

Specific Populations

Older Adults

The aging of a large segment of the population, sometimes referred to as the “silver tsunami,” impacts and will shape the type of services and supports needed in our communities, not only in Bellevue, but throughout the nation, state, and county. Older adults (in this chapter, defined as people 65 years and older) have diverse abilities, backgrounds and needs. Some common elements emerge, however when looking at this population in terms of what a supportive community would likely include: accessible transportation, affordable housing and healthcare, safe streets, walkable neighborhoods and access to fulfilling activities that promote civic and social engagement. The economic recession is also affecting many older adults, who struggle to pay for the basics as their retirement savings and house values drop while costs continue to increase.

What’s Working?

- The Bellevue Network on Aging, a volunteer advisory board formed in 2006 consisting of older adults and professionals 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 2009, some of the Network’s projects included assisting with Community Conversations for the Needs Update, giving presentations in the community about the needs of older adults, and sponsoring an education forum on Identity Theft by Attorney General Rob McKenna.
- Hopelink’s Bus Buddy Program, which matches volunteers with people who want to learn how to ride a fixed route bus, successfully provided eight group excursions

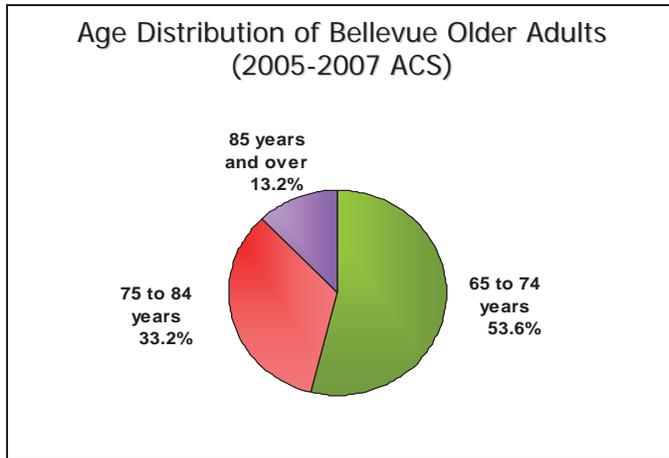
to places like downtown Seattle in 2008 and 2009, serving over 100 participants. The majority of their participants are older adults.

- In a survey conducted by Senior Services Meals on Wheels (MOW) program staff in 2008, 90% of participants indicated that since receiving MOW, it is easier to have enough food in the house to eat better. In the same survey, 93% stated their health has improved or maintained.
- Elder and Adult Day Services is a pilot site for an evidence-based fall prevention program, Staying Active and Independent for Life, implemented at the Bellevue facility in August 2009. A trained physical therapist is helping to adapt the class to specialized populations.

Prevalence

- The U.S. 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 (up from 12.3% in 1990). The number of people over age 85 will grow to 17 million, making up 4.4% of the population.¹
- In 2000, 10.5% (182,000) of King County residents were 65 years or older; according to demographic data compiled by Seattle/King County Aging and Disability Services, by 2025, this group will make up 22.9% of the total population.² There are 51,722 adults over age 65 in East King County; 7,057 are age 85 and older.³
- The American Community Survey (ACS) three year estimates for Bellevue (2006-2008) reports that 14.4% of Bellevue residents are 65 years of age or older. Within the group of older adults, as the chart on the next page

shows, the largest percentage are 65-74 years of age (53.6%) followed by the 75-84 year age group (33.2%), then 85 years and over (13.2%).⁴



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 new report on the need for affordable housing for older adults references a 2007 statewide survey of people aged 50-65 by the Washington State Housing Finance Commission in which 77% of respondents said they intend to stay at home for retirement.⁵ 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 \$70,000 or more annually, 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.
- In Bellevue, the number of beds in state-licensed assisted living facilities has remained about the same over the past two years even

"Seniors want to age in their homes. Finding reliable and affordable help to stay at home is a problem for some seniors."
Community Conversation, Older Adult Group, Bellevue First Presbyterian Church

though the need is growing. According to the Washington State Department of Social and Health Services website, there are currently 126 licensed adult family homes in Bellevue, compared to 125 in 2007, ten boarding homes (compared to nine in 2007), and two nursing facilities (compared to one facility in 2007). Of the boarding homes, only two accept Medicaid and about 60% of adult family homes accept Medicaid, which helps to pay the cost for low-income older adults.⁶ 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.

- Elder and Adult Day Services (EADS), which 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, continues to report a steady increase in their average daily attendance. The other trend reported is that working family caregivers are losing their jobs and are unable to afford any adult day health. During the 2009 State Legislative session, Medicaid funding for participants to attend ADH was drastically cut, by 70%; now, only those living with their family caregivers in their own homes are eligible for these benefits, and must pay the cost of their own transportation, except for a very low subsidy provided by the State. Others, who live in adult family homes or boarding homes, will not be covered at all. In both cases, a severe burden is placed on the participants and their caregivers who won't have access to quality adult day health care, often so they can have some respite time or continue to work.⁷
- 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. They have also reported an increase in requests for transportation. More of the people requesting services seem to have some type of mental disability. As of July 2009, there were 23 Bellevue residents on a wait list for services; services most requested are personal care assistance, meal preparation and help with housework.⁸

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. It is estimated that 44 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.⁹ In Washington State, there are more than 540,000 family caregivers, providing over 502,900,000 hours of care annually, valued at over \$4 billion.¹⁰

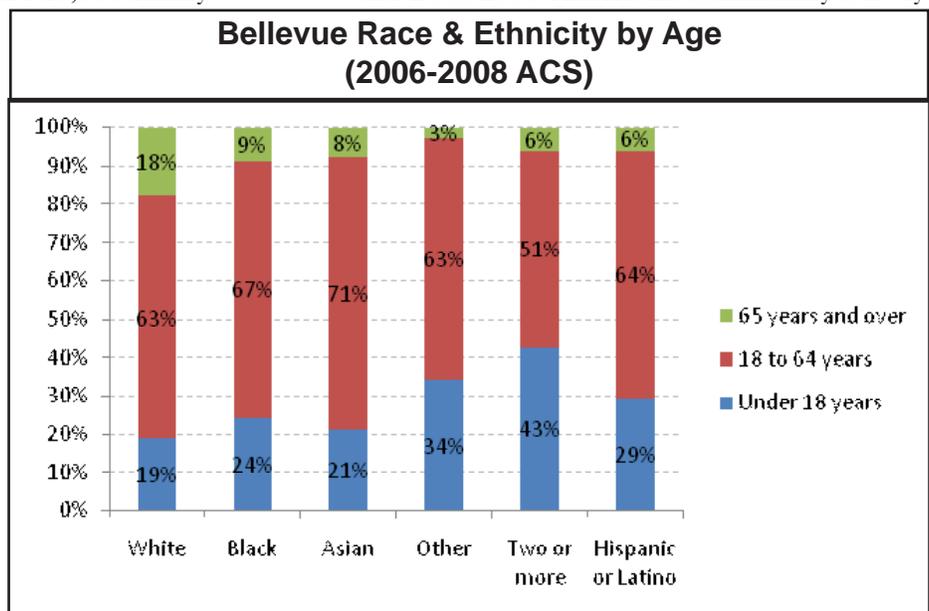
"Elder veterans are slipping through the cracks. Many need nursing homes, Alzheimer's care and respite for their family caregivers."
World War II Veteran, King County Council Town Hall Meeting, Shoreline Center

- Research clearly shows that care giving can take a toll on the emotional, physical, and economic health of the caregiver. Further, a recent survey found that the economic downturn has affected family caregivers in significant ways including their use of savings or additional

debt, savings for retirement and stress. For example, half of the caregivers responding to the survey reported the economic downturn has increased their stress about being able to continue to care for their loved one.¹¹

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 15% in 2000 and is expected to reach 33% by 2050.¹² According to the 2000 Census, the number of Asians 65 and older increased by 9% in King County, from 13,289 in 1990 to 14,464 in 2000. The percent of elderly Asians living outside of Seattle also increased from 30% in 1990 to 45% in 2000. Most services for Asian older adults are based in Seattle's International District, which poses transportation problems for those older adults and their families living on the Eastside.¹³
- As indicated in the diagram below, data from the 2006-2008 American Community Survey



Source: City of Bellevue. February, 2009.

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 (18%), Black (9%) and Asian (8%). Over 19% of Bellevue residents aged 65 and over speak a language other than English at home, and 13.3% speak English less than “very well.”¹⁴ The effects of a diverse older adult population in Bellevue continue to have an impact on service needs and delivery.

- According to the 2006-2008 ACS, there were an estimated 9,000 Asian residents age 65 and older living in Bellevue. This is the next largest racial group represented after Caucasian.¹⁵ Chinese Information and Service Center (CISC), which sponsors groups for Chinese elders in Bellevue, Kirkland, Redmond, Issaquah and Bothell, reports that most of their clients are new immigrants and residents with an increasing number of Chinese who are U.S. citizens. The participants report needing more information and direct assistance about resources and programs in their language and more opportunities to connect with other older adults like themselves as well as those from the mainstream culture through active volunteering and participation in cultural exchange activities.¹⁶
- Two growing ethnic/cultural groups are immigrants from India and Iran, many of them older adults who have come here to be with their adult children. Members of these groups report similar needs for transportation, access to cultural events and information about services in their native languages.¹⁷
- The State of Washington, through a federal grant awarded in 2007, developed a statewide

“Many refugee elders who come here go “under the radar”, then when they need to apply for citizenship, they haven’t learned English yet. They must be engaged right away so they can connect with systems.”
Key Informant Interview, Staff, WA State Refugee Elders Sustainable Capacity Building grant

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.¹⁸

Economic Status and Employment

- Fewer than half of today’s workers have pension coverage on their jobs, according to a national survey by AARP conducted in 2007.¹⁹ With the onset of the recession in 2008, and growing unemployment rates, this percentage is now very likely to be 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.²⁰ That, plus the downturn in the housing market coupled with the higher cost of living means more older adults will face poverty, even if they delay retirement and try to remain in the workforce longer.
- Not surprisingly, given the current economy, the number of people age 65 and older in the workforce is increasing. Bureau of Labor Statistics (BLS) data show that between 1977-2007 the number of employed men 65 and over rose 75%, but employment of women in the same age range increased by nearly twice as much, by 147%. More of these older adults are working full-time rather than part-time (56% up from 44% in 1995), and earn less than younger cohorts. BLS projects that the percentage of workers aged 65-74 and those 75 and up will soar by more

than 80%. By 2016, workers aged 65 and older are expected to account for 6.1% of the total labor force compared to 3.6% in 2006.²¹

- The unemployment rate for people aged 55 and older is typically lower compared to the total workforce, but in the past year the unemployment rate for this age group was somewhat sharper--58% vs.47%. Older workers typically face a longer search for a new job than younger workers-typically 25 weeks compared with 18.7 weeks.²²
- According to data from the 2006-2008 ACS, 8.6% of older adults in Bellevue age 65-74 have incomes below the Federal Poverty Level. This compares to 6.9% of Bellevue residents overall.²³ 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.²⁴
- 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 (they are 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

" We are seeing an increase in older adults over age 65 coming to our office looking for work because their retirement and savings are not enough to live on anymore."
Key Informant Interview, Work Source Redmond staff

2007 and 2008, a little over 1,000 Bellevue older adults and people with disabilities received rebates.²⁵

- The number of Bellevue residents over age 55 utilizing the Hopelink food bank has grown over the course of the last two and a half years but is down from

the numbers seen in 2005 and 2006. In 2007, Hopelink assisted 387 people age 55 and over, making up about 19% of the total population serviced. In 2008, the number of people age 55 and over rose to 448, but the percentage fell to 17%. As of July 2009, the number of older adults using the food bank rose to 494, 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 percentage has been dropping, as the chart below indicates, with the percentage of consumers born in the U.S. increasing. The number of consumers with Limited English Proficiency (LEP) who need an interpreter has remained at about one-third of the population, but that, too, has been dropping. Other groups include older adults from Mexico, China, Iran, and Vietnam, but U.S. born consumers are increasing at a faster pace.²⁶ World Impact Network Renewal Food Bank reports an overall increase of over 35% in requests for food compared

Year	Number (Percent)	Number (Percent)
Hopelink Bellevue Center Food Bank Clients Age 55 and Over		
2007		387 (19%)
2008		448 (17%)
2009		494 (19%)
County of Origin		
	Eastern Europe	US Born
2007	213 (55%)	85 (22%)
2008	229 (51%)	108 (24%)
2009	238 (48%)	133 (27%)
Limited English Proficiency (LEP)		
	LEP - Need Interpreter/Translator	LEP - Do Not Need Interpreter/Translator
2007	138 (36%)	40 (10%)
2008	145 (32%)	48 (11%)
2009	146 (30%)	55 (11%)
Source: Hopelink, July 2009		

to 2008. Staff report an increased number of Latino families as well as Caucasian families using their services. About 10% of their participants are older adults.²⁷ Senior Services Meals on Wheels Program has seen an 10% increase in demand for this service between 2007 and 2008, with more “younger” seniors accessing the program.²⁸

Health Promotion and Healthcare Issues

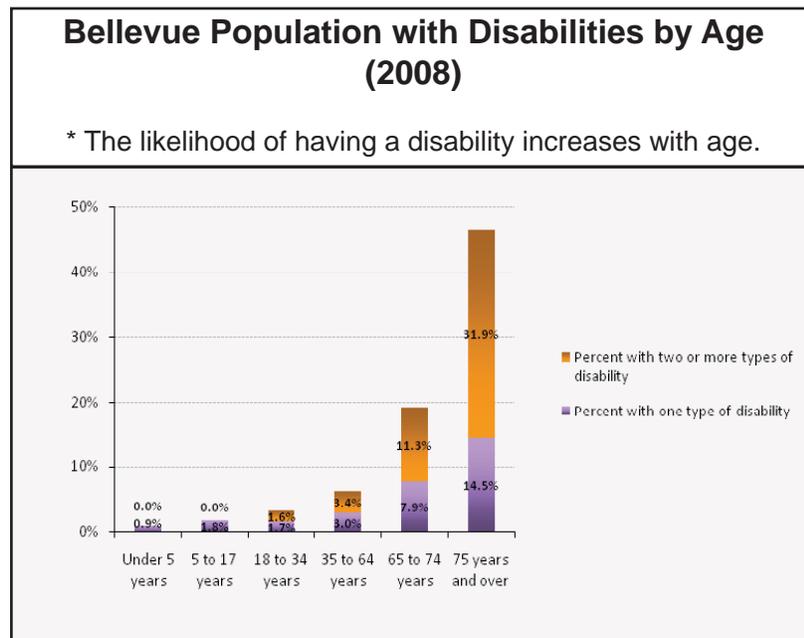
- Preventive measures such as increasing physical activity, improving nutrition, reducing alcohol consumption, utilizing health screenings, having regular mammograms, and immunizations can help to prevent and/or manage chronic conditions and reduce disabilities as people age. As noted in the latest Area Plan on Aging, studies show that physical activity is a significant component of a high quality of life for older adults.²⁹ 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.³⁰ 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.

- 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 65 to 74, 23% had activity limitations.³¹ In Bellevue, estimates from the 2008 ACS also demonstrate the likelihood that having a disability increases with age, as shown in the chart below.³² The impact of an increased number of older adults with disabilities, including mental illness, is already being noted by human service providers, and will increase as does that population.
- Medicare is a health insurance program for people 65 and older, and some people under age 65 with certain disabilities. An ongoing issue is that low Medicare reimbursement rates are beginning 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. 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 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 can be clearly seen in the life expectancy data for older adults. At age 65, average life expectancy for King County residents is 84.5 years – meaning the typical 65-year-old can expect to live almost 20 more years. Compared with 1995 data, life expectancy at 65 rose for every group except African Americans and Native Americans, who saw decreases of 0.4 and 1.5 years, respectively.³³

- 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 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.³⁴ Some studies have shown that primary care doctors need more support in knowing how to identify, treat and refer older adult patients to mental health specialists.³⁵ Groups among older adults that are most at risk are the very old, women, people of color, and people living alone. In Bellevue, 2006-2008 ACS estimates revealed increased numbers of older adults in all of these risk categories; for example, 26% of single-person households are older adults, compared to 30% of other single-person households.³⁶

Transportation

- Estimates from the 2006-2008 ACS revealed that households headed by an older adult in Bellevue are less likely to have a vehicle than are households overall. Over twelve percent of people 65 and older stated they did not have a vehicle, compared to 9.7% of people 15-34 years old, and 2.1% of people 35-64 years old. Making the decision to stop driving either for health or financial reasons is having 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.³⁷

- 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 begun to identify creative and cost effective ways to assist older adults to improve their quality of life through increased mobility. In 2009 the group helped secure funding from the Federal Transit Administration through Puget Sound Regional Council for a Mobility Coordinator who will work with EERC 's expansion efforts and to bring more effective programs to the Eastside.
- King County Metro Americans with Disabilities Act (ADA) paratransit service, Access Transportation, provides public transit for people with severe mobility limitations when they can't take the bus. 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. Requests for Access services surged beginning in June 2009 because the State cut funding for transportation for some people attending Adult Day Health Centers.
- In 2008 Senior Services Volunteer Transportation Program provided 411,044 miles and 27,903 one-way trips to King County older adults, the most miles in the history of the program. In Bellevue, trips in 2008 increased over previous years as well: 28,009 miles and 1,986 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. They are increasing their reimbursement rate this year and hope this will act as an incentive to recruit more drivers into the program. However, as gasoline prices continue to rise, recruitment becomes more challenging. A shortage of volunteers seems to also be a trend among other organizations that provide volunteer transportation.³⁸

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.³⁹
- Housing affordability is defined as paying 30% or less of one’s income for housing. According to estimates from the 2005-2007 ACS, over 40% of older adult renters living in Bellevue paid 35% or more of their income for housing. In contrast, over 50% of older adult homeowners paid less than 20% of their income on housing.⁴⁰
- 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 YWCA Eastside Angeline Center located in the Bellevue First Congregational Church, a day center for homeless single women, reports that historically, about 40% of their participants are 50 years of age or older, as are their evening shelter participants at the Sophia Way.⁴¹
- Reverse mortgages are becoming popular among older adults who are cash poor but have substantial equity in their homes. Homeowners aged 62 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. Some consumer advocates are concerned that older adults who have taken out these loans may be targeted for fraudulent activity.⁴²
- 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 \$33,720 (50% of the median income for King County 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 \$843/month. In Bellevue, there are only 381 affordable (below market) rental units specifically for low-income older adults.⁴³
- 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 to have these elements 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 Community Conversations and in the phone survey in

2009. The City of Bellevue Major Home Repair Program serves between 50-60 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 assistance increases the well-being of elderly homeowners, and also maintains the high quality appearance of Bellevue neighborhoods. In 2009, demand was so great for this program, a wait list was established for the first time in a number of years.

“A program like this benefits the community and its residents. I am thankful to be provided this service and the positive outcome to live in my house and the City of Bellevue. Thank you very much!”
Major Home Repair Program client

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, 4.5 million children are living in grandparent-headed households, a 30% increase from 1990 to 2000.⁴⁴ In Washington State, 35,761 individuals are the primary caregivers raising their grandchildren living with them with neither parent present. Nearly 8,000 individuals in King County and 334 in Bellevue identified themselves as parenting grandchildren.⁴⁵ 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 has provided funding through the Federal Older Americans Act to four agencies throughout the county to provide what is called “Kinship Care Support” for grandparents. In addition, the

State biennial budget provides additional funds. These funds provide many services such as counseling and scholarships for camp and activities that many grandparents cannot afford for their grandchildren. In

2004, the Kinship Navigator Program began several pilot sites to provide linkages for families with community

resources, to help them establish stability to keep the children out of foster care, and in 2005-2009, the State Legislature increased funding for additional sites.⁴⁶ Encompass, a non-profit human service agency located in the Snoqualmie Valley, provides one such program called *Kinship Care* that serves Bellevue grandparents.

Community Perceptions

- Respondents between 55 and 64 years of age (58%) and those 65 and older (59%) are significantly more likely than residents 18 to 34 to consider their community an “excellent” place to live (42%). Significantly fewer respondents 65 and over (45%) report one or more household issue to be a major or moderate problem compared to 60% of respondents age 18-34 (three out of five).
- In a Community Conversation with Latino older adults, the main issues identified were lack of transportation and need for affordable housing. Another barrier was limited English proficiency.
- In the consumer surveys, respondents age 55 and older reported that two of the most serious problems in their household were not being able to pay for utilities and not being able to speak English.
- 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. Lack of conversational English classes is one of

the main barriers, as is lack of accessible transportation.

- A main theme that carried throughout the community engagement activities with older adults is the lack of information about how to find services, from minor home repair to physicians who accept Medicare, even for those who are comfortable using the internet.
- Catholic Community Services (CCS) Volunteer Chore Services reports an increase in the number of grandparents raising grandchildren among their clients. Staff from the Lake Hills Elementary School, site of the Wrap Around Services Program, also report more of their students are living with grandparents, which brings added challenges to the family in terms of making ends meet and sometimes being involved with the child's school.⁴⁷

Implications for Action

- The effects of the recession and economic downturn will be 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 for new types of jobs that will help supplement their retirement incomes.
- The demand for services for older adults from other countries newly settled here will 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.
- Coordinated transportation for older adults in the community should 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 on public TV stations for caregivers who can't go out could be one way to give this support.
- A cooperative effort is needed to look at new 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 include homesharing programs, Universal Design and allowing 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 is also a critical gap for older adults.

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