

Senior Listening Tour **2016**



Seeking to improve seniors' ability to live independently in their homes and communities, Speaker Eves traveled to 11 cities and towns for a Statewide Senior Listening Tour in the summer and fall of 2016. The Speaker heard directly from seniors about their concerns, ideas and recommendations. This report is a summary of those discussions with recommendations for the 128th Maine Legislature.

Introduction

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In 2014, recognizing the unique needs and opportunities an aging state creates for both communities and families, Speaker Eves, in partnership with the Maine Council on Aging, launched the Speaker's Round Table on Aging and held the inaugural annual aging summit to bring stakeholders together to lay out a plan for action to help transform how people age in Maine.

In August 2014, the Speaker announced his Keep ME Home Initiative. The plan was focused on creating more affordable housing for seniors in each of Maine's 16 counties through a \$65 million housing bond; boosting pay for in-home care workers who have not had a raise in nearly a decade; and expanding property tax credits for seniors. During the fall of 2014 and winter of 2015, the speaker traveled the state to gather information and feedback on his Keep ME Home Initiative. He held town forums in Waterville, Presque Isle, Bethel, Brewer and Topsham.

In the winter of 2015, Speaker Eves partnered with Senator David Burns (R-Whiting) to found and co-chair the first-ever Legislative Caucus on Aging. As a result of the bipartisan work of the caucus, the 127th Legislature made significant strides to pass legislation that will support seniors to remain in their homes. Over the two years, the legislature passed 18 bills to support seniors in Maine.

These bills included the key components of the Speaker's Keep ME Home Initiative including a \$15 million senior housing bond, increased reimbursement for in home care workers and doubling of the homestead exemption to provide greater property tax relief for all Maine homeowners. The 127th legislature also passed legislation increasing funding for the Family Caregiver Respite Program, established a new money management program for seniors, and increased protections against abusive debt collection practices.

Statewide Senior Listening Tour

Determined to continue the work started by the 127th legislature, the Speaker embarked on a statewide senior listening tour during the spring and fall of 2016 to hear directly from seniors throughout the state about their concerns and needs. Starting in Kennebunk on June 20 and ending in Dover-Foxcroft on October 12, the Speaker spoke with and heard from more than 450 people across the state. In total, the Speaker's senior listening tour visited 11 different communities throughout the state, including Kennebunk, Harpswell, Auburn, Bangor, Damariscotta, Jackman, Skowhegan, Sanford, Greenville, Milo, and Dover-Foxcroft.

Attendees at the senior listening sessions included seniors, children of aging parents, family caregivers, public officials, service and health care providers and other community members. The Speaker facilitated each of the sessions, opening each session with background about his work in the legislature. At most of the sessions, a local volunteer or leader spoke about local efforts to support seniors to get the services and supports they need to live independently in their homes. The majority of the time in each session was spent listening to the participants' concerns, ideas and recommendations.

Maine has the oldest population in the country.

Maine has:

- the oldest median age in the country (43.5 years),
- the second-oldest population based on proportion of people over 65 and,
- the highest percentage of baby boomers of all states.

By 2030, more than 25 percent of Mainers will be 65 or older.



Findings of the Senior Listening Tour

The purpose of this report is to provide an overview of the major themes that emerged from the sessions as a whole. While each community faced unique challenges, there were similar themes that arose across the state. This report ends with a series of recommendations to the future co-chairs of the Caucus on Aging and members of the 128th Maine Legislature.

Top Concerns Raised by Participants

Reliable Transportation for Seniors

Seniors from communities across the state talked about the challenge of finding reliable transportation to get to medical appointments, to see family and friends, and to purchase groceries. Community members in extremely rural areas such as Jackman explained trips to medical appointments take the whole day. It is difficult to find family members or volunteers willing and able to drive people the 2 to 3 hours to appointments and back. In less rural neighborhoods, people struggled to find rides for shorter trips to stores and doctor's offices. Seniors who lack transportation are at risk of isolation and not getting the services they need.

In some communities, volunteer led projects are helping to find volunteer drivers to drive people to appointments. The volunteer-led group Harpswell Aging at Home has recruited 10 local volunteers who are coordinated through People's Plus Volunteer Transportation Network to provide rides to Harpswell seniors to places they need to go.

Community Action Agencies provide regularly scheduled transportation to necessary services. The Kennebec Valley Community Action Program is now running the Somerset Explorer that offers public transportation to seniors in Skowhegan, Madison, Anson and Norridgewock three days a week. In Greenville, LINKS, the local transportation service through Penquis Community Action Program, finds creative ways to bring seniors together for social events such as a group trip to an ice cream shop in Skowhegan. "It is hard to ask for

help."

Isolation for Homebound Seniors

Studies have shown that social isolation can lead to increased risk of earlier death. Community members across the state are concerned about their neighbors, friends and family members who are living alone and homebound with very few connections to their communities. Many worried that seniors in Maine are proud and do not want to bother anyone for help. They explained that seniors often wait until a crisis hits to ask for needed help. Along with being concerned about seniors not getting the medical attention they need or meeting other needs, participants expressed concern about the toll loneliness takes on the health and well-being of seniors living on their own. Finally, people raised concerns about how isolation and loneliness can lead to financial exploitation and elder abuse.

Seniors who live alone are at much greater risk of living in poverty. According to a recent report, 20.7 percent of single seniors in Maine live below the poverty level compared to 3.6 percent of senior couples in Maine. An even higher percentage (56.7 percent) of Maine seniors living alone have annual incomes which are insufficient to meet all of their basic needs. Clearly seniors living on their own are not only at risk for isolation, but also going without basics necessities like food, heat and medicine.



In many of the listening sessions, participants were extremely interested in promoting opportunities for outreach to seniors at risk of isolation. Participants talked about the responsibility of the community to be proactive in reaching these seniors. A number of the communities have senior centers or other formal activities to bring seniors together. But many worried that the seniors living on their own were at most risk of not knowing about these opportunities or not having the ability to participate in these efforts.

Greenville Police Department Leads Effort to Prevent Isolation for Homebound Seniors

In Greenville, the local police department works to protect community seniors from the dangers related to isolation. A member of their staff makes regular check in calls to homebound seniors. The calls are usually short conversations once a week. The program cultivates strong relationships between the coordinator and participants. Participants become comfortable sharing personal information such as health issues and others needs with the coordinator. The coordinator is then able to link participants to needed services through local agencies. She believes that her work has helped to prevent many participants from going in to a nursing facility until it was absolutely necessary.

Safe Affordable Housing

The vast majority of seniors we met on the tour wanted to be able to age in their own homes — the homes where they had raised their families. However, many were concerned about the safety of their homes. From Kennebunk to Harpswell to Skowhegan to Greenville, seniors spoke about needing assistance with home modifications like building a ramp or other improvements in accessibility. At a number of the sessions, people talked about how a small investment in home modifications and repairs could prevent higher cost care in a hospital or nursing home.

Participants spoke about seniors who live in old houses that they can no longer afford to maintain and are falling down around them. They need safe and affordable alternatives in their communities. Many were frustrated that the Governor is still refusing to release the \$15 million senior housing bond that had passed the legislature and received support from almost 70 percent of Maine voters. With 10,000 Maine seniors on waiting lists for affordable housing, it was not surprising to hear from people across the state that there is real need for increased alternatives for safe and affordable housing to ensure that seniors can continue to live independently.

In a handful of coastal communities, people expressed interest in opportunities for co-habitation or renovation of "in-law" apartments. In some of these towns, zoning laws did not allow for these types of renovations. In recent years several towns in an effort to create more aging friendly communities have modified their "accessory apartment" ordinances to allow for "in-law" apartments. For

more information on these ordinances, please visit GrowSmart Maine's website.

In Milo, the Speaker spoke with residents at a senior housing complex. There were about 15 women in the room who all lived in their own units at Pleasant Park. These women clearly enjoyed each other's company. They laughed and made jokes with each other. They explained that this was now their family. This senior housing complex provided a tight knit community for these mostly single women.

"When you get old you have to have a sense of humor. And thank god for my friends here. This is my family."

Senior woman in Milo living in Senior Housing Complex

Bath Housing Provides Needed Safety Check and Home Modifications

🥊 In October 2015, Bath Housing started a new home repair program with a goal of helping seniors in the reegion to age safely in their own homes by providing high quality home safety enhancements. Maintenance staff conduct safety checks, "adaptability" upgrades, minor maintenance repairs and accessibility modifications for homes of low-income seniors. Bath Housing decided to provide this service to residents because there is not enough affordable housing in the area and while they are committed to continuing to build new affordable housing, they cannot keep pace with the demand. The results have been extremely successful, preventing hospitalization of participants and making people feel safer in their own homes.

In-home Supports and Services and Support for Informal Family Caregivers

In every community seniors and their family members complained about the difficulty of finding and keeping qualified, trained staff to care for seniors in their homes. Some said that it wasn't the cost of care that prohibited them from finding someone to care for family members, but the lack of professional help to care for her at home. caregivers in their area. Others did struggle with being able to afford home care services. Their income or assets were too high to qualify for Medicaid, but the daily cost of in home care was out of reach for themselves and their children. Compounding an already existing shortage of direct care workers, participants complained that even if they could secure care, it was often hard to find consistent, reliable care.

"I couldn't take care of my mother in her home any longer and couldn't find She deteriorated so quickly when we placed her in a nursing home. She gave up her will to live."

> **Mechanic from** Damariscotta

Listening Session Participants also worried about the stress put on informal family caregivers, particularly those caring for family members with dementia and other serious health issues. People explained that caregiving can some-

times be a gradual process that grows with responsibility as the individual gets older and more unable to take care of him or herself. As the responsibility grows, the stress for family members can become overwhelming as they struggle to balance the needs of their aging family members with work and other responsibilities. Caregivers often need help to alleviate the burden of caring for loved ones. Regular respite care or other help to provide in-home care is often needed to help people juggle their multiple responsibilities.

Increasing and Unaffordable Property Taxes

Seniors in a number of communities complained about the cost of property taxes and worried about the cost becoming prohibitive as they struggled to meet all of their needs as they age. The concern was particularly acute in the coastal communities. The significant cut backs in previous years to the former circuit breaker program, which is now called the Property Tax Relief Credit, have made paying property taxes even more challenging for many people. The Speaker has successfully led efforts in the legislature to increase the rebate under the Property Tax Relief Credit program, which provides more targeted relief to seniors who pay a higher percentage of their income on property taxes and double the homestead exemption which benefits all Maine homeowners. However, seniors with low to middle income who pay a high percentage of their income of property taxes were worried that they would not be able to stay in their homes as a result of their



Seniors and Family Members Are Unaware of Existing Services

Over and over again, participants in the listening sessions complained about the fact that seniors were completely unaware of existing services and found the social service network very complicated to navigate. Many spoke about the important assistance they receive from the local Area Agencies on Aging. But in general, people remained concerned that seniors were completely unaware of area transportation services, nutrition assistance services such as Meals on Wheels, and local services provided by senior centers and local volunteer organizations. Some wanted a central number they could call to find out about all of the available resources within their town.

In a handful of the sessions, family members spoke about the difficulties they faced when assisting their parents or grandparents with applying for services. They complained of lengthy, redundant paperwork and the need for significant documentation. There were a couple requests to streamline the applications so that the same information did not need to be provided numerous times.

Harpswell Aging At Home Publishes Senior Resource Guide

Harpswell Aging at Home (HAH) completed a community assessment that showed nearly half of the seniors in Harpswell don't know about available services and 45% of those seniors are in need of assistance. HAH worked with the Town of Harpswell to publish a "Senior Resource Guide" which was posted on the town website and is being distributed at the Town Office, local churches, convenience stories and libraries. The guide has run in the local monthly newspaper, in HAH newsletter and on HAH's Facebook page. Volunteers at HAH are working hard to spread the word about services in their area.

Maine Leads the Nation in Establishing Age Friendly Communities

Across the state, community groups are working to address the many challenges that growing older can bring, including driving, isolation, chores, etc. Maine is now home to more than 70 communities that have made a commitment to better supporting their older residents. Many have joined AARP's national network of Age Friendly Communities; others are engaged in a multi-year grant initiative called "Thriving in Place"; some are running or planning to run "Village-to-Village" programs; and a whole host of communities are building grassroots efforts led by older adults. While these community efforts are evolving and growing in different ways, at their core, they're all focused on helping older adults thrive in their homes and communities...

Conclusion

Maine has made significant progress in adapting to the challenges and opportunities presented by a uniquely aging population. From increases in affordable housing to expanding community volunteer initiatives, Mainers have successfully kept more seniors aging safely in their own homes and communities. However, there is still significant and diverse work to be done. While releasing the affordable senior housing bond that continues to be held by the governor is a significant need, we must do much more to support our seniors. Increasing access to reliable transportation, empowering and adequately paying those who formally and informally care for Maine seniors, and increasing affordable housing options for seniors and the safety of existing homes are all areas the 128th Maine Legislature must and can address.



Recommendations for the 128th Legislature



Pass legislation to force the Governor to release the \$15 million senior housing bond and provide new bonding for safe, affordable housing for seniors which includes both funds for new housing and for home modifications and repairs.



Invest more funding in the state's transportation infrastructure to expand public transportation options and to support local volunteer networks.



Pass a final increase in reimbursement rates for direct care workers providing in-home support services and identify and pass other measures needed to recruit and retain staff.



Continue to rebuild the Property Tax Relief Credit to provide targeted property tax relief to low and middle income seniors.



Establish a fund to provide small grants to augment community volunteer efforts that are successfully preventing isolation for seniors and taking other steps to build age friendly communities.



Provide greater support for informal family caregivers either through tax credits and/or increased respite care.