

A Report on Services for Older Adults in Marin

Executive Summary

**Prepared by
Harder+Company
Community Research**

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MARIN COMMUNITY FOUNDATION

A call to action

In late 2007, the Marin Community Foundation (MCF) asked Harder+Company Community Research with the help of Field Research Corporation to take a close look at the system of services for older adults in Marin County. **Over 800** older adults, policy leaders, service providers, and other community stakeholders generously provided their input.

Our study of Marin's system of services for older adults went beyond tallying health statistics and counting residential care beds. We asked Marin's older adults about how they experience services, what they need and expect, their engagement with community life, and the roles of their family and neighbors. We made sure to hear from Spanish-speaking older adults; rural residents; and lesbian, gay, bisexual, or transgender (LGBT) older adults – members of our community who often are not well represented by broad, generalized studies.

This booklet highlights the findings from the community-wide study. Now comes the exciting part! The findings are intended to stimulate a **broad community conversation** about services for older adults and to serve as a platform for developing a **county-wide action plan** that addresses all aspects of healthy aging.

The findings are offered as a **springboard** for **inclusive planning and action**.

The findings presented here address three main areas of need and opportunity: **services, access, and social engagement**. Also included as a starting point for discussion are ideas offered by the study's participants.

Turn these pages to read the collective voices of hundreds of Marin residents and be inspired to **join in creating a strong and responsive system** to support our older adults—and our community as a whole.

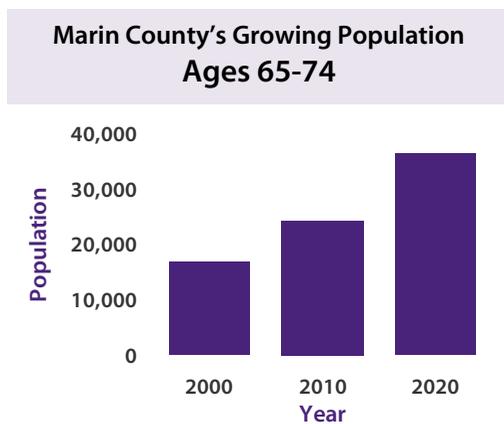
Find out more

If you're interested in more details about the study, including the methods used, we invite you to look up the full report, *A Report on Services for Older Adults in Marin*, available at www.marincf.org/olderadults.

Looking ahead in Marin

As the number of older adults begins to swell with the aging of the Baby Boomer generation, Marin’s leaders, service providers, and community members face the need to ensure a system of services and resources that can support a very large aging population.

By 2010, one out of four Marin residents will be age 65 or older.



Source: State of California, Department of Finance.

As this graph shows, the ranks of those ages 65-74 in Marin are growing by nearly 20,000 people between the years 2000 and 2020. These figures do not include the sizable population of those over age 74, whose needs and perspectives are critically important as well. How will the system of services—both formal and informal—rise to meet these challenges and opportunities?

Those who wish to age in place may need supportive in-home care. Will it be available, even for those with low or moderate incomes? For those who need to live in a residential care facility, are there enough options? Will everyone, including those in rural areas, have the transportation alternatives they need in order to get to their medical appointments and visit friends? How will the system accommodate the growing number of older adults who do not speak English as primary language?

In contemplating this large demographic shift, policymakers in Marin do not express optimism about the future funding environment for older adult services. More than half of the leaders we interviewed anticipate reductions in state and federal funding over the next decade. Many pointed to recent cuts in Medicare, Medi-Cal, in-home support services, and local nonprofit programs as indicators of future trends. They also noted that county-level funding will be unable to meet all of the needs of the coming generations of older adults.

Despite a high median household income in Marin, older adults face financial strains due to high costs of living and substantial out-of-pocket

costs for medical care. As one Marin leader put it, “Many people fall between the income levels at which senior services are covered. For example, many earn too much to be eligible for low-income services but are not wealthy enough to afford to pay for services out of pocket.”

As Marin plans for its growing and changing older adult population, it does so in the company of the rest of the nation. The health care system is hurting everywhere. Changes are occurring simultaneously across the country as people develop new concepts of healthy aging, adapt to new communication technologies, and recognize challenging economic situations. Adjustments will need to occur in the policies that determine how dollars are spent and how programs are administered. **The voices of Marin’s residents can help to shape those policies.**

A collaborative effort

Leaders and service providers in Marin recommend greater **collaboration** among county government, the philanthropic community, and nonprofits with regard to planning and delivery of services for older adults. If service providers were better able, through a strengthened **communication** and **coordination** system, to match older adults who need services with providers’ capacity to provide them, resources would likely be used more efficiently while ensuring a better quality of life for older adults. To achieve this, and to prepare for the rising number of older adults, the system of services needs a coordinated overall plan.

At the same time, a common theme that surfaced throughout our information gathering was that **older adults should play a key role** in shaping the service system that affects them. There are many ways for older adults to participate in this process: serving on the Aging Commission and nonprofit boards, becoming volunteers, and advocating for policy changes to expand resources for older adults.

The groundswell of interest and participation in this study, along with the efforts already undertaken by many others, creates the opportunity for positive change.

What will your role be?

Services

Key Finding #1

Marin's older adults need more affordable home care and support for caregivers.

Independent living and aging in place appeal to many older adults, but rising costs and limited supportive services are making this lifestyle choice more difficult. In order to age in place, older adults need home-based support and assistance managing chronic health issues.

Examples of In-Home Care Services

- Housekeeping
- Meal preparation
- Transportation to medical appointments
- Errands
- Personal care
- Medication management

While unpaid family caregivers bear most of this workload, they often have little training and support themselves. As one older adult caregiver shared, “My husband goes to adult day care one day a week, but it is expensive and not covered by long term care insurance.” She and other informal caregivers need affordable respite day care, as well as knowledge of support and resources available to them.

Paid caregivers cannot meet the rising demand for in-home support due to the high cost and short supply of their services. Most older adults in Marin do

not meet the income criteria to qualify for government-subsidized, in-home support, yet many still cannot afford the services they need. Moreover, much of the workforce needed to provide home-based care cannot afford to live in the county, creating a labor shortage. As Marin's population ages in coming years, demands are likely to grow.

Ideas from the community

- + Conduct outreach to informal caregivers to provide information and support. Service providers, informal groups, and others have the resources that may be of great help to them.
- + Create opportunities for the public sector, funders, and the business community to work together to develop incentives to add to the ranks of trained home care staff. Take into consideration both affordability of services and the necessity of livable wages.

Key Finding #2

Affordable residential care is scarce.

The high cost of living in Marin, combined with fixed incomes and rising medical expenses, means some older adults are unable to afford long term residential care without financial assistance. Unfortunately, affordable housing options for older adults in Marin are few, and needs are especially high in West Marin. Across the county, many subsidized residential care facilities have waits of several years, and some have simply closed their waiting lists for the time being.

“They don’t even put you on a waiting list anymore because there’s no senior housing.”

-Central Marin older adult

Until affordable housing options open up, in-home care will be even more critical. As community leaders pointed out, planning efforts for home care and residential care should occur in tandem.

This issue of affordable residential care involves service providers, policymakers, advocacy groups, funders, and of course, older adults themselves.

Ideas from the community

- + Create stakeholder working groups to consider a wide range of options, including a search for model solutions in other communities.
- + In the meantime, seek alternatives for older adults on waiting lists for affordable housing, including targeted home care support.

Services

Key Finding #3

A shortage of **health care providers** is a common concern.

As they look ahead to an aging population, Marin's leaders and residents are concerned that a shortage of health care providers could become a

serious problem. A provider shortage is likely to increase as the Baby Boomer generation (which includes many doctors) ages and retires.

Medical Facilities Available to Older Adults in Marin County



Source for hospital information: California Office of Statewide Health Planning and Development.

NOTE: Map locations are approximate.

Study respondents noted that attracting and maintaining a sufficient health care workforce is tied to a large number of factors, among them the cost of living, federal and state reimbursements for care, hospital presence in the county, and the supply of graduates of nearby medical and nursing schools.

Strategies and incentives to bring in more providers will need to creatively address many of these issues over the long term, but proactive monitoring

and planning will be necessary to prevent access problems before they spread. Reducing a shortage of health care providers will require collaborative efforts among policy leaders, health care facilities, funders, and medical and nursing programs, among others.

Ideas from the community

- + Create a task force to identify incentives for health care providers, especially geriatric specialists, to settle and stay in Marin.
- + In consideration of the growing number of non-English-speaking older adults, tailor recruitment efforts to attract multi-lingual health providers.

“There are no new physicians moving in to replace those retiring due to the high cost of living in the county.”

- Policymaker

Key Finding #4

Marin needs **transportation** planning that incorporates pedestrian-friendly zones.

The need for improved and expanded transportation is recognized as a major issue among all who contributed to this study. As adults age, many stop driving and rely on friends, family members, fixed route public transportation, or flexible route paratransit to get around. Disabilities or increasing difficulty walking can pose challenges to using public transportation, riding in cars, or navigating hilly sidewalks.

Lack of transportation hinders older adults' ability to reach services and be active members of society. In particular, West Marin residents say it is difficult to access health care services. Many voice concern about driving long distances for routine care, yet they report having trouble finding convenient, affordable transportation to take them to their appointments.

For those who continue to drive into their later years, there are safety issues to consider with more older drivers on our roads.

A related concern is walk-ability.

Marin's older adults lead active lives.

An important factor influencing their ability to remain active is living in an environment with easily accessible parks, trails, and walk-able neighborhoods that are located close to stores and restaurants.

Pedestrian-friendly neighborhoods are also crucial for older adults who depend on being able to walk to a bus stop or other transportation pick-up and drop-off points.

“Transportation is infrequent, and there are limited stops for rural areas. People can take an ambulance to the hospital, but not on the way back.”

-West Marin older adult

Ideas from the community

- + Find ways for the needs of older adults and those who serve them to be incorporated into transportation planning, especially for remote areas.
- + Consider risk reduction strategies for helping older drivers maintain safety and skills.

Key Finding #5

Older adults seek a **one-stop source** for reliable information.

Across the board, Marin residents expressed the need for better access to information and referrals relevant to older adults, and providers and leaders agreed. Policymakers and providers noted that community

members often do not know what services are available. In the words of one, “If a family has aging parents and they reach some sort of crisis – which is usually how people first find services – where do they turn?”

A centralized source of information could connect people to each other, not just to services. Across Marin, people emphasized the importance of social connections and reducing isolation. Informing older adults of social opportunities that fit a wide range of personalities and interests would be a positive step.

What types of information are older adults looking for?

- Assistance with finances:
 - daily money management
 - bill paying
 - concerns about predatory lending and bankruptcy
- Job searches
- Opportunities about physical activities that accommodate older adults

The good news is that the Marin County Division on Aging is already hard at work on a centralized information source! The Division of Aging launched its Marin Network of Care website in early 2008 (<http://marin.networkofcare.org>). It’s still too soon to determine its success in connecting older adults to information and services, but due to the growth of Internet use among those over age 65, a web-based resource is a practical approach.

70% of Marin’s older adults use the Internet at home.

Key Finding #6

There are broad opportunities to improve cultural competency.

It is a special challenge for some populations to find services that are culturally sensitive and in their primary language. To provide a few examples:

- Marin’s Spanish-speaking older adults have trouble finding health care providers who speak their language, sometimes resulting in patients misunderstanding diagnoses or medication instructions.
- Non-English speaking community members note that confusion about cultural norms pose problems to their ability to access services, including health care and housing.
- LGBT older adults expressed the importance—and challenge—of finding health care and social service providers that are LGBT-friendly.

Service providers agree that improvement is needed: Nearly half of those who responded to the study reported that cultural competency of services was inadequate.

Because Marin is less ethnically diverse than other parts of California, some populations are less visible, and their needs less likely to be met. At the same time, the county is becoming more ethnically and culturally diverse. Thus, it is an important time for service providers and stakeholders to increase awareness of and ability to serve people who span different languages, cultural backgrounds, and orientations.

“Language is very important. If you don’t speak English you miss the chance to have a good experience with the doctors.”

-Spanish-speaking older adult

Ideas from the community

- + Work with racial/ethnic minorities in Marin to develop tailored cultural competency guidelines and training materials.
- + Work with LGBT older adults to develop guidelines for providers regarding sensitivity to LGBT people, with particular emphasis on the unique perspectives of older adults.
- + Share materials widely with providers and the public.

Social Engagement

Key Finding #7

Older adults benefit from **social engagement**.

The study found that more than one in three older adults in Marin lives alone. For these people and others, there was wide agreement that

Benefits associated with social connections

- Life satisfaction
- A feeling of aging successfully
- High self worth
- Healthier behavior

interpersonal connections with others through day to day activities or involvement in social clubs, religious organizations, or other groups are important to quality of life. Many factors, though, pose challenges to older adults' efforts to maintain social connections, including declining mobility, loss of capacity to drive at night or at all, and living alone.

Marin's older adults, as well as leaders of informal groups point out that:

- The social network is important to the safety, health, independence, and dignity of older adults. For instance, as a leader of a cultural group remarked, "I know there are people who have trouble driving, and they don't seem to want to ask for help, but other people try to be sensitive and try to provide it."
- The increase in Internet use among older adults offers new opportunities to foster social interactions.

"Chances for socialization are very important as we get older. It takes our mind off our ailments."

-South Marin older adult

Ideas from the community

- + Provide training in outreach and capacity building to informal groups, connecting them to service providers and other resources, so they can act as a bridge between older adults and other services.
- + Create opportunities for older adults to participate in intergenerational activities, as they noted these were in particularly short supply.

Getting Started

These findings come directly from the community. They are intended to catalyze and inform a community-wide conversation, sparking a process of engagement aimed at ensuring a strong and responsive system of services for our older adults.

Thank you to everyone who has participated so far. As the conversation continues, it will depend on the active participation of many.

What are your ideas?

Funded by:



MARIN COMMUNITY FOUNDATION

The Marin Community Foundation is the primary center for philanthropy in Marin County, California. Dedicated to enhancing the community's quality of life, the Foundation provides support in the areas of the arts, community development, education, the environment, community health, and religion. The Foundation administers assets of the Leonard and Beryl H. Buck Trust and of funds established by 350 Marin individuals, families, businesses, and community groups.

Research conducted by:



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