

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. By 2050, one person in five will be 65 or older.¹ Older adults (in this chapter, defined as people 60 years and older) have diverse abilities, backgrounds 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 recession has created additional stress; those who thought they had planned well for their retirement instead struggle to provide for basic needs. Four in ten of older adults surveyed recently by AARP believe their standard of living in retirement will be worse than that of their parents.²

What’s Working?

- The 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 our community through advocacy, research and education. In 2010-2011, some of the Network’s projects included assisting with Community Conversations for the Needs Update, participating in the development of the Senior Housing Opportunities Project (SHOP) located on the A Regional Coalition for Housing (ARCH) website, and sponsoring a forum to educate state legislators about the key issues affecting older adults in the 2011 State Legislative session.
- Senior Services has taken the lead in organizing a number of forums throughout King County, “Aging Your Way,” to help people age 45 and older create a vision for

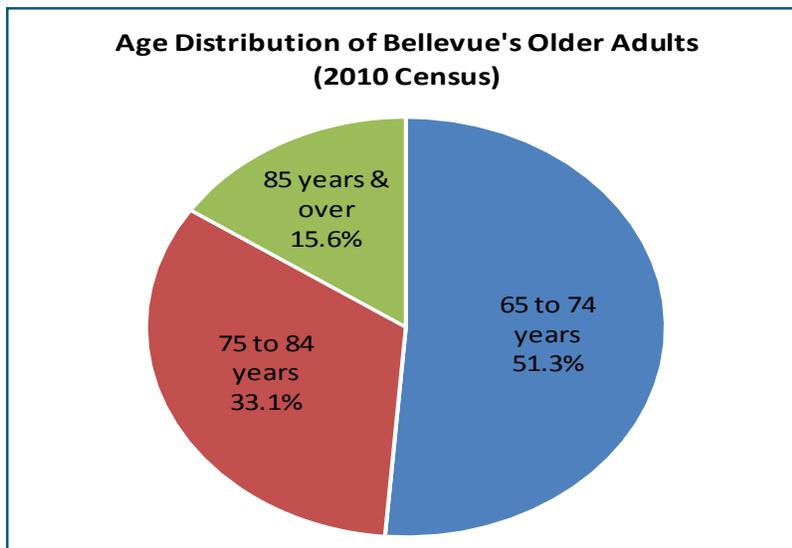
how their communities should look so that their physical, mental and social needs will be met as they age. At the one held in East King County in May 2011, some of the suggestions included more transportation and accessible housing options and the creation of plazas with parks, retail, services and housing surrounding them.

- SeniorNet of Puget Sound, located at Phantom Lake Elementary School in Bellevue, is an all-volunteer organization providing basic computer education to older adults age 50 and older, taught by older adults. Classes and free computer labs are available on a variety of topics, from social networking to developing spreadsheets.

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 by 2045 the population in the U.S. over age 65 will nearly triple to more than 79 million people, and older persons will make up more than 20.3% of the population. The number of people over age 85 will grow to 17 million, making up 4.4% of the population.
- In 2010, approximately 12.3% of Washington State’s population is 65 or older. 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%.³
- In 2010, 16.2% (312,624) of King County residents were 60 years or older. By 2025, this group will make up 23.4% of the total population. There are 77,878 adults over age 60 in East King County. The East Urban sub-region experienced the most growth in adults 60+ from 2000 to 2009 (39.1%).⁴
- In Bellevue, 13.9% of residents are 65 years of age or older. Within the group of

older adults, as the chart below 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%).⁵



- 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. There are currently 134 licensed adult family homes in Bellevue, compared to 126 in 2009, 11 boarding homes (compared to 10 in 2009), and 2 nursing facilities, the same as in 2009. Of the boarding homes, 2 (18%) accept Medicaid and 72% of adult family homes accept Medicaid, which helps to pay the cost for low-income older adults.⁹ These facilities are critical for frail elderly and disabled adults to remain in the community when living at home alone or with relatives is no longer an option. As the number of “older elderly” residents (those 75+) continues to grow rapidly, these housing options will be in more demand.

Service Trends Need for Long-Term Care

- People are living longer, and as a result, are more likely to need some type of long term care supports during their lifetimes. A recent 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.⁶ Many will use an increasingly diverse range of services to maintain their independence, including adult day programs, home modifications and assistive technologies. Because nursing homes are the most expensive option, costing \$82,000 or more annually in Washington State⁷, 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.
- The need for home and community based long-term care can double or even triple the expenses of older adults. Adding a low level of care for one person adds \$8,856/year to living costs; medium level adds \$23,504, and high level, \$38,640-\$48,624.⁸
- Elder and Adult Day Services (EADS) provides adult day health (ADH) services for frail elderly and adults with disabilities ages 18-100+ in Bellevue and at other sites in the Puget Sound area. Staff report that their clients are increasingly high need, medically, financially, medically and emotionally. During the 2009 State Legislative session, Medicaid funding for people with developmental disabilities to attend ADH was drastically cut by 70%; however, due to a lawsuit, the funding was temporarily restored. During the 2011 Legislative Session, there were no additional funding cuts, but providers are waiting to learn the outcome of the lawsuit which could reinstate the cuts in 2012.¹⁰
- Catholic Community Services Volunteer Chore Services Program reports a steady increase in the demand for volunteer chore services especially since changes in eligibility have been made at the State level and many no longer qualify for this service. The recession has affected older adults on fixed incomes who cannot pay for in-home services as their budgets are stretched to cover medical, food and other

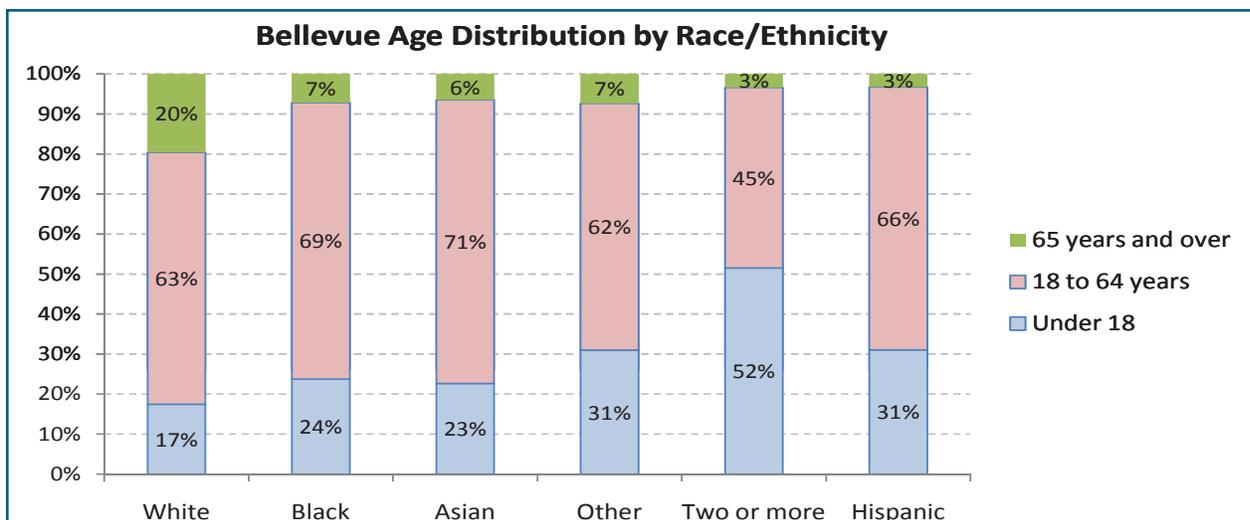
basic costs. Nearly half of all calls include requests for transportation as well as help with household chores. More of the people requesting services seem to have some type of mental disability. As of July 2011, there were 13 Bellevue residents on a wait list; services most requested are transportation, personal care assistance, meal preparation and help with housework.¹¹

More Support for Family Caregivers

- An AARP study 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.¹² It is estimated that 48.9 million family caregivers provided care to 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. Caregivers are predominately female; they are, on average, 48 years of age, and about 86 % provide care for a relative. Over one-third take care of a parent.¹³ In Washington State, there are more than 570,000 family caregivers, providing over 611,900,000 hours of care annually, valued at over \$5.4 billion.¹⁴
- 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.¹⁵ 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.¹⁶

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 19 % in 2009 and is expected to reach 33 % by 2050. According to the 2009 ACS, the percentage of Asians 60 and older was 12 %, African American 4.1 %, Multi-Racial 1 %, Pacific Islanders and Native Americans .4 % and other race, 1.1 % in King County.¹⁷
- As indicated in the chart on the next page, 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. Among 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.
- According to the 2010 Census, there were an estimated 2,173 Asian residents age 65 and older living in Bellevue. This is the next largest racial group represented after Caucasian.¹⁸ Chinese Information and Service Center (CISC) sponsors groups for Chinese elders in Bellevue, Kirkland, Redmond, Issaquah and Bothell. Bellevue participants report their two top needs are health care insurance and transportation.¹⁹
- Two growing ethnic/cultural groups are immigrants from India and Iran, 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



Source: 2010 Census

- about services in their native languages.²⁰
- The State of Washington, through a federal grant awarded in 2007, developed a state-wide strategic plan for refugee elders. One systems barrier identified in the plan was linguistic and cultural limitations of current outreach materials and efforts, leaving ethnic elders uninformed about mainstream aging services. Another finding was that many refugee elders have tremendous skills and talents that can be engaged to help others, and encouraged using a “train the trainer” model. Lastly, it was recommended that the State develop a system by which to disaggregate the data collected to document the needs of discreet groups within larger categories (e.g. Asian) to better provide appropriate services to the broad range of refugees who resettle here.²¹

Economic Status and Employment

- In Washington State, a new 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. The Elder Economic Security Standard Index for King County showed that in 2010, at minimum, a person aged 65 or older renting a one 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.²²

- Fewer than half of today’s workers have pension coverage on their jobs, according to a national survey by AARP conducted in 2007. With the slow economy recovery lasting through 2011, and sustained high unemployment rates, this percentage is now very likely much higher. Fewer workers have 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.²⁵ 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 number of people aged 65 and older in the workforce is increasing. This group’s labor force participation increased markedly in

The Elder Economic Security Standard Index for King County, 2010 <i>Monthly Expenses for Selected Household Types</i>						
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
Elder Index Per Month	\$1,662	\$1,938	\$2,679	\$2,455	\$2,731	\$3,472
Elder Index Per Year	\$19,944	\$23,256	\$32,148	\$29,460	\$32,772	\$41,664

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.		

recent years; in 2010, an average of 17.4% of people in this age group were in the labor force, up from 10.8% in 1985. As of April 2011, the rate was 18%. Although some older workers want to work full-time, many have had to accept part-time jobs because they could not find full-time work.²⁴

- The unemployment rate for persons aged 55 years and older increased sharply since 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. Older workers typically face a longer search for a new job than younger workers - 53.6 weeks compared with 39.4 weeks for the younger unemployed. Du-

ration of unemployment for older workers shows no sign of improvement.²⁵

- According to data from the 2008-2010 ACS, 6.9% of older adults in Bellevue age 65 and over have incomes below the Federal Poverty Level. This compares to 5.8% of Bellevue residents overall.²⁶ Although this percentage is relatively low compared to the U.S. (10%) and King County (9.2%), 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 2006 ACS, 22% of African American older adults live in poverty, 15% of Asians, and 12% of Hispanics and 7% of Caucasians.²⁷
- One indicator of low-income status is eligibility for the City's Utility Tax Rebate and Rate Reduction Program. The number of older adults and people with

disabilities (counted together, as some older adults also have disabilities) that take advantage of this program had been increasing steadily since 1991 for the Utilities Rate Reduction Program and 1997 when the Tax Rebate Program began. In 2010, about 600 Bellevue older adults and people with disabilities received rebates.²⁸

- The number of Bellevue residents aged 55 and over utilizing the Hopelink food bank has grown over the course of the last 3 years, even though there has been an overall decline in registered food bank users. In 2009, Hopelink assisted 730 people age 55 and over, making up about 17% of the total population serviced. In 2010, the number of people age 55 and over rose to 740, but the percentage fell to 16%. In 2011 the number of older adults using the food bank rose to 753, or 19% of the total served. Another trend identified by staff is that while the majority of consumers of the food bank who are age 55 and over are born in Eastern European nations, such as Russia, the overall percentage has been fluctuating, as the chart below indicates, as well as the percentage of older adult consumers who are U.S. born. The number of consumers with Limited English Proficiency (LEP) who need an interpreter has remained at about 46% of the population (a significant increase over the previous 3 year period). Other groups include

older adults from Mexico, China, Iran, and Vietnam, but U.S. born consumers are increasing at a faster pace.²⁹ World Impact Network Renewal Food Bank reports an overall increase in clients. Less than 10% of their participants is older adults.³⁰ Between 2009-2010, Senior Services had a 2% increase in meals delivered in their Meals on Wheels (MOW) program but a 14% decrease in unduplicated clients which could indicate more people ate 2 meals/day and/or stayed on the program longer. In 2010, staff did not turn anyone away for MOW, but in 2011 it is not clear if there is sufficient funding to cover all the requests. As of August, 2011, the program provided 28,000 more meals than they had funding allocated, and with more funding cuts, that trend is on track to continue. Staff for the program who do outreach have been part of overall agency cuts; staff reports that funding to develop more ethnically appropriate meals for some of their sites is also not available.³¹

Health Promotion and Health Care Issues

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

Older Adults Usage - Hopelink Bellevue Food Bank

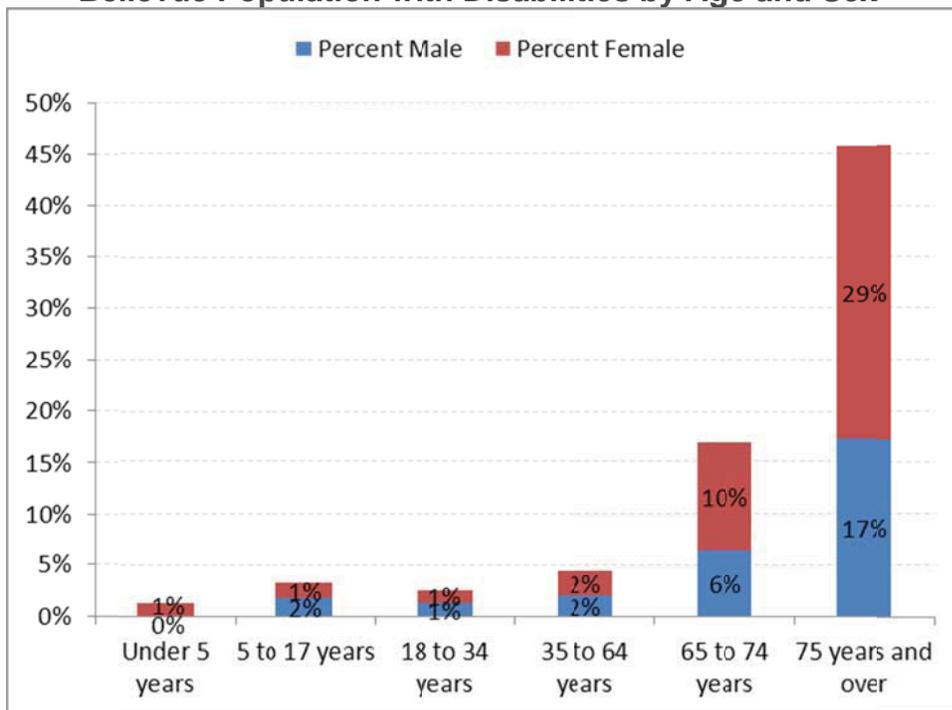
Fiscal Year	Number (Percent)	Number (Percent)
Hopelink Bellevue Center Food Bank Clients Age 55 and Over		
2009	730 (17%)	
2010	740 (16%)	
2011	753 (19%)	
Country of Origin	Eastern Europe	US Born
2009	310 (42%)	121 (17%)
2010	363 (49%)	153 (21%)
2011	319 (42%)	129 (17%)
Limited English Proficiency (LEP)	LEP-Need Interpreter/Translator	LEP-Do Not Need Int/Trans
2009	326 (45%)	116 (16%)
2010	347 (47%)	112 (15%)
2011	347 (46%)	116 (15%)
Source: Hopelink, July 2011		

conditions and reduce disabilities as people age. As noted in the 2012-2015 Area Plan on Aging, even moderate exercise and physical activity can have a dramatic positive effect on physical and mental health.³² 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.³³ 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 and Evergreen Hospital Medical Center also target similar health promotion approaches for older adults.

65 to 74, 23% had activity limitations. In Bellevue, estimates from the 2008-2010 ACS also demonstrate the likelihood that having a disability increases with age, as shown in the chart below.³⁵ 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.

- 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 which 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

Bellevue Population with Disabilities by Age and Sex



Source: 2008-2010 American Community Survey

- Although the average life span is increasing, many older adults' quality of life is affected by disability or activity limitations.³⁴ Of older adults in King County age

throughout the U.S. and are a major public health issue in Washington State and King County. Disparities begin in infancy and persist as people age. Health disparities

mouth cancers. A recent study found that nearly 23% of older adults 65-74 years old have severe gum disease.³⁶ Another service that older adults report being unaffordable is eye care because it is not covered by Medicare. (Note: For more information about this issue, please see Goal #4 in this report).

- A health disparity is a difference in the rate of illness, disease or conditions among different populations. Health disparities for racial and ethnic minorities are increasing

can be clearly seen in the life expectancy data for older adults. At age 65, average life expectancy for a white King County resident is 82.0 years – meaning the typical 65-year-old can expect to live 17 more years. However, life expectancy is lower for two other races: 76.2 for African Americans, and 73.2 for Native Americans. For Asians/Pacific Islanders it is 83.9 and Latinos, 82.8.³⁷ In 2006, in Washington State, the Interagency Council on Health Disparities was created. In their Action Plan, the Council has made recommendations such as increasing health insurance coverage, promoting equity and reducing disparities in obesity and diabetes, and increasing the availability of interpretive services.³⁸

- 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. Although older adults represent almost 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.³⁹ 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.⁴⁰
- Certain groups of older adults are more at risk for mental illness than others. These include widows or widowers, those who experience strokes, dementia, or other chronic conditions, and people living alone.⁴¹ 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 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.⁴²

- In King County, Geriatric Crisis Services are provided through the Geriatric Regional Assessment Team (GRAT), 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 who meet the criteria for eligibility.⁴³

Transportation

- Estimates from the 2008-2010 ACS revealed that households headed by an older adult in Bellevue are less likely to have a vehicle than are households overall. About 13% of people 65 and older stated they did not have a vehicle, compared to 11% of people 15-34 years old, and 3% of people 35-64 years old.⁴⁴ 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 and 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 2011 the group helped secure funding from the Federal Transit Administration through Puget Sound Regional Council to continue the position of a Mobility Coordinator. In 2010, the Kirkland Senior Ad-

visory Council and members of the Redmond Senior Center joined EERC. Other activities relevant to older adults include sponsoring forums on accessing public and non-profit transportation and the tolling of the SR520 Bridge, and developing a elder-friendly website to provide the most current information on travel options in East King County.⁴⁵

- In 2011, the King County Mobility Coalition, in partnership with Senior Services, was funded by the National Center on Senior Transportation to hold community conversations in King County with newly arrived refugee and immigrant elders. The purpose was to increase the availability of culturally and ethnically appropriate transportation information. Nine groups were held with ethnically diverse elders; in East King County, Russian and Ukrainian elders from Jewish Family Service participated. The common barriers identified across all groups included lack of information, language barriers and lack of funds to pay for the cost of public transportation.⁴⁶
- 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. Requests for Access services surged beginning in June 2009 because the State cut funding for transportation for some people attending Adult Day Health Centers. Public transit does not always work for people, or are not always available or easy to understand, making the need for alternatives, such as volunteers who use their own cars, vans to bring people from their homes to fixed route bus stops, creating circulator routes or helping people learn how to ride fixed bus routes, even more critical.⁴⁷
- In 2010 Senior Services Volunteer Transportation Program provided 531,615 miles and 34,284 one-way trips to King County

"I am almost 88 years old. I don't drive and I need transportation to my doctor's appointments."
Community Conversation, Chinese Information and Service Center Chinese Elders Group

older adults, the most miles and one-way trips in the history of the program. In Bellevue, trips and miles in 2010 were consistent with previous years: 25,471 miles and 1,735 one-way trips. Demand for their specialized service continues to increase, and they 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. However, as gasoline prices continue to rise and tolls are being collected for the 520 Bridge, recruitment becomes more challenging.⁴⁸

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.⁴⁹
- Housing affordability is defined as paying 30 % or less of one's income for housing. According to estimates from the 2008-2010 ACS, over 58 % of older adult renters living in Bellevue paid 30 % or more of their income for housing. In contrast, about 30 % of older adult homeowners paid less than 30 % of their income on housing.⁵⁰
- 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. The Sophia Way is a shelter and housing program for single homeless women serving East King County. The

shelter is located in the Bellevue First Congregational 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 2010, 46% (67) of the 146 women served were aged 50 or older. Ethnic makeup is: 46% Caucasian, 38% African American, 12% Asian, 2% Native Pacific Islander, and 2% Multi-racial.⁵¹ At the Congrega-

"I am concerned about older people living alone at home. Who will help them when they need help?"
Community Conversation, SeniorNet

tions for the Homeless men's shelter on the Eastside in 2010, 23 out of 152 men served in 2010 (15%) were aged 55 or older.⁵²

- 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. 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.⁵³ Some consumer advocates are concerned that older adults who have taken out reverse mortgages too early in retirement (e.g. before age 70) may risk not having enough equity later in life when they need it, for example, for long term care expenses.⁵⁴
- 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 \$34,720 (50% of the median income for King County as determined by the federal gov-

ernment) to be eligible for a one-bedroom unit. The subsidized cost of the unit in this case would be \$868/month. In Bellevue, there are only 381 affordable (below market) rental units specifically for low-income older adults, the same number available two years ago.⁵⁵

- 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 several Community Conversations and in the phone/online survey in 2011. The City of Bellevue Major Home Repair Program serves between 30-40 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 their clients are age 65 or older. The trend toward older adults "aging in place" particularly during the housing downturn has made it critical that low-cost options for health and safety repairs are available. This type of assis-

"An elderly neighbor in our neighborhood who lived alone got a late call one night about a loss in his family. He walked over to his neighbor's house and said he'd like not to be alone. That's the kind of neighborhood we want to be."
Bellevue Neighborhood Forum

tance increases the well-being of elderly 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, 6.6 million children under 18 are living in grandparent-headed households, a 46 % increase compared to 2000.⁵⁶ In Washington State, 35,761 individuals are the primary caregivers raising their grandchildren living with them with neither parent present.⁵⁷ In King County, 8,000 individuals and in Bellevue, 334 individuals identified themselves as parenting grandchildren during 2008-2010.⁵⁸ 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 30-40 families in East King County annually; about 20 % of participants are Bellevue residents, mostly

grandparents. Encompass staff report that more grandparents who use their services are still working, so their services are geared toward phone consultation, online and one-one assistance rather than support groups. Some of the frequently requested services are for their grandchildren, such as beds, clothing, school supplies and funds for classes.⁵⁹ Kinderling Center in Bellevue also sponsors a support group with other services for kinship care providers as well as foster parents, focusing on young children birth-five.⁶⁰

Community Perceptions

- Staff from WorkSource in Redmond observed that more people who are 55 years and older are looking for jobs. Many of them have not been in the workforce for several years and lack the technology skills to be competitive in job placement. Staff occasionally encounters job seekers who are in their seventies who have outlived their retirement savings and need to work to make ends meet.⁶¹
- In the 2011 Human Services phone/online survey, respondents who were older adults were more likely than younger residents to say they are not personally experiencing problems: 66 % compared to 42 %, respectively. Among those who indicated they were experiencing problems, no single problem stood out as statistically significant. Over 60 % of older adults responded that they believe the community completely supports or supports older adults.
- In the consumer surveys, respondents age 55 and older reported that three of the most serious problems in their households were not being able to pay for the dentist, not being able to find work, and not having enough money to pay for housing.
- Key informants from the Iranian, Russian, Chinese and East Indian communities in Bellevue said that older adults in those communities 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 recurring theme throughout the community engagement activities with older adults is lack of transportation options. More older adults rely on public transportation or volunteer driver programs to get to needed appointments, going to the grocery store, or be participate in social events to decrease isolation. Staff from the North Bellevue Community Center report one of the most requested services by older adults is transportation.⁶²
- Staff from the Seattle/King County Aging and Disability Services Division conducted an online survey of older adults county-wide in 2011 as part of their Area Plan update. The top three needs identified included affordable health care, financial help, and housing.
- Senior Services provides a Family Care-giver Support Program funded through the federal Older Americans Act. Staff reports that the most frequently requested services from caregivers are affordable respite care and support groups. The number of caregivers served increased 38%, from 1,027 in 2009 to 1,416 in 2010.⁶³
- Staff from both the Bellevue Fire Department and the Development Services 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. Staff encounters isolated older adults, many with mental or physical disabilities, who are only marginally able to care for themselves or their homes without help.

Implications for Action

- The ongoing effects of the economic downturn are 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, and training opportunities such as computer classes. Supports, such as volunteer transportation and Senior Information and Assistance provided through state funding for the Senior Citizens Services Act, are needed.

- The demand for services for older adults from other countries newly settled here will likely continue to increase. These services include English and citizenship classes, culturally sensitive healthcare, and activities that will utilize their many gifts and talents. Establishing a network of peer leaders for refugee and immigrant elders is a promising model that can help decrease the isolation and depression that many experience when adjusting to a new culture. This network can help newly arrived elders to gain independence, such as learning to ride the bus, or find resources.

"On 116th Street to Overlake Hospital, there are no benches to sit down and rest when walking there. These benches are not expensive."
*Community Conversation, Jewish Family Service
Russian English as a Second Language Group*

- Coordinated transportation for older adults in the community could become a major focus. Modes of transportation other than single-occupancy vehicles such as circulators 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 and support groups for caregivers can help to reduce 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 home sharing programs, Universal Design and zoning for Accessory Dwelling Units.
- Dental 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.

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