real estate taxes: 203 individuals (17 percent) are “very concerned,” another 123 (10 percent) “concerned,” and 153 (13 percent) “somewhat concerned,” for a total of 40 percent expressing some level of concern). Overall concern about medical costs (462 individuals, 38 percent) comes close behind taxes, followed by prescription drugs (447 individuals, 37 percent). In both these cases, respondents are slightly more likely to be “somewhat concerned” than “very concerned.” Interestingly, a few more respondents, 418 individuals (34 percent) are likely to be concerned, at some level, about the costs of emergencies, which by their very nature are unexpected, than about the costs of home heating (369 individuals, 30 percent), which are all too expected and perhaps can be planned for.

Gender Differences. When these various categories are broken down by gender, the differences are slight. Men, for example, were slightly *less* likely than women to be concerned about mortgage/rental costs (13 percent and 14 percent, respectively). On the other hand they were slightly *more* likely to be concerned about real estate taxes (41 percent as against 39 percent). Men and women were equally concerned (37 percent for both) about the costs of prescription drugs. Yet men were apparently more concerned (40 percent) than women (37 percent) about medical costs. Men were also very slightly more concerned (12 percent) than women (11 percent) over the costs of food and clothing; and slightly more concerned again (32 percent) than women (30 percent) about the costs of home heating. In the case of emergencies, women and men showed essentially the same level of concern (35 and 34 percent, respectively).

Age Differences. Age presents a different story. Overall concern about rental costs is highest (17 percent) for the youngest age group, 60 – 64, and drops off in each succeeding age category.

Mortgage/Rent	60 – 64		65 – 74		75 – 84		85 and Over	
	No.	%	No.	%	No.	%	No.	%
Very concerned	6	2.4	17	3.7	10	2.8	1	0.9
Concerned	20	7.9	22	4.8	11	3.0	1	0.9
Somewhat concerned	16	6.3	26	5.6	27	7.4	6	5.3
Not concerned	164	64.8	267	58.2	174	47.8	61	54.5
No response	47	18.6	127	27.7	142	39.0	43	38.4
	253	100%	459	100%	364	100%	112	100%

In the case of real estate taxes, concern stays at essentially the same level (42 to 44 percent) among the first three age categories, and then drops off sharply to 17 percent among those aged 85 and over.

Real Estate Taxes	60 – 64		65 – 74		75 – 84		85 and Over	
	No.	%	No.	%	No.	%	No.	%
Very concerned	41	16.2	91	19.8	57	15.7	8	7.1
Concerned	28	11.1	47	10.2	41	11.3	6	5.4
Somewhat concerned	38	15.0	47	10.2	63	17.3	5	4.5
Not concerned	119	47.0	218	47.6	126	34.6	50	44.6
No response	27	10.7	56	12.2	77	21.1	43	38.4
	253	100%	459	100%	364	100%	112	100%

The pattern for prescription drugs is a bit different: the first two age categories (60 – 64 and 65 – 74) show the same level of overall concern (34 percent). Then there is a spike to 46 percent among the age group 75 – 84, followed by a drop to 25 percent among those 85 and over.

Prescription Drugs	60 – 64		65 – 74		75 – 84		85 and Over	
	No.	%	No.	%	No.	%	No.	%
Very concerned	18	7.1	55	12.0	41	11.3	12	10.7
Concerned	30	11.9	52	11.3	51	14.0	10	8.9
Somewhat concerned	38	15.0	49	10.7	74	20.3	6	5.4
Not concerned	141	55.7	231	50.3	137	37.6	56	50.0
No response	26	10.3	72	15.7	61	16.8	28	25.0
	253	100%	459	100%	364	100%	112	100%

A similar pattern appears with medical costs. The first two age groups are close (38 percent and 37 percent); overall concern then increases to 42 percent among those aged 75 -84, and drops again to 30 percent among the oldest age group.

Medical Costs	60 – 64		65 – 74		75 – 84		85 and Over	
	No.	%	No.	%	No.	%	No.	%
Very concerned	27	10.7	50	10.9	40	11.0	12	10.7
Concerned	28	11.1	55	12.0	36	9.9	12	10.7
Somewhat concerned	41	16.2	63	13.7	77	21.1	10	8.9
Not concerned	127	50.2	218	47.5	140	38.5	55	49.1
No response	30	11.8	73	15.9	71	19.5	23	20.6
	253	100%	459	100%	364	100%	112	100%

This pattern is repeated in the case of home heating. Among those aged 60 – 64, 30 percent are concerned; among those aged 65 – 74, 28 percent, then concern jumps to 38 percent for the age group 75 – 84, and drops again to only 17 percent for those 85 and over.

Home Heating	60 – 64		65 – 74		75 – 84		85 and Over	
	No.	%	No.	%	No.	%	No.	%
Very concerned	16	6.3	46	10.0	35	9.6	5	4.4
Concerned	19	7.5	31	6.8	39	10.7	7	6.3
Somewhat concerned	40	15.8	51	11.1	63	17.3	7	6.3
Not concerned	149	58.9	258	56.2	145	39.8	57	50.9
No response	29	11.5	73	15.9	82	22.6	36	32.1
	253	100%	459	100%	364	100%	112	100%

Concern about the costs of food and clothing, on the other hand, returns to a different pattern: it is highest (15 percent) among those aged 60 – 64, and then drops off in each age group to 8 percent among those aged 85 and over.

Food and Clothing	60 – 64		65 – 74		75 – 84		85 and Over	
	No.	%	No.	%	No.	%	No.	%
Very concerned	5	2.0	11	2.4	7	1.9	2	1.8
Concerned	12	4.7	12	2.6	10	2.7	2	1.8
Somewhat concerned	22	8.7	33	7.2	18	4.9	5	4.5
Not concerned	176	69.6	291	63.4	198	54.4	64	57.1
No response	38	15.0	112	24.4	131	36.1	39	34.8
	253	100%	459	100%	364	100%	112	100%

Concern about the costs of emergencies is spread equally among all ages categories (between 37 and 38 percent) except for those aged 65 – 74, for whom the number drops to 30 percent.

Emergencies	60 – 64		65 – 74		75 – 84		85 and Over	
	No.	%	No.	%	No.	%	No.	%
Very concerned	22	8.7	32	7.0	23	6.3	7	6.3
Concerned	26	10.3	38	8.3	34	9.3	8	7.1
Somewhat concerned	46	18.2	69	15.0	81	22.3	26	23.2
Not concerned	126	49.8	226	49.2	128	35.2	43	38.4
No response	33	13.0	94	20.5	98	26.9	28	25.0
	253	100%	459	100%	364	100%	112	100%

It would probably be a mistake to read too much into these percentages. The absolute numbers are relatively small in some categories. However, it is interesting that the level of concern in each case is the lowest for the oldest age category (85 and over); also, that there is a spike in concern among those aged 75 – 84 when it comes to medical costs, prescription drugs, and home heating. It is also worth noting that the youngest age category (60 – 64) indicate greater concern about mortgage/rental and food and clothing

costs than do the older age groups. Our demographic data show that just 45 percent of the respondents in the age category 60 to 64 are working full time (another 24 percent work part-time or occasional hours). The 30 percent who do not work at all are not yet eligible for Medicare and perhaps do not yet receive Social Security. We do not know from our data whether this non-working is by choice or by force of circumstance. If it is the latter for some of our respondents, this could well explain an increase in concern over living costs.

Just 75 respondents (6 percent) did not answer any part of this question. The considerably larger numbers of “non-responses” on the individual items reflect in large part the tendency of many respondents to check only those specific items that do concern them.

The League’s survey did not ask any questions about respondents’ incomes. We believed that this was both too sensitive and too complex an issue for us to take on. The 2000 U.S. Census, however, did collect data on household incomes; and that data can perhaps help to explain the wide range in levels of concern among the individuals who responded to our study. According to the Census, the median household income in Belmont in 1999 was \$80,295; that is, half of all Belmont households had incomes at or below this level, and half had incomes at or above it. (The median income for the United States as a whole was \$41,994.)

As the table on the following page shows, according to the U.S. Census, Belmont households headed by someone aged 55 to 64, had a median income of \$93,411 in 1999. Where the household head was aged 65 to 74, the median was \$62,745; and where the household head was over age 75, the median was \$37,027. Median income, thus, dropped steeply from the younger age group, which must have included many people who were still at the height of their earning capacity, to the oldest age group, in which most were probably long since retired.

**2000 U.S. Census Data on Household Income in Belmont
(Heads of Household Aged 55 and Over)**

Income Level	Number of Households	Median Income
Ages 55 to 64	1,458	\$93,411
Up to \$14,999	75	
\$15,000-\$24,999	76	
\$25,000-\$34,999	89	
\$35,000-\$44,999	61	
\$45,000-\$59,999	123	
\$60,000-\$99,999	352	
\$100,000-\$149,999	361	
\$150,000 and up	321	
Ages 65 to 74	1,192	\$62,745
Up to \$14,999	113	
\$15,000-\$24,999	114	
\$25,000-\$34,999	131	
\$35,000-\$44,999	97	
\$45,000-\$59,999	131	
\$60,000-\$99,999	205	
\$100,000-\$149,999	172	
\$150,000 and up	229	
Ages 75 and Above	1,454	\$37,027
Up to \$14,999	290	
\$15,000-\$24,999	229	
\$25,000-\$34,999	178	
\$35,000-\$44,999	98	
\$45,000-\$59,999	176	
\$60,000-\$99,999	226	
\$100,000-\$149,999	131	
\$150,000 and up	126	

In all three age brackets, the 2000 Census documents an extremely wide spread in incomes. Among those aged 55 to 64, for example, there were 74 households in Belmont with incomes of less than \$15,000; and at the same time 321 households with incomes of \$150,000 or more. Among those 65 to 74, there were 113 households with incomes of less than \$15,000, and another 229 with incomes of \$150,000 and over. In the oldest age category, there were increasing numbers, 290, with incomes below \$15,000, but still 126 households with incomes of \$150,000 and above.

These Census data suggest that there are many households in Belmont for whom financial considerations are not a big issue. So, perhaps it is not so surprising that a full 33 percent of respondents in our study are not concerned “at the present time” about the variety of cost issues that were listed, including real estate taxes. But at the same time, there are a large number for whom costs are perhaps a serious, even critical, concern. This last point is underscored by the 2000 U.S. Census finding that 5.3 percent of the Belmont population aged 65 and above fell below the poverty level.

What is very significant in our data is that as many as 12 percent of our respondents express some concern about being able to pay for clothing; 13 percent have concerns about being able to pay their rent or mortgage payments; 30 percent have some worries about paying for home heating; and another 34 percent express concern about paying for emergencies. As many as 37 percent worry about the costs of prescription drugs; 38 percent worry about health costs; and 40 percent cite worries about real estate taxes.

V. Programs and Activities for Seniors

The first question in the survey asked respondents to place checkmarks against programs and activities, among those listed, that they currently take part in. Some people checked several programs, others selected only one or two, and some checked none at all.

Programs Respondents Currently Take Part In *(listed from most to least used):*

Library – 303 checks	Bingo – 40
Museum visits – 117	Knitting – 37
Day trips – 112	Choral group/music – 33
Movies – 101	Walking group – 32
Computer classes – 97	Tai-chi – 32
Volunteering – 86	Yoga – 30
Aerobics – 85	Art classes – 28
Symphony series – 77	Line dancing 24
Strength and flexibility – 74	Intergenerational programs – 23
Swimming – 70	Bowling – 21
Book discussion group – 68	Photography – 16
Drop-in center – 63	Pool/billiards 15
Theater trips – 58	Quilting – 15
Gardening – 54	Cooking classes – 15
Lecture series – 51	Foreign languages – 14
Vacation trips – 49	English as a second language – 14
Overnight trips – 48	Investment club – 7
Special events – 44	Writing workshop – 7
Bridge – 43	Ceramics - 5

Some of our respondents checked programs they participate in at the current Senior Center; some certainly checked what they do elsewhere; most did not clarify. A few of the listed programs -- such as ceramics, photography - are not available at the current Senior Center. There is a modest library; but when respondents checked current library use (303 of them did so), they were most likely thinking of the Belmont public libraries rather than the small one at the Senior Center.

Programs that Seniors Want

Respondents were also asked to check programs, from the same list, that they would like to see made available to seniors in Belmont. Some checked just the few they would be interested in themselves, but others clearly selected all those that they believe an ideal Senior Center should be able to provide.

The Ten Most Wanted Programs (*from most to least in demand*):

Day trips – 415 checks
 Theater trips – 361
 Computer classes – 354
 Museum visits – 327
 Lecture series – 312
 Strength and flexibility – 277
 Drop-in center – 250
 Walking group – 248
 Symphony series – 246
 Special events – 239

When programs and activities are grouped into categories, the most frequently checked categories are:

- * *Classes* (computer, art, ceramics, cooking, languages, knitting, photography, quilting, writing workshop, gardening) account for 1,652 check marks.
- * *Exercise* (aerobics, strength and flexibility, walking group, swimming, tai chi, yoga, line dancing) account for 1,401 checks.
- * *Cultural expeditions* (theater trips, museum visits, symphony series) account for 934 checks.
- * *Trips* (day trips, overnight trips, vacation trips) account for 867 checks.
- * *Discussion groups/lectures* account for 543 checks.
- * *Social activities* (drop-in center, special events) account for 489 checks.
- * *Table and card games* (bingo, bridge, pool) account for 330 checks.

The remaining programs and activities listed, in order:

- * Movies - 238 checks
- * Gardening - 209
- * Library - 192
- * Investment club - 184
- * Volunteering - 156
- * Choral group/music - 108
- * *Bowling* - 102
- * *Intergenerational programs* – 89

What emerges from these numbers is a striking interest in activities that engage seniors in *learning, creating, and doing*. There is a particular interest in *computer classes*, but also

in a variety of other subjects – for example, languages, quilting, painting, cooking, gardening, photography, woodworking.

Many respondents added comments about their interests. [For a complete list of comments, see the Appendix to this report.] Several express their need for intellectual stimulation, for example: “I think we need to have more interesting classes to keep the mind active.” “Continue *life-long learning* programs run by seniors.” “There are enormous gaps in my education . . . and now I feel those gaps enormously.” And they want *discussion groups and lectures*. They voice their interest in “Discussions on town-wide issues.” “Book club.” “Lectures on finance, law, etc.” “Discussion group on national/local/international issues.”

There is a very strong focus on *exercise* and programs that help seniors to maintain *fitness and health*. “I am sure Belmont seniors would benefit from strength training.” “Slow exercise for people with arthritis.” “A fully equipped exercise center is essential – workout facility, weight machines, treadmills, aerobic machines.” “Water aerobics.” “Some sort of physical therapy program, perhaps combined with strength and flexibility that would include occupational therapy skills – i.e., lifting, carrying (not injuring yourself).”

Respondents also, in their comments, include *active sports* such as tennis, golf: “Golf lessons – time to show how to swing club carefully. Golf days at clubs that elderly can afford.” A hiking group, ice skating, and skiing: “Senior snow skiing trips and ice hockey program.” softball, and soccer. One respondent even suggests archery and a firing range.

Our respondents express a strong desire for *cultural expeditions* (for example, to the theater, the symphony, and museums: “Trips to Kennedy Library lecture series; Museum of Fine Arts film series.” “More choice on museum visits – more choice on symphony series.” “Theater trips to local plays, e.g., Stoneham Theater.”

Respondents have a variety of suggestions for other types of *trips* they would like to take: “Restaurant, night club visits.” “Foxwoods/Mohecan Sun day trips. “Shopping trips.” They also mention “casino day trips.” “Trips to Red Sox games.” “Visit historical sights.” “Local walks of historical areas.” “Would like to see more day trips, sightseeing,

good restaurants, *no* entertainment.” “Day trips that do not emphasize meals or shopping.”

But there is also an interest in *social activities*, and on special social events. The comments suggest a wide variety of possibilities: “Ballroom dancing and lessons.” “A club activity and possibly cocktails for socializing with friends.” “Several dinner dances (DJ) per year at reasonable cost for single and coupled seniors, together with possible themes – Valentine’s, St. Pat.’s, etc.” “Pot luck dinners.” “Holiday parties.” “Singles events, ‘dating service.’”

Many seniors also look for a center that provides a place for people just to *drop in*, spend time, and socialize. “A lunch room where people can meet and socialize – after lunch.” “At 86 and with poor walking, I would enjoy just getting to a place where I would meet and talk to others.” “Just meeting and being with others is fun,” A particularly poignant comment asks for “a drop-in center that is open at night. The nights are very long when we all live alone.”

A place for *table and card games* was also important to our respondents “How about Ping Pong!” “Regular card parties, with men too.” “Chess lessons.” “Scrabble, boggle, backgammon.” “Mah Jong.” “Duplicate bridge.” “Poker.” And, of course, “Bingo once a week.” Bingo is already a very popular activity at the current Senior Center.

Respondents’ comments confirm that many want to see a *branch library* in Waverley or at a new Senior Center: “The Waverley Library is very important as I can walk to it.” “Keep a branch library in Waverley area.” “Branch library should be part of Senior Center.” “The library [as item on list] is misleading, since the living room in the Senior Center has books to lend but is not the real library I want. Advocate a real library at the new senior center.”

Some comments focus on the need for programs that include those with *handicaps*. “Programs for the blind.” “Handicap access to programs.” “Activities for people with macular degeneration.”

And several respondents call for the provision of *volunteering* activities: “Providing seniors with a sense of self, dignity through the opportunity to volunteer the remarkable skills they have gained over a lifetime.” “Perhaps assisting in grammar

schools by reading – working one-on-one with a child who needs a bit of extra help.”
“Provide voluntary help to town in various ways – planting, clean-up parks or public areas, small repairs to town property, painting, etc.(in groups).” “A volunteer group of seniors helping seniors – with transportation, housekeeping, minor maintenance, shopping, etc.”

No Responses

There were 176 individuals (14.4 percent of the total) who did not check any programs at all in either of the two columns – either those they possibly take part in or those they might want. The comments we received may help to explain some of these non-responses. Several individuals state that they do not think of themselves yet as seniors: “I live the life of a 40-50 year old person.” And several have no use for a senior center because they are already busily engaged in their own activities. “I find that friends in my age group (I’m 62) don’t feel that we want or will use a senior center. Everyone intends to stay too busy to need that.” “I do not like to be with one special age group. I prefer to be in organizations with mixed ages and that have a special purpose.” On the other hand, some say they are too old to participate, or cannot because of illness or disability. Another group (and these are all seniors themselves, of course) do not believe that the town should be providing services for seniors (let alone build a new senior center) because they feel the town cannot afford to do so and has other more pressing priorities: “Senior programs are important but need to adjust to other needs in the community.” “The highest priorities for town budget should be the schools and other town infrastructure (roads, parks) and services (police, fire). The problem with this survey is that it doesn’t give any indication of what the costs/trade-offs would be.” “I think a minority of the seniors are demanding too much. Money spent on seniors should be cut back and spent on youth.”

VI. Health and Social Services for Seniors

Services Respondents Currently Use

The questionnaire asked respondents to place a check mark against health and social services, among those listed, that they might currently make use of. In most cases, individuals probably checked services they receive through the Belmont Council on Aging, although they could be receiving them elsewhere. There is no cross-town shuttle bus, so it is not clear what respondents had in mind when they checked this particular item. They may have been thinking of the Belderbus.

Health and Social Services *(listed in order from most to least used):*

Flu shots – 346
 Blood pressure clinic -233
 Rides to doctors/shopping – 134
 Minor home repairs - 133
 Yard work/snow shoveling – 126
 Home care services – 86
 Cross-town shuttle bus - 79
 Massage therapy – 73
 Eye/ear screening – 68
 Podiatry - 54
 Meals-on-wheels- 53
 Health education seminars - 51
 Hot lunch program – 48
 Tax preparation - 47
 Financial planning – 46
 Medical insurance counseling - 44
 Care-givers support group – 36
 Fuel assistance – 34
 Social worker – 31
 Friendly visitor program – 25

The most heavily used services, clearly, are the health clinics, the rides to doctors and shopping, and the services of Mr. Fix It to do minor home repairs.

Health and Social Services Seniors Want to Have Available

Respondents pinpointed, in large measure, the same ones that they already make use of.

The Ten Most Wanted Services (*from most to least wanted*):

- *Yard work, snow shoveling, received 429 checks
- *Cross-town shuttle bus, 395
- *Minor home repairs, 387
- *Flu shots, 358
- *Home care services, 302
- *Blood pressure clinic, 297
- *Rides to doctors/shopping, 291
- *Eye/ear screening, 263
- *Massage therapy, 228
- *Medical insurance counseling, 207

When services are grouped, the three most important groups are:

- **Health clinics*: flu shots, blood pressure clinics, eye/ear screening, massage therapy, podiatry, account for 1,349 checks
- **Help around the house and yard*: yard work, snow shoveling, minor home repairs, home care services account for 1,118 checks
- **Getting around*: cross-town bus, rides to doctors, shopping, account for 686 checks

The remaining services listed, in order:

- Financial planning, 207 checks
- Health education seminars, 195
- Hot lunch program, 192
- Care-givers support group, 186
- Meals on wheels, 182
- Fuel assistance, 155
- Tax preparation, 151
- Friendly visitor program, 126
- Social worker, 112

Respondents' comments [see the Appendix to this report for a complete list of comments] underline the importance of *health and social services* to very many seniors: "Human kind needs bread and roses." "These are basics for an aging population." "Most of the [services] should be available to people who need them." But many respondents add comments about specific needs of their own or of their friends or relatives. Several,

for example, ask for programs that would help them manage their health and living concerns: “Food and nutrition for seniors. Advice in self-help or basic care in own home.” “Aging issues, depression, keeping a limber body.” “Access to counseling on personal and medical issues and on aging issues.” “Quit smoking group/program.” “Cooking for elderly – easy healthy meals relate to different health situations.” “Emphasize more on the loneliness of some seniors; afraid or too shy to meet their peers.” “Help for the visually impaired.” The suggestions are many and varied.

A great many respondents express a need for help with *chores around the house and yard* and with home maintenance: “Lawn care and snow removal is very expensive for seniors living on fixed incomes.” “Heavy lifting, such as rearranging furniture, carrying boxes to and from attic.” “Obtaining excellent people for house repairs, carpentry, etc., at reasonable, or modest, rates.” “Not able to do my own housework. I would greatly appreciate help with household chores.” “A listing of qualified and honest home repair contractors.” “Finding good reasonable workmen is one of my biggest headaches. Labor costs are exorbitant and very few people will recommend workers they have used.” “Would like to see matching kids or teens with seniors to have yard work done or flower planting.” “Grocery shopping, picking up prescriptions, etc., for seniors who are housebound.” “Help to clean attic, garage, yard.” “Emergency dog walking by volunteers when owner is ill.” What emerges from these comments is a desire for someone/some office to serve as a clearing house for locating people who can provide services around the house, and help in obtaining the names of dependable maintenance and repair people. Many respondents express their frustration over not finding help they can rely on.

The third big issue for respondents is *transportation*, and this again is reflected in a considerable number of comments: “No longer drive. Can walk with a walker, but can’t get out without someone to take me. . . I need and want to get out once in a while.” “I wish Belmont had some provision for transporting patients to appointments in Boston, i.e., MGH . . .” “Bus service. Prefer MBTA from Cushing Square to Belmont Center.” “Shuttle bus to Alewife T station.” “Transportation around town.” “To get from Winn Brook to Cushing Sq. or Waverley Sq. is impossible without going through Harvard Sq.

Cross-town transportation is most important.” “Availability of rides to appointments and Senior Center.”

Another issue that drew many comments is the *provision of services for the homebound*. “Services for the homebound elderly – not ready to leave their home because they are managing, but could use more resources from community.” “Help for shut-ins – telephone check.” “Maybe this is in effect – a telephone calling system to call seniors at a given time to make sure all is well.” “Being called by someone for a chat.” “Companionship by phone.” “Availability of home care/health aides to support seniors who wish to remain independent and in place.” “The main concern for most seniors is if there is no family, friends who care about each other.”

A few respondents ask specifically for *help with finding jobs*: “Would it be possible to set up some type of program to make seniors aware of any part-time work . . . to help out financially?” “Help seniors find jobs. I desperately need a part-time job. I was laid off in July and cannot find a job.”

And a few mention *adult day care*: “Adult children taking care of their older parents need help.” They also ask for a *caregivers’ support group*: “Groups for loss of spouse or coping with major illness.” Perhaps many seniors are not aware that the Belmont Council on Aging already runs such a support group.

No Responses

There were 171 individuals (14 percent of our respondents) who did not check any services, either ones they might currently use or ones they would like to see made available to seniors. In a few cases respondents say that they would never use any of these services; or that they believe the town should not be providing services to seniors because there are other more important spending priorities in town. But, as with the provision of programs, the reasons for not checking any services are usually not explained. What is interesting is that all of those who did not answer this particular question *did* answer other questions in the questionnaire, and/or write comments on other

issues. They were sufficiently interested in the survey itself to give us their answers or comments and return the forms to us.

VII. Respondent Comments about Other Issues

At the end of the survey, we asked respondents to add comments about concerns they might have which had not been addressed in the rest of the questionnaire. A large number took the opportunity to give us their thoughts and ideas. These comments breathe life into the data findings, and help to illustrate a wide diversity of opinions among Belmont's seniors.

The issues that are raised most frequently are, not unexpectedly, *taxes and other costs of living in Belmont*. Many respondents suggest that something should be done to lessen the burden of real estate taxes on seniors: "More bucks for seniors for taxes in this town." "Tax burden on proposed debt exclusions that will impact seniors on fixed incomes with little potential for earning more revenue." "Level off senior taxes . . . I cannot raise money on my pension. When are seniors going to get a break?" "Too many local committees want to overdevelop our town and spend too much tax money – jacking up the cost of living for all retirees." "Too much emphasis in Belmont on expensive projects that are mandated by consultants and ad hoc committees. I would prefer open more democratic form of local government (versus town meeting representatives who rarely speak for us at Town Meeting). Less dollars is more conducive to quiet seniority." "Allowances on real estate taxes for veterans." "Seniors over 75 years old should have real estate tax relief."

Several respondents go further in their statements, suggesting that *high taxes might well drive them out of town*: "Feel as if I will have to move because of my house taxes – after 21 years." "I am concerned because when I retire I do not think I can afford to live in home." "As I approach older age, I'm more concerned with being able to stay in my home than losing many activities for seniors." "Senior citizens who have lived all their lives in this town are being forced out because of real estate taxes." "My main concern involves housing. Some of us cannot qualify for senior housing, but as retired middle class professionals are finding housing costs or remaining in Belmont increasingly challenging. I like Belmont – it's been my home for 35 years."

These comments raise a complex question about the future prospects for seniors in Belmont. It is generally assumed that the numbers of seniors will grow increasingly as the "baby boom" generation turns sixty and housing is added on the McLean land. But

perhaps the answer is not as clear-cut. If seniors find it increasingly expensive to stay in Belmont, more of them will no doubt consider other options for their retirement.

Some respondents focus on the need for *senior affordable housing*: “That senior housing is available for Belmont residents who need it.” “The town should offer some moderate housing or condos so seniors can downsize yet remain in the town that means so much to them.” “Housing for elderly seniors.”

Another cost issue receives considerable attention. This is *cable TV*. “Cable TV should cost less.” “I would like to see senior citizens get a discount on their Cable like other cities and towns.” “Senior discount for Cable TV!!”

After cost-of-living issues, a *new senior center* is very high on respondents’ list of concerns. “A senior center is very important for many people who are alone and need to be active and be with other people.” “Need to move ahead with senior center at Kendall site and stop dipping into Insurance Fund.” “I often go to other communities for some of the services you requested we check. As I get older I would like to have them more actively available in Belmont.” “Need for new Senior Center ASAP – one that is welcoming to all ages of seniors.” “Important for seniors to have a place, for the benefit of Belmont community.” “Would love to see a new Senior Center. The large hall is so cold and not fit for elderly to visit. We all wore our coats while we were in the meeting.” “We need a new senior center like other towns have (e.g., Winchester). Town needs to make this one of its highest priorities!!!” “Belmont does not come close to the quality of COA centers in surrounding towns.” “We need a senior center that will help seniors get out and be active.”

Several seniors would like to see a *community center* rather than a center designed solely for seniors: “It’s depressing to see only old people. In a community center we’d see young people and we could help them with math, languages, etc.” “Rethink the plan for a senior center – maintain services for seniors – far better for the community to have a community center for the town to use for shared activities of other groups.” “The bigger picture in Belmont is to have a community that fosters a rich intergenerational accord . . . not just niche programming for each generation.”

Several respondents are skeptical about *ever seeing a new senior being built*: “How soon with the center be built? Procrastinate, procrastinate . . .” “By the time a

Senior Center is operational I have some concerns that my children will be the ones still waiting for it to happen.” “All I hear the last 10 years is the new Senior Center one survey after another. I will believe it when I see it, but then again, my eyesight is not very good.”

Interestingly, since our survey was addressed only to seniors, there are many comments that relate to *town spending priorities* – and often these comments suggest that senior programs should not displace a focus on other serious needs. “Roads, school budget, library are very high priority.” “Most of senior services are a waste of town resources.” “All [programs and services listed] are nice if we can afford them, but they should be after essential services like roads, police, fire, schools, etc. . . . I am concerned with attitude that seniors are ‘entitled’ and expect the town to provide programs. . . Given limited resources, I would much rather see time and money spent on the young and/or problems which affect the whole community.” “Towns should not provide seniors with anything extra. That’s the state’s job.” “I believe all discretionary funding should go to the schools and the next generation!!! Seniors like us have had our run. The country depends on nurturing the new generation.” “We do not need a \$3 million drop-in center for 50 people.”

By contrast, some respondents express a sense that the town is not interested in seniors: “Town pays too much attention to school-age children and not seniors.” “Town is no longer concerned about long-term residents, taxes keep going up, our money is being spent for more consultants.” “I think Belmont has not taken care of its seniors.”

A subject that always draws comments is the quality of *the town’s infrastructure*. This survey proved no exception. There were many comments about the town’s commercial centers: “More handicap parking available in Belmont centers!” “No groceries available in Belmont Center.” “Vacant stores in Belmont. Lack of good, small food store in both Belmont Center and Cushing Square.” “Ugliness of Trapelo Road and Belmont Center.” “Sidewalks to Shaws instead of road walking . . . during storms, many of our seniors can’t walk either side of Trapelo Road between Waverley Oaks Apts. and Pleasant Street.”

Still more comments address traffic issues and the conditions of the roads: “Crossing main streets is a danger to everyone, no car stops, most cross walks are faded

so unable to know they are there.” “Fixing of a majority of our roads in Belmont. Some are poor for travel and sidewalks are bad for walking.” “Heavy traffic in Belmont Center.” “Obstructed sidewalks – also uneven – poor walking; not enough parking at post office, too fast driving, especially on side streets and at cross streets.” “Streets need paving. Pot holes terrible.” “With an aging population, more fixed incomes, and less state aid, I am concerned that town services, roads, and schools are on the decline, such that in a few years the value of my house may go down below current value by the time I need to sell to go into alternative living.”

An issue that also receives some attention in the comments is the prospects for a *new cemetery*: “People lived all their lives in Belmont – when deceased, can’t be buried here on account of no room in town. Please, this is very important concern for seniors.”

There is mention of management problems at the *Hill Estates*: “The problems at the Hill Estates are very detrimental for seniors.” Also, a reference to *Waverley Oaks* apartments: “I would like to see more attention given to the elderly at Waverley Oaks Apartments.” There are also comments about a variety of other issues that it would be hard to categorize.

Finally, many respondents express *gratitude to the League of Women Voters* for conducting the survey. “I appreciate your efforts in originating and compiling this survey. Your organization should be complimented for this service.” “Thank you for your concerns for us senior citizens. Have lived here in Belmont for 56 years and hope my remaining years will be here. Lovely people, lovely town.” “Thanks for asking.” “Very good job of covering issues!” “Thank you for this opportunity.” “Thank you for organizing this very complete survey. I would like to see the results published in our local paper.” We should acknowledge, perhaps, that not everyone expresses such appreciation: “Filling this out is a waste of my time, and you people know it.” “Survey this and survey that. You must be ashamed to send another.” Still, whatever these individuals’ feelings, something in the survey must have intrigued them enough to let us know what they thought.

Appendix

- * The Questionnaire
- * Questionnaire Results
- * Additional Tables
- * Complete Set of Respondent Comments

League of Women Voters of Belmont

Survey of Seniors in Belmont

January 2004

Please answer each of the following questions by placing a check mark in the appropriate box. Give additional information where necessary.

1. Listed below are **programs and activities** that various local area towns, including Belmont, may offer to their seniors. Please check those programs or activities that you:

- (a) *Would like* to see offered to seniors in Belmont
 (b) *Already participate in*

<i>Would Like</i>	<i>Already Participate in</i>	<i>Would Like</i>	<i>Already Participate in</i>
<input type="checkbox"/>	<input type="checkbox"/> Aerobics	<input type="checkbox"/>	<input type="checkbox"/> Library
<input type="checkbox"/>	<input type="checkbox"/> Art classes	<input type="checkbox"/>	<input type="checkbox"/> Line dancing
<input type="checkbox"/>	<input type="checkbox"/> Bingo	<input type="checkbox"/>	<input type="checkbox"/> Movies
<input type="checkbox"/>	<input type="checkbox"/> Book discussion group	<input type="checkbox"/>	<input type="checkbox"/> Museum visits
<input type="checkbox"/>	<input type="checkbox"/> Bowling	<input type="checkbox"/>	<input type="checkbox"/> Overnight trips
<input type="checkbox"/>	<input type="checkbox"/> Bridge	<input type="checkbox"/>	<input type="checkbox"/> Photography
<input type="checkbox"/>	<input type="checkbox"/> Ceramics	<input type="checkbox"/>	<input type="checkbox"/> Pool/billiards
<input type="checkbox"/>	<input type="checkbox"/> Choral group/music	<input type="checkbox"/>	<input type="checkbox"/> Quilting
<input type="checkbox"/>	<input type="checkbox"/> Computer classes	<input type="checkbox"/>	<input type="checkbox"/> Special events
<input type="checkbox"/>	<input type="checkbox"/> Cooking classes	<input type="checkbox"/>	<input type="checkbox"/> Strength and flexibility
<input type="checkbox"/>	<input type="checkbox"/> Day trips	<input type="checkbox"/>	<input type="checkbox"/> Swimming
<input type="checkbox"/>	<input type="checkbox"/> Drop-in center	<input type="checkbox"/>	<input type="checkbox"/> Symphony series
<input type="checkbox"/>	<input type="checkbox"/> English as a second language	<input type="checkbox"/>	<input type="checkbox"/> Tai-chi
<input type="checkbox"/>	<input type="checkbox"/> Foreign languages	<input type="checkbox"/>	<input type="checkbox"/> Theater trips
<input type="checkbox"/>	<input type="checkbox"/> Gardening	<input type="checkbox"/>	<input type="checkbox"/> Vacation trips
<input type="checkbox"/>	<input type="checkbox"/> Intergenerational programs	<input type="checkbox"/>	<input type="checkbox"/> Volunteering
<input type="checkbox"/>	<input type="checkbox"/> Investment club	<input type="checkbox"/>	<input type="checkbox"/> Walking group
<input type="checkbox"/>	<input type="checkbox"/> Knitting	<input type="checkbox"/>	<input type="checkbox"/> Writing workshop
<input type="checkbox"/>	<input type="checkbox"/> Lecture series	<input type="checkbox"/>	<input type="checkbox"/> Yoga

2. Are there other programs and activities, not listed above, that you would like to see Belmont make available to its seniors? Please add them here:

.....

3. Listed below are a variety of **health and social services** that local area towns, including Belmont, may make available to their seniors. Please check the services that you:

(a) *Would like* to see made available to seniors in Belmont

(b) *Already utilize or might utilize* in the future

<i>Would Like</i>	<i>Already Utilize or Might Utilize</i>	<i>Would Like</i>	<i>Already Utilize or Might Utilize</i>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Blood pressure clinic		Massage therapy
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Care givers support group		Meals-on-wheels
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Cross-town shuttle bus		Medical insurance counseling
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Eye & ear screening		Minor home repairs
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Financial planning		Podiatry
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Flu shots		Rides to doctors/ shopping/Senior Center
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Friendly visitor program		Social worker
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Fuel assistance		Tax preparation
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Health education seminars		Yard work, snow shoveling
<input type="checkbox"/>	<input type="checkbox"/>		
	Home care services		
<input type="checkbox"/>	<input type="checkbox"/>		
	Hot lunch program		

4. Are there other services, not listed above, that you would like to see provided? Please add them here:

.....

.....

5. Do you live in:

an apartment building single-family house two- to four-family house

condominium nursing home assisted living

other (describe)

6. Do you: rent own your home/condo

other (describe)

7. Do you presently live:

with your spouse alone with other family members

with a friend other

8. Do you have family members in or near Belmont? Yes No

22. Do you have concerns, at the present time, about being able to pay the bills for your:

	<i>Very</i> <i>Concerned</i>	<i>Concerned</i>	<i>Somewhat</i> <i>Concerned</i>	<i>Not</i> <i>Concerned</i>
Mortgage/rent	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Real estate taxes	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Prescription drugs	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Medical costs	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Food and clothing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Home heating	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Emergencies	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

23. Gender: Female Male
24. Status: Married Single Widowed Divorced
 Other
25. Age: 60 - 64 65 - 74 75 - 84 85 and over
26. Education: high school trade school some college B.A. or B.S.
 Master's Degree Doctorate other
27. Birthplace: United States Other

- If **other**, (a) How many years have you lived in the United States?
 less than 5 5 - 10 11 - 25 26 or more
- (b) Do you *speak* English? Yes No
- (c) Do you *read* English? Yes No

28. How many years have you lived in Belmont?
 less than 5 5 - 10 11 - 25 26 or more all your life

29. Describe for us any issues or concerns *you think are important* that have not been covered in this questionnaire:

.....

.....

Thank you for your help.

Please return the completed questionnaire to us in the envelope provided *no later than March 1, 2004*. You can mail it (using a 37 cent stamp) to the League of Women Voters of Belmont, P.O. Box 426, Belmont, MA 02478. Or you can place it in one of the drop boxes: at the Belmont Memorial Library; the Benton and Waverley branch libraries; the Senior Center; Belmont Savings Bank in Belmont Center, Cushing Square, or Trapelo Road at Flett Road; and the Town Clerk's office at Town Hall.

League of Women Voters of Belmont

Survey of Seniors in Belmont

Number of questionnaires sent out: 5,200

Number returned: 1,219

Response rate: 23.4 percent

Question 1. Programs and Activities:

	Want	Do		Want	Do
Aerobics	231	85	Lecture series	312	51
Art classes	176	28	Library	192	303
Bingo	99	40	Line dancing	137	24
Book discussion group	231	68	Movies	238	101
Bowling	102	21	Museum visits	327	117
Bridge	151	43	Overnight trips	229	48
Ceramics	120	5	Photography	122	16
Choral group/music	108	33	Pool/billiards	80	15
Computer classes	354	97	Quilting	88	15
Cooking classes	163	15	Special events	239	44
Day trips	415	112	Strength and flexibility	277	74
Drop-in center	250	63	Swimming	188	70
English as a			Symphony series	246	77
Second language	36	12	Tai-chi	156	32
Foreign languages	162	14	Theater trips	361	58
Gardening	209	54	Vacation trips	223	49
Intergenerational			Volunteering	156	86
Programs	89	23	Walking group	248	32
Investment club	184	7	Writing workshop	96	7
Knitting	126	37	Yoga	164	30

No response to Question 1: 176 (14.4 %)

Question 2: Other programs and activities? 220 comments (18.0 %)

Question 3. Health and Social Services:

	Want	Use		Want	Use
Blood pressure clinic	297	233	Massage therapy	228	73
Care-givers			Meals-on-wheels	182	53
support group	186	36	Medical insurance		
Cross-town shuttle bus	395	79	counseling	207	44
Eye/ear screening	263	68	Minor home repairs	387	133
Financial planning	207	46	Podiatry	203	54
Flu shots	358	346	Rides to		
Friendly visitor program	126	25	doctors/shopping	291	134
Fuel assistance	155	34	Social worker	112	31
Health education			Tax preparation	151	47
seminars	195	51	Yard work, snow		
Home care services	302	86	shoveling	429	126
Hot lunch program	192	48			

No response to Question 3: 171 (14.0%)

Question 4. Other services? 105 comments (8.6%)

Question 5. Do you live in	Number	Percent
An apartment building	94	7.7
Two- to four-family house	246	20.2
Single family house	809	66.4
Condominium	26	2.1
Nursing home	1	0.1
Assisted living	3	0.2
Other (describe)	14	1.2
No response	26	2.1
	1,219	100.0%
Question 6. Do you		
Own	932	76.5
Rent	157	12.9
Other (describe)	12	0.9
No response	118	9.7
	1,219	100.0%

Question 7. Do you live

	Number	Percent
With your spouse	677	55.5
Alone	360	29.5
With other family members	96	7.9
Friend	20	1.6
Other	13	1.1
(with spouse and other family)	24	2.0
No response	29	2.4

	1,219	100.0%

Question 8. Do you have family members in or near Belmont?

	Number	Percent
Yes	884	72.5
No	291	23.9
No response	44	3.6

	1,219	100.0%

Question 9. Do you have neighbors you can ask for help if you need it?

	Number	Percent
Yes	899	73.8
No	249	20.4
No response	71	5.8

	1,219	100.0%

Question 10. Are you working?

	Number	Percent
Full-time	199	16.3
Part-time	119	9.8
Occasional hours	139	11.4
Not at all	712	58.4
No response	50	4.1

	1,219	100.0%

Question 11. Do you do volunteer work?

	Number	Percent
Full-time	12	1.0
Part-time	160	13.1
Occasional hours	332	27.2
Not at all	579	47.5
No response	136	11.2

	1,219	100.0%

Question 12. Do you belong to any athletic, social, political, religious, or other community organizations or groups?

	Number	Percent
Yes	643	52.8
No	405	33.2
No response	171	14.0

	1,219	100.0%

If **yes**, are you actively involved in any of these groups?

	Number	Percent
Yes	509	41.7
No	203	16.7
No response	507	41.6

	1,219	100.0%

If **yes**, tell us which sorts of organizations these are: **540 comments** (44.3%)

Question 13. Do you have special interests or hobbies that are an important part of your life?

	Number	Percent
Yes	728	59.7
No	214	17.6
No response	277	22.7

	1,219	100.0%

If **yes**, please tell us what they are: **719 comments** (58.9%)

Question 14. Do you have access to a computer?

	Number	Percent
Yes	678	55.6
No	312	25.6
No response	229	18.8
	1,219	100.0%

If yes, is this

At home	603	49.5
At work	32	2.6
Senior Center	14	1.1
Library	11	0.9
Other (describe)	13	1.1
Two or more locations	174	14.3
No response	372	30.5
	1,219	100.0%

Question 15. Do you use the internet to send and receive e-mail?

	Number	Percent
Yes	680	55.8
No	429	35.2
No response	110	9.0
	1,219	100.0%

Question 16. Do you use other internet resources?

	Number	Percent
Yes	597	49.0
No	461	37.8
No response	161	13.2
	1,219	100.0%

Question 17. Are you able to go out as often as you like?

	Number	Percent
Yes	1,010	82.9
No	155	12.7
No response	54	4.4
	1,219	100.0%

If **no**, is this because you (check any that apply)

	Number	Percent
Do not drive	91	58.8 (percent of those who said no)
Do not drive at night	98	63.2
Live too far from transportation	8	5.2
Have a disability or health problem (describe)	90	58.1
Depend on a friend	51	33.0
Other (describe)	37	23.9

Question 18. Are you the primary care giver for a spouse or older relative?

	Number	Percent
Yes	205	16.8
No	893	73.3
No response	121	9.9

	1,219	100.0%

Question 19. How would you rate your own physical health at the present time?

	Number	Percent
Very good	432	35.4
Good	532	43.6
Fair	191	15.7
Not very good	38	3.2
No response	26	2.1

	1,219	100.0%

Question 20. How would you rate your general sense of well-being?

	Number	Percent
Very good	513	42.0
Good	531	43.6
Fair	135	11.1
Not very good	13	1.1
No response	27	2.2

	1,219	100.0%

Question 21. Are you able to take care of your own affairs?

	Number	Percent
Yes	1,160	95.2
No	32	2.6
No response	27	2.2

	1,219	100.0%

Question 22. Do you have concerns, at the present time, about being able to pay your bills for . . . :

	Very Concerned	Concerned	Somewhat Concerned	Not Concerned	No Response
Mortgage/rent	36 2.9%	55 4.5%	75 6.2%	668 54.8%	385 31.6%
Real estate taxes	203 16.6	123 10.1	153 12.6	516 42.3	224 18.4
Prescription drugs	133 10.9	146 12.0	168 13.8	566 46.4	206 16.9
Medical costs	136 11.2	134 11.0	192 15.7	541 44.4	216 17.7
Food and clothing	27 2.2	37 3.1	78 6.4	732 60.0	345 28.3
Home heating	109 8.9	99 8.1	161 13.2	611 50.1	239 19.7
Emergencies	88 7.2	107 8.8	223 18.3	524 43.0	277 22.7

Question 23. Sex:

	Number	Percent
Male	449	36.8
Female	729	59.8
No response	41	3.4

	1,219	100.0%

Question 24. Status:

Married	668	54.8
Single	135	11.1
Widowed	272	22.3
Divorced	67	5.5
Other	9	0.7
No response	68	5.6

	1,219	100.0%

Question 25. Age:	Number	Percent
60 – 64	253	20.8
65 – 74	459	37.6
75 – 84	364	29.9
85 and over	112	9.2
No response	31	2.5

	1,219	100.0%

Question 26. Education:		
High school	242	19.8
Trade school	33	2.7
Some college	208	17.1
Bachelors degree	266	21.8
Masters degree	224	18.4
Doctorate	142	11.6
Other	35	2.9
No response	69	5.7

	1,219	100.0%

Question 27. Were you born in the United States?	Number	Percent
Yes	981	80.5
Other country	128	10.5
No response	110	9.0

	1,219	100.0%

If **no**, how many years have you lived in the United States?

	Number	Percent
Less than 5	1	0.8
5 – 10	5	3.9
11 – 25	6	4.7
26 or more	115	89.8
No response	1	0.8

	128	100.0%

If **no**, do you *speak* English?

	Number	Percent
Yes	124	96.8
No	2	1.6
No response	2	1.6

	128	100.0%

If **no**, do you *read* English?

	Number	Percent
Yes	122	95.3
No	2	1.6
No response	4	3.1

	128	100.0%

Question 28. How many years have you lived in Belmont?

	Number	Percent
Less than 5	26	2.1
5 – 10	58	4.8
11 – 25	149	12.2
26 or more	775	63.6
All your life	182	14.9
No response	29	2.4

	1,219	100.0%

Question 29. Other issues and concerns? 387 comments (31.7%)

Additional Tables

Answers to Question 10: “Are You Presently Working?” Sorted by Gender

Numbers of Respondents

	Female	Male	No Response	Total
Full-time	82	117	0	199
Regular part-time	62	56	1	119
Occasional hours	76	61	2	139
Not at all	487	205	20	712
No response	22	10	18	50
<hr style="border-top: 1px dashed black;"/>				
Total	729	449	41	1,219

Percentages of Respondents

	Female	Male	No Response	Total
Full-time	11.3%	26.0%	0.0%	16.3%
Regular part-time	8.5	12.5	2.4	9.8
Occasional hours	10.4	13.6	4.9	11.4
Not at all	66.8	45.7	48.8	58.4
No response	3.0	2.2	43.9	4.1
<hr style="border-top: 1px dashed black;"/>				
Total	59.8%	36.8	3.4	100.0%

“Are You Presently Working?” Sorted by Marital Status

Numbers of Respondents

	Married	Single	Widowed	Divorced	Other	No Response	Total
Full-time	140	21	15	16	1	6	199
Regular part-time	80	9	17	8	0	5	119
Occasional hours	83	11	19	10	5	11	139
Not at all	343	92	210	33	3	31	712
No response	22	2	11	0	0	15	50
<hr style="border-top: 1px dashed black;"/>							
Total	668	135	272	67	9	68	1,219

“Are You Presently Working?” Sorted by Marital Status

Percentages of Respondents

	Married	Single	Widowed	Divorced	Other	No Response	Total
Full-time	21.0%	15.6%	5.5%	23.9%	11.1%	8.8%	16.3%
Regular part-time	12.0	6.7	6.2	11.9	0.0	7.4	9.8
Occasional hours	12.4	8.1	7.0	14.9	55.6	16.1	11.4
Not at all	51.3	68.1	77.2	49.3	33.3	45.6	58.4
No response	3.3	1.5	4.1	0.0	0.0	22.1	4.1

Total	54.8%	11.1	22.3	5.5	0.7	5.6	100.0%

“Are You Presently Working?” Sorted by Age

Numbers of Respondents

	60 -64	65 -74	75 – 84	85 and over	No Response	Total
Full-time	114	71	11	2	1	199
Regular part-time	35	54	26	2	2	119
Occasional hours	25	79	27	3	5	139
Not at all	76	242	285	101	8	712
No Response	3	13	15	4	15	50

Total	253	459	364	112	31	1,219

Percentages of Respondents

	60 -64	65 -74	75 – 84	85 and over	No Response	Total
Full-time	45.1%	15.5%	3.0%	1.8%	3.2%	16.3%
Regular part-time	13.8	11.8	7.2	1.8	6.5	9.8
Occasional hours	9.9	17.2	7.4	2.7	16.1	11.4
Not at all	30.0	52.7	78.3	90.1	25.8	58.4
No Response	1.2	2.8	4.1	3.6	48.4	4.1

Total	20.8%	37.6	29.9	9.2	2.5	100.0%

Answers to Question 11: “Do You Do Volunteer Work?” Sorted by Gender

Numbers of Respondents

	Female	Male	No Response	Total
Full-time	9	2	1	12
Regular part-time	100	57	3	160
Occasional hours	203	127	2	332
Not at all	334	232	13	579
No response	83	31	22	136

Total	729	449	41	1,219

Percentages of Respondents

	Female	Male	No Response	Total
Full-time	1.2%	0.4%	2.4%	0.9%
Regular part-time	13.7	12.7	7.3	13.1
Occasional hours	27.8	28.3	4.9	27.2
Not at all	45.8	51.7	31.7	47.5
No response	11.5	6.9	53.7	11.3

Total	59.8%	36.8	3.4	100.0%

“Do You Do Volunteer Work?” Sorted by Marital Status

Numbers of Respondents

	Married	Single	Widowed	Divorced	Other	No Response	Total
Full-time	7	1	3	0	0	1	12
Regular part-time	109	14	18	11	1	7	160
Occasional hours	203	31	64	21	5	8	332
Not at all	295	77	146	29	3	29	579
No response	54	12	41	6	0	23	136

Total	668	135	272	67	9	68	1,219

“Do You Do Volunteer Work?” Sorted by Marital Status

Percentages of Respondents

	Married	Single	Widowed	Divorced	Other	No Response	Total
Full-time	1.0%	0.7%	1.1%	0.0%	0.0%	1.5	0.9%
Regular part-time	16.3	10.4	6.6	16.4	11.1	10.3	13.1
Occasional hours	30.4	23.0	23.5	31.1	55.6	11.8	27.2
Not at all	44.2	57.0	53.7	43.3	33.3	42.6	47.5
No response	8.1	8.9	15.1	9.0	0.0	33.8	11.3

Total	54.8%	11.1	22.3	5.5	0.7	5.6	100.0%

“Do You Do Volunteer Work?” Sorted by Age

Numbers of Respondents

	60 - 64	65 – 74	75 - 84	85 and over	No Response	Total
Full-time	3	3	5	0	1	12
Regular part-time	39	70	41	7	3	160
Occasional hours	87	144	87	13	1	332
Not at all	107	205	183	76	8	579
No response	17	37	48	16	18	136

Total	253	459	364	112	31	1,219

Percentages of Respondents

	60 - 64	65 – 74	75 - 84	85 and over	No Response	Total
Full-time	1.2%	0.7 %	1.3%	0.0%	3.2%	0.9%
Regular part-time	15.4	15.2	11.3	6.2	9.7	13.1
Occasional hours	34.4	31.4	23.9	11.6	3.2	27.2
Not at all	42.3	44.7	50.3	67.9	25.8	47.5
No response	6.7	8.0	13.2	14.3	58.1	11.3

Total	20.8%	37.6	29.9	9.2	2.5	100.0%

Answers to Question 12: “Do You Belong to Any Organizations . . . ?” Sorted by Gender

Numbers of Respondents

	Female	Male	No Response	Total
Yes	373	258	12	643
No	245	153	7	405
No response	111	38	22	171

Total	729	449	41	1,219

Percentages of Respondents

	Female	Male	No Response	Total
Yes	51.2%	57.5%	29.3%	52.8%
No	33.6	34.0	17.0	33.2
No response	15.2	8.5	53.7	14.0

Total	59.8%	36.8	3.4	100.0%

“Do You Belong to Any Organizations . . . ?” Sorted by Marital Status

Numbers of Respondents

	Married	Single	Widowed	Divorced	Other	No Response	Total
Yes	392	69	122	33	4	23	643
No	204	55	90	31	5	20	405
No Response	72	11	60	3	0	25	171

Total	668	135	272	67	9	68	1,219

Percentages of Respondents

	Married	Single	Widowed	Divorced	Other	No Response	Total
Yes	58.7%	51.1%	44.9%	49.2%	44.4	33.8	52.8%
No	30.5	40.7	33.1	46.3	55.6	29.4	33.2
No Response	10.8	8.2	22.0	4.5	0.0	36.8	14.0

Total	54.8%	11.1	22.3	5.5	0.7	5.6	100.0%

“Do You Belong to Any Organizations . . . ?” Sorted by Age

Numbers of Respondents

	60 – 64	65 – 74	75 – 84	85 and over	No Response	Total
Yes	149	259	181	50	4	643
No	86	152	124	37	6	405
No response	18	48	59	25	21	171
<hr/>						
Total	253	459	364	112	31	1,219

Percentages of Respondents

	60 – 64	65 – 74	75 – 84	85 and over	No Response	Total
Yes	58.9%	56.4%	49.7%	44.7%	12.9%	52.7%
No	34.0	33.1	34.1	33.0	19.4	33.2
No response	7.1	10.5	16.2	22.3	67.7	14.0
<hr/>						
Total	20.8%	37.7	29.9	9.2	2.5	100.0%

Answers to Question 13: “If Yes, Are You Active . . .?” Sorted by Gender

Numbers of Respondents

	Female	Male	No Response	Total
Yes	308	194	7	509
No	122	76	5	203
No Response	299	179	29	507
<hr/>				
Total	729	449	41	1,219

Percentages of Respondents

	Female	Male	No Response	Total
Yes	42.2%	43.2%	17.1%	41.8%
No	16.8	16.9	12.2	16.6
No Response	41.0	39.9	70.7	41.6
<hr/>				
Total	59.8%	36.8	3.4	100.0%

“If Yes, Are You Active . . . ?” Sorted by Marital Status

Numbers of Respondents

	Married	Single	Widowed	Divorced	Other	No Response	Total
Yes	295	60	103	28	4	19	509
No	111	24	50	7	2	9	203
No response	262	51	119	32	3	40	507

Total	668	135	272	67	9	68	1,219

Percentages of Respondents

	Married	Single	Widowed	Divorced	Other	No Response	Total
Yes	44.2%	44.4%	37.9%	41.8%	44.5%	28.0%	41.8%
No	16.6	17.8	18.4	10.4	22.2	13.2	16.6
No response	39.2	37.8	43.7	47.8	33.3	58.8	41.6

Total	54.8%	11.1	22.3	5.5	0.7	5.6	100.0%

“If Yes, Are You Active . . . ?” Sorted by Age

Numbers of Respondents

	60 – 64	65 – 74	75 – 84	85 and Over	No Response	Total
Yes	117	203	154	32	3	509
No	40	70	60	32	1	203
No response	96	186	150	48	27	507

Total	253	459	364	112	31	1,219

Percentages of Respondents

	60 – 64	65 – 74	75 – 84	85 and Over	No Response	Total
Yes	46.2%	44.2%	42.3%	28.6%	9.7%	41.8%
No	15.8	15.3	16.5	28.6	3.2	16.6
No response	38.0	40.5	41.2	42.8	87.1	41.6

Total	20.8%	37.6	29.9	9.2	2.5	100.0%

Answers to Question 13: “Do You Have Any Special Interests or Hobbies?”
Sorted by Gender

Numbers of Respondents

	Female	Male	No Response	Total
Yes	435	278	15	728
No	119	91	4	214
No response	175	80	22	277
Total	729	449	41	1,219

Percentages of Respondents

	Female	Male	No Response	Total
Yes	59.7%	61.9%	36.7%	59.7%
No	16.3	20.3	9.7	17.6
No response	24.0	17.8	53.6	22.7
Total	59.8	36.8	3.4	100.0%

“Special Interests or Hobbies?” Sorted by Marital Status

Numbers of Respondents

	Married	Single	Widowed	Divorced	Other	No Response	Total
Yes	424	69	149	49	6	31	728
No	108	33	54	9	2	8	214
No response	136	33	69	9	1	29	277
Total	668	135	272	67	9	68	1,219

Percentages of Respondents

	Married	Single	Widowed	Divorced	Other	No Response	Total
Yes	63.4%	51.0 %	54.8%	73.2%	66.7%	45.6%	59.7%
No	16.2	24.4	19.9	13.4	22.2	11.8	17.6
No response	20.4	24.4	25.3	13.4	11.1	42.6	22.7
Total	54.8	11.1	22.3	5.5	0.7	5.6	100.0%

“Do You Have Any Special Interests or Hobbies?” Sorted by Age

Numbers of Respondents

	60 – 64	65 – 74	75 – 84	85 and Over	No Response	Total
Yes	168	298	200	52	10	728
No	45	68	73	28	0	214
No response	40	93	91	32	21	277

Total	253	459	364	112	31	1,219

Percentages of Respondents

	60 – 64	65 – 74	75 – 84	85 and Over	No Response	Total
Yes	66.4%	64.9%	54.9%	46.4%	32.3%	59.7%
No	17.8	14.8	20.1	25.0	0.0	17.6
No response	15.8	20.3	25.0	28.6	67.7	22.7

Total	20.8	37.6	29.9	9.2	2.5	100.0%

Answers to Question 14: “Do You Have Access to a Computer?” Sorted by Gender

Numbers of Respondents

	Female	Male	No Response	Total
Yes	379	286	13	678
No	210	95	7	312
No response	140	68	21	229

Total	729	449	41	1,219

Percentages of Respondents

	Female	Male	No Response	Total
Yes	52.0%	63.7%	31.7%	55.6%
No	28.8	21.2	17.1	25.6
No response	19.2	15.1	51.2	18.8

Total	59.8%	36.8	3.4	100.0%

“Do You Have Access to a Computer?” Sorted by Marital Status

Numbers of Respondents

	Married	Single	Widowed	Divorced	Other	No Response	Total
Yes	430	58	107	46	6	31	678
No	105	56	122	14	1	14	312
No response	133	21	43	7	2	23	229

Total	668	135	272	67	9	68	1,219

Percentage of Respondents

	Married	Single	Widowed	Divorced	Other	No Response	Total
Yes	64.4%	43.0%	39.3%	68.7%	66.7%	45.6%	55.6%
No	15.7	41.5	44.9	20.9	11.1	20.6	25.6
No response	19.9	15.5	15.8	10.4	22.2	33.8	18.8

Total	54.8%	11.1	22.3	5.5	0.7	5.6	100.0%

“Do You Have Access to a Computer?” Sorted by Age

Numbers of Respondents

	60 – 64	65 – 74	75 – 84	85 and Over	No Response	Total
Yes	198	293	152	26	9	678
No	16	82	138	73	3	312
No response	39	84	74	13	19	229

Total	253	459	364	112	31	1,219

Percentages of Respondents

	60 – 64	65 – 74	75 – 84	85 and Over	No Response	Total
Yes	78.3%	63.8%	41.8%	23.2%	29.0%	55.6%
No	6.3	17.9	37.9	65.2	9.7	25.6
No response	15.4	18.3	20.3	11.6	61.3	18.8

Total	20.8%	37.6	29.9	9.2	2.5	100.0%

Answers to Question 14, second part, “If Yes, Is It . . . ?” Sorted by Gender

Numbers of Respondents

	Female	Male	No Response	Total
At home	356	234	13	603
At work	19	13	0	32
At the library	7	2	2	11
At the senior center	11	3	0	14
Other	10	3	0	13
Two or more places	86	87	1	174
No response	240	107	25	372

Total	729	449	41	1,219

Percentages of Respondents

	Female	Male	No Response	Total
At home	48.8%	52.1%	31.7%	49.5%
At work	2.6	2.9	0.0	2.6
At the library	0.9	0.4	4.9	1.1
At the senior center	1.5	0.7	0.0	0.9
Other	1.4	0.7	0.0	1.1
Two or more places	11.9	19.4	2.4	14.3
No response	32.9	23.8	61.0	30.5

Total	59.8%	36.8	3.4	100.0%

“If Yes, Is It . . . ?” Sorted by Marital Status

Numbers of Respondents

	Married	Single	Widowed	Divorced	Other	No Response	Total
At home	402	50	91	30	6	24	603
At work	15	6	7	3	1	0	32
At the library	5	1	2	1	0	2	11
At the senior center	3	3	7	0	0	1	14
Other	4	1	6	1	0	1	13
Two or more places	115	14	24	16	1	4	174
No response	124	60	135	16	1	36	372

Total	668	135	272	67	9	68	1,219

Answers to “If Yes, Is It...?” Sorted by Marital Status

Percentages of Respondents

	Married	Single	Widowed	Divorced	Other	No Response	Total
At home	60.3 %	37.0%	33.5%	44.8%	66.7%	35.3%	49.5%
At work	2.2	4.4	2.6	4.4	11.1	0.0	2.6
At the library	0.7	0.8	0.7	1.5	0.0	2.9	1.1
At the senior center	0.4	2.2	2.6	0.0	0.0	1.5	0.9
Other	0.6	0.8	2.2	1.5	0.0	1.5	1.1
Two or more places	17.2	10.4	8.8	23.9	11.1	5.9	14.3
No response	18.6	44.4	49.6	23.9	11.1	52.9	30.5
Total	54.8%	11.1	22.3	5.5	0.7	5.6	100.0%

“If Yes, Is It . . .?” Sorted by Age

Numbers of Respondents

	60 – 64	65 – 74	75 – 84	85 and Over	No Response	Total
At home	132	278	165	22	6	603
At work	14	12	4	1	1	32
At the library	3	5	0	0	3	14
At the senior center	0	2	7	5	0	11
Other	0	4	8	1	0	13
Two or more places	82	65	20	5	2	174
No response	22	93	160	78	19	372
Total	253	459	364	112	31	1,219

Percentages of Respondents

	60 – 64	65 – 74	75 – 84	85 and Over	No Response	Total
At home	52.2%	60.6%	45.3%	19.6%	19.3%	49.5%
At work	5.5	2.6	1.1	0.9	3.2	2.6
At the library	1.2	1.1	0.0	0.0	9.7	1.1
At the senior center	0.0	0.4	1.9	4.5	0.0	0.9
Other	0.0	0.8	2.2	0.9	0.0	1.1
Two or more places	32.4	14.2	5.5	4.5	6.5	14.3
No response	8.7	20.3	44.0	69.6	61.3	30.5
Total	20.8%	37.6	29.9	9.2	2.5	100.0%

Answers to Question 15: “Do You . . . (Use) E-Mail?” Sorted by Gender**Numbers of Respondents**

	Female	Male	No Response	Total
Yes	387	284	9	680
No	276	141	12	429
No response	66	24	20	110

Total	729	449	41	1,219

Percentages of Respondents

	Female	Male	No Response	Total
Yes	53.1%	63.3%	21.9%	55.8%
No	37.9	31.4	29.3	35.2
No response	9.0	5.3	48.8	9.0

Total	59.8%	36.8	3.4	100.0%

“Do You . . (Use) E-Mail?” Sorted by Marital Status**Numbers of Respondents**

	Married	Single	Widowed	Divorced	Other	No Response	Total
Yes	457	59	89	45	7	23	680
No	178	63	143	18	2	25	429
No response	33	13	40	4	0	20	110

Total	668	135	272	67	9	68	1,219

Percentages of Respondents

	Married	Single	Widowed	Divorced	Other	No Response	Total
Yes	68.4%	43.7%	32.7%	67.2%	77.8%	33.8%	55.8%
No	26.7	46.7	52.6	26.8	22.2	36.8	35.2
No response	4.9	9.6	14.7	6.0	0.0	29.4	9.0

Total	54.8%	11.1	22.3	5.5	0.7	5.6	100.0%

“Do You . . (Use) E-Mail?” Sorted by Age**Numbers of Respondents**

	60 – 64	65 – 74	75 – 84	85 and Over	No Response	Total
Yes	211	304	143	14	8	680
No	35	128	178	82	6	429
No response	7	27	43	16	17	110

Total	253	459	364	112	31	1,219

Percentages of Respondents

	60 – 64	65 – 74	75 – 84	85 and Over	No Response	Total
Yes	83.4%	66.2%	39.3%	12.5%	25.8%	55.8%
No	13.8	27.9	48.9	73.2	19.4	35.2
No response	2.8	5.9	11.8	14.3	54.8	9.0

Total	20.8%	37.6	29.9	9.2	2.5	100.0%

Answers to Question 16: “Do You Use Other Internet Resources?”**Sorted by Gender****Numbers of Respondents**

	Female	Male	No Response	Total
Yes	325	265	7	597
No	310	146	5	461
No response	94	38	29	161

Total	729	449	41	1,219

Percentages of Respondents

	Female	Male	No Response	Total
Yes	44.6%	59.0%	17.1%	49.0%
No	42.5	32.5	12.2	37.8
No response	12.9	8.5	70.7	13.2

Total	59.8%	36.8	3.4	100.0%

“Do You Use Other Internet Resources?” Sorted by Marital Status**Numbers of Respondents**

	Married	Single	Widowed	Divorced	Other	No Response	Total
Yes	411	52	67	40	8	19	597
No	200	67	147	22	1	24	461
No response	57	16	58	5	0	25	161

Total	668	135	272	67	9	68	1,219

Percentages of Respondents

	Married	Single	Widowed	Divorced	Other	No Response	Total
Yes	61.6%	38.5%	24.6%	59.7%	88.9%	27.9%	49.0%
No	29.9	49.6	54.1	32.8	11.1	35.3	37.8
No response	8.5	11.9	21.3	7.5	0.0	36.8	13.2

Total	54.8%	11.1	22.3	5.5	0.7	5.6	100.0%

“Do You Use Other Internet Resources?” Sorted by Age**Numbers of Respondents**

	60 – 64	65 – 74	75 – 84	85 and Over	No Response	Total
Yes	190	281	108	13	5	597
No	52	140	186	78	5	461
No response	11	38	70	21	21	161

Total	253	459	364	112	31	1,219

Percentages of Respondents

	60 – 64	65 – 74	75 – 84	85 and Over	No Response	Total
Yes	75.1%	61.2%	29.7%	11.6%	16.1%	49.0%
No	20.6	30.5	51.1	69.6	16.1	37.8
No response	4.3	8.2	19.2	18.8	67.8	13.2

Total	20.8%	37.6	29.9	9.2	2.5	100.0%

Answers to Question 22: “Do You Have Concerns, at the Present Time, About Being Able to Pay Your Bills for . . . ?”

Mortgage/Rent: Sorted by Gender

Numbers of Respondents

	Female	Male	No Response	Total
Very concerned	17	15	4	36
Concerned	34	20	1	55
Somewhat concerned	51	24	0	75
Not concerned	385	276	7	668
No response	242	114	29	385

Total	729	449	41	1,219

Percentages of Respondents

	Female	Male	No Response	Total
Very concerned	2.3%	3.3%	9.8%	2.9%
Concerned	4.7	4.5	2.4	4.5
Somewhat concerned	7.0	5.3	0.0	6.2
Not concerned	52.8	61.5	17.1	54.8
No response	33.2	25.4	70.7	31.6

Total	59.8%	36.8	3.4	100.0%

Mortgage/Rent: Sorted by Age

Numbers of Respondents

	60 – 64	65 – 74	75 – 84	85 and Over	No Response	Total
Very concerned	6	17	10	1	2	36
Concerned	20	22	11	1	1	55
Somewhat concerned	16	26	27	6	0	75
Not concerned	164	267	174	61	2	668
No response	47	127	142	43	26	385

Total	253	459	364	112	31	1,219

Mortgage/Rent: Sorted by Age**Percentages of Respondents**

	60 – 64	65 – 74	75 – 84	85 and Over	No Response	Total
Very concerned	2.4%	3.7%	2.8%	0.9%	6.4%	2.9%
Concerned	7.9	4.8	3.0	0.9	3.2	4.5
Somewhat concerned	6.3	5.6	7.4	5.3	0.0	6.2
Not concerned	64.8	58.2	47.8	54.5	6.5	54.8
No response	18.6	27.7	39.0	38.4	83.9	31.6
Total	20.8%	37.6	29.9	9.2	2.5	100.0%

Real Estate Taxes: Sorted by Gender**Numbers of Respondents**

	Female	Male	No Response	Total
Very concerned	103	92	8	203
Concerned	83	38	2	123
Somewhat concerned	97	56	0	153
Not concerned	296	215	5	516
No response	150	48	26	224
Total	729	449	41	1,219

Percentages of Respondents

	Female	Male	No Response	Total
Very concerned	14.1 %	20.4%	19.5%	16.6%
Concerned	11.4	8.5	4.9	10.1
Somewhat concerned	13.3	12.5	0.0	12.6
Not concerned	40.6	47.9	12.2	42.3
No response	20.6	10.7	63.4	18.4
Total	59.8%	36.8	3.4	100.0%

Real Estate Taxes: Sorted by Age**Numbers of Respondents**

	60 – 64	65 – 74	75 – 84	85 and Over	No Response	Total
Very concerned	41	91	57	8	6	203
Concerned	28	47	41	6	1	123
Somewhat concerned	38	47	63	5	0	153
Not concerned	119	218	126	50	3	516
No response	27	56	77	43	21	224
Total	253	459	364	112	31	1,219

Percentages of Respondents

	60 – 64	65 – 74	75 – 84	85 and Over	No Response	Total
Very concerned	16.2%	19.8%	15.7%	7.1%	19.4%	16.6%
Concerned	11.1	10.2	11.3	5.4	3.2	10.1
Somewhat concerned	15.0	10.2	17.3	4.5	0.0	12.6
Not concerned	47.0	47.6	34.6	44.6	9.7	42.3
No response	10.7	12.2	21.1	38.4	67.7	18.4
Total	20.8%	37.6	29.9	9.2	2.5	100.0%

Real Estate Taxes: Sorted by Type of Living Accommodation**Numbers of Respondents**

	Apartment Building	Single-Family Home	Two-to-Four Family	Condo	Other	No Response	Total
Very concerned	2	142	52	1	0	6	203
Concerned	0	100	19	2	1	1	123
Somewhat concerned	2	118	31	2	0	0	153
Not concerned	34	373	78	19	8	4	516
No response	56	76	66	2	9	15	224
Total	94	809	246	26	18	26	1,219

Real Estate Taxes: Sorted by Type of Living Arrangement

Percentages of Respondents

	Apartment Building	Single-Family Home	Two-to-Four Family	Condo	Other	No Response	Total
Very concerned	2.1%	17.5%	21.1%	3.8%	0.0%	23.1%	16.6%
Concerned	0.0	12.4	7.7	7.7	5.6	3.8	10.1
Somewhat concerned	2.1	14.6	12.6	7.7	0.0	0.0	12.6
Not concerned	36.2	46.1	31.7	73.1	44.4	15.4	42.3
No response	59.6	9.4	26.9	7.7	50.0	57.7	18.4
Total	7.7%	66.4	20.2	2.1	1.5	2.1	100.0%

Prescription Drugs: Sorted by Gender

Numbers of Respondents

	Female	Male	No Response	Total
Very concerned	77	49	7	133
Concerned	88	55	3	146
Somewhat concerned	107	61	0	168
Not concerned	328	234	4	566
No response	129	50	27	206
Total	729	449	41	1,219

Percentages of Respondents

	Female	Male	No Response	Total
Very concerned	10.5%	10.9%	17.1%	10.9%
Concerned	12.1	12.2	7.3	12.0
Somewhat concerned	14.7	13.7	0.0	13.8
Not concerned	45.0	52.1	9.8	46.4
No response	17.7	11.1	65.8	16.9
Total	59.8%	36.8	3.4	100.0%

Prescription Drugs: Sorted by Age**Numbers of Respondents**

	60 – 64	65 – 74	75 – 84	85 and Over	No Response	Total
Very concerned	18	55	41	12	7	133
Concerned	30	52	51	10	3	146
Somewhat concerned	38	49	74	6	1	168
Not concerned	141	231	137	56	1	566
No response	26	72	61	28	19	206
Total	253	459	364	112	31	1,219

Percentages of Respondents

	60 – 64	65 – 74	75 – 84	85 and Over	No Response	Total
Very concerned	7.1%	12.0%	11.3%	10.7%	22.6%	10.9%
Concerned	11.9	11.3	14.0	8.9	9.7	12.0
Somewhat concerned	15.0	10.7	20.3	5.4	3.2	13.8
Not concerned	55.7	50.3	37.6	50.0	3.2	46.4
No response	10.3	15.7	16.8	25.0	61.3	16.9
Total	20.8%	37.6	29.9	9.2	2.5	100.0%

Medical Costs: Sorted by Gender**Numbers of Respondents**

	Female	Male	No Response	Total
Very concerned	71	57	8	136
Concerned	89	42	3	134
Somewhat concerned	112	79	1	192
Not concerned	320	217	4	541
No response	137	54	25	216
Total	729	449	41	1,219

Medical Costs: Sorted by Gender**Percentages of Respondents**

	Female	Male	No Response	Total
Very concerned	9.7%	12.7%	19.5%	11.2%
Concerned	12.2	9.4	7.3	11.0
Somewhat concerned	15.4	17.6	2.4	15.7
Not concerned	43.9	48.3	9.8	44.4
No response	18.8	12.0	61.0	17.7

Total	59.8%	36.8	3.4	100.0%

Medical Costs: Sorted by Age**Numbers of Respondents**

	60 – 64	65 – 74	75 – 84	85 and Over	No Response	Total
Very concerned	27	50	40	12	7	136
Concerned	28	55	36	12	3	134
Somewhat concerned	41	63	77	10	1	192
Not concerned	127	218	140	55	1	541
No response	30	73	71	23	19	216

Total	253	459	364	112	31	1,219

Percentages of Respondents

	60 – 64	65 – 74	75 – 84	85 and Over	No Response	Total
Very concerned	10.7%	10.9%	11.0%	10.7%	22.6%	11.2%
Concerned	11.1	12.0	9.9	10.7	9.7	11.0
Somewhat concerned	16.2	13.7	21.1	8.9	3.2	15.7
Not concerned	50.2	47.5	38.5	49.1	3.2	44.4
No response	11.8	15.9	19.5	20.6	61.3	17.7

Total	20.8%	37.6	29.9	9.2	2.5	100.0%

Food and Clothing: Sorted by Gender**Numbers of Respondents**

	Female	Male	No Response	Total
Very concerned	15	9	3	27
Concerned	23	12	2	37
Somewhat concerned	43	33	2	78
Not concerned	424	302	6	732
No response	224	93	28	345
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Total	729	449	41	1,219

Percentages of Respondents

	Female	Male	No Response	Total
Very concerned	2.0%	2.0%	7.3%	2.2%
Concerned	3.2	2.7	4.9	3.1
Somewhat concerned	5.9	7.3	4.9	6.4
Not concerned	58.2	67.3	14.6	60.0
No response	30.7	20.7	68.3	28.3
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Total	59.8%	36.8	4.4	100.0%

Food and Clothing: Sorted by Age**Numbers of Respondents**

	60 – 64	65 – 74	75 – 84	85 and Over	No Response	Total
Very concerned	5	11	7	2	2	27
Concerned	12	12	10	2	1	37
Somewhat concerned	22	33	18	5	0	78
Not concerned	176	291	198	64	3	732
No response	38	112	131	39	25	345
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Total	253	459	364	112	31	1,219

Food and Clothing: Sorted by Age**Percentages of Respondents**

	60 – 64	65 – 74	75 – 84	85 and Over	No Response	Total
Very concerned	2.0%	2.4%	1.9%	1.8%	6.5%	2.2%
Concerned	4.7	2.6	2.7	1.8	3.2	3.1
Somewhat concerned	8.7	7.2	4.9	4.5	0.0	6.4
Not concerned	69.6	63.4	54.4	57.1	9.7	60.0
No response	15.0	24.4	36.1	34.8	80.6	28.3

Total	20.8%	37.6	29.9	9.2	2.5	100.0%

Home Heating: Sorted by Gender**Numbers of Respondents**

	Female	Male	No Response	Total
Very concerned	58	46	5	109
Concerned	61	35	3	99
Somewhat concerned	97	63	1	161
Not concerned	354	253	4	611
No response	159	52	28	239

Total	729	449	41	1,219

Percentages of Respondents

	Female	Male	No Response	Total
Very concerned	7.9%	10.2%	12.2%	8.9%
Concerned	8.4	7.8	7.3	8.1
Somewhat concerned	13.3	14.0	2.4	13.2
Not concerned	48.6	56.3	9.8	50.1
No response	21.8	11.7	68.3	19.7

Total	59.8%	36.8	3.4	100.0%

Home Heating: Sorted by Age**Numbers of Respondents**

	60 – 64	65 – 74	75 – 84	85 and Over	No Response	Total
Very concerned	16	46	35	5	7	109
Concerned	19	31	39	7	3	99
Somewhat concerned	40	51	63	7	0	161
Not concerned	149	258	145	57	2	611
No response	29	73	82	36	19	239
Total	253	459	364	112	31	1,219

Percentages of Respondents

	60 – 64	65 – 74	75 – 84	85 and Over	No Response	Total
Very concerned	6.3%	10.0%	9.6%	4.4%	22.6%	8.9%
Concerned	7.5	6.8	10.7	6.3	9.7	8.1
Somewhat concerned	15.8	11.1	17.3	6.3	0.0	13.2
Not concerned	58.9	56.2	39.8	50.9	6.4	50.1
No response	11.5	15.9	22.6	32.1	61.3	19.7
Total	20.8%	37.6	29.9	9.2	2.5	100.0%

Emergencies: Sorted by Gender**Numbers of Respondents**

	Female	Male	No Response	Total
Very concerned	57	28	3	88
Concerned	68	39	0	107
Somewhat concerned	132	88	3	223
Not concerned	300	219	5	524
No response	172	75	30	277
Total	729	449	41	1,219

Emergencies: Sorted by Gender**Percentages of Respondents**

	Female	Male	No Response	Total
Very concerned	7.8%	6.2%	7.3%	7.2%
Concerned	9.3	8.7	0.0	8.8
Somewhat concerned	18.1	19.6	7.3	18.3
Not concerned	41.2	48.8	12.2	43.0
No response	23.6	16.7	73.2	22.7

Total	59.8%	36.8	3.4	100.0%

Emergencies: Sorted by Age**Numbers of Respondents**

	60 – 64	65 – 74	75 – 84	85 and Over	No Response	Total
Very concerned	22	32	23	7	4	88
Concerned	26	38	34	8	1	107
Somewhat concerned	46	69	81	26	1	223
Not concerned	126	226	128	43	1	524
No response	33	94	98	28	24	277

Total	253	459	364	112	31	1,219

Percentages of Respondents

	60 – 64	65 – 74	75 – 84	85 and Over	No Response	Total
Very concerned	8.7%	7.0%	6.3%	6.3%	12.9%	7.2%
Concerned	10.3	8.3	9.3	7.1	3.2	8.8
Somewhat concerned	18.2	15.0	22.3	23.2	3.2	18.3
Not concerned	49.8	49.2	35.2	38.4	3.2	43.0
No response	13.0	20.5	26.9	25.0	77.5	22.7

Total	20.8%	37.6	29.9	9.2	2.5	100.0%

Responses to Question 22: Concerns about Being Able to Pay Bills

Not concerned about any items listed: 406 (33.3%)

Concerned about only one issue: 71 (5.8%)

Very concerned about all the items listed: 14 (1.1%)

No response to any of the items listed: 75 (6.2%)

Answers to Question 26: Education: Sorted by Gender**Number of Respondents**

	Female	Male	No Response	Total
High school	180	58	4	242
Trade school	16	16	1	33
Some college	148	56	4	208
BA or BS	157	106	3	266
Masters degree	136	86	2	224
Doctorate	42	100	0	142
Other	26	9	0	35
No response	24	18	27	69

Total	729	449	41	1,219

Percentages of Respondents

	Female	Male	No Response	Total
High school	24.7%	12.9%	9.8%	19.8%
Trade school	2.2	3.6	2.4	2.7
Some college	20.3	12.5	9.8	17.1
BA or BS	21.5	23.6	7.3	21.8
Masters degree	18.7	19.1	4.9	18.4
Doctorate	5.7	22.3	0.0	11.6
Other	3.6	2.0	0.0	2.9
No response	3.3	4.0	65.8	5.7

Total	59.8%	36.8	3.4	100.0%

Education: Sorted by Age**Numbers of Respondents**

	60 – 64	65 – 74	75 – 84	85 and Over	No Response	Total
High school	32	69	100	38	3	242
Trade school	6	11	10	5	1	33
Some college	31	81	68	28	0	208
BA or BS	66	98	84	15	3	266
Masters degree	67	106	40	11	0	224
Doctorate	37	69	29	4	3	142
Other	11	5	16	2	1	35
No response	3	20	17	9	20	69
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Total	253	459	364	112	31	1,219

Percentages of Respondents

	60 – 64	65 – 74	75 – 84	85 and Over	No Response	Total
High school	12.6%	15.0%	27.5%	33.9%	9.7%	19.8%
Trade school	2.4	2.4	2.7	4.5	3.3	2.7
Some college	12.2	17.6	18.7	25.0	0.0	17.1
BA or BS	26.1	21.3	23.1	13.4	9.7	21.8
Masters degree	26.5	23.1	11.0	9.8	0.0	18.4
Doctorate	14.6	15.0	8.0	3.6	9.7	11.6
Other	4.3	1.1	4.4	1.8	3.3	2.9
No response	1.2	4.4	4.7	8.0	64.5	5.7
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Total	20.8%	37.6	29.9	9.2	2.5	100.0%

Respondent Comments about Programs, Services, and Other Issues

Programs Seniors Would Like to See Offered

Arts/Crafts/ Ceramics

- Art classes in outdoor quick sketching (in good weather only).
- Embroidery, textile arts.
- I think I could settle for ceramics, but would prefer pottery.
- Crafts.
- Sewing class.
- Needlepoint.
- Ceramics with a wheel.
- Crocheting.
- Studio facilities for ceramics.
- Oil painting classes.

Card/ Board/Table Games

- Poker.
- Cribbage.
- How about Ping Pong!
- Regular card parties with (?) men too. Poker, rummy, etc.
- Poker.
- Board games.
- Chess lessons. Actually all of these (those listed) sound wonderful.
- Chinche.
- Learning to play Bridge.
- Scrabble, boggle, backgammon.
- Mah Jong.
- Duplicate Bridge.
- Chess.
- Mah Jong.
- Card playing, like whist, pinochle.
- Poker.
- Table tennis – use ping pong table.
- Bingo once a week.
- Chi Gong.
- Cribbage.

Bake Sale/Garage Sale

- How about a cake sale, cookie sale, etc.?
- I would like to have a “garage sale” at the Senior Center so that both the Center and the seller benefit (for instance, coats, skirts, jackets, etc., in very good condition).

Computer Classes

- Computer classes useful for Apple computers.
- Computer classes to cover the use of Apple computers.
- I went to a few computer classes at the senior center but was not happy with the instructor. He is a nice man, but not very organized to teach. I would return to a more serious class.
- I also think that anything that can be done to get all seniors, esp. the older ones, on computers is a real service. A town program where “obsolete” computers could be donated to elders for home use, plus training, would be wonderful to ease any lonely days and give access to info.
- Computer mentors – one-on-one in home at home computer.
- Computer access.
- Lesson on my laptop computer.

Cooking Classes

- Cooking classes with vegetarian recipes.

Discussion Groups/Lecture Series

- Book club.
- Book club.
- Political discussion and organizing.
- Current affairs group discussions.
- Local political awareness group. Perhaps there could be seniors room in main library.
- Discussion group on national/local/international issues.
- Conversation/discussion re: local affairs (political, etc.), religious/cultural/sports/current events – events.
- A senior group at the League to discuss possible special interests of seniors – or do you have that already?
- Discussions on town-wide issues.
- Civic/electioneering.
- Legal advice
- Financial, law, etc.

Drop-In Center

- At 86 with very poor walking, I would enjoy just getting to a place where I would meet and talk to others, but it would need to be very close to public transportation for me to be able to participate. I read 6-8 books per week and did volunteer work for five years at Waverley before my problems began. Before that I was a volunteer at Stillman Infirmary at Harvard Health Services for eight years.
- Any of the above would be nice – I guess just meeting and being with others is fun.
- A drop-in center that is open at night. The nights are very long when we all live alone.
- Drop-in center at new senior center.

Exercise/Fitness

- Strength building and stretch exercises.
- Exercise equipment.
- A fully equipped exercise center is essential -- workout facility, weight machines, treadmills, aerobic machines.
- Would like easier access to a health club (I go to Waltham), and reduced rates for using them in daytime.
- Aqua aerobics.
- Aqua aerobics.
- Reliable aerobic swim program.
- Senior Center with a full gym. A gym with a treadmill and exercise machines – exercise bikes and strengthening.
- Meditation.
- Meditation.
- Water aerobics at the High School pool.
- Some sort of physical therapy program perhaps combined with strength and flexibility that would include occupational therapy skills – i.e., lifting, carrying (not injuring yourself).
- Any exercise activity.
- I bike a lot. The more bike paths, bike lanes, easy street crossings the better.
- Exercise – besides Yoga and Aerobics.
- Yoga for younger seniors.
- Some form of speed walking – so when they try to cross very poorly protected roads, they will not get run over by very fast-traveling cars, trucks, and buses – like the poor senior who got killed because she was too slow.
- Would like a room equipped with exercise and weight-training machines.
- Gym.
- Water aerobics – with an instructor.
- Aerobics is great.
- Aerobics for men and women.
- I would like classes to be offered, also exercises, for those seniors who also work.

- Free admission or discounted admission to Belmont swimming pools.
- I am sure Belmont seniors would benefit from strength training.
- Half hour aerobics, half hour exercises.
- Slow exercise for people with arthritis.

Foreign Languages

- Spanish language classes.
- Spanish language classes.
- Would like French courses.
- Foreign languages: French, Italian, Spanish, Russian, Arabic.
- Spanish language lessons.

Gardening/Flower Arranging

- Window sill gardening flowers. Maybe a small section to learn to grow flowers from cuttings and seed.
- For gardening, container gardens.
- Specific to Waverley Oaks and Sherman Gardens: Could Garden Club take over gardens here for seniors? Means so much to us – also contributions asked for (in memory of) Gardens for Seniors. Many people here need lovely places to sit in good weather. A man at Waverley Oaks does it (gardening) at his own expense. He is on moderate means.
- Floral arrangement.
- Flower arranging.
- Would be willing, possibly, to offer garden advice to elders on how to redo garden to make less difficult to maintain. I did some design work for community garden in Dorchester. [Fails to give us any further information, so can't follow up]

Intergenerational Programs

- Think a mentoring program for middle school age group might be good for seniors and young people.
- Intergenerational/civic opportunities for seniors.
- An intergenerational aerobics program, where a senior can have a pre-teen “buddy” with whom exercise and good nutrition can be learned. Nutrition and exercise are very important for all ages, and the increase in high blood pressure and Type 2 diabetes among young people really needs to be addressed.

Library

- I would like to see Belmont emulate the Newton Public Library in the number of free lectures, travel talks, and concerts/recitals that they have.
- A branch library at the Senior Center would be ideal.
- Library – more books on tape needed for visually impaired.

- The Waverley Library is very important as I can walk to it. The Library is the only thing of interest in Waverley district. Save the Library at Waverley.
- Books on tape.
- Not enough current VHS (movies) in our library.
- Re: the questioning of “mixed (?) use” for the proposed Senior Center – note the Adult Day Care option, and the value of incorporating a branch library.
- Branch library should be part of Senior Center.
- Keep a branch library in Waverley area. I hope to see a new senior center.
- Do not want to have the branch library leave the Waverley area; they need to find a new space for it, after Fire House is sold.
- Senior citizen delivery for library.
- The library [category in list] is misleading since the living room in the Senior Center has books to lend but is not the real library I want – advocate a [real] library at new senior center.
- Library is most important!!

Life-Long Learning

- I think we need to have more interesting classes to keep the mind active and interested.
- There are some serious gaps in my education in areas that didn’t seem critically important in H.S., college and grad. programs, and now I feel these gaps enormously. They are all in the science and math domains. Perhaps courses could help but what would be more efficient would be opportunities for conversation, discussion, question and answer with an expert retired senior citizen.
- Continue life-long learning programs run by seniors.
- Possibly philosophy or history lectures.
- Institutes for Learning in Retirement are active at Harvard, B.C., and Tufts. From involvement at both B.C. and Harvard, it seems to me that an I.L.R. could be organized by Belmont and the local authorities. Thank you for your concern, which is much appreciated.

Line Dancing

- No longer go to line dancing. Used to go to classes, but present teacher does not teach the line dances we want to do.
- We need a better teacher than we have for line dancing.
- Would like a better line dancing teacher.

Money Management

- Investment lecture.
- Investment advice.
- Money management courses (not just stock market), including inheritance, trusts, etc.

Music Programs

- The Newton Public Library has free classical music concerts (piano, quartets, etc.) often, using talented Newton resident musicians. It would be nice to have this in Belmont.
- Piano lessons.
- Musical workshop.
- Musical entertainment.
- Music lessons.
- Music appreciation.
- Get-togethers for people who play instruments (piano, guitar, banjo, etc.).
- Amateur music group.
- Stories of the operas.
- Concerts of the Big Band music – e.g. Glenn Miller, Benny Goodman, . . .(?), Tommy Dorsey, etc.

Photography

- I have seen many people using the new digital cameras. I would love to buy one but I have no idea how to get them into my computer or put them on a CD. I would attend classes on this subject if they were available.

Play Reading/Drama

- Drama group? – of course, have some of these things available in the summer – easiest time to get around – no snow/sleet.
- Play-reading group. Acton has one.
- Play reading group.
- Group participation in the reading of plays.

Social Activities/Dancing

- A club activity and possibly cocktails for socializing with friends.
- Social dancing for seniors.
- Plan on weekend activities – many “younger” seniors still work, and other responsibilities. Consider sponsoring some dances, “pick-up” instrumental concerts by seniors.
- Ballroom dancing and lessons.
- A classic (?) dance class. We need a new dance teacher.
- Several dinner/dances (DJ) per year at reasonable cost for single and coupled seniors, together with possible themes – Valentines, St. Pats., etc.
- Ballroom dancing lessons and dances. Evening drop-in/social activities.
- Food and wine group. Singles events/ “dating” service.
- Men’s group, veterans group.

- Pot luck suppers, informal talent shows with seniors providing the talent, scrabble evenings, poetry slams (?). I wish we had a pub or at least a drop-in coffee bar.
- Pot luck dinners.
- Group luncheons at various restaurants (local).
- Pot luck dinners.
- A lunch room where people can meet and socialize – after lunch – perhaps a little entertainment of some sort.
- Single dances for seniors 50 and up.
- Coffee/chat group.
- Special events.
- Have holiday parties.
- Club-like social get-togethers.
- Pot-luck dinners

Special Needs Programs/Handicap Accessible

- Inclusion of handicapped individuals. Other communities include handicapped in activities, or have an active Council for Handicapped. I would like to see and use such a program.
- Activities for people with MACULAR DEGENERATION.
- Programs for the blind.
- Handicap access to programs. Senior Center – combined in building with Library access. Senior Center for all and not “welfare or low-income oriented.” I have a problem walking.
- All programs and activities need to be fully wheelchair-accessible, including outings/trips.
- Easy access for the handicapped. Important to be able to park and enter building. Having health problems now, but hoping to improve.

Sports/Outdoor Activities

- Ice skating, swimming classes.
- Golf.
- Golf outings.
- Hiking group!
- Tennis.
- Golf lessons – time to show us how to swing club carefully. Golf days at clubs that the elderly can afford.
- Active sports: tennis, softball, soccer, hiking.
- Ice skating and ski trips.
- Senior snow skiing trips and ice hockey program.
- Pair up tennis players.
- Golf trips.
- Senior softball and/or tennis.
- Golf.

- Golf instructions, discount golf rates, golf league.
- Firing range, archery.
- Hiking group.
- Bicycle trips.

Travelogues

- Armchair travel – reports and slides from trips.
- Travelogues.

Trips

- Sometimes a trip to a local restaurant by Belderbus for some, cars for others (carpool).
- Bus to Boston Symphony.
- Trips to Kennedy Library lecture series; Museum of Fine Arts film series; opera trips to Boston opera and Met/NY City opera in NYC.
- Restaurant, night club visits.
- Foxwoods/Mohecan Sun day trips. Shopping trips (ex. Nordstrom's).
- Trips to Red Sox games.
- Affordable day trips.
- Visit historical sites.
- Trips.
- Local walks of historical areas.
- Trips with active, involved positive seniors.
- Day trips that do not emphasize meals or shopping.
- Not too expensive overnight trips.
- Day trips to Christmas tree store and lunch. North or South Shore malls and lunch. Casino day trips. Theater trips to “local” plays, e.g., Stoneham Theater, etc.
- More choice on museum visits. More choice on symphony series.
- Would like to see more day trips, sightseeing, good restaurants, no entertainment. Have ideas to organize own bus trips – making it even cheaper and more money for Senior Center instead of choosing what's being offered. [Gives us her name if we want to follow up on this]
- Duck tour. Misses . . . ? museum.
- We [she and her husband] would like some programs during weekends.

Volunteering Opportunities

- Providing seniors with a sense of self, dignity through the opportunity to volunteer the remarkable skills they have gained over a lifetime, e.g. teaching, accounting, gardening, investing, museum docent, computers, language, photography, etc.
- Tutoring students and SAT prep. If you modeled the latter like for-profit SAT prep, it could be a huge money raiser for the Senior Center.

- Perhaps assisting in grammar schools by reading – working one on one with child who needs a bit of extra help.
- If I were able to be in the community [lives in a nursing home] I would want to be doing something useful, one 80 yr. old friend in Arlington helps at the Food Pantry. I'd like the Senior Center to be more of a clearing house of information and assistance linking people to useful things. I say on the back – I'd want to know what I could do to be useful in my community. I am more work/service oriented than recreation. Examples: tutoring students, teaching English, literacy, Food Pantry, helping at a thrift shop, book keeping, stuffing envelopes – something with a purpose. After I'd done something like that in a week, I'd be more ready for recreation.
- Volunteer vocations.
- A senior volunteer organization available nationwide whereby seniors could volunteer in the town, esp. the schools.
- Encourage more active involvement in political, social welfare and in environmental affairs. Volunteer opportunities at schools, playgrounds and on bicycling trips – and a docent for walking trips through Belmont, Cambridge, and Boston
- Belmont has residents with great experience and talents who could volunteer their services for lecturing and other activities.
- Volunteering opportunities.
- Use volunteers to organize/give programs.
- Provide voluntary help to town in various ways – planting, clean-up of parks or public areas, small repairs to town property, painting, etc., etc. (in groups).
- This is a very comprehensive list. However, I would like to suggest the schools provide a “wish list” of needs – such as help in the library, tutoring, etc., thus enabling the numerous qualified seniors to volunteer their help and experience on a regular basis geared to the school year.
- How seniors may take an active part in solving town-wide issues.

Senior Volunteer Support for Homebound

- One of the greatest needs is not a large senior center but a solid volunteer program. Most will need some help from the community at some time, if not in Belmont then in some other town. If we all help where we are able, then our own needs may be met someday.
- Support groups or telephone companions to call homebound elderly for chats – Some elderly too sick to take advantage of such programs and activities.
- Have retired people (seniors) available for home services: carpentry, yard work, painting, repairs, etc., for pay of course, but free for the infirm or needy seniors.
- Call-in/check up via telephone – i.e., daily telephone contact by volunteers with shut-ins. Orientation/lecture on resources available to elderly – focus on “Aging in Place” strategies.
- A volunteer group of seniors helping seniors – i.e., transportation, housekeeping, minor maintenance, shopping, etc.

- A recent Globe article describes a Beacon Hill neighborhood mutual care programs. Might such be developed in Belmont?
- Seniors helping house-bound seniors – telephone visits.

Woodworking

- Woodwork shop; efforts to appeal to 60s and 70s age range men and women (as well as older folks).
- Wood working (both furniture making and refinishing).
- Wood working.
- Woodworking.
- Workshops, including wood, electrical, small (?).

Other Types of Programs

- I would like a program, or part of a program, aimed at the study and appreciation of trees and the environment.
- Take some classes a little different – say Astrology, etc.
- Railroad related programs – hobby and other - clearing house to put individuals with similar interests together regardless of age.
- I would like old classic movies.
- Quiet afternoon activities.

Would Like Services Later On Perhaps

- I have not been active in senior activities because I have a summer home also. However, I may have a need to get involved later on.
- Can't think of any at the moment. I'm certain things will change.
- Will be better able to comment on retirement.
- I work full-time and do not participate in anything at the moment. However, I feel that a wide variety of activities should be available for seniors and young people too -- also young mothers.
- Although a "Senior," still working and looking forward to participating in above activities.
- Note: I have construed the first column as meaning "right now" and the second column as "town-sponsored." Thus, my current answer to all is "no." But currently I do many of these activities on my own or with my wife. But the day may well come when my answers will be different.
- I am still working full-time as CEO of a national org. – very busy, and have a 16 yr. old son, so am not identifying or acting yet as a senior. Don't know what I think about activities or services. But thank you for doing this.
- Still at an age and health level where we independently engage in cultural, recreational activities in the Boston area. Survey us in five years and we might be more inclined to organized senior programs.
- I am 60 and do not use the Senior Center. My mother (age 82) does make use of the Center.

- Currently am healthy enough to plan and do my own activities, but can foresee using some of the above at a later time, such as aerobics, walking, strength training, theater and symphony trips, etc.
- I am not yet retired, so many of these don't apply. When I retire I will be interested in the "mind" activities – lectures, forums, etc. No exercise things. I walk a lot, but prefer to do it by myself (my wife goes with friends). Also, I don't enjoy group events like museum trips, so I can't see myself doing that.
- As yet I have not really participated in any programs. I hope to soon.
- I have just retired, but in 10-15 years I may need the programs and services checked off. Thanks for asking.
- It's difficult to answer these questions since I'm still working.
- At 78 yrs., answers will differ greatly within a few years, no place on this form for 1-2-5 years hence.
- The days I work conflict with some of the activities I might have participated in.
- As a "youngish" senior, I don't need some of these options, or get them elsewhere. So I will answer this for seniors in general, and me perhaps in a few years.
- I have a friend who participates in many of your activities and really enjoys them. At a later date I will probably attend some computer classes.
- I am retired Harvard University lecturer, and continue to do some writing work at home. For this I need no help. But I would love to participate in activities marked above. Thank you.
- Would like services I checked in future years.
- Some that I have not checked I do believe, in the future, I might want to participate in – such as art.
- Not ready as yet for services but would like them available in the future.
- Not at this point, but who knows about the future.
- At this point in my life (age 68) I can pursue activities outside senior center sponsorship. I checked activities that I participate in now – but not in any senior programs.
- For the moment, I'm still very self-sufficient and prefer not to belong to groups, tho a few more living friends would be nice.
- Even at 76 still walking, doing surveying of Belmont properties for building permits. At present time do not use Senior Center – perhaps when I get older.

Cannot Take Part

- I cannot participate at present in many activities but always enjoyed them in the past and appreciated the variety offered to seniors.
- I would like to do activities but it is impossible for me due to my illness, but coming along thank GOD.
- I think your list is very comprehensive but because I have family responsibilities I cannot participate.
- Thank you – not interested – I am 95 years old and have difficulty getting around.
- Too old to participate.

- I am disabled and homebound, and cannot participate. I do think you should have all the above.
- At present my right knee is very painful following surgery. Some of the listed activities I would like to do when my knee is recovered.
- I don't own a car, so I cannot participate in activities and programs.

Would Not Participate in Programs

- In general, I find that friends in my age groups (I'm 62) don't feel that we want or will use a senior center. Everyone intends to stay too busy to need that, and we will probably choose our friends by interest not age. I have been thinking that the main justification for a Council on Aging and a few offices for employees and volunteers, plus equipment, will be to help older seniors who cannot get out or manage their homes without some help. Since there are and will be elders whose children don't live nearby, or who do not have children, it seems that home (?) based assistance would be the next best thing. In #3, the checked items are the services that some may need at an advanced age.
- Although retired, I lead an active life, going in to my office 4-5 days per week, working out 3-4 times per week, traveling, shopping, cooking, etc. Wife works full time. I do not anticipate needing community services for the foreseeable future.
- The things I participate already in, I do not do through any town service. I do them primarily on my own.
- Any/all are desirable if would be used. I would not use them.
- I do not attend the Senior Center. I do not like to be with one special age group. I prefer to be in organizations with mixed ages and that have a special purpose.
- I'm not yet inclined to see myself in the exclusive company of "seniors." [didn't check any programs]
- Not interested in senior activities. Taxes are high enough. I don't need the town to entertain me.
- None. These are costly – we do not need these activities.
- I prefer mixed age groups. I find activities "for seniors" unattractive and in some ways discriminatory. [marked no programs]
- None. I live the life of a 40-50 year old person.
- We do several of [the listed programs] with friends, but not town programs.
- Don't need any of these programs.

Miscellaneous

- An ombudsman for the Board of Selectmen, who would sit on the Board at all of its meetings and executive sessions but would have no vote to upset the 3-vote system and would represent the interests of seniors.
- None currently. Why not put trout in pond at High School. If so, I would fish there.
- The cost factor of participating in some of programs offered – that may make it difficult for some seniors to participate.

- I am retired last year and I would like to participate in some of the listed activities but where are they located? If possible, please send me information. [gave name and address.]
- Services and programs exclusive of the Senior Center faculty.
- I participate with some of the activities listed above with private groups or clubs (that is why they are double-checked). Dance classes, sewing, needlepoint.
- The Belmont Senior Center I find to be depressing. Bill Morris was very upbeat and had some excellent extra-curriculum projects.
- We spend winters in Franconia, NH, and most of the summers in Martha's Vineyard. We have/are living in Belmont for 29 years.
- More direct contact with Belmont's Representative (Paulsen) and Senator (Tolman).
- I am 82 and I'm grateful for what I can do.
- I think that Belmont's senior programs are satisfactory for the time being. I was disappointed that Bill Morris had to resign.
- Feelings were briefly touched. I'd like to know how many feel lonely, disengaged, what they do all day – sleep, watch TV, mope. If you asked, "Do you take meals on wheels?" you could analyze the subject better.

Comments on Health and Social Services

All Services Should Be Available

- On top of services, of course need decent air conditioning/heating systems.
- There is a wide age range among “seniors.” There should be a balance of activities for active younger, just retired seniors, and seniors who need more assistance. However, more focus and monies should be spent on support for seniors who are in need.
- All the above (services) are important to seniors.
- I realize that I am very fortunate but that others have health and/or financial worries that I would like to see addressed. We should have a national healthcare system financed from general taxation—(dream on!!). That would be a great help to many seniors.
- These things should all be available, but not at cost to town. It would be nice to see most of the things above available to seniors – but maybe most could be for fee.
- Most of the above should be available to people who need them.
- All programs sound desirable, not necessarily without fee, but without hassle.
- See question #2. Human kind needs bread and roses.
- These are basics for an aging population.
- Most services are boutique style and not regular.
- People in every age group need to pay a “reasonable” fee for every service used (in questions 1 and 3).
- All of the above services are good to have.

Adult Day Care

- Adult Day Care Option.
- Adult day care.
- Re: the questioning of “mixed (?) use” for the proposed Senior Center – note the Adult Day Care option.
- Adult day care for seniors. Most senior centers have associated self-supporting adult day-care. To contemplate a new building and not explore this option seems very short-sighted given the demographics of the town.
- Adult children taking care of their older parents need help – with some help a lot of seniors can avoid ending in nursing homes. The State, if not the Town, should help. I went through that experience 10 years ago and it was extremely hard.
- Day care for seniors.
- The only service the town should provide is an adult daycare center for its residents. It is a shame that town residents have to travel to neighboring towns to access this type of service. Such a program would allow seniors to extend the length of time they can remain in their present home environment while providing respite for their care givers.

Caregiver Support Group

- Groups for loss of spouse or coping with major illness.
- Would like as many as possible [of those services listed], also caregiver support group.

Clearing House for Information

- Information about access to town and social programs.
- Bulletin Board – of daily activities on the Cable Channel.
- Information/guidance for newly retired seniors, perhaps like the programs offered by Newton Community Education. Ways to connect to the community for people who have been busy with work and now are starting a new life.
- A unified, comprehensive plan/agency to coordinate all activities. One-stop shopping (perhaps already exists, but feel it's all fragmented).

Dog Walking and Pet Care

- Dog walking groups. Emergency dog walking by volunteers when owner is ill. Emergency assistance with pets.
- Pet care during absences.
- Dog sitting/house sitting when we're away.

Health Services/Medical Counseling

- Cholesterol screening.
- Lectures by experts in medical and psychological issues.
- I cannot participate in any outside programs because I am blind and have sciatica. Eventually I may need someone to accompany me to medical appointments and have domestic help.
- Aging issues, depression, keeping a limber body.
- Emphasize more on the loneliness of some seniors, afraid or too shy to meet their peers.
- Wife has rectal cancer; operated on Feb. 3; another operation in 6 weeks plus 6 months of chemotherapy. Between visiting nurses and me and friends and 3 kids we cope OK so far.
- Food and nutrition for seniors. Advice in self-help or basic care in own home.
- Useful services that would keep me out of the nursing home.
- I feel there should be a strong emphasis on prevention, being proactive, and generally taking care of one's body and mind – nutrition especially.
- Medicare is not adequately funded for future generation.
- Assistance in setting up and ordering pills.
- Probably couldn't use hot lunch program because of my allergies.
- Lecture series on women's issues – health, aging, cognition/aging brain.
- Updated entitlement programs and legislation as changes occur.
- Access to counseling on personal and medical issues and on aging issues.
- War veteran needs.

- Low income – how to get Medicaid, especially if a nursing home becomes needed (Belmont Manor).
- Cooking for elderly – easy healthy meals related to different health situations – i.e., cardiac, high blood pressure, etc.
- Quit smoking group/program. Read to vision impaired.
- Health insurance premiums/benefits/costs for elderly. Thank you.
- Dental screening.
- I have had medical insurance counseling, but would like more “in-depth” info describing differences between plans, both pro and con. Literature which is sent only seems to confuse you more.
- Depends on the subject whether would like health education seminars.
- I doubt I would take advantage of a senior center, but I think it is important for the elderly to have access to flu shots, blood pressure checks, etc. And help with minor repairs, shoveling, raking . . .
- Diabetes clinic.
- Some kind of regular “triage,” “hot line.” Brief contact around emergencies and reference to outside services.
- VNA (?) health clinics.
- Lack of sensitivity to range of health, life styles, etc. of “over 60’s” My concerns are very different from the “classic” stereotyped “senior citizen.”
- More education about the many health issues seniors face – with discussion groups on coping with them. Health care issues of the aging. Information and discussion groups re. eyes (cataracts), hearing loss, arthritic pain, signs of Alzheimer’s memory lapses (dealing with them).
- Help for visually impaired with, e.g., bill paying.
- Lectures on medical/aging issues.
- Medical advice.
- Dental consultations and recommendations.
- Sources for making house/apartment easier to care for (install attractive step railings, for instance).
- Flu shot – getting like black market – do not have enough so only those on the in know how and where to get it. No newspaper notices, etc.

Household and Yard Help Needed/Reliable Repair Services

- Lawn care and snow removal is very expensive for seniors living on fixed incomes.
- “Heavy lifting” such as rearranging furniture, carrying boxes to and from attic. This is often important after surgery.
- House maintenance. Household help.
- Obtaining excellent people for house repairs, carpentry, etc., at reasonable, or modest, rates.
- Would like to see matching kids or teens with seniors to have yard work done or flower planting.
- Need some help cleaning yard and shoveling walks, etc., in winter and spring.
- Leaf removal.

- Sometimes (now) I cannot drive. Snow removal is a problem.
- You do list minor repairs, but finding good reasonable workmen is one of my biggest headaches. Labor costs are exorbitant and very few people will recommend workers they have used.
- Access to someone for snow removal at our property during winter months.
- Home repair advice.
- List of good repairmen or companies.
- Major companies – home improvement, plumbing, electricians - that Council on Aging endorses. It's hard to find honest workmen.
- Grocery shopping, picking up prescriptions, etc., for seniors who are housebound for health reasons or who cannot drive or live too far away to walk to stores, etc.
- Food shopping and delivery when and if necessary.
- Leaf pick-up.
- Help to clean attic, garage, yard – I need this now. Who will help me in an emergency? (snow removal – heart attack). Something that needs my immediate attention?
- If I am ill or not able to drive, would like to know there's, perhaps, a high school student to pick up a prescription from the drug store or purchase necessary groceries.
- Not able to do my own housework. I would greatly appreciate help with household chores.
- Help for seniors and disabled for shoveling.
- A listing of qualified and honest home repair contractors.
- Someone to replace light bulb in ceiling fixture.
- Affordable, ongoing house cleaning and repairs, yard work. How about assigning students twice a week (like written up in the Belmont Citizen for home aides)?
- After school helper – for errands and assistance. Prefer middle-schooler helper. Part-time after school or Saturdays.
- I would like to be able to call someone to get a name of some people that I can call for raking, snow shoveling, and general help around the house. I don't mind paying a fair fee.
- Would like some low-cost household help, cleaning inside and out.
- We would be happy to pay for snow removal. But even when contracted it is never done.
- Handyman services (help with small repairs, i.e. electric, plumbing).
- Major home repairs – recommendations.

Job Hunting Help

- Job search assistance.
- Help seniors to find jobs. I desperately need a part-time job. I was laid off in late July and cannot find a job - office work, computers, data entry.
- Employment opportunities – central pool of talent - data base of talent, interests. Barter programs.
- Would it be possible to set up some type of program to make seniors aware of any part-time work (even a day a week) to help out financially?

Meals on Wheels

- A better, edible menu from meals-on-wheels. I have had them twice and could not eat them and canceled them. I find that other seniors agree with me.
- The meals-on-wheels program is poor quality.

Public Transportation and Rides for Seniors

- I'd like to see parking near public transportation available for seniors so that trips to Cambridge or Boston lasting 3-4 hours could be made.
- No longer drive. Can walk with a walker, but can't get out without someone to take me. Need people to take you places. I need and want to get out once in awhile.
- Direct transport to Boston.
- I wish Belmont had some provision for transporting patients to appointments in Boston, i.e., MGH, Brigham and Women's, etc.
- Bus service. Prefer MBTA from Cushing Square to Belmont Center.
- Medical service to Mass. General Hospital for eye.
- Shuttle bus to Alewife T station.
- You mentioned cross-town busing, which I think is very important. I don't utilize the Senior Center because it is too far away to walk and there is no bus service unless I am enormously active and I have to conserve energy.
- Internal bus and transportation.
- I would like rides outside Boston.
- Bus route from Belmont to Arsenal Mall. Extra bus stop on route of 74/75 or 72/75 at end of Huron Ave. in Belmont at corner of Grove St./Veterans Cemetery (or in between Huron Towers and Blanchard Road).
- Transportation around town such as Belmont Center to Waverley to Cushing, etc.
- Rides to Belmont Women's Club.
- Rides to dentist and hospital.
- Available transportation to the activities listed.
- Keep taxi service and bus and trolley service to Harvard Sq. and Boston and Waltham.
- Lack of cross-town transportation.
- Availability of rides to appointments and Senior Center.
- We also need more public transportation such as a bus to Alewife.
- To get from Winn Brook to Cushing Sq. or Waverley Sq. is impossible without going through Harvard Sq. Cross-town transportation is most important. Even from Winn Brook to the Center is impossible.
- Transportation to hospital and medical visits.
- Belmont seniors need a bus or shuttle that will directly take them to the Alewife Station (Red Line), so they may enjoy Boston's theaters, restaurants, special events, and shopping. The Concord Avenue bus runs too infrequently during the day and evening and there are no shelters for seniors to take cover when it is raining or snowing, or during freezing weather conditions. Not only would a bus

or shuttle to and from Alewife be great for seniors, but would be a great time saver and convenience for all Belmont residents.

- Better transportation, especially at night and on Sundays on the 73 bus. At night only every 30 minutes and it always is very crowded. Only once an hour or so on Sundays. Please put the Senior Center near Public Transportation.
- Transportation.
- YES, need rides to doctors, shopping, etc.
- SCM [?] offered superb transportation services but was canceled by Belmont with apparently no notice to anybody.
- Be able to indicate when we need some transportation – less expensive than a taxi -- for instance, to symphony (daytime only). My husband and I need transportation (besides regular taxi service) with or without other people to outside Boston area. We will pay a fee according to destination.

Security and Safety

- Security and safety. Precautions to feel safe and secure. Taken advantage of by persons who pose as your helpers.
- Also I have heard upsetting things about aides gotten from your home aide list. Had I been her supervisor, she would have been instantly dismissed. You do not leave a helpless woman in the shower while you clean up the kitchen. And recipients are somewhat afraid of these people. You need to screen better, especially rude [?] and meanness.

Services for the Homebound

- I am 92 years old, suffer from macular degeneration.
- I am taking care alone of a blind daughter.
- In home as needed, short-term services.
- Services for homebound elderly – not ready to leave their home because they are managing but could use more resources from community, such as cleaning, financial help, and telephone chat line to break up the boredom and support other homebound elderly. Council on Aging could set up a line to check on elders who live alone – once a week/or month.
- More information on home care services. Some of my friends have them and, as a nurse, I am impressed with their quality.
- Look in to seeing people who may need some help only sometimes, not all the time.
- Helping infirm people stay in their homes by finding help at home -- either part-time or live-in. Perhaps in exchange for renting a room -- which would also help the affordable rentals in Belmont.
- My problem is if I lose the presence of my friend or the house, I would be unable to manage myself.
- The main concern for most seniors is if no family, friends, or people who care about each other.
- Help for shut-ins – telephone check.

- Access to help in emergencies – some sort of daily check for people living alone.
- Availability of home care/health aides to support seniors who wish to remain independent and in place. Also, alternatives to this is affordability, and absence of immediate family support is an issue.
- Wish there was more specific information concerning what to do should a national emergency occur.
- Health aides, care giving.
- The best way for financially managing to stay at home when health problems indicate the need of assisted living or nursing home answers.
- Maybe this is in effect – a telephone calling system to call seniors at a given time to make sure all is well (this would be every day).
- Phone check up on home-bound.
- Being called by someone for a chat.
- Telephone calls to shut-ins.
- Companionship by phone.

Tax Help

- I would very much like assistance in going over my income taxes. I am newly widowed and do have an accountant, but would like to be able to check on what is necessary to avoid errors as we pay our taxes, etc.
- Help organizing annual income tax for the IRS (tax preparation).

Comments about Other Issues

We Need a New Senior Center

- A senior center is very important for many people who are alone and need to be active and be with other people. Why are we paying rent for a center? Many people may not be here by the time the new center is built. We have the money. What are they waiting for?
- Need to move ahead with senior center at Kendall site and stop dipping into Insurance Fund. This takes some usage pressure from the Main Library. Waverley branch library on second floor would also do this. I am against a youth center. We have schools, field house, and athletic facilities for same, and 10 year olds (5th grade) shouldn't be out "hanging around" anyway. Parenting classes needed!?
- I'd like a new senior center close to a library.
- There should be a new senior center, just for adults, with a library branch. Thank you.
- Build the senior center at Kendall. Stop using Kendall insurance money for other things.
- Belmont should build a Senior Center at Kendall property and stop using the insurance funds for non-Kendall matters. There are many good programs and activities at the present Senior Center, but the facility is inadequate, and Belmont should build a Senior Center on the Kendall property, including a kitchen and dining room.
- How about our own Senior Center?
- (1.) New center must have many small rooms for simultaneous activities (or have pull-across temporary room dividers that shut out noise pretty well; (2) lots of parking available 24/7 when/as needed, expecting increased usage; (3) plenty of windows/daylight; (4) ? area for hearty luncheon main meals? (5) easy access for wheelchairs, into and within building; (6) if a second floor, of course large elevator.
- I often go to other communities for some of the services you requested we checked. As I get older I would like to have them more actively available in Belmont. Thank you for sending this questionnaire.
- Need for new Senior Center ASAP – one that is welcoming to all ages of seniors.
- I think in building a senior center, that there should be a second floor on this building, also that we should have a library and an arts center. We should not waste this land or opportunity to get as much use as we possibly can from this site.
- Important for seniors to have a place, for the benefit of Belmont community.
- The Senior Center should have a hall, with a stage, for entertainment /lectures/courses, exhibitions, etc.
- We should have our own Senior Center – not rented by the town at the church. The town doesn't seem to care where we are located -- town should own the building at Center site. Town w/man/resources [?]. Rumors out there that new fire department will happen regardless of what we vote for. It keeps coming up!!

- Permanent senior center.
- A new senior center which would be open every day and some evenings.
- A Senior Citizen Center.
- Belmont seniors need access to a first-class senior center – here in Belmont or in a neighboring community.
- We need a Senior Center.
- Senior Center with a full gym.
- We need a new senior center like other towns have (i.e., Winchester). Town needs to make this one of its highest priorities!!!!
- I would like the future senior center to include a branch library and space for other town functions. Land is scarce in Belmont, making it important to plan well all new projects.
- Would love to see a new Senior Center. The large hall is so cold and not fit for elderly to visit. We all wore our coats while we were in the meeting.
- Thank you for asking for input. The nearer it comes, the closer it appears to be to those of us who may be here to utilize the facilities.
- I am concerned about seeing and ever enjoying a senior center.
- None except we need a good COA center. Belmont does not come close to the quality of COA centers in surrounding towns.
- Seniors need a Center of their own, not to be shared with teenagers!
- The town needs a permanent Senior Center.
- Updating Senior Center – taxes – streets – sidewalks – snow plowing.
- The senior center should become a reality as soon as possible.
- Active seniors need meaningful activities and opportunities to earn money, learn and share their collective knowledge.
- We need a senior center that will help seniors get out and be active. Thanks for addressing the senior issues.
- The present senior center is depressing and doesn't appeal to me. Would like Senior Center near stores, eating places, etc., and transportation. It would be nice if the students could use the Senior Center on Friday evenings under supervision.
- Parking. A good permanent senior center.
- A Senior Center is needed!
- Please help to get a Senior Center a reality. The money was there – slowly going to other things.
- I appreciate your interest in the seniors of Belmont. The Senior Center is a wonderful Center and Resource. Please make it continue and improve.

Believe It when I See It!

- How soon will the center be built? Procrastinate, procrastinate . . .
- When will we actually have a Senior Center?!
- The LWV should conduct a poll – how many years will it take to open the new Senior Center?. Skip one year. Pick 2-3 4. Concern: by the time our town government opens the Senior Center, I don't think many of us (I am one) who are waiting, will be here, especially if they will ask seniors to pay for it.

- By the time a Senior Center is operational I have some concerns that my children will be the ones still waiting for it to happen. Survey this and survey that. You must be ashamed to send another. This has been a joke in the town if you are a senior citizen!! Belmont, the Town of Homes (if you can afford it).
- Filling this out is a waste of my time, and you people know it.
- All I hear the last 10 years is the new Senior Center one survey after another. I will believe it when I see it, but then again my eyesight is not very good.

Leave Center Where It Is

- I don't think it is a good idea to have the senior center on the Kendall School site. Too hard to get to for a lot of seniors.
- Leave Senior Center where it is, convenient location on public transport, walking distance to restaurants, least expensive alternative.

Community not Senior Center

- I would like to see a Community Center. It's depressing to see only old people. In a community center we'd see young people and we could help them with math, languages, etc., and we could provide an audience for their plays, recitals, etc. High time we had a community center. Years ago, I and others plugged for a community center and were dismissed, so I'm wondering if this questionnaire pages, postage, time, and energy is another waste of time? Why not take an honest vote, why not listen to us?
- Rethink the plan for a senior center – maintain services for seniors – far better for the community to have a Community Center for the town to use for shared activities of other groups.
- The bigger picture in Belmont is to have a community that fosters a rich intergenerational accord. While I laud the effort to make senior life better programmatically, it should be put in the frame of reference that engages all generations and not just niche programming for each generation.
- Thanks for asking! Not specifically for seniors, but I have been thinking that it would be nice to have adult hours for the exercise equipment at the high school. Adults pay so much in taxes for athletic programs for children and teens – we need exercise too, and it seems odd that the town doesn't make more effort to provide adult hours, encourage us to use the facilities, etc. Lots of seniors walk for exercise, but Belmont has been terrible at maintaining roads and sidewalks so twisted ankles and falls are a hazard. When I have time I take adult ed. courses. Adult ed. is wonderful –
- Can't see any reason for separate courses for seniors. Perhaps the vacation trips are an exception, providing company and transportation – even some younger seniors might like that (but not me, so far).
- I would like to see a community center with activities available to all.
- I think it is more important to spend money on a community center rather than an exclusive Senior Center.
- Would like to see a Community Center.

- Would like mixed-use center - multigenerational. Do not need new library - upgrade building.

Town Spending Priorities

- Senior programs are important but need to adjust to other needs in the community – child care and preparing teens to be responsible adults. Weekend social activities for teens, supervised.
- Can the Town of Belmont get federal or state grants for some of these services?
- In question 3, I would approve all or almost all the services if funded by the state or federal government.
- Most senior services are a waste of town resources.
- Roads, school budget and library are very high priority.
- It seems to me that with some obvious exceptions such as “library,” “meals on wheels,” most of the programs and activities and health and social services listed are normally undertaken privately, among family, friends, clubs, and by other community organizations. (There would surely be much redundancy in providing many of these through the town.) Assuming that any town response to many of the listed services would be at cost to town taxpayers, it seems to me there should be another question or two here: Should the town respond to these “needs and concern”? To which ones at what cost?
- The town clearly must catch up on deferred maintenance and not allow further deterioration of our educational system through increased class sizes, etc. Rather than construct a new library, we should, at a fraction of the cost, staff the existing one (and the branches) so that they are open longer hours and available when people want to use them. All of these issues are not unique to the senior age people, but apply to people of all ages. We should not think of catering to seniors per se, but do a better job across the board for people of all ages.
- Education quality; teachers’ pay; extracurricular activities including music, drama, science, literature, newspaper.
- Too many things are put to consultants at a fairly expensive cost and then another study is done and later abandoned.
- All below are nice if we can afford them, but they should be after essential services like roads, police, fire, schools, etc. Luckily, I personally do not foresee a need for the services and programs you suggest. However, I am concerned with the attitude of some that seniors are “entitled” and expect the town to provide programs, etc. I don’t feel that way at all and, given limited resources, I would much rather see time and money spent on the young and/or for problems which affect the whole community.
- I believe all discretionary funding should go to the schools and the next generation!! (We have no children in the schools) Seniors like us have had our run. The country depends on nurturing the new generation.
- We do not need a \$3 million drop-in center for 50 people.
- Giving rides to the hairdresser should be paid for by users. Proposed Senior Center too expensive – town can’t afford it.

- Belmont should buy and improve the present senior center. The money required to build a new center could be better used elsewhere, including keeping taxes down.
- Concerns about Belmont's financial decision which overspends to restore old buildings rather than ensuring education for the young and better services for the citizens of Belmont.
- My concerns are the Board of Selectmen's unusual desire to spend, spend, spend! Their lists of priorities are lengthy and often frivolous, we need our streets repaired and we don't need two new firehouses, lighted football fields and town offices repaired at one time!
- Need to reinforce the "social contract" and get town to support programs needed by school children, adults (library and pool) and seniors - especially those with clear needs either personal/emotional/physical/financial. WE CAN DO BETTER. HOW TO ENERGIZE AND TO DEFEAT PERSONAL GREED and look for EMPATHY?
- Towns should not provide seniors with anything extra. That's the states job.
- The need for the town to balance available revenue fairly across the different "top" priorities of the town.
- The highest priorities for town budget should be the schools and other town infrastructure (roads, parks) and services (police, fire). The problem with this survey is that it doesn't give any indication of what the costs/trade-offs would be.
- Think Belmont does not need a new senior center. Present center with renovations (kitchen, elevator, etc.) is perfectly adequate and affordable for Belmont.
- I have never been to the Senior Center as I believe it should be in town-owned property, like in the main library downstairs, Electric Co. building, high school, or a place that donates space. It is ridiculous, the rent they pay out to a place that is tax free and should be giving community help – that outrageous rent for what seniors have could be spent on refreshments (dinners, lunch) and activities for them.
- I think a minority of the seniors are demanding too much. Money spent on seniors should be cut back and spent on the youth.
- It is important to address the critical needs of seniors – providing a drop-in center is not a critical need.
- As a presently healthy "senior," I don't believe the town should pay for more senior services – education and libraries are far more important. Belmont already provides a great deal – perhaps greater outreach from existing organizations and services could be encouraged. I personally probably would not expect the town to provide these except on an income-considered basis. But listing of such services would be useful to all in town.
- Should ask question about young families and willingness to pay for services for youth and education. The town should not be run by the elderly or it will wither and die.
- I think we have very inadequate Selectmen running our town. Our town is becoming very downgraded -- it is not the classy town it once was.

- Do not need new senior center or library - Belmont is too small a town to make it cost effective.
- Isn't it amazing how we lived all these years without a Senior Center? How about muzzles for all the cry babies that want something for nothing? Tell them to move to Miami Beach.
- 1. Why the town of Belmont would proceed with spending 6 or 7 million dollars to build a fancy senior center without actually finding out (doing an actual realistic survey – statistical) how many seniors want, or are interested enough in, to commit to using it, when there are so many other priority items? 2. Find out how many seniors would rather have a tax (or pass-through rent) reduction instead of having a new fancy senior center. 3. It would appear that building fancy buildings for the town, instead of better management of resources, is a means of political aggrandizement for some members of our political class.
- I don't understand the logic of providing special activities for seniors. Even as a liberal, I don't see why the town should subsidize things like movies or concerts for seniors – if it does. If there are subsidies, why should these activities be age segregated? Subsidizing basic services like meals-on-wheels to frail elders, on the other hand, makes sense to me. Runaway town spending, especially schools; lack of town (selectmen and Town Meeting) on controlling expenses and maintenance of town fabric; roads and lack of street cleaning; the rink is a disgrace. Too many people expect government to provide all needs (USSR).
- For town fathers to exercise some fiscal responsibility, to put \$2.2 million into a football field in light of more pressing needs is ludicrous.
- Belmont seniors can be divided into two groups: those of the young old and the old old. Their needs are different. Belmont needs to set priorities. First the town should help those most in need. Then the town should provide a supportive network for the rest. There are people of limited means and people of great affluence – who do you want to help, and in what ways?

Town not Interested in Seniors

- Town pays too much attention to school-age children and not seniors. The new Senior Center should be in better location.
- Town is no longer concerned about long-term residents. Taxes keep going up, our money is being spent for more consultants. Town has changed since we moved here and our children have grown up. New people move in, change things, then leave us with what they have done. Most of us seniors have spent many years volunteering and working for the town, only to be forgotten now.
- I think Belmont has not taken care of it's seniors. Other towns have done much more. Too much emphasis is placed on schools and not enough on the seniors who have supported Belmont for many years. Many people come here for the school system, and once the children are grown they sell their homes and do not contribute anything to the town.
- Senior trips should have stayed with the Recreation Dept. to run -- they did a perfect job for senior trips. Town officials do not care what happens to seniors.

Real Estate Taxes and Other Costs

- More bucks for seniors for taxes in this town.
- The constant rise in rents.
- Tax burden on proposed debt exclusions that will impact seniors on fixed incomes with little potential for earning more revenue.
- Please get the town finances under control, then try this wish list on us. With the taxes always going up, your 21 percent will go to zero.
- State tax assistance – only Federal 1040 at present.
- Increased living costs, but fixed or decreasing income.
- I think seniors should get a discount on taxes and cable for all seniors.
- Lower real estate taxes would help everyone!
- Percentage off real estate taxes for over 65.
- Level off senior taxes. There are too many increases and overrides. My taxes have gone up every year. I cannot raise money on my pension. When are seniors going to get a break?
- The constant heavy increase in real estate taxes, especially for older citizens.
- My property taxes are devastating as are the water and sewer costs, for a senior citizen.
- How about 100 percent tax relief for all seniors? Or a six-month-long all-expense-paid grand tour of Europe for all over 65? How about classes in fiscal responsibility for town officials (and people like LWV) so the annual tax increases don't force me to move out of Belmont. Have you thought of changing your organization's name to the League of Socialist Women Voters? (in the interests of truth in packaging) The increased taxes required to pay for all your proposed programs and activities won't help my level of concern [over costs – in qu.22] one bit.
- None, since further community services, especially for our age group, mean more taxes! Excessive property taxes for a single-person household (elderly).
- Consider abatement of a portion of the real estate taxes for seniors on property that has been in the family for generations.
- Other towns/cities have senior discount on electric bills, water bills (East Boston), real estate taxes – Belmont has nothing! Worked for Pol. 25 years. Company went bankrupt: terminated our medical insurance!
- The tax increases every year, and conditions of the roads.
- My wife and I both employed full-time. Our long-term concerns are listed under Qu. 22.
- The future.
- The rising real estate taxes!
- Too many local committees want to overdevelop our town and spend too much tax money – jacking up the cost of living for all retirees.
- Reduce real estate taxes. Town tax reduction on real estate. Program to lower the real estate taxes, so senior citizens can keep their homes.
- Lower taxes. Stop spending. Stop chaos on decisions for Upland franchise, etc.
- Taxes on house are too high. I am a widow for 31 years.
- Too much emphasis in Belmont on expensive projects that are mandated by consultants and ad hoc committees. I would prefer open more democratic form of

local government (versus town meeting representatives who rarely speak for us at Town Meeting.) Less dollars is more conducive to quiet seniority.

- The overrides on our taxes; the school budget, especially sports.
- At the moment I can take care of my own affairs, but with the division of labor in our marriage, I may have difficulties with financial responsibilities if and /or when my husband dies before me.
- Senior citizens should be given a discount for their real estate taxes after living all their lives in Belmont plus their parents before them. Belmont does not do enough for the senior citizens.
- Sewage and water costs. Seniors should get a discount from Comcast.
- Town should live within its means. Not ask for overrides.
- A tax break on real estate taxes should be given. We've supported the schools for almost 35 years!
- Providing seniors a discount on their real estate taxes.
- TAXES!!! If you ask us to voice our opinions, then for God's sake, listen.
- Rebate on real estate taxes and Comcast TV service bills for seniors 65 and over.
- The largest expense all residents have is taxes, especially real estate taxes, which is eaten up in large part by the school system. All of the items on the "wants" list in questions 1 and 3 have to be paid for by someone. Those of us who are single or no longer have kids in the school system should have our tax burden proportionately reduced. Then those seniors who now need assistance could comfortably pay for their own needs.
- Taxes, heating, medications, and doctors.
- Most concerning is constant hike in taxes and water/sewer costs.
- Taxes are much too high with no benefit to those with no children in the school system!!
- No more overrides. I have paid enough.
- My income is fixed. Taxes – town taxes and overrides continue to increase exponentially. Enough already. Do the library and schools need bloated administrations?
- Increasingly, we have become a two-tiered society and seniors are perhaps equally separate in their resources. We need to do as much as we can to support those who fall behind.
- The economy and high rents in Belmont.
- Larger discount (?) for fuel assistance.
- I feel that seniors should get relief from school tax portion of real estate taxes.
- Help for seniors.
- Seniors have paid bills for years from playgrounds up to adult sport at night. Now it's our turn.
- Rents are out of reach - maybe establish some rent control.
- Real estate tax breaks for long time residents who have paid taxes for 25 or more years.
- Yes – cutting expenses to the town so that our taxes are not increased – we do not need to have the town provide programs or activities – we are busy with our own activities as long as the town does not take our money for taxes.

- I would like to see a cap on real estate taxes. They will be taking over my pension. Perhaps something could be done for elders, with certain income limitation.
- Taxes in Belmont much too high for seniors. Council on Aging and Selectmen not done a good job.
- Controlling taxes.
- I think people over 65 -- home owners -- should pay less property taxes since we have paid for the schools for 60 years. I feel people who use the schools should pay more than those who don't.
- Seniors like myself who live on their monthly S.S. checks should be at least exempt from annual surcharges on our property taxes. The people that are voting for it have households of \$80,000.00 or more with a house full of kids going to local schools. (I would too.)
- I'm concerned about increases every year in the real estate and water bills. Complaining to town employees gets a response: if you can't afford Belmont, sell your house and move -- not the response you give to life-time resident whose family has paid taxes since 1928. We helped to build this town!!! Not the response to give to any Belmont resident. Sewer charge on water bill is ridiculous -- almost 3 times water charge. Why? How long do we pay to clean the harbor?.
- Allowances on real estate taxes for veterans.
- The snails pace that Belmont moves in making decisions e.g., McLean housing, Sr. housing. Rapid increases in R.E. taxes.
- Taxes are causing wonderful people to worry, worry about how they can live and stay alive and healthy. Get smart(!) Town Officials.
- Concerned with high taxes because the budget is out of control.
- While I would like to see services made available to seniors who have supported the town through property taxes, I wouldn't want to see taxes go through the roof to support services. A dilemma.
- Seniors over 75 years old should have real estate taxes relief.
- The increase in real estate taxes and water/sewer. Proposition 2 1/2 is a joke.
- Rising real estate taxes.
- Real estate taxes too high for seniors.
- Tax overrides.
- If all these issues were taken care of, our taxes would be through the roof. When you can't afford a place, you move. Never mind this "Womb to Tomb" mentality. Pay your own way or rot [?] some place down south.
- When are the real estate taxes going to stop increasing? Our taxes are the concern of all the elderly that own homes. We have paid for a new school and now we have to pay for the transients that live here three or four years and leave us holding the bag. My wife has lived here all her life and is a Belmont graduate. I would move in a minute and let you worry about the taxes.
- First and foremost, taxes must be kept at a reasonable level so that it is possible to continue to live in Belmont. If one cannot afford to live here, a more elaborate Senior Center and a greater variety of services offered are of no significance.
- RE tax reduction for every senior, based on Belmont not providing such programs as above (with pass through provision for renters). One could then

continue to afford living here, and maybe even continue to afford such activities, on our own, as we have earlier in our lives.

- Very high real estate taxes. It should be prorated by income, number of children in school, and length of residency in Belmont. Very unfair to seniors; they shouldn't be forced out of their homes because of unreasonable taxes. Because of growing number of 1 income families with cleaning services, expensive cars, etc, I and many of my older peers feel they should pay for extra programs, more teachers and etc. I am sick and tired, constantly hearing about Belmont schools agenda. I paid my share in 34 years in Belmont. How about giving break to seniors? For example, Winchester residents pay half of our real estate tax, and they have excellent school system, many restaurants, programs for elderly, and real estate tax value is at least same, or lower, than Belmont. How is it possible?
- No expenditure for fire stations, senior center, library. Maybe some expenditures for school buildings? Reduce taxes.
- Put a stop to tax increases and cut government expansion.
- Real estate tax relief. Need help with sky high "water bills." Seniors should have discount on "electric bills."
- Reduction in water and electric bills for seniors. No real estate increase for seniors.
- Most seniors are very concerned about the runaway real estate assessment, taxes, sewer charges, customer service charges. All these increases have gotten out of control. What can be done, if anything?
- Lack of town leaders who will promote commercial business to alleviate escalating taxes.
- Let's not make our taxes rise. Charge for all programs.
- Very concerned about the consistent raising of taxes.
- Lower taxes. Use taxes like a business, no more special committees.
- Very concerned about escalating property taxes. I am unemployed – income down, taxes up, up.
- High water bills, electric bill, Cable bill.
- I am concerned that Belmont has become a high-tax town, whereas in the past I considered it to be a low-tax town, which I liked very much.
- Need to develop local political lobby group to actively work to reduce taxes which affect seniors disproportionately to services received.
- I am able to pay my bills but costs are constantly increasing, especially real estate taxes, home heating, and water bills. This is very concerning for everyone.
- Never mind the social programs. I can take care of my own entertainment. Just keep the real estate taxes down!
- Belmont property taxes too high – terrible roads considering the property taxes, plus excise taxes, etc., we pay.

Taxes Will Drive Seniors out of Town

- Constant increase in house taxes. Feel as if I will have to move because of my house taxes – after 21 years.
- My foremost concern is that in retirement I continue to live in Belmont. Town taxes are a factor in determining whether or not that is possible.
- I am concerned because when I retire I do not think I can afford to live in home. Belmont needs senior affordable housing!
- I am concerned that once I stop working, we will not be able to afford to live in town. We do not think the town is senior friendly. Town services to elderly do not seem proportionate to the senior population. We have been long-time supporters of the schools, but feel that we are being squeezed out due to school budget. Would like to see more business (not banks) in town and add to commercial base of the town. We need tax relief!
- Still recovering from broken leg (fall on black ice in Winter '03.) Not concerned about being able to pay [bills] in near term, but the obscene escalation of reassessments (35% on my modest house in 2 years with no renovations/significant repairs in that time) leaves me very concerned about what tax increases will do to my retirement savings in coming years when I am fully retired – not long from now. Do not wish to give up my house and garden.
- My concern is the real estate taxes. Senior citizens who have lived all their lives in this town are being forced out because of real estate taxes.
- The taxes are extremely high. If you want to do something, stop the constant overrides.
- Increasing taxes will force sale of single home.
- Tax relief. The one grumble I have most often is: why are taxes so high and how can I afford to live here?
- As I approach older age, I'm more concerned with being able to stay in my home than losing many activities for seniors. I would rather the money be used to keep my taxes at an affordable rate, so that I wouldn't be forced to sell and move out of town. I am not overly concerned right now, but when I am retired in a few years, I will see things from a different perspective.
- I am currently caring for a senior friend with cancer. Health concerns are the biggest problem of getting older, next is financial concerns. Keeping your home due to rising taxes is very difficult and sad for seniors. We are all better off in our own homes with help as needed.
- Escalating real estate taxes for senior citizens who wish to remain in town.
- I find the escalating property taxes to be of great concern. There appears to be a lack of a sensible spending plan and of truly prioritizing. Many seniors who have lived here most or all of their lives will be forced to leave the town they have loved.
- My main concern involves housing. Some of us cannot qualify for senior housing but as retired middle class professionals are finding housing costs of remaining in Belmont increasingly challenging. I like Belmont - it's been my home for 35 yrs. I would not like to move but Belmont rents are becoming or are ridiculous.
- Taxes in Belmont have increased. I do not know if I'll be able to stay in Belmont.

- Being able to continue to live in Belmont with increasing costs, also dealing with potential cuts or changes in services such as trash collection, i.e., limited income and increasing costs in every area from taxes to medical to basic needs such as food and fuel.
- I would like to live out my years in Belmont.
- Belmont health and social services no longer interest me. Because of high real estate taxes I am forced to leave Belmont (Retired, fixed income).
- Better than I in 4 citizens are senior, yet the only focus is on a Senior Center. Everyone I talk to is very concerned about the real estate tax burden and being forced to leave Belmont because of it.
- Real estate taxes. They are getting so high that I may have to sell my house, which has been in my family for over 80 years.
- Taxes are getting so high that many seniors will not be able to afford their homes anymore.
- Continuing affordability of Belmont; being able to stay in the home where we live as long as we wish.
- Concerned that some day property taxes will force many seniors out of homes.
- Very high cost of being financially able to remain a home owner. Anyone paying real estate tax for more than 40 years should get an abatement, otherwise you will force us all to leave.
- Citizens of Belmont can't undertake the liberal spending of fire houses, libraries, new senior center. More are selling and being forced to move. Lets take (care) of the seniors who built this town to what it is by not forcing them to sell and move. Cut Spending.
- If taxes increase much, we will be forced to move.
- With taxes going higher and higher the elderly are being forced to move out of town.
- All services will be worthless to me if I am forced from my Belmont home because of very high real estate taxes.

Affordable Housing for Seniors

- That senior housing is available for Belmont residents who need it.
- More affordable housing for the elderly.
- The town should offer some moderate housing or condos so seniors can downsize yet remain in the town that means so much to them.
- Housing for elderly seniors.
- Affordable condo and/or assisted living.
- Suitable housing for seniors who are unable to, or don't wish to, continue maintaining housing and property longer than they need.
- Affordable senior housing.
- Cemetery plots and apartments for the elderly.
- Giving variances to seniors who want to rent an in-law apt. in a single-family neighborhood.
- Affordable housing.
- More affordable housing for seniors.

- Affordable housing.
- Independent and assisted living condos.

Cable TV

- Cable TV should cost less.
- Cost of cable TV keeps going up – town should negotiate better rates.
- I would like to see senior citizens get a discount on their Cable like other cities and towns. As for them, that's the least they can do for us.
- Senior discount for Cable!!
- Senior citizen discount for Cable TV!!!
- Cable for seniors.
- Use and development of Cable.
- I understand that in other towns, except Belmont, the seniors get a discount on Comcast. I think this is gross discrimination on us and definitely should be taken care of.
- I would like to see a discussion on Cable for seniors. It would be nice to see the main library done over. Parking available in Belmont Center so it is not so congested.
- Senior discount on Cable. Belmont is one of two municipalities in state that does not have a discount.
- Senior discount with Comcast (as other towns do).
- Seniors should get a reduction from the cable cost like other local towns.
- Seniors should be offered a discount on cable T.V.- why not 10% off on the cable bill - and a credit on the water bill as well - we are the forgotten many.
- Lower cable rates for seniors.
- Cable TV – they want your social security number. This should be stopped.
- Cable TV. They want your social security number every time you call.
- Discount on my Comcast channel without commercial.
- Comcast – discount to seniors. Show bulletin immediately when service is interrupted, so one does not assume trouble is theirs.

Cemetery

- Cemetery plots, and apartments for the elderly.
- Cemetery – control building repairs, no overrides.
- I am concerned about Belmont getting the cemetery going. People lived all their lives in Belmont – when deceased can't be buried here on account of no room in town. Please, this is very important concern for seniors.
- I would like a cemetery at McLean Hospital.
- A new cemetery on McLean land. We have not heard any more about the cemetery, the Master Plan, the Halvorson Company. Nothing since March 31, 2000.
- It is very sad that we the long-time seniors in Belmont cannot be buried here because we do not have a cemetery. Shame, shame, shame, on our very bad officials. In the meantime seniors are dying every day

- My husband and I are concerned about the cemetery.

Food Pantry

- I was a volunteer at the food pantry for 11 years. I would hope with all the new buildings and plans that a place is being planned for the pantry. I know there is a need for it.

Hill Estates

- Improving the management at the Hill Estates. More consideration for senior citizens.
- The problems at the Hill Estates are very detrimental for seniors. The answers don't seem to come.
- Social events at place of residence – many seniors at Hill Estates – why not some events here?
- The Hill Estates is the biggest concentration of seniors. The owners are absentee and there is no centralized mgmt. or response. The answering service is in Virginia, the office is not covered, the building manager lives in Westport. So far in January, the building at 49 Hill Rd. has been without elevator service for over 3 weeks. No accommodation has been made for laundry, shopping etc. for people who cannot go up and down stairs. People are afraid to complain because they are afraid they will be evicted. If you want to do something for seniors, investigate the neglect of the tenants in this complex which is made up of a population over half of which are seniors.

Waverley Oaks

- I would like to see more attention given to the elderly at Waverley Oaks Apartments.

Belmont Town Centers

- There are “loading zones,” i.e., near CVS in Belmont Center, these are not used on Sundays (except for police car). These loading zones should be changed to allow additional parking on Sunday for some folks to run into CVS or other places and do their errands. These “zones” are in various parts of town. Signs could be changed to allow for this. Thank you.
- Ugliness of Trapelo Rd. and Belmont Center. Unattractive center for pedestrians (compared, e.g., to Winchester and Lexington).
- We need another food market in Belmont – Shaws is way too high priced.
- I wish Belmont Center had a better mix of commercial companies. There are too many banks and ethnic restaurants. In addition, we should have high-grade take-out food (not just Pizza). Lexington and Arlington are good examples.
- The future of Belmont Center.

- Safety for pedestrians. There are not enough police (or none) visible in high traffic areas such as Cushing Square to discourage speeding, illegal U-turns, etc.
- Repair of many town streets should take precedence over beautifying Trapelo Road. We can expect regular tax increases to satisfy the projects sponsored by our elitist citizens.
- Would also like to see a family-type and more affordable restaurant such as Bertuccis in Belmont for families and the elderly.
- We do not need so many banks. Could use an American-style restaurant for sandwiches, lunch, etc. Miss the bakery at Belmont Center.
- Condition of sidewalks in the Center. Lack of eating places in the Center.
- Sidewalks to Shaws instead of road walking. Sidewalks during ? storms ? –many of our seniors can't walk either side of Trapelo Road between Waverley Oaks Apt., and Pleasant St.
- More handicap parking made available in Belmont Center!!!
- No groceries available in Belmont Center – i.e., Shaws or Stop and Shop.
- Poor mix of businesses in Belmont Center, esp., no grocery type business.
- The roads and sidewalks (particularly Belmont Center) are very dangerous.
- The Belmont commercial areas (Belmont Center, etc.) are a disgrace. You can't compare to Lexington or Arlington - The town looks neglected - seedy. The roads are terrible. As seniors we see the money going to schools and not to other places - library, senior center or cross town transportation. Roads.
- Vacant stores in Belmont. Lack of good, small food store in both Belmont Center and Cushing Square.
- We need business in Belmont but parents want schools and scholarships
- Lack of grocery store in Cushing Square are (within walking distance), no lottery store in Cushing Square

Street and Sidewalk Management

- Having town and residents shovel snow from sidewalks and sanding ice – having these services available.
- Failure of town to repair sidewalks, trim low-hanging tree branches, enforce parking laws. Requirement that town not be planning without making cost-benefit analyses.
- The roads in this town are getting nearly impassable, especially in my neighborhood. I had a broken auto spring from a pot hole on my street.
- Sidewalk snow removal.
- Limited parking post office; poor sidewalks to walk; increased and too fast traffic in our streets; in winter not cleared sidewalks in commercial areas.
- Obstructed sidewalks – also uneven – poor walking; not enough parking at post office; too fast driving, especially on side streets and at cross streets.
- Streets are in terrible shape – need paving. Do not redo sidewalks on Prospect Street.
- Streets need paving. Pot holes terrible.
- Many senior either do not use the current Senior Center at all or feel the current one at the Parish Center is fine. We would prefer the money for a new one go

instead toward more road and sidewalk improvements, which would enhance our safety greatly. We would also like the return of the leaf vacuuming.

- The condition of roads in Belmont. The town really concerned about seniors and the youth of our town.
- Winter after winter 90 percent of residents do not clear snow from the sidewalks in front of their homes, yet their driveways are always cleared. This forces many of us, including mothers with baby carriages and small children, into the streets.
- Streets are in bad shape. Spending on Beacon Hill.
- With an aging population, more fixed incomes, and less State aid, I am concerned that town services, roads, and schools are on the decline, such that in a few years the value of my house may go down below current value by the time I need to sell to go into alternative living.
- Heavy traffic in Belmont.
- Loss of open space in the neighborhoods.
- Rather than building a new Senior Center, I would like to see tax money going to improving our schools and our deplorable roads.
- Better traffic and speeding concerns; cross-walk concerns; people that do not stop at stop signs or cross walks. We need better police awareness. Also MDC to take care of their property, that is disgraceful.
- It would be nice to have a restaurant in the center other than Asian or Indian - for a nice sandwich and luncheon. Thank you for the survey.
- The traffic in Belmont is very bad since I moved here 46 yrs ago, every road has heavy traffic, it is used as a “cut thru.” Something should be done about this. Bad spot for the new “firehouse” also.
- Need some nice clothing stores and nice restaurants, less pizza and other nationalities.
- Vacuum the leaves in the fall (used to do this a few years ago).
- The town could pick up leaves in street gutters as in the past; save all Belmont tax-payers- in addition - especially the seniors - having to bag leaves, or pay for “Gardeners’ high costs to pick up.
- The streets in Belmont are in lousy condition and need to be repaired.
- If relevant to this survey, I am concerned about the infrastructure in Belmont – especially the road conditions and water and sewer conditions.
- Roads in Belmont, escalation of real estate taxes.
- The streets in Belmont are a disgrace. Pot holes abound and ragged ridges from underground cable placement are everywhere. Please repair!
- Crossing main streets is a danger to everyone; no car stops, most cross walks are faded, so unable to know they are there.
- Fixing of a majority of our roads in Belmont. Some are poor for travel and sidewalks are bad for walking, especially in front of my home.
- Ask the Town Manager, Town Engineer, Highway Sup. Why the work on Trapelo Rd. is still not done (to cross). I saw a blind man with a cane trying to cross Trapelo Rd. and nobody would stop for him. Another senior might bite the dust anytime.
- This is a health issue. The amount of trash collecting on the railroad tracks at Waverley Square, on both sides at car wash and beyond to Belmont Center.

Nobody seems to do anything about it. Also the bridge sidewalk at Waverley Square is not shoveled after snow storms.

- Health issues – although the playground signs say No Dogs, when I go to Little League or soccer games there is an abundance of dog feces in and around the fields, and I often see people with their dogs at the games. Also the store owners should make sure that their sidewalks are cleaned and the trash put in the trash bags. This is highly enforced in Europe, Another hazard are people with barbecues on their porches, sometimes stored and sometimes used. Cars are parked in congested areas on lawns, etc., and if there were a fire God help them.
- Concerned about deterioration of Belmont streets and sidewalks.
- Roads in Belmont are hazardous to Belmontians' health and to their cars.
- The new bike lanes are excellent. Please expand them and build the wayside bike path. It will bring business without traffic to Belmont Center and Waverley, increase property values, increase a sense of community, improve health, be used by walkers, joggers, wheelchairs, all ages.
- Traffic; irresponsible driver cell phone use, over development, loss of open space or undeveloped environments. Belmont has unique characteristics that if lost would degrade the quality of life as many now know it. Too busy a town environment is not good for seniors/elderly.
- Somehow, someday, more funds must be allocated to the improvement of streets and sidewalks. I know of far too many people who have suffered unnecessary accidents because of the deplorable condition of streets and sidewalks. Better maintenance would benefit all the town's citizens, not just "seniors." Those of us who have lived in Belmont many years have seen taxes steadily rise while the quality in vital areas falls. Obviously, many of our citizens have come to favor window dressing and major expenditures on what seem to be lower priority areas while neglecting the essentials. Above all, I value my privacy. It's a beautiful thing.
- 1. Reconstruction and continuing maintenance of streets, highways in Belmont. 2. Reconstruction and continuing maintenance of sidewalks. 3. Curbside pickup of loose leaves in fall. Streets very unsafe now. Not many years ago Belmont was "tops" in these areas.
- Town services – the basics like the roads (repair). Too much attention to schools and recreation. Fix the roads so that one can drive and walk safely.
- Deteriorating of Belmont streets, schools to the extent that property values will not hold up in coming years.
- Clean the streets on a regular basis. Fix the streets.
- Sidewalks should be cleared of snow by the town. I'm always worried that someone could fall.
- The condition of the streets and roads in Belmont.
- Belmont needs better roads and better street cleaning and town leaf collection (sweeping) and better maintenance of town property and a cemetery!!!
- Trapelo Rd. traffic. Concord Avenue gets all the goodies – new trees from Garden Club, bike lane, etc., etc.
- Extremely frustrated and disgusted about conditions of the sidewalks in front of our house. We have been on the list for repair for over 12 years.

- When streets were paved and curbs were put in there was no access to the street via my front walk from my stairs as it was before. Now I have to walk down the walk, along the sidewalk, and out the driveway opening to the street. The curbs are dangerous! The width of my street has been narrowed due to these new curbs.
- Street sweeping more often. Continue no charge rubbish collection. Relief on real estate taxes for seniors.
- Fix roads.

Miscellaneous

- The environment. I believe people of all ages should know about their surroundings.
- Clean air, clean clear water.
- I think Belmont is a very good town to live in.
- Helping to form an alternative lobbying group to AARP.
- Deterioration of civil rights in the U.S.
- I was impressed and happy with the “outreach” aspects of the Kendall Center. With Belmont doing away with the center (through their (Belmont’s) negligence) they should be more active in trying to replace some of what was destroyed.
- Vandalism more than damaging mail boxes. Street snow dumped on our lawn.
- I do not show in items 1-3 the water aerobics at Waverley Health Center, H.I.P. bird walks, Habitat art class, nor canoeing I offer seniors via Friends of Alewife Reservation.
- If you’re planning for the future, why not survey the 50-60 year olds also? They know what they will want.
- I think that my apartment needs repair, because my carpet is very shot [?].
- My failure to give answers to most questions does not mean I do not value the effort to learn people’s needs and preferences.
- I think Belmont has done very well in their programs and activities.
- Have the younger members of the town realize the contributions of the older citizens and the particular problems that face them (static income and higher medical, re [?], etc).
- I am very lucky – and probably smug and self-satisfied – very old man who is likely riding for a fall.
- Teaching young people to plan for their financial future. No one should plan on having their senior needs paid for by the next generation.
- Concerns over participants at Senior Center do not use the available parking lot for cars but park on street to the dismay of neighbors. Parking lot is more than adequate.
- The mail drop chute opposite the P.O. is very dangerous, you have to get out of your car to drop. Chute box should be placed on Leonard Street in park opposite Bel Savings Bank, a one-way street. Arlington has 6 chutes.
- Regarding question 11, I did volunteer work after marriage and since becoming widowed at Sancta Maria Hospital, Powers School of Music, Our Lady of Mercy Church, and almost 8 years at the COA, until I became further disabled and handicapped in 2000-2001.

- What I would like to see happen in Belmont: an independent group of seniors or retirees in an organization: “The Retired Executives and Professionals Club,” who could get together at least once a month or more for selected activities.
- 1. Don’t know English. 2. Don’t have own housing.

Grateful to the League of Women Voters

- This is a wonderful effort by the League to identify needs now and in the future.
- Thank you for organizing this very complete survey. I would like to see the results published in our local newspaper.
- I appreciate your efforts in originating and compiling this survey. Your organization should be complimented for this service.
- Congratulations! Great questionnaire.
- Thank you for your concerns for us senior citizens. Have lived here in Belmont for 56 years and hope my remaining years will be here. Lovely people, lovely town.
- Thanks! And keep up all good work that is already being done.
- Would you be willing to host some small group meetings pertaining to seniors? Would you be willing to help form education/social workshops? Thank you. Excellent questionnaire.
- Good job. All issues are covered by this questionnaire.
- Thanks for asking!
- Great beginning.
- Great selections being offered – thank you !!
- Although I don’t participate in any of these programs yet, I think you are doing a great service for the senior citizens.
- Thanks for doing this. First, I am very concerned you could not send this to younger “middle aging” neighbors (42 and up?). “Senior” issues in a caring community are everyone’s job. And before they (we) know it, we are “seniors” too, and will need and value a truly community-serving senior center for all Belmont families.
- Cannot think of any (other services) at this time. You have covered it all.
- All the activities listed are terrific!
- Looks [the list of programs] comprehensive.
- All the above are important to seniors. I think all of the above are good to have. Different interests keep us younger.
- League of Women Voters of Belmont deserves credit for this survey re: seniors.
- Excellent, well thought out – no additions.
- You have done a very good job.
- Very good job of covering issues!!
- I think everything I am concerned about has been covered. Thank you.
- Thanks so much for this service.
- Pretty complete list – very good.
- I commend the League of Women Voters for all their good work.
- Thank you.
- Very good coverage.

- Well done!
- You've done a good job!
- Thank you for this. I hope it helps some people.
- You have prepared a thorough and well-thought out survey – Congratulations. Thank you for this opportunity.
- Seems you have covered it all.
- Fortunately we need little help with our needs, but your concerns laudatory. Press on!
- Covers extensive concerns of seniors. Well planned.