

# Specific Populations



# Older Adults

The aging of a large segment of the population profoundly impacts and shapes the type of services and supports that will be needed in our communities, not only in Bellevue, but throughout the county, state, and nation. In 2050, the population aged 65 and over is projected to be almost double of what it was in 2012 and by 2030, more than 20% of U.S. residents are projected to be aged 65 and over compared to 13% in 2010 and 9.8% in 1970.<sup>1</sup> In Washington State, by 2030, the population of 65 and older is projected to double.<sup>2</sup> Older adults have diverse abilities, backgrounds, incomes and needs. However, some common themes emerge when they are asked what they need to “age in place” with dignity and grace. For some older adults, the economic downturn was a setback: even those who thought they had planned well for their retirement instead are having challenges making ends meet. Though the economy shows signs of improvement, a study in 2013 by the Employee Benefit Research Institute found that 28% of Americans have no confidence that they will have enough money to retire comfortably, the highest level in the study’s 23 year history.<sup>3</sup>

## What’s Working?

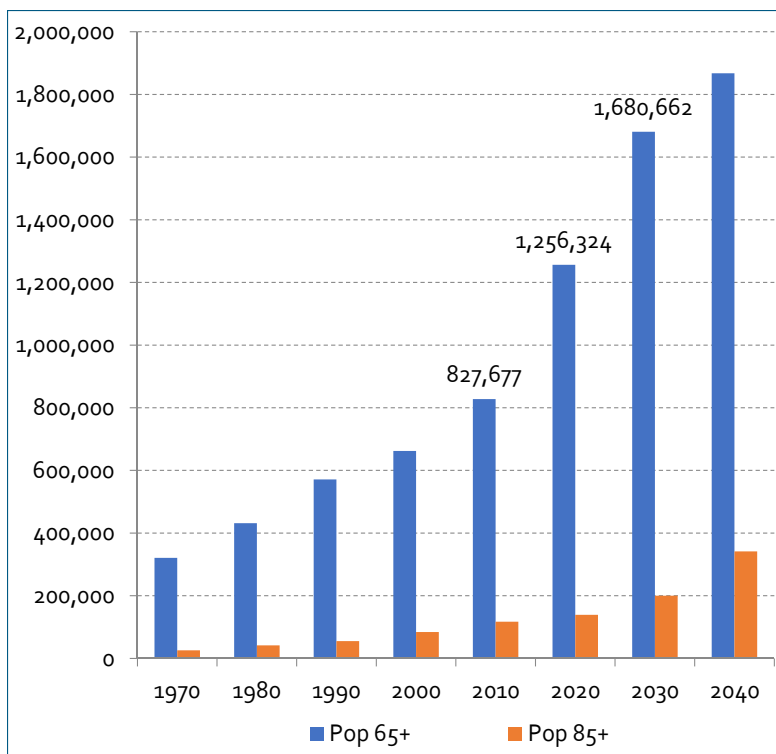
- During the 2015 Washington State Legislative session, House Bill 1021 was passed, which requires that the Washington State Patrol develop and implement a Silver Alert Plan to assist in recovering older adults aged 65 or older with Alzheimer’s Disease, dementia or other mental disability similar to the Amber Alert now in place for recovering kidnapped children. The final Washington State 2015-2017 budget, adopted in July 2015, included an increase of \$10 million statewide for the Medicaid Case Management program. This represents about a 9% increase in the case management rate and will support continued operation of the program in King County.
- Bellevue Network on Aging, a volunteer advisory board formed in 2006 consisting of older adults and professionals working

with older adults in the community, examines issues to ensure a successful aging community. The Network has subcommittees addressing the most important issues for older adults in the community through advocacy, research and education. In 2014 and 2015, some of the Network’s projects included assisting with Community Conversations for the Needs Update, advocating for amenities to accommodate older adults at the East Link Light Rail stations, endorsing a local Alzheimer’s Café, at which persons living with Alzheimer’s (or other dementia) and their loved ones enjoy socializing in a relaxed cafe setting, and educating policymakers in Olympia through legislative forums and sending emails and letters on key issues.

- Beginning in 2016 Crisis Clinic 2-1-1 will become the call center for the information and assistance line for older adults and people with disabilities as part of the Community Living Connections- Aging and Disabilities Resource Centers (CLC-ADRC), a federal initiative to streamline access to long-term care supports and services for older adults, persons with disabilities, family caregivers, veterans and providers. The CLC-ADRCs will also have a number of other services within each of the three hubs in King County: East, North and Seattle and South. The site of the East Hub is the Together Center in Redmond.

## Prevalence

- In 2010, 12.8% of the U.S. population was 65 or older; 16,901,232 were female, and 22,571,696 were male. The Bureau of the Census predicts that in 2050 the population in the U.S. over age 65 will be almost double compared to 2012, and by 2030 more than 20% of U.S. residents are projected to be aged 65 and over compared to 13% in 2010 and 9.8% in 1970.<sup>4</sup>
- In 2010, approximately 12.3% of Washington State’s population was 65 years or older.



**Figure 1**  
**Population Growth in the Elderly Population by Age Group**

**Source: Washington State Office of Financial Management, 2014 State Forecast**

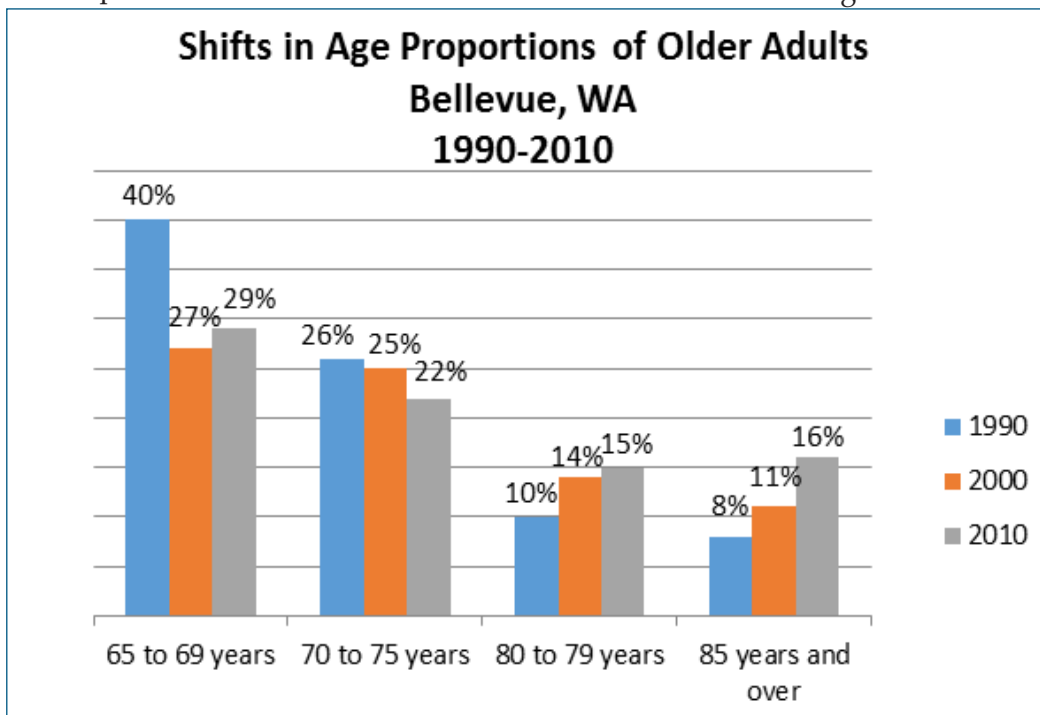
The fastest growing group among older adults in the state compared to 2000 data

are those 85 years and older, with an increase of almost 40%. In 2014, there were about 978,000 persons ages 65 and older, representing 14% of the state's total population. The 65 and older population is expected to double its size in twenty years: by 2030, more than one of every

five Washingtonians will be an older adult.<sup>5</sup>

- According to the 2011-2013 American Community Survey, 17% (341,322) of King County residents were 60 years or older. By 2040, this group will make up 25% of the total population. There are 82,332 adults over age 60 in East Urban King County and 6,161 in East Rural. The East Urban sub-region experienced a 28% growth in adults 60+ from 2000 to 2013, second to South Urban King County that grew 32%.<sup>6</sup>

- In Bellevue, 13.9% of residents are 65 years of age or older. Within the group of older adults as Figure 2 shows the largest percentage are 65-74 years of age (51.3%) followed by the 75-84 year age group (33.1%), then 85 years and over (15.6%). The number of people age 85 and older increased 67% over the last decade. In Bellevue neighborhoods, Somerset, Newport Hills and Northwest Bellevue had the highest percentages of older adults (18.4%, 17.3% and 17.0%) in 2010 while Sammamish, East Lake Hills and Crossroads had the largest number.<sup>7</sup>



**Figure 2**  
**Source: U.S. Census Bureau**

## Service Trends

### Need for Long-Term Care Services and Supports (LTSS)

- People are living longer; over the last decade, average life expectancy in King County climbed about 4 years to an average of 77.8 years of age, although life expectancy if sorted by different races differs with Whites averaging 81.4 years in contrast to Blacks averaging 71.1 years.<sup>8</sup> As a result, people are more likely to need some type of long term care services and supports (LTSS) during their lifetimes and for many it will be a challenge to stretch retirement income and savings to pay these costs. A report on the need for affordable housing for older adults references a 2007 statewide survey of people aged 50-65 in which 77% of respondents said they intend to stay at home for retirement.<sup>9</sup>

"I hope to see an increase of senior apartments in the area and solve the affordable senior housing problem."

*Consumer Survey*

- An AARP Public Policy report found that most older adults will one day need LTSS and the options for meeting this need include family caregivers, private long-term care insurance, out-of-pocket spending and Medicaid. But the report concludes that about one third of people turning age 65 will have costs that exceed their ability to pay and will need to turn to Medicaid to help pay for LTSS.<sup>10</sup> The diverse range of services includes in-home care, adult day programs, home modifications and assistive technologies. Because nursing homes are the most expensive option, with the median price of a semi-private room in Seattle-Tacoma-Bellevue costing \$100,740<sup>11</sup>, the overall number of beds, residents and occupancy rate have all declined or remained static in the last ten years. The result is increasing demand for in-home services or assisted living residences, especially for those not Medicaid eligible.
- The need for home and community based long-term care can double or even triple the expenses of older adults. In 2015 the median cost of in-home Homemaker Services in the Seattle-Tacoma-Bellevue area is \$62,920 annually, and for a Home Health Aide, \$62,920 annually for those not eligible for any public funding.<sup>12</sup>
- In Bellevue, the number of beds in state-licensed assisted living facilities has remained about the same over the past two years despite growing need. In 2015 there are 127 licensed adult family homes in Bellevue, compared to 126 in 2013 and 2 nursing facilities, also the same as in 2013. Seventy percent of adult family homes accept Medicaid, which helps to pay the cost for low-income older adults.<sup>13</sup> These facilities are one of the options for frail elderly and disabled adults to remain in the community when living at home alone or with relatives is not possible due to mobility issues or cognitive difficulties such as Alzheimer's disease or other forms of dementia. As the number of "older elderly" residents (those 75+) continues to grow rapidly, these housing options may be in more demand.
- Elder and Adult Day Services (EADS) provides adult day health (ADH) services and respite care for frail elderly and adults with disabilities ages 18-100+ in Bellevue and at other sites in the Puget Sound area.
- Catholic Community Services Volunteer Chore Services (VCS) Program reports a steady increase in the demand for volunteer chore services especially for transportation to medical surgeries. Volunteer transportation is especially appropriate for frail elders and persons with disabilities who have limited mobility and have difficulty waiting for transportation (e.g. fixed routes or Access). As of April 2015 there were 430 people on the waiting list for chore services county-wide mostly due to the lack of volunteers that has reduced capacity.<sup>14</sup>
- Overlake Medical Center offers coordinated, comprehensive care for seniors through an innovative approach to primary health-care with a Senior Health Clinic located in Bellevue. The clinic staff emphasize prevention and wellness, and are specially trained to meet the health and psychosocial needs of seniors. The comprehensive team is comprised of: geriatric physicians;

clinical pharmacists providing oversight of prescription medicines and supplements in the elderly; anticoagulation clinic services; nurses with vast experience in taking care of elderly populations and nutritionists and physical, occupational and speech therapists located a short distance from the centers. Open to anyone 65 and older, the clinic accepts a variety of major insurances and most supplemental insurances. In addition to primary care services Overlake offers a number of free classes for older adults on topics including balance, nutrition, medications, dementia, diabetes, stroke and much more.<sup>15</sup>

## More Support for Family Caregivers

- It is estimated that 43.5 million adults in the U.S. provided care to children or adults with some form of limitations in performing daily activities, related either to mobility issues or to forms of dementia, such as Alzheimer's disease. The estimated prevalence of someone caring for an adult is 16.6% or 39.8 million Americans. Caregivers are predominately female (60%); they are, on average, 48 years of age, and about 85% provide care for a relative. Forty nine percent take care of a parent or parent-in-law. One in ten care for a spouse.<sup>16</sup>
- According to data from the State of Washington Department of Social and Health Services, there is an increasing trend of people with intellectual and developmental disabilities (I/DD) living longer, many of whom are still living with and being cared for by their families. In King County, there are 120 clients over age 40 that live with a parent or relative. In some cases these caregivers are in their 70's and 80's and are experiencing additional stress as they deal with their own aging issues and also the challenges of their family member with I/DD. Additional supports are needed for this population of caregivers.<sup>17</sup> (Note: for more information about this issue, see the People with Disabilities section in this report.)
- A study by the National Alliance on Caregiving (NAC) and Evercare Healthcare

calculated that the unpaid services family caregivers provide in the U.S. have an estimated economic value of \$375 billion annually; family caregivers help delay or prevent the use of costly nursing homes by caring for adults with serious illnesses, disabilities or chronic conditions.<sup>18</sup> In Washington State, there are more than 600,000 family caregivers, providing over 611,900,000 hours of care annually, valued at over \$5.4 billion.<sup>19</sup>

"The husband of one of our clients who has dementia missed so much work taking care of her that he eventually lost his job. Now he is on unemployment but is having trouble being able to look for another job due to her needs."  
*Bellevue Fire Cares MSW Intern, Community Conversation*

- Caregiving can take a toll on the emotional, physical and economic health of the caregiver. A recent survey found that the total wage, social security, and private pension losses due to caregiving could range from \$283,716 (for men) to \$324,044 (for women), an average of \$303,880. When this average is multiplied by the 9.7 million people over age 50 caring for their parents, the amount lost is nearly \$3 trillion.<sup>20</sup> Another study found that the longer a caregiver has been providing care, the more likely she or he is to report fair or poor health (23%), and 3 in 10 caregivers consider their caregiving situation to be stressful.<sup>21</sup>
- A new model of providing support under one roof to improve access to family caregivers as well as consumers are Community Living Connections Aging and Disability Resource Networks (CLC-ADRN) funded through Seattle-King County Aging and Disability Services. There are "hubs" created to cover East, South and Seattle/North King County. Crisis Clinic/2-1-1 will be the central access point. These hubs began operations in fall 2015.<sup>22</sup>

## Increased Racial and Ethnic Diversity

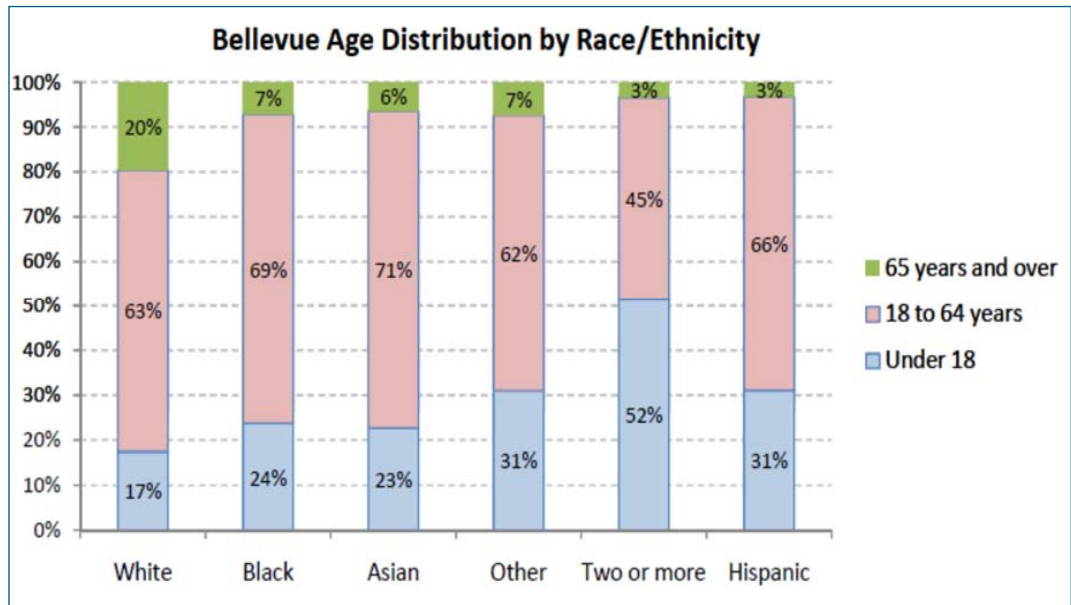
- People of color will make up an increasing proportion of the older adult population as

Americans reach retirement age. This trend is expected to continue in the foreseeable future. In King County in 1990, persons of color represented less than 10% of the county's 60+ population but this increased to 23% in 2009-2013, a 4% increase since 2011. According to the 2011-2013 ACS, in King County the percentage of Asians 60 and older was 13%, African American 4%, Multi-Racial 2%, Pacific Islanders 0.3%, and Native Americans 1%.<sup>23</sup>

- As indicated in Figure 3, data from the 2010 Census reveals that age distribution in Bellevue is different for different racial and ethnic groups. Among White residents, the largest percentage by age (63%) is 18-64 years old, while amongst the Asian population 71% are 18-64 years old. Amongst the 65 year and older population of Bellevue, the largest racial groups are White (20%), Black (7%), Asian (6%), and Other (7%). Over 19% of Bellevue residents age 65 and over speak a language other than English at home, and 13.3% speak English less than "very well". The effects of a diverse older adult population in Bellevue continue

to have an impact on service needs and delivery and will increase in coming years.<sup>24</sup>

- According to the 2010 Census, there were an estimated 2,173 Asian residents age 65 and older living in Bellevue (12.7%). This is the next largest racial group represented after Caucasian (83.3%). Hispanics make up 1.6% and Blacks 1.1% of the population, as shown in Figure 4.<sup>25</sup>
- Two growing ethnic/cultural groups are immigrants from India and from Muslim countries, many of them older adults who have come here to visit or live with their adult children. Members of these groups report similar needs for health care, transportation, access to cultural events and information about services in their native languages.<sup>26</sup>



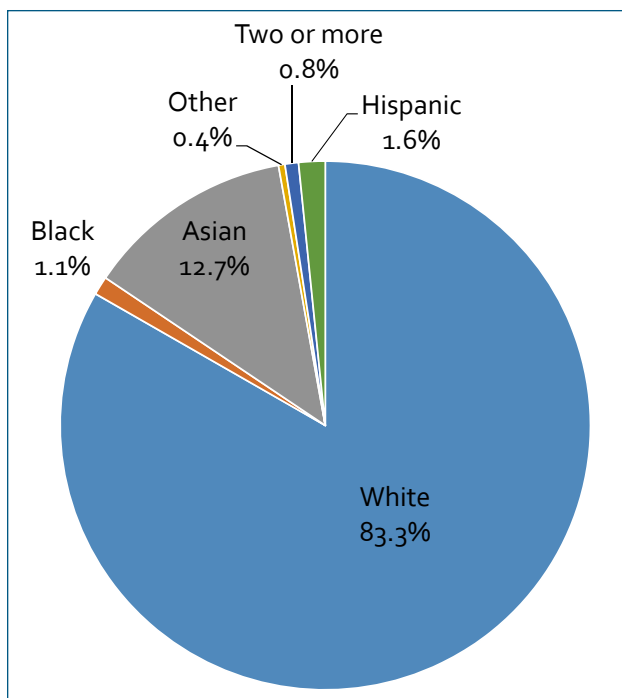
**Figure 3 Bellevue Total Population Distribution by Age/Race/Ethnicity**  
**Source: U.S. Census Bureau, 2010 Census**

"We apologize if sometimes we don't know the cultural ways to behave here. Sometimes we talk too loud and drink the coffee at the coffee bar without paying. We did not know about these customs. Could there be some American volunteers who can help those new to this country?"

*Chinese Information and Service Center  
Chinese Elders Group Member, Community Conversation*

## Economic Status and Employment

- In Washington State, a 2011 study determined that elders cannot meet their basic living expenses if they live at the federal poverty level or the level of the average Social Security benefit. This is true for elders statewide, whether they rent or own a home. As shown in Figure 5 the Elder Economic Security Standard Index for King County indicates that in 2010, at minimum, a person aged 65 or older renting a one



**Figure 4**  
**Race/Ethnicity of Bellevue's Population 65 years and older**

**Source: U.S. Census Bureau, 2010 Census**

bedroom apartment would need an income of about \$23,256 annually; however, an average Social Security annual benefit is \$15,417. Without other savings or assets, this person could not make ends meet without other supports such as rent subsidies or assistance in covering supplemental health care costs.<sup>27</sup>

Given the rising costs of housing and other basic needs since the study was done, the income needed would most likely be even higher now.

- According to AARP, about 50% of older

adults rely on Social Security for about half of their income, and about a quarter depend on it for at least 90% of their income. In October 2015 the Social Security Administration announced that 65 million recipients would not see a cost of living increase in 2016 because a measure of consumer prices fell 0.6% in the 12 months ending in September as a result of lower gasoline prices. This could present a challenge for many older adults like the 30% of Medicare Part B beneficiaries whose monthly premiums will rise 52%. Other costs, like housing, rose 44% and heating oil rose 159% since 2000. Some advocates believe that to cope with higher costs, some retirees on limited budgets may delay doctor visits, do without some prescription drugs and start to visit food banks.<sup>28</sup>

- In 2011 only 10% of all private sector establishments provided defined benefit plans covering 18% of private industry

The Elder Economic Security Standard Index for King County, 2010 Monthly Expenses for Selected Household Types						
Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$600	\$876	\$1,617	\$600	\$876	\$1,617
Food	\$232	\$232	\$232	\$425	\$425	\$425
Transportation	\$197	\$197	\$197	\$309	\$309	\$309
Health Care (Good Health)	\$356	\$356	\$356	\$712	\$712	\$712
Miscellaneous	\$277	\$277	\$277	\$409	\$409	\$409
<b>Elder Index Per Month</b>	<b>\$1,662</b>	<b>\$1,938</b>	<b>\$2,679</b>	<b>\$2,455</b>	<b>\$2,731</b>	<b>\$3,472</b>
<b>Elder Index Per Year</b>	<b>\$19,944</b>	<b>\$23,256</b>	<b>\$32,148</b>	<b>\$29,460</b>	<b>\$32,772</b>	<b>\$41,664</b>

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2010 (DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2010	\$8,088	\$12,132
Average County Social Security Benefit 2010	\$15,417	\$25,085

**Source: The Elder Economic Security Standard Index for Washington, 2011.**

**Figure 5**

employees. Defined benefit retirement plans, which pay out a specified amount at retirement and offer more security than defined contribution plans that are more sensitive to the volatile stock market. In 1988, nearly 57% of wage and salary workers had defined benefit plans; by 2006, only 31% had defined benefits. However, 78% of federal, state and local employees still have defined benefit plans.<sup>29</sup> This, in addition to the downturn in the housing market, higher health care costs and the higher cost of living, means more older adults could face poverty, even if they delay retirement and try to remain in the workforce longer.

- Given the current economy and the increase in defined-contribution plans replacing traditional retirement plans, the percentage of people aged 65-74 in the workforce is increasing. This group's labor force participation increased markedly in recent years; in 2002 an average of 20.4% of people in this age group were in the labor force, up from 16.3% in 1992. In 2012 the rate was 26.8%. Projections are that by 2022 31.9% will be in the labor force. The rate for people 75 years and older is also projected to increase, from 7.6% in 2012 to 10.5% in 2022.<sup>30</sup>
- Nationally the unemployment rate for persons aged 55 years and older increased sharply at the beginning of the recession in December 2007. The unemployment rate for this age group was at a record high level of 7.2% in 2009. In April 2011, the rate dropped to 6.5%, which may partially be attributed to the increase in the population aged 55 and older rather than an increase in jobs. In July 2012, the rate dropped slightly to 6.1%, and in July 2013 dropped to 5%, with more women in the workforce than men in this age group. The rate continued to fall in 2014 (4.4%) and 2015 (3.6%) for the same time period.<sup>31</sup> Older workers typically face a longer search for a new job than younger workers – 49 weeks compared with 32.9 weeks for the younger unemployed in July 2013. A recent study by AARP found that older job seekers are disproportionally represented amongst the long term unemployed. For example in March 2013 they were 24% of the unemployed and 31% of the long-term unemployed. This can have far reaching consequences for people 65 and older: in addition to impacts on their current budgets, it can result in older adults taking early, reduced Social Security benefits, depleting their retirement accounts sooner, and may leave them unprepared for a long retirement, the study concludes.<sup>32</sup>
- In King County, 48% of men and 37% of women age 55 and older were employed (full and part time) in 2009-2013.<sup>33</sup>
- According to data from the U.S. Census Bureau's American Community Survey, about 5.7% of older adults in Bellevue age 65 and over had incomes below the Federal Poverty Level in 2011-2013, which was not statistically different from the estimate of 6.9% in 2008-2010.<sup>34</sup> Although this percentage is relatively low compared to the U.S. (10%) and King County (9.0%), it still impacts a very vulnerable population and increases the need for human services for this group. Further, there are significant disparities in poverty rates among ethnic groups in King County; according to data from the 2009-2013 ACS, 18% of African American older adults 60 + live in poverty, 17% of Asians, 17% of Hispanics and only 7% of Caucasians.<sup>35</sup>
- One indicator of low-income status is eligibility for the City's Utility Tax Rebate and Rate Reduction Programs. The number of older adults and people with disabilities (counted together, as some older adults also have disabilities) that take advantage of these programs have been increasing steadily since 1991 for the Utilities Rate Relief Program and 1997 when the Tax Rebate Program began. In 2014, the rate seems to be slowing, as there were 1,208 participants in the Utility Rate Relief Program and 1,221 participants in the Tax Rebate Program, very similar to 2012 and 2013.<sup>36</sup>
- In 2014 roughly 1 in 4 people that utilized the Bellevue Hopelink Center Food Bank were ages 55 and over, similar to 2012 and 2013. However in the last few years, Hopelink has had a slight increase in the actual number of Bellevue residents that are 55 years and older who receive services from Hopelink's Food Programs. As shown in Figure 6, in 2012, the number of people age

55 and over that utilized the food bank was 754, making up 22% of the total population served. In 2013 the number of older adults using the food bank was 747, or 25% of the total served. In 2014, the number of older adults using the food bank was 852, 23% of the total clients served. The largest numbers of food bank clients who are age 55 and over are born in Eastern European nations such as Russia, accounting for 42% of the older adults using the food bank. U.S. born older adults accounted for 24% in

increasing, indicating that while funding has remained relatively flat the need for home-delivered meals is continuing to grow. Between 2013-2014 the program saw a 3% increase in clients served, and a 5.5% increase in the total meals delivered. As of July 2015, the program is projecting to deliver almost 35,000 more meals for the year than funding is allocated for. Staff report that at this point MOW has not implemented a wait list, and it is not clear if it will need to do so later in the year.<sup>38</sup>

Participation of Older Adults in the Hopelink Food Bank by Limited English Proficiency and Country of Origin		
Fiscal Year/Calendar Year	Number (percent)	Number (percent)
Hopelink Bellevue Center Food Bank Clients Age 55 and Over		
FY2010	740 (16%)	
FY2011	753 (19%)	
FY2012	754 (22%)	
FY2013	747 (25%)	
CY2014	852 (23%)	
Country of Origin	Eastern Europe	US Born
FY2010	363 (42%)	121 (17%)
FY2011	319 (42%)	129 (17%)
FY2012	337 (45%)	128 (17%)
FY2013	362 (48%)	136 (18%)
CY2014	361 (42%)	202 (24%)
Limited English Proficiency (LEP)	LEP-Need Interpreter/Translator	
FY2010	347 (47%)	
FY2011	347 (46%)	
FY2012	471 (62%)	
FY2013	480 (64%)	
CY2014	524 (61%)	
FY - Fiscal years listed began July 1 <sup>st</sup> and end June 30 <sup>th</sup> of the listed year (2013 consists of July 1 <sup>st</sup> 2012-June 30 <sup>th</sup> , 2013) CY – Calendar years listed began Jan 1 <sup>st</sup> and end Dec 31 <sup>st</sup> of the listed year (2014 consists of Jan 1, 2014 – Dec 31, 2014) Due to reporting changes, calendar year demographics were available. As these are still 12-month periods, they are reasonable to make a comparison. Source Hopelink, August 2015		

**Figure 6**

2014. The number of Bellevue clients with Limited English Proficiency (LEP) who need an interpreter has continued to be similar to 2012 and 2013 at over 60%.<sup>37</sup>
- Since 2012, the total number of clients and meals served at Senior Services Meals on Wheels program (MOW) has been steadily

## Health Care and Health Promotion

- Increasing physical activity, improving nutrition, reducing alcohol consumption, utilizing health screenings, having regular mammograms, and immunizations-all can help to prevent and/or manage

chronic conditions and reduce disabilities as people age. As noted in the 2016-2019 Area Plan on Aging, low-cost, high quality, comprehensive evidence based health promotion programs for older adults at local community locations support and/or improve health. This approach also fits into the one of the Area Plan goals of delaying Medicaid-funded long-term care supports and services by encouraging health promotion and disease prevention, including reducing the incidence of falls and increasing awareness about Alzheimer's disease and dementia.<sup>39</sup> There are many efforts countywide dedicated to help older adults live longer, healthier lives. For example, the Healthy Aging Partnership, a coalition of agencies working on healthy aging issues, sponsors a website, an information phone line through Senior Services of King County, and trainings on health and fitness throughout the county. Programs are offered through the City of Bellevue Parks & Community Services Department, such as physical activity classes, fall prevention, nutrition, health screenings, and health workshops. Overlake Hospital Medical Center sponsors a program called "Walk for Life" that meets three times a week at Bellevue Square; the goal is to provide a safe, low-impact way to exercise and meet new friends. Evergreen Hospital Medical Center also sponsors health classes for older adults.

- Medicare is a health insurance program for people aged 65 and older, and some people under age 65 with certain disabilities. One ongoing issue is the low Medicare reimbursement rates that continue to limit the number of older adults some doctors will serve. Dental care is not covered under Medicare, so some low-and moderate-income older adults postpone routine care until problems occur. Lack of dental care can result in a number of other health issues, including tooth loss, gum disease and mouth cancers. A recent study found that nearly 23% of older adults 65-74 years old have severe gum disease.<sup>40</sup> Other services that older adults report being unaffordable is eye care and hearing aids because only limited services are covered by Medicare.

(Note: For more information about this issue, please see Goal #4 in this report).

- New health care reform laws have significant impact on chronic care management and long term care services and supports provided through Seattle King County Aging and Disability Services. Two areas outlined in the updated ADS Area Plan under service integration and systems coordination are continuing to work with community partners to help support person-centered planning and help integrate services and supports, and actively participate in the King County Accountable Communities of Health initiative.<sup>41</sup>
- With the current age wave, the population of people with dementia is increasing, but services and supports are not keeping up. It is estimated that in Washington State, and estimated 110,000 have Alzheimer's disease or related dementia. The Washington Department of Social and Health Services estimates that between 2010 and 2040, there will be a 181% increase in the number of Washington residents aged 65 and older with Alzheimer's Dementia. As a result, in 2014 Governor Inslee signed Senate Bill 6124 which provides legislative authorization to develop a State Plan to Address Alzheimer's Disease for Washington State. In November and December 2014 the Working Group solicited input from the public and over 2,250 people responded. Amongst the findings, five critical issues were identified by respondents: increase home care supports, provide family caregiver education and support, provide financial help with care costs, increase residential services, and continue to support research on prevention. The entire report and findings are to be submitted to the Governor and Legislature by January 1, 2016.<sup>42</sup>

## Disability and Health Issues

- Although the average life span is increasing many older adults' quality of life is affected by disability or activity limitations. Of older adults in King County age 60 and older, 38% have disabilities according to the Behavioral Risk Factor Surveillance Survey estimates. Data shows that, not surpris-

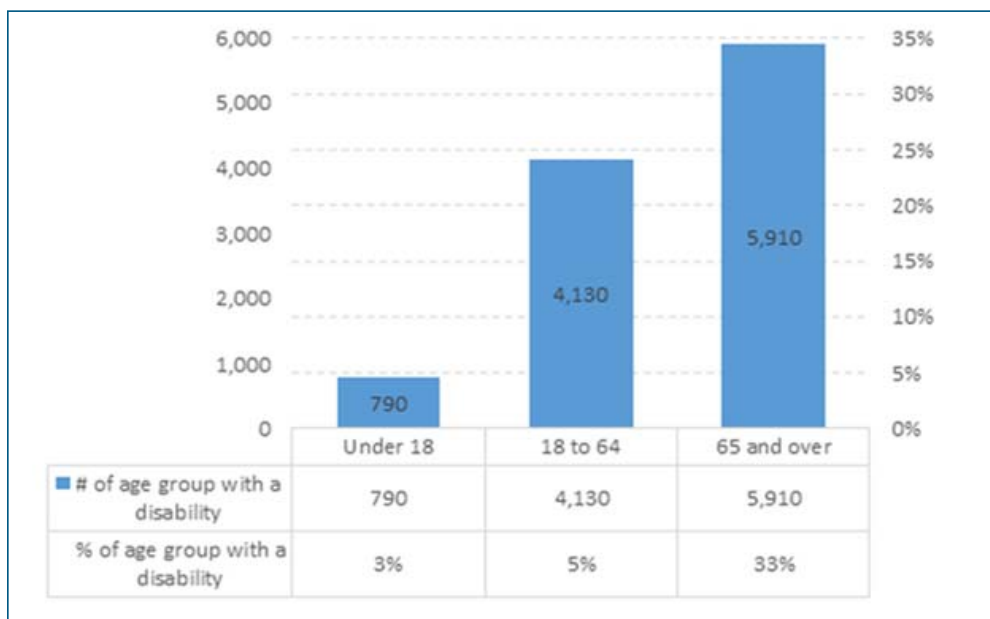
ingly, disabilities increase with poverty. In King County, for example, 51% of people age 60 and older who live in poverty have physical disabilities.<sup>43</sup> In Bellevue, estimates from the 2009-2013 ACS also demonstrate the likelihood that having a disability increases with age, as shown in Figure 7.<sup>44</sup> The impact of an increased number of older adults with disabilities, including mental illness, is already being noted by human service providers, and will likely increase as does that population.

- According to the National Center for Health Statistics nearly 50 million (17%) Americans have some degree of hearing loss. Estimates are that 18% of American adults 45-64 years old, 30% of adults 65-74 years old, and 47% of adults 75 years old or older have some kind of hearing loss. This issue will become even more prevalent with the oncoming age wave. A technology to assist people who are hard of hearing is called “Looping”. Looping is a loop that circles the walls within a room and is connected to the sound system which in turns is amplified in a person’s hearing aid by flipping the t-switch. This technology greatly improves the ability of a person with hearing loss to hear in large spaces such as auditoriums or meeting rooms. Looping has been used extensively in

Europe for years but is only now becoming widely known in the U.S.<sup>45</sup>

- According to a report by the U.S. Substance Abuse and Mental Health Services Administration (SAMHSA), the number of older adults with mental illnesses is expected to double in the next 30 years. Mental illnesses have a significant impact on the health and functioning of older people and are associated with increased health care use and higher costs. One outcome of severe depression is suicide. Even though older adults only represent about 13% of the population in the U.S., they account for 18% of all suicide deaths. Older adults are at risk of developing both depression and alcohol dependence for perhaps the first time in their lives.<sup>46</sup> In King County over a five-year period 20% of suicides were committed by people over age 60 who made up 15% of the population during that period.<sup>47</sup>
- Certain groups of older adults are more at risk for mental illness than others. These include widows or widowers, older men, white males 85 years and older, those who experience strokes, dementia, or other chronic conditions, and people living alone.<sup>48</sup> In Bellevue, 2010 Census data revealed increased numbers of older adults in some of these risk categories; for example, 25% of single-person households are older

**Bellevue Residents with Disabilities by Age**



**Figure 7**

**Source: 2009-2013 American Community Survey**

adults, compared to less than 10% of single-person households under 65 years of age. However, the percentage of older adults living alone in Bellevue is lower than in the nation, state, county and neighboring jurisdictions, where 27 to nearly 38 percent of older adults live alone.<sup>49</sup>

- A recent study found that due to the population size and high substance abuse rate of baby boomers, the number of adults 50 and older

with substance abuse disorder is expected to double from 2.8 million to 5.7 million in 2020. Recommendations include increasing resources for prevention and treatment.<sup>50</sup>

- In King County, Geriatric Crisis Services are provided through the Geriatric Regional Assessment Team (GRAT) located at Evergreen Healthcare, which consists of geriatric mental health specialists, chemical dependency professionals, social workers, a nurse, an on-call occupational therapist and a psychiatrist. GRAT works collaboratively to provide in-home mental, substance abuse, medical, psychosocial and functional assessments for people age 60 and older that meet the criteria for eligibility. It also provides up to 6 sessions of in-home therapy for depressed and overburdened caregivers.<sup>51</sup> Another resource is the IM-PACT model in which a mental health professional is co-located in a primary care setting to develop and administer treatment for depression and PEARLS, a series of in-home sessions with a social worker also targeting depression. Both of these are funded through the King County Mental Illness and Drug Dependency sales tax.<sup>52</sup>

“Older Adults remain the most under-served and inappropriately served population in mental health services.”

*Washington State Department of Social and Health Services*

- Research shows that a person’s age and disability may increase the incidence of abuse including neglect and financial exploitation. There has been recently more focus on Elder Justice coordination regarding Elder Abuse nationally, statewide and in King County. The King County Prosecuting Attorney’s office coordinates a grant awarded in 2012 to provide additional advocacy and case management to victims and to provide training to providers and first responders to know how to identify elder abuse. There is also a multi-disciplinary countywide Elder Abuse Council that meets monthly to coordinate efforts to address elder abuse. Seattle King County Aging and Disability Services also provides funding for an Elder Abuse Survivor Advocate who served 81 older

adults in 2014.<sup>53</sup> (Note: For more information about this topic, please see Goal #3 in this report.)

## Transportation

- According to *Transportation for America*, an advocacy coalition, by 2015 more than 15.5 million Americans 65 and older will live in communities where public transportation service is poor to non-existent. At the same time, older adults use of public transportation increased by 40% between 2001-2009. A recent survey found that 20% of older adults 65 and older don’t drive. Since being mobile is the key to independence, and many older adults are giving up their cars due to economics or disabilities, there is a major effort underway nationwide to find alternative ways for older adults to get around in face of the lack of other options.<sup>54</sup>
- Estimates from the 2009-2011 ACS revealed that households headed by an older adult in Bellevue are less likely to have a vehicle than are households headed by people 35 to 64 years old. About 8% of people 65 and older stated they did not have a vehicle, compared to about 4% of people 35 to 64 years old. However, young adults 15 to 34 years old were even less likely to have a vehicle with 12% stating they did not have access to a vehicle in 2009-2011.<sup>55</sup> Making the decision to stop driving either for health or financial reasons can have an impact on the number of older adults who need other forms of transportation in order to meet their basic needs such as doctor visits, shopping, and for recreation.
- In response to the growing need for better transportation options for older adults on the Eastside, representatives from Hopelink, Sound Transit, United Way of King County, King County Metro, Seattle/King County Aging and Disability Services, the City of Bellevue Human Services, and Bellevue Network on Aging created a coalition in 2006 to improve access. The Eastside Easy Rider Collaborative (EERC) has identified creative and cost effective ways to assist older adults to improve their quality of life through increased mobility. In 2015 the group again helped secure funding from

the Federal Transit Administration through Puget Sound Regional Council to continue the position of a Mobility Coordinator that is administered through Hopelink. Each year, more partners from throughout rural and urban East King County have become new members, including Sno-Valley Transportation and King County Veterans Advisory Board. Other activities relevant to older adults include developing a “cook-book” on how to add benches to areas to promote walking and using fixed route transportation, and sponsoring “ORCA to Go” events at East King County community centers to provide access to ORCA passes.

- In King County, Americans with Disability Act (ADA) paratransit services are provided by Metro’s Access Transportation. Access Transportation provides public transit for people with disabilities who are unable to ride a bus or travel to a bus stop due to limitations of a disability. The service is comparable to bus service: a shared ride service that operates during the same days and hours as bus service in the area. Just like for the general public, transit is not always the best transportation choice for people with disabilities. Alternatives that meet the needs of seniors and people with disabilities, such as volunteers who use their own cars, vans to bring people from their homes to fixed route bus stops, creating shuttle routes or helping people learn how to ride fixed bus routes, is critical.
- In 2014 Senior Services Volunteer Transportation Program, which provides rides to medical appointments for seniors, provided 536,670 miles and 34,340 one-way trips to King County older adults. In Bellevue, trips and miles in 2014 were 24,023 miles a 25% increase compared to 2012 and 1,897 one-way trips a 26% increase compared to 2012. Miles and trips increased from previous years as more and more seniors turn to the program for help. However, staff continue to regularly turn away eligible older adults who need rides because they do not have enough volunteer drivers to meet service demand. Volunteer recruitment remains a high priority for the program, but recruitment is more challenging than in the past due to traffic congestion, tolls on

the 520 Bridge, high gas prices and people working longer due to the economic recession.<sup>56</sup>

- In King County, 26% of residents 65 and older report using public transportation to get to and from their neighborhoods, slightly higher than residents compared to the same group nationally.<sup>57</sup>

## Need for Affordable and Accessible Housing

- In a recent report commissioned by a collaboration of five public agencies, including housing authorities, King County and the City of Seattle, the need for affordable housing for the growing “tidal wave” of older adults was found to greatly surpass the supply. It is estimated that more than 900 additional units per year will be needed in King County until 2025, at which time the percentage of people age 65 and older will double to 23% of the population.<sup>58</sup>
- Housing affordability is defined as paying 30% or less of one’s income for housing. According to estimates from the 2011-2013 ACS, over 61% of older adult renters living in Bellevue paid 30% or more of their income for housing compared to 37% of overall households. In contrast, less than a third of older adult homeowners paid 30% or more of their incomes on housing. This has increased since 2012.<sup>59</sup> In King County as a whole, the proportion of renters who pay more than 30% of their income on housing grew 5.5% from 2008 to 2010 (58% to 63%); for King County owners, the increase was less, at 2% (32% to 34%).<sup>60</sup>
- Reports are increasing of more older adults represented among those who are homeless in shelters or living in their cars, although it is difficult to determine an exact number. Staff from the Crisis Clinic of King County found that almost 10% of the 105,000 calls they received in 2014 were from older adults in search of basic human services including rent assistance and protection from eviction, a 13% increase compared to 2012.<sup>61</sup> The Sophia Way is a day center, shelter and housing program for single homeless women serving East King County. The shelter is located at St. Luke’s Lutheran

Church and operates from 7am to 7pm. The Sophia Way provides overnight shelter and aids clients in seeking housing through case management designed to journey with women on their path from homelessness to stable independent living. Life Skills, a Companion Program, Financial and Educational Coaching, access to dental care and a wide variety of programming are offered to women. In 2014 at the Eastside Emergency Winter Shelter, 15% (68) of the 454 women served were aged 50 or older. In 2014 at Sophia's Place, 67% (45) of the 67 women served in the shelter were aged 50 or older, and at the Day Center, 26.6% (86) of the 323 women served were aged 50 or older.<sup>62</sup> At the Congregations for the Homeless men's year round shelter on the Eastside in 2014, 28 of 136 men served in 2014 (20%) were aged 55 or older. In the Eastside Winter Shelter in 2014, of the 449 men serviced, 45 of them were aged 55 or older (10%) In the men's day center, opened in December 2012, 329 men served and 45 of them (14%) were 55 or older.<sup>63</sup>

- Reverse mortgages are becoming popular among older adults who are cash poor but have substantial equity in their homes. Homeowners 62 years and older can apply for a FHA backed mortgage and receive a lump sum, periodic payments, or a line of credit to use for living expenses. Homeowners must still pay property taxes and insurance, however. Nationally, the number of reverse mortgages grew from 157 in 1990 to 112,000 in 2008. The number fell in 2010 to 72,746, which some analysts attribute to lower home values. This number decreased again in 2012 to 54,591 as a result of the financial crisis. Due to an increasing number of foreclosures on homes with reverse mortgages, new federal legislation in October 2013 placed limits on the amount that can be taken out and the amount of equity that they will retain. In 2015 rules were further tightened to reduce the number of defaults: in 2012 one out of ten outstanding loans were in technical default. These new rules could make it more difficult for homeowners who want a reverse loan to meet the criteria.<sup>64</sup>

- In Bellevue, there is some affordable housing below market rate that is available to individuals and families that meet income guidelines. For example, a household cannot have an income greater than \$35,840 (50% of the median income for King County in 2015 as determined by the federal government) to be eligible for a one-bedroom unit. The subsidized cost of the unit in this case would be \$896/month. In Bellevue, there are only 307 affordable (below market) rental units specifically for low-income older adults, slightly less than the number available two years ago.<sup>65</sup> However, Senior Housing Assistance Group (SHAG) announced a new senior housing building with 185 units will be built in the Crossroads Mall to break ground in 2015 or early 2016 that will include some units set aside for those earning 50% or less of the median income, and half of the units will be dedicated for those making 80% or less of median.<sup>66</sup>
- Universal Design (UD) is the design of products and environments to be usable by all people, to the greatest extent possible, without the need for adaptation or specialized design. This philosophy is beginning to impact the way new housing units are designed and built to enable older adults the maximum mobility in their homes, as well as people with disabilities and families with young children. Housing using universal design elements, such as grab bars and low kitchen counters, can assist older adults in staying in their homes longer, without having to move if they develop mobility challenges. The Northwest Universal Design Coalition advocates for these elements to be included in public planning such as streetscapes, sidewalks, transit and walking trails.
- The need for help with the costs of minor and major home repairs was identified by a number of older adults in the phone/online survey in 2015. The City of Bellevue Major Home Repair Program serves between 35-40 low and moderate income households annually and the Minor Home Repair Program, provided by Senior Services, provides about 35 households with smaller repairs annually. In both programs,

over 80% of clients are age 65 or older. Staff from the City of Bellevue Fire Department also can install grab bars and help older adults assess their homes for potential hazards that would cause them to trip and fall. The trend toward older adults “aging in place” particularly during the economic downturn has made it critical that low-cost options for health and safety repairs are available. This type of assistance increases the well-being of older adult homeowners, and also maintains the high quality appearance of Bellevue neighborhoods.

## Grandparents Raising Grandchildren

- The 2000 Census was the first to ask about grandparents responsible for raising grandchildren. The main reasons cited for grandparents taking on this role are substance abuse by parents, incarceration, abuse, and teen pregnancy. Nationally, in 2010 6.6 million children under 18 are living in grandparent-headed households, a 46% increase compared to 2000.<sup>67</sup> In Washington State, 35,761 individuals are the primary caregivers raising their grandchildren living with them with neither parent present.<sup>68</sup> In King County, about 7,000 individuals and in Bellevue, 180 individuals identified themselves as parenting grandchildren during 2010-2012.<sup>69</sup> If this trend continues, there may be increased need for resources - including financial, legal and social support - for these older adults.
- Since 2001, Seattle/King County Aging and Disability Services have provided funding through the Federal Older Americans Act to agencies throughout the county to provide what is called “Kinship Care Support” for grandparents. In addition, the State biennial budget in 2011 began to provide additional discretionary funds to several Kinship Care groups in the East and South King County. These funds provide many services such as counseling and scholarships for camp and activities that many grandparents cannot afford for their grandchildren. In 2004, Senior Services began the Kinship Navigator Program at several sites to provide linkages for families

with community resources, to help them establish stability to keep the children out of foster care. Encompass, a non-profit human service agency located in the Snoqualmie Valley, provides one such program called Kinship Care that serves 30 families in East King County annually including some Bellevue residents. They offer quarterly outings and 1-1 support, consultation, and home or office visits. Some of the frequently requested services are for their grandchildren, such as beds, clothing, school supplies and funds for classes. A new group is now in Bellevue as well, held at Sound Mental Health.

## Gay, Bisexual, Lesbian and Transgender Older Adults

As the older adult population becomes more diverse, the number of gay, bisexual, lesbian and transgender (GBLT) older adults is also expected to grow, according to the 2016-2019 Area Plan on Aging published by the City of Seattle for Seattle and King County. This plan estimates that 2.4 million (2.4%) of adults in the U.S. age 50 and over identify as GBLT; in King County, it is estimated that about 2% identify as GBLT, and this is expected to double in the coming decades. Some of the issues encountered by this population include expanded resources such as more opportunities for social support as many GBLT older adults do not have children who can help with their care as they age and discrimination due to their gender identities. Older adults in the GBLT community also voiced the need for more training for providers who work with older adults receive training on working with GBLT older adults and a better access to service and supports.<sup>70</sup>

## Community Perceptions

- City of Bellevue Code Enforcement officers report that they see more older adults who need help maintaining their homes, with a particular problem occurring with hoarding issues.
- In the 2015 Human Services phone/online survey, respondents who were older adults had lower number of problems in their households compared to respondents under age 34. However, the older the respon-

dent, the more community problems they rated as major or moderate. For example, residents age 55 and older rated an average of 9.8 potential problems as major or moderate in their community, significantly more than residents age 18-34 (6.2) or 35-54 (7.9). When asked to rate on a scale of 1 to 10 how the community supports the needs of older adults, the average rating was 6.9, about the same as in 2013 when it was rated 7.1.

- In the Focus on the Future Forum held in 2015 in Bellevue as part of the Seattle/King County Area Plan on Aging Update, participants prioritized housing, income/financial assistance and socialization as the top three issues facing older adults in the county. In an online survey distributed broadly in King County as part of ADS community outreach and engagement in 2014, the top three needs of older adults were housing, health and wellness, and transportation.
- Key informants from the Muslim, Chinese, Japanese and East Indian communities in Bellevue said that older adults in those communities often experience isolation and depression as they adjust to this new culture, and need more opportunities to be active and socialize in the community. Some are here to care for their grandchildren while their sons and daughters work. Many lack the time or transportation to access conversational English classes. A program new to Bellevue, Kokoro Kai, run by Nikkei Concerns, provides a social outlet for older, fragile adults a few hours a week, and also a break for caregivers. The program staff are bilingual in Japanese and English.
- A recurring theme throughout the community engagement activities with older adults is lack of transportation options. Increasingly older adults rely on public transportation or volunteer driver programs to get to needed appointments, going to the grocery store, or participate in social events to decrease isolation.
- Goodwill Industries job training staff stated that they are seeing a number of older adults looking for jobs. The biggest challenges for this population of job seekers is lack of computer skills, difficulty with social networking and lack of confidence due to experiences with what they perceive as ageism in the hiring process as they compete for jobs with younger people.<sup>71</sup> The YWCA in Redmond has a similar program and is seeing similar trends. About one-third of their clients are adults over age 40 years old.<sup>72</sup>
- Staff from Bellevue College report that the biggest challenges they find in working with older adults who are students are helping them find affordable housing and food.
- Members of the Bellevue Network on Aging identified a number of issues that they believe should be addressed for older adults in Bellevue. These include: the need for home providers for frail older adults so they can remain in their homes, improving transportation options for those who can no longer drive, support for people with memory loss and their caregivers, affordable housing, changes to Medicare rules, and safeguards for older adults related to elder abuse including scams and financial abuse.
- Staff from the Bellevue Fire Department identified the need for a central point of contact within the city to help coordinate their response to the growing needs of residents, many of whom are older adults, who frequently called 9-1-1 for assistance. Staff encountered isolated older adults, many with mental or physical disabilities, who were only marginally able to care for themselves or their homes without help. In response to that need, in 2012 the Department created “Bellevue Fire Cares” which provides an online system for fire and police to refer residents, who receive follow up phone calls and in-home visits to assess the situation and provide resources. The program oversight is provided by a person with a Masters of Social Work degree who works with Masters of Social Work interns to provide the services. Of the 84 people who received services in 2014, 89% were over age 50. After intervention by a Cares worker, there was a 76% decrease in subsequent calls for 9-1-1 from those individuals. Needs identified by these interns that pertain to older adults include support

for caregivers who frequently become ill themselves due to the stress of caregiving, services for people who fall outside of eligibility guidelines (e.g. slightly over income), and affordable durable medical equipment.

## Implications for Action

- The lingering effects of the economic downturn are still keenly felt by many older adults. More older adults will likely delay their retirement and work beyond the traditional retirement age of 65, primarily because they can't afford to retire. More support for older adults to find employment may be needed, as well as training opportunities to gain skills in computers and using social media for job searching. Programs such as volunteer transportation and information and referral hubs, are critically needed to help bridge the gap.
- The demand for services for older adults from other countries newly settled here or long-time residents will likely continue to increase. These services include English and citizenship classes, culturally sensitive healthcare, and activities that will utilize their talents and abilities to feel more included in their new culture.
- Coordinated transportation for older adults in the community is likely to become a major focus. Modes of transportation other than single-occupancy vehicles such as shuttles and buses will be increasingly important. Many older adults will give up owning their own vehicles and will need ways to get around to their jobs, to medical appointments, and to other activities essential to daily life.
- Providing support for family caregivers is critical. This is a wise economic investment given the enormous cost-savings to the Medicare, Medicaid and long-term care systems in addition to the positive impact on the disabled and older adult's quality of life. Providing information and resources such as affordable respite care, support groups for caregivers, and classes on planning for their disabled loved ones when they can no longer care for them can help provide some immediate resources to address their stress.
- A cooperative effort needs to continue that considers housing options for older adults to address the huge shortfall of affordable housing that is evident now, and will peak by 2025. Creative options are important to consider. These could include more low-income housing development for older adults, home sharing programs, Universal Design and zoning for Accessory Dwelling Units.
- Using technology to help improve the quality of life applies now more than ever for older adults. From Looping for those who are hard of hearing to assistive devices to help those with mobility issues, technology can become an integral part of the menu of resources from which older adults can select to help them lead rich, full lives.
- Dental, hearing and vision services, which are not covered by Medicare, will continue to be more in demand from older adults, and put increased pressure on community-based agencies to provide. Access to mental health counseling remains a critical gap for older adults; a system-wide expansion of service capacity for older adult behavioral health services, from prevention to in-patient treatment is needed. Under new health care reform rules, coordination of care and support for transitions will be even more important.
- Activities and community planning that build upon the tremendous knowledge and abilities of older adults is important to keeping this population socially and civically engaged. Older adults contribute much to their communities and promoting aging readiness in policies and practices will produce benefits to all.

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