

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 in the US will be 65 or older.¹ In Washington State, by 2030, the population of 65 and older is projected to be 758,000 or 18.1%.² 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 has created additional stress; even those who thought they had planned well for their retirement instead struggle to provide for basic needs. Though the economy shows signs of improvement, a new 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.³

What’s Working?

- During the 2013 Washington State Legislative session, House Bill 1631 created a Joint Legislative Executive Committee on Aging and Disability Issues. The bill passed with funding for implementation. Legislators also passed several important bills concerning older adults that will improve the quality of long term care, expand prescription drug coverage and protect vulnerable adults.
- 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 2011-2012, some of the Network’s projects included assisting with Community Con-

versations for the Needs Update, community outreach at various city wide events, and advocacy in Olympia through emails and letters for the 2012 and 2013 State Legislative sessions.

- Trained Senior Services of King County advocates provide an information line for older adults to answer questions about a variety of issues such as Medicare, Social Security, in-home care and transportation. The phone line, 1-888-4Elders, is available from 9 am to 5 pm weekdays. There is also a website, www.4Elders.org, sponsored through the Healthy Aging Partnership, that has links to resources for older adults and caregivers.

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.⁴
- 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%.⁵
- 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 73,395 adults over age 60 in East Urban King County. The East Urban sub-region experienced the most growth in adults 60+ from 2000 to 2009 (39.1%) compared to King County which had a 28.4% growth rate.⁶
- In Bellevue, 13.9% of residents are 65 years of age or older. Within the group of older adults, as the chart on the next page shows,

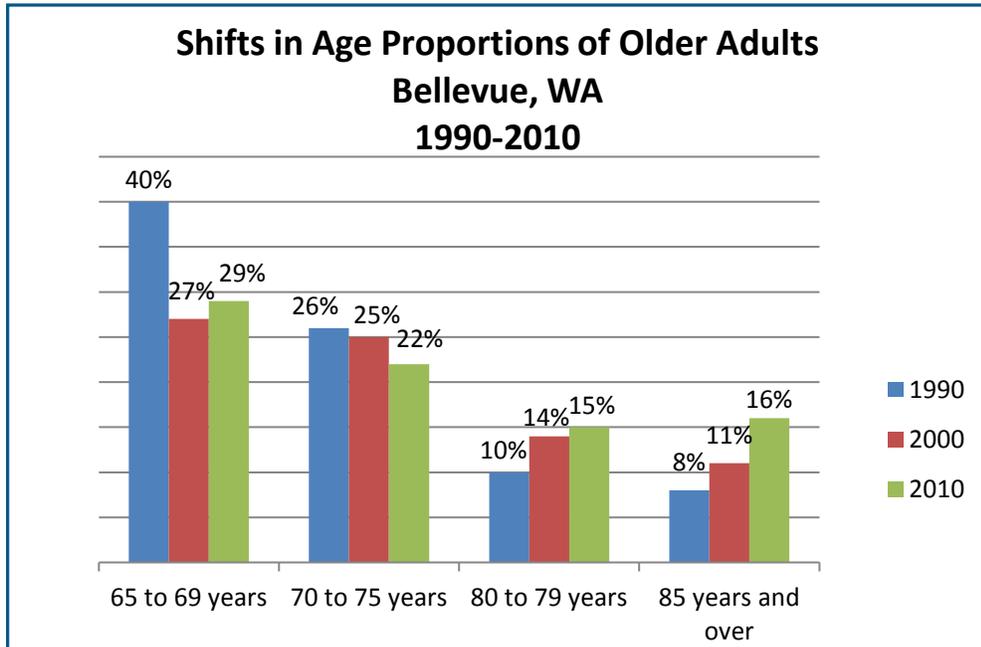
the largest percentage are 65-74 years of age (51.3%) followed by the 75-84 year age group (33.1%), then 85 years and over (15.6%). The number of people age 85 and older increased 67% over the last decade.⁷

services to maintain their independence, including 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 \$93,805¹¹, 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. The

median cost of in-home Homemaker Services in the Seattle-Tacoma-Bellevue area is \$58,298 annually, and for a Home Health Aide, \$59,488 annually for those not eligible for any public funding.¹²



Source: U.S. Census Bureau

Service Trends

Need for Long-Term Care

- People are living longer; over the last decade, average life expectancy in King County climbed about 4 years to 77.8 years of age.⁸ As a result, people are more likely to need some type of long term care supports during their lifetimes and for many it will be a challenge to stretch retirement savings to pay these costs. 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.⁹
- A 2012 survey of publicly funded agencies and Medicaid agencies in the US revealed that while demand is up for long term services and supports, state budgets are still strained by the effects of the recession, so there are fewer public funds for the high demand for these services by the growing aging population.¹⁰ Many older adults will need an increasingly diverse range of

"I am worried that the cost of home healthcare will be too much for me when I need it."

Community Conversation, YMCA Senior Advisory Group

- 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 126 licensed adult family homes in Bellevue, compared to 134 in 2009, 11 boarding homes (the same as in 2011), and 2 nursing facilities, also the same as in 2011. 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.¹³ 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.

"There continues to be a number of older adults that we see who are managing on their own but may need home help."

Key Informant Interview, City of Bellevue Code Enforcement Officer

- Elder and Adult Day Services (EADS) provide 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. Staff is trying to anticipate the shift to managed care and how it will affect funding for their Medicaid clients.¹⁴ Staff also report that the majority of their older adult clients are using adult day health services to forestall or avoid assisted living or nursing home placement; most are in decline and go from EADS to the hospital or a skilled nursing facility. They also observe that the financial pressures on hospitals is resulting in lower quality of care for their clients, such as longer times between appointments, shorter appointments and more use of generic drugs.¹⁵
- Catholic Community Services Volunteer Chore Services (VCS) Program reports a steady increase in the demand for volunteer chore services especially as many older adults live in rural and suburban communities that are more isolated. 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). Currently, transportation requests make up nearly 50% of the calls to VCS, and staff turns away about 20% of these requests due to the lack of volunteer drivers.¹⁶
- Overlake Hospital and Medical Center provides a program "Overlake Senior Care" to frail, vulnerable older adults who have at least one Overlake or Affiliated provider. A

social worker who specializes in elder services makes a home visit to help the older adult or family member with resources for a number of issues, including in-home care, support groups, housing and financial concerns. Staff report that some of the most frequent needs are dental care, transportation, and in-home services. A big gap exists for support for family caregivers.¹⁷

More Support for Family Caregivers

- 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.¹⁸ 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.¹⁹ 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.²⁰

"There is a big need for support for family caregivers. Caregivers do not want to admit they need support."

Key Informant Interview, Overlake Senior Care

- 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.²¹ 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.²²

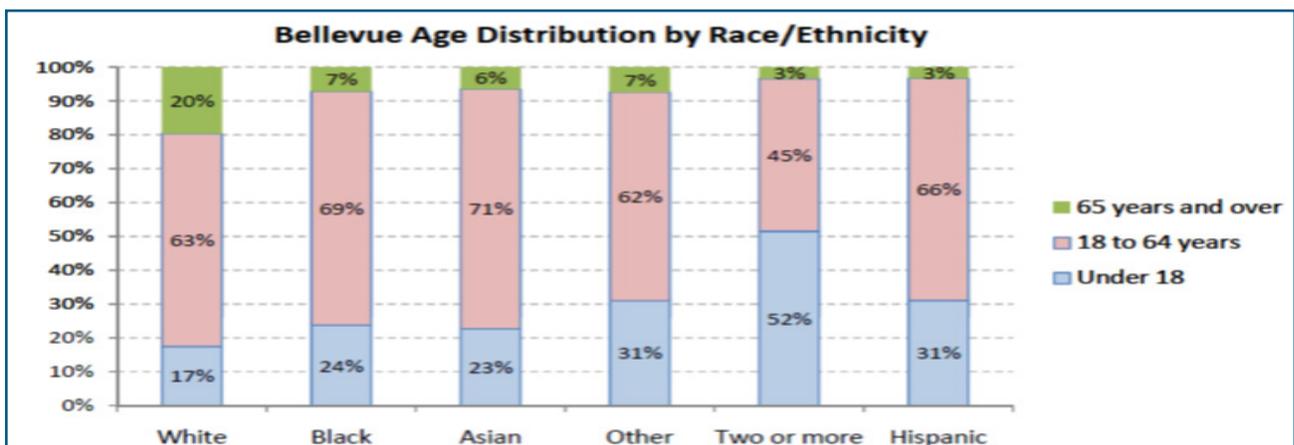
Increased Racial and Ethnic Diversity

- 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 2009-2011 and is expected to reach 33% by 2050. According to the 2009-2011 ACS, in King County the percentage of Asians 60 and older was 12.3%, African American 4.4%, Multi-Racial 1.3%, Pacific Islanders 0.3%, Native Americans 0.6% and other race, 0.7%.²³
- As indicated in the chart below, 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.²⁴

- 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.²⁵ Chinese Information and Service Center (CISC) sponsor groups for Chinese elders in Bellevue, Kirkland, Redmond, Issaquah and Bothell. Bellevue participants report their top needs are ESL classes, "Talk Time" opportunities and transportation.²⁶
- 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 about services in their native languages.²⁷

Economic Status and Employment

- In Washington State, a recent 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 the chart on the next page, the Elder Economic Security Standard Index for King County indicates 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



Source: 2010 Census

meet without other supports such as rent subsidies or assistance in covering supplemental health care costs.²⁸

“I will be 75 this year and am getting along quite well. I am very healthy and am still able to stand at work. I worry about medical and about my 17 year-old car lasting. I guess it's true - I am living on the edge and rent increases could spell disaster.”
Consumer Survey

- 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 2013, and lingering higher 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. In 2010 it dropped further to only 8%.²⁹ This, in addition to the down-

turn 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.

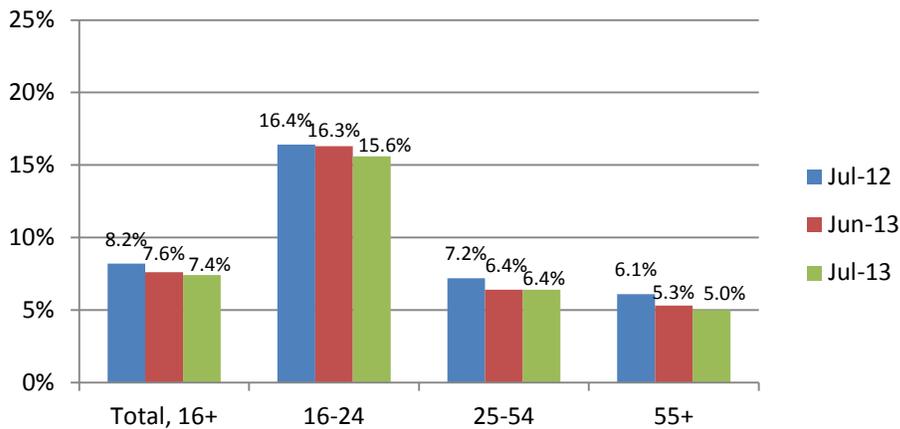
- Given the current economy and the increase in defined-contribution plans replacing traditional retirement plans, the number of people aged 65 and older in the workforce is increasing. This group’s labor force participation increased markedly in recent years; in 2010 an average of 17.4% of people in this age group were in the labor force, up from 10.8% in 1985. As of April 2011, the rate was 18%.³⁰ In July 2013, roughly the same, 18.3%, were in the workforce.³¹
- 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, as the chart on the next page shows the rate dropped slightly to 6.1%, and in July 2013 dropped

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
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.

U.S. Unemployment Rates by Age July 2012, June 2013, and July 2013*



Source: U.S. Department of Labor, Bureau of Labor Statistics, Labor Force Statistics from the Current Population Survey at <http://data.bls.gov/pdq/querytool.jsp?survey=ln>.

*Rates are seasonally adjusted.

to 5%, with more women in the workforce than men in this age group. 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. Duration of unemployment for older workers has shown some signs of improvement but still, as of July 2013, 47.3% of older jobseekers were long-term unemployed, meaning that they have been out of work and looking for a job for 27 weeks or more.³²

- According to data from the 2010-2012 ACS, 5.7% of older adults in Bellevue age 65 and over have incomes below the Federal Poverty Level. This compares to 6.9% in 2008-2012.³³ Although this percentage is relatively low compared to the U.S. (10%) and King County (9.3%), 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 2009-2011 ACS, 21.4% of African American older adults live in poverty, 19.9% of Asians, 22.7% of Hispanics and only 6.5% of Caucasians.³⁴
- 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 2012, there were 1231 participants in the Utility Rate Relief Program and 1269 participants in the Tax Rebate Program.³⁵

- In 2010 roughly 1 in 6 people that utilized the Bellevue Hopelink Center Food Bank were ages 55 and over. By 2013 that number had jumped to 1 in 4 people. In 2010, the number of people age 55 and over that utilized the food bank was 740, making up 16% of the total population serviced. In 2011 the number of older adults using the food bank rose to 753, or 19% of the total served. In 2012 the number of older adults using the food bank was 754, which was 22% of the total clients served. In 2013 the number of older adults using the food bank was 747, 25% 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 almost half of the older adults using our food bank. US born older adults stayed constant at 17-18%. The number of consumers with Limited English Proficiency (LEP) who need an interpreter has jumped from 46% in 2011 to 64% in 2013 (see chart on the next page).³⁶
- 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 2012 MOW saw a 4% increase in the number of clients served compared to 2011, and delivered over 11,000 more meals than it was funded for. As of July, 2013, the pro-

Fiscal Year*	Number (percent)	Number (percent)
Hopelink Bellevue Center Food Bank Clients Age 55 and Over		
2010	740 (16%)	
2011	753 (19%)	
2012	754 (22%)	
2013	747 (25%)	
Country of Origin	Eastern Europe	US Born
2010	363 (42%)	121 (17%)
2011	319 (42%)	129 (17%)
2012	337 (45%)	128 (17%)
2013	362 (48%)	136 (18%)
Limited English Proficiency (LEP)	LEP-Need Interpreter/Translator	
2010	347 (47%)	
2011	347 (46%)	
2012	471 (62%)	
2013	480 (64%)	
*Fiscal years listed began July 1 st and end June 30 th of the listed year (2013 consists of July 1 st 2012- June 30 th , 2013)		
Source Hopelink, August 2013		

gram is projecting to deliver 26,590 more meals than they have funding allocated. 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.³⁷

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 2012-2015 Area Plan on Aging, even moderate exercise and physical activity can have a dramatic positive effect on physical and mental health.³⁸ 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 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 mouth cancers. A recent study found that nearly 23% of older adults 65-74 years old have severe gum disease.³⁹ Another service that older adults report being unaffordable is eye care because only limited services are 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 dispari-

ties 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: 76.9 for African

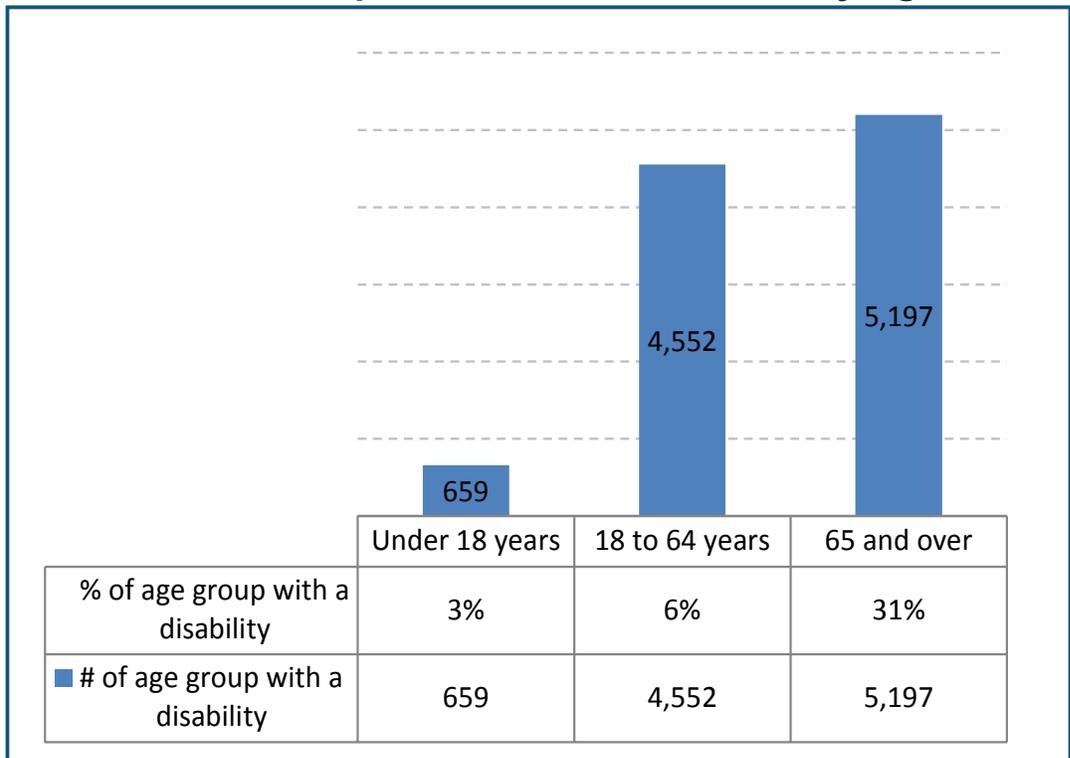
Americans, and 71.0 for Native Americans. For Asians/Pacific Islanders it is 85.9 and Latinos, 86.2.⁴⁰

- In 2006, in Washington State, the Inter-agency Council on Health Disparities was created. In their 2012 Policy Action Plan, the Council has made recommendations such as increasing health insurance coverage through the Affordable Care Act, providing trainings to staff on environmental justice and institutional racism, and helping to build capacity of organizations so they can participate as equal partners in making policy decisions.⁴¹

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 65 to 74, 35.6% have disabilities according to 2009-2011 ACS estimates. Data shows that, not surprisingly, disabilities increase with age. In King County, for example, 41% of people age 80 and older have physical disabilities compared to 20% of those aged 70-79.⁴² In

Bellevue Population with Disabilities by Age



Source: 2010-2012 American Community Survey

Bellevue, estimates from the 2010-2012 ACS also demonstrate the likelihood that having a disability increases with age, as shown in the chart above.⁴³ 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.⁴⁴

- 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. 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.⁴⁵ 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.⁴⁶
- 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.⁴⁷ 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.⁴⁸
- 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 who meet the criteria for eligibility. It also provides up to 6 sessions of in-home therapy for depressed and overburdened caregivers.⁴⁹

- 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 Abuse both 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.⁵⁰ (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.⁵¹
- 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.⁵² 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 2013 the group again helped secure funding from the Federal Transit Administration through Puget Sound Regional Council to continue the position of a Mobility Coordinator which is administered through Hopelink. In 2010, the Kirkland Senior Advisory Council and members of the Redmond Senior Center joined EERC, and each year, more partners from throughout rural and urban East King County have become new members. Other activities relevant to older adults include providing information about a bus ticket program from Metro connected to renewal of car tabs, the tolling of the SR520 Bridge and I90 Bridge, and co-sponsoring with Seattle & King County Aging and Disability Services a Forum on transportation trends and issues in East King County.⁵³

- 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. One of the outcomes of the project was that DVDs on how to ride the bus were produced using people from these communities to speak in their native languages. In 2013, several more DVDS in Mandarin, Cantonese, Arabic, Vietnamese and Korean were produced.⁵⁴
- 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.⁵⁵

- In 2012 Senior Services Volunteer Transportation Program, which provides rides to medical appointments for seniors, provided 423,788 miles and 27,972 one-way trips to King County older adults. In Bellevue, trips and miles in 2012 were 19,209 miles and 1,505 one-way trips. Miles and trips are down compared to previous years due to lack of volunteers. Staff consequently have 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. However, as gasoline prices continue to rise, tolls are being collected for the 520 Bridge, and people are working longer due to the economic recession, recruitment becomes more challenging than in the past.⁵⁶
- Eastside Friends of Seniors provides transportation, assistance with shopping and errands, tasks around the house and social support to older adults. The program serves Issaquah, Sammamish, Carnation, Snoqualmie and recently added Bellevue to its service area. Staff report that with the addition of Bellevue, they are lagging behind in volunteers recruited to meet the enormous need; the organization has prioritized doing more recruiting of volunteers in Bellevue to meet this need. Their largest group of older adults served are aged 90-95 a recent shift from those aged 80-85.⁵⁷

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.⁵⁸
- Housing affordability is defined as paying 30% or less of one’s income for housing. According to estimates from the 2010-2012 ACS, over 54% of older adult renters living in Bellevue paid 30% or more of their income for housing. In contrast, about 31% of older adult homeowners paid less than 30% of their income on housing. This is similar to 2010-2012.⁵⁹
- 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 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 2012, 64% (67) of the 146 women served were aged 50 or older. Ethnic makeup is: 55% Caucasian, 34% African American, 9% Asian, 2% Native Pacific Islander, and 2% Multi-racial.⁶⁰ At the Congregations for the Homeless men’s shelter on the Eastside in 2012, 32 out of 140 men served in 2012 (16%) were aged 55 or older. In the men’s day center, opened in December 2012, a number of the 264 men served were 55 or older but current data is not available.⁶¹
- 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.⁶² The number then fell again in 2012 to 54,591. 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. Some consumer advocates are concerned that the new rules are too confusing and will result in elderly homeowners not being eligible because of poor credit histories.⁶³
- 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 \$34,680 (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 \$867/month. In Bellevue, there are only 322 affordable (below market) rental units specifically for low-income older adults, slightly less than the number available two years ago.⁶⁴
- 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, in a survey of South Bellevue residents and in the phone/online survey in 2013. 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 their 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 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 2000.⁶⁵ In Washington State, 35,761 individuals are the primary caregivers raising their grandchildren living with them with neither parent present.⁶⁶ In King County, about 7,000 individuals and in Bellevue, 180 individuals identified themselves as parenting grandchildren during 2010-2012.⁶⁷ If this trend continues, there may be increased need for resources - including financial, legal and social support - for these older adults. A recent report by Kids Count found that grandparents raising grandchildren have a poverty rate of 15%

in Washington State according to the 2008-2010 ACS. This compares to a Washington State poverty rate for families of 16%.⁶⁸

- 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; two participants are 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.⁶⁹ Kinderling Center in Bellevue in collaboration with Youth Eastside Services (YES) sponsors a support group with other services for relative care providers as well as foster parents. Children over age 6 years old and older attend a group at the same time led by counselors from YES. Staff report that many of the relative caregivers are low-income and in their 60’s and 70’s. Often they can’t afford gas to come to meetings. Many need more financial help and respite care.⁷⁰

Community Perceptions

- Staff from WorkSource in Redmond observed that more people who are 45 years and older are looking for jobs; many are having a hard time finding a job in a more competitive work environment and are typically out of work longer than some younger unemployed clients.⁷¹

- In the 2013 Human Services phone/online survey, respondents who were older adults had a significantly lower number of problems in their households (1.9) compared to respondents aged 35-54 (3.6) and aged 55-64 (3.1) Among those who indicated they were experiencing problems, no single problem stood out as statistically significant. When asked to rate on a scale of 1 to 10 how the community supports the needs of older adults, the average rating was 7.1, significantly higher than in 2011 when it was rated 6.8.
- 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 medical bills and health insurance.

“Many dentists don’t take Medicaid. Can we get a list of dentists who do so we don’t have to call and always be told “no”?”

Community Conversation, Circle of Friends

- Key informants from the Muslim, Russian, Chinese 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 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.⁷²
- A theme identified during key informant interviews with representatives from ten faith communities in East King County was that they often receive requests for

the needs of the older adults within their congregations. Three areas frequently mentioned were assisted living, affordable housing and transportation.

- Bellevue Neighborhood Outreach staff reported that about a quarter of the residents living in South Bellevue who responded to a 2013 survey about their community identified that more services for seniors were needed in the area.
- Senior Services provides a Family Care-giver Support Program funded through the federal Older Americans Act. Staff reports that the most frequently mentioned issues from caregivers are feelings of depression and isolation, loss of community, depletion of their “nest egg” for children caring for parents, and safety and security about getting in-home care.⁷³
- 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 the Fire Education Coordinator who works with Masters of Social Work interns to provide the services. Over 50 referrals were made and followed up on during the first year.

“I don’t know my neighbors anymore, and there are hardly any kids on my block.”

Community Conversation, Walk for Life Participant

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, as well as training opportunities such as computer classes. Volunteer transportation and Senior Information and Assistance provided through state funding for the Senior Citizens Services Act, are critically needed.

- 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 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.
- 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 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.
- 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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