

**Broome County  
Office for Aging**

*...bringing seniors and services together*

**Plan for  
Services**

**2009-2012**



# Broome County Office for Aging

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November 18, 2008

Dear Colleague:

The Broome County Office for Aging *Plan for Services 2009-2012* outlines the needs of seniors and caregivers in our community and the activities that the Office for Aging plans to undertake during the next three years to address these needs.

Population projections predict that the Broome County senior population expanded between 2000 and 2008. According to these projections, the age 60 to 64 cohort—the age group containing the first senior baby boomers—increased by over 19%, and the 85+ cohort continued growing as well. Broome County is facing the challenge of providing care to expanding numbers of vulnerable seniors while supplying aging baby boomers with the information, socialization, health, and wellness programs they require to age healthily. Similarly, we find ourselves seeking ways to support the growing ranks of informal caregivers who care for seniors with physical and mental impairments.

These challenges demand that public service providers plan ahead for the coming demographic shift, develop strategies for meeting the needs of both well and vulnerable seniors, and support informal caregivers. The *Plan for Services 2009-2012* addresses these demands by focusing on meeting current needs while preparing for the growing senior population.

Section III presents a demographic portrait of the elderly living in Broome County. This section provides findings from the 2000 Census and population projections for 2008.

Section IV is a community profile of the issues that Broome County seniors identified as their main concerns. This section also lists actions that the Office for Aging will take to address each issue.

Section V lists the programs offered by the Office for Aging and describes the local trends and community needs that each service is addressing. Included in this section are projections of the units of service that the Office for Aging will deliver during the next state fiscal year.

We invite the community to work with the Office for Aging in addressing the needs of seniors and caregivers, improving the quality of life of our elderly, and helping us prepare for a growing senior population.

Sincerely,

Kathleen Bunnell  
Director



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## ***Section I***

# **Agency Mission**

The mission of the Broome County Office for Aging is to improve and enrich the quality of life for all older persons in Broome County.

The Office for Aging:

- Promotes the dignity and independence of the older person
- Ensures that comprehensive and coordinated services are brought to bear on the needs of older persons
- Fosters public awareness of the value and contribution of older persons of the community

The guiding policy of the mission is to implement the mandates and requirements of federal and state regulations pertaining to the elderly. These are provided in federal law and under the Older Americans Act, and in state law under the New York State Community Services for the Elderly Act and the Expanded In-home Services for the Elderly Program (EISEP). Other program requirements come from the U.S. Department of Agriculture, the Federal Corporation for National Service, the N.Y.S. Department of Social Services, and the N.Y.S. Department of Health.

## ***Section II***

# **How the Plan was Developed**

The *Broome County Office for Aging Plan for Services 2009–2012* is a comprehensive overview of the Broome County senior population. This document identifies the activities that the Office for Aging and its subcontractors will undertake to address the needs of Broome County seniors for the next three years. The plan presents demographic information, needs assessment findings, detailed program descriptions, lists of issues and needs, outcome targets, and the projected number of units of service that the Office for Aging and its subcontractors will deliver in state fiscal year 2009–2010.

In developing the plan, the Office for Aging analyzed data from a number of sources. The agency management team consulted with its staff members and other service providers to identify service utilization trends and under-met needs. Staff analyzed service use and demographic data for the last three years for each program. The planning committee reviewed the findings from the needs assessments for the last two, four-year plans. The Office for Aging collected public input on the needs of seniors through an article in the Press and Sun-Bulletin, three focus groups, and surveys of Meals on Wheels volunteers and GROW workers. The management staff also reviewed census data and a set of population projections for 2008 supplied by the Binghamton University Geography Department. In the spring of 2008, Binghamton University graduate students conducted two studies that provided information for this plan: a survey of caregivers using the Yesteryears program and four focus groups exploring Broome’s livability.

The Office for Aging was able to use the information obtained from the needs assessment activities to conduct an in-depth evaluation of its services. Staff determined which issues are having the most significant impact in the lives of Broome County seniors. Once the issues were determined, staff planned actions to address the needs existing in the community. While the *Plan for Services 2009–2012* presents Office for Aging strategies for meeting the needs of seniors in Broome County, this plan is also a resource for other community organizations. These organizations can use this document as support in developing strategies to assist the elderly.

The *Plan for Services 2009–2012* includes activities funded by the Administration on Aging and the New York State Office for Aging using Older Americans Act, Community Service for the Elderly, Expanded In-home Services for the Elderly Program, and Congregate Service Initiative monies. Broome County Government has also made a significant commitment to supporting aging services by funding activities included in this plan.

## Section III

# Our Aging Community: A Demographic Portrait of the Senior Population in Broome County

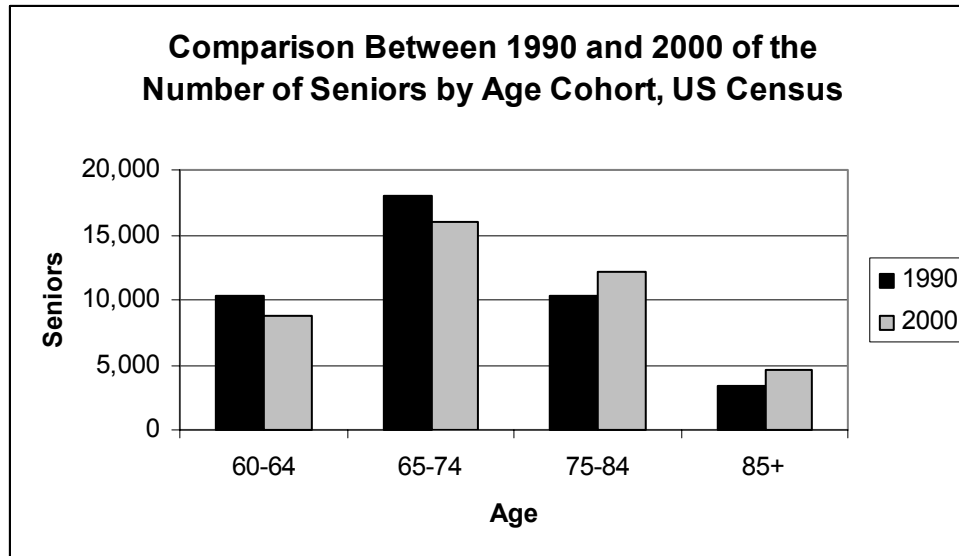
Broome County, already rich in culture and ethnicity, benefits greatly from another abundant resource, its elderly. The results of the 2000 Census show that Broome County is aging faster than the nation and New York State. At the turn of the century, 20.7% of Broome County residents were age 60 or older compared to 16.6% of those living in New York and 16.2% of the nation's population.

The last person-by-person count was the 2000 Census, which identified 41,542 individuals age 60 or older. However, seniors are not a homogenous grouping, and their needs change as they age. The table below displays the senior population by each of the four age cohorts that comprise the 60+ age group.

**Table 1: Broome County Population Age Changes 1990–2000, Census 2000**

| Age   | 1990   | 2000   | Change In Population | Percent Change in Population |
|-------|--------|--------|----------------------|------------------------------|
| 60–64 | 10,262 | 8,711  | -1,551               | -15.12%                      |
| 65–74 | 18,024 | 16,073 | -1,951               | -10.83%                      |
| 75–84 | 10,356 | 12,182 | +1,826               | +17.63%                      |
| 85+   | 3,445  | 4,576  | +1,131               | +32.83%                      |

- The total population of Broome County declined from 1990 to 2000. However, the rate of decline was lower for the senior population than it was for the general population. The rate of loss for seniors was 1.3%, while the general population declined by 6.5%.
- During the 1990s, the county experienced a decline of 3,502 seniors under the age of 75 while the 75+ population grew by 2,957 elderly people.



The population changes that occurred in the 1990s indicate that Broome is losing the younger, typically healthier, seniors who the community depends upon for volunteering. Simultaneously, there is significant growth in the age groups with seniors who tend to be less active and have higher rates of in-home services use.

The population increases may be responsible for the demand spikes that EISEP and the Home Delivered Meals Program experienced in 2004 and 2005. However, this explanation does not describe why the demand declined in 2006.

### Looking Ahead

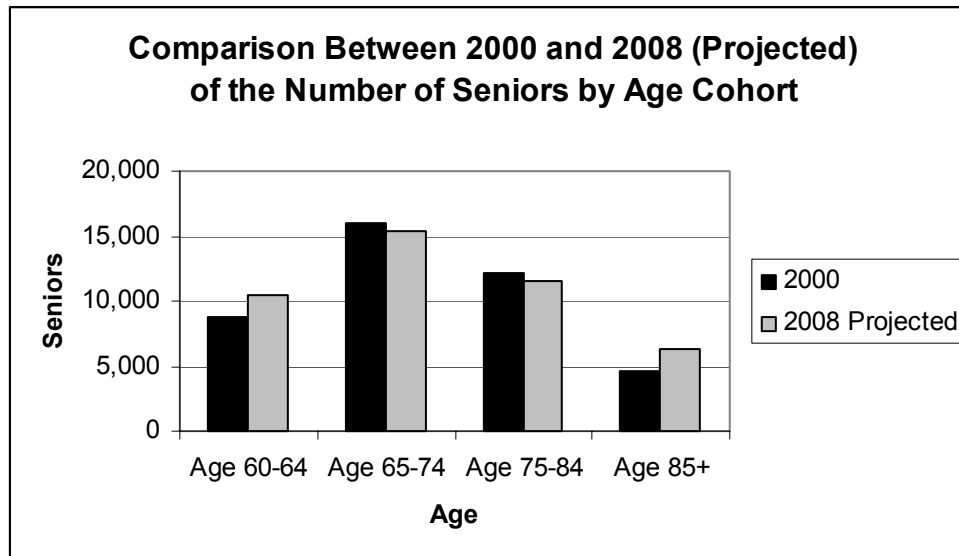
The Census is far enough in the past that its continued validity is questionable. The Binghamton University Geography Department supplied the Office for Aging with population projections of the size of the senior population in 2008. These projections for Broome County in 2008 predict 43,633 individuals over the age of 60, a 5% increase from 2000. The table below segments the projected senior population in 2008 by age cohort.

**Table 2: Broome County Population Age Changes 2000–2008 (Projected)**

| Age          | 2000          | 2008 Projected | Change In Population | Percent Change in Population |
|--------------|---------------|----------------|----------------------|------------------------------|
| 60–64        | 8,711         | 10,413         | +1,682               | +19.3%                       |
| 65–74        | 16,073        | 15,380         | -693                 | -4.0%                        |
| 75–84        | 12,182        | 11,502         | -680                 | -5.6%                        |
| 85+          | 4,576         | 6,338          | +1,762               | +38.5%                       |
| <b>Total</b> | <b>41,542</b> | <b>43,633</b>  | <b>2,071</b>         | <b>+5.0%</b>                 |

Population projections indicate that Broome County has experienced more than a 19% rate of growth in the 60 – 64 age cohort, and the middle two cohorts declined slightly. If these

projections are correct, the 85+ cohort has shown significant growth, increasing by 38.5% over what it was in 2000.



The projection for the 60-64 age group foreshadows the effect that the baby boom population will have on the senior population in the future. In 2008, only the first two years of the baby boom cohort have become seniors, and they have pushed the growth rate for the 60-64 age group up by a projected 19%.

The population loss for the 65-74 age cohort is concerning: the core volunteers for senior centers and meals on wheels come from this age group. There is a possibility that during the next few years it may become harder for service providers to recruit volunteers. The decrease in the 75-84 age group may ease the demand for in-home services a bit; however, this decline is compensated for by the projected growth in the 85+ age group. According to these projections, the community can expect the demand for in-home services to continue to increase.

### Population Change by Town

While it is useful to know the elderly population for the entire county, breaking down the population by towns reveals additional information. A township analysis allows service providers to discern where higher concentrations of elderly live and where they need to direct targeted efforts.

Even though the community saw a decline of 545 seniors during the 1990s, most Broome County towns experienced growth in the number of senior residents. Local communities have therefore been compelled to address the needs associated with growing elderly populations at a time when younger residents have been migrating out of the county. This trend means that towns increasingly depend on elderly tax dollars to sustain services. Therefore, the community has an interest in ensuring that as many elderly as possible can remain in their

homes. Table 3 shows the change in the number of senior residents for each Broome County town between 1990 and 2000.

**Table 3: Population Change Age 60+ for Broome County Towns, Comparison Census 1990 and 2000**

| Area             | 1990   | 2000   | Change In Population | Percent Change in Population |
|------------------|--------|--------|----------------------|------------------------------|
| Broome County    | 42,087 | 41,542 | -545                 | -1.3%                        |
| Barker           | 365    | 404    | +39                  | +10.60%                      |
| Binghamton, City | 12,610 | 10,231 | -2,379               | -18.87%                      |
| Binghamton, Town | 714    | 896    | +182                 | +25.49%                      |
| Chenango         | 2,147  | 2,281  | +134                 | +6.24%                       |
| Colesville       | 790    | 828    | +38                  | +4.8%                        |
| Conklin          | 949    | 1,018  | +69                  | +7.27%                       |
| Dickinson        | 1,373  | 1,293  | -80                  | -5.83%                       |
| Fenton           | 1,329  | 1,471  | +142                 | +10.68%                      |
| Kirkwood         | 993    | 1,148  | +155                 | +15.60%                      |
| Lisle            | 336    | 391    | +55                  | +16.36%                      |
| Maine            | 835    | 987    | +152                 | +18.20%                      |
| Nanticoke        | 183    | 215    | +32                  | +17.48%                      |
| Sanford          | 522    | 545    | +23                  | +4.40%                       |
| Triangle         | 423    | 465    | +42                  | +9.92%                       |
| Union            | 13,140 | 13,045 | -95                  | -0.73%                       |
| Vestal           | 4,513  | 5,321  | +808                 | +17.90%                      |
| Windsor          | 866    | 1,003  | +137                 | +15.81%                      |

Only three jurisdictions experienced a loss of elderly residents: the City of Binghamton and the towns of Union and Dickenson with Binghamton's decline being the most pronounced. Binghamton's senior population is large enough where the loss did not relieve the demand for services within the city.

Vestal experienced the largest growth of all the towns. The population increases in Chenango, Fenton, Kirkwood, and Conklin signal that service providers should pay close attention to these communities, and Vestal, as new needs may emerge in them.

Table 4 displays the projected population changes for all Broome County towns.

**Table 4: Population Change Age 60+ for Broome County Towns, Comparison 2000 Census and 2008 (Projected)**

| Area             | 2000   | 2008<br>Projected | Change | Percent Change<br>2000 - 2008 |
|------------------|--------|-------------------|--------|-------------------------------|
| Broome County    | 41,542 | 43,633            | +2,091 | +5.0%                         |
| Barker           | 404    | 509               | +105   | +25.9%                        |
| Binghamton, City | 10,231 | 9,909             | -322   | -3.2%                         |
| Binghamton, Town | 896    | 1,053             | +157   | +17.5%                        |
| Chenango         | 2,281  | 2,607             | +326   | +14.3%                        |
| Colesville       | 828    | 907               | +79    | +9.5%                         |
| Conklin          | 1,018  | 1,197             | +179   | +17.6%                        |
| Dickinson        | 1,293  | 1,324             | +31    | +2.4%                         |
| Fenton           | 1,471  | 1,546             | +75    | +5.1%                         |
| Kirkwood         | 1,148  | 1,258             | +110   | +9.6%                         |
| Lisle            | 391    | 481               | +90    | +23.0%                        |
| Maine            | 987    | 1,209             | +222   | +22.5%                        |
| Nanticoke        | 215    | 275               | +60    | +27.9%                        |
| Sanford          | 545    | 657               | +112   | +20.6%                        |
| Triangle         | 465    | 553               | +88    | +18.9%                        |
| Union            | 13,045 | 13,339            | +294   | +2.3%                         |
| Vestal           | 5,321  | 5,581             | +260   | +4.9%                         |
| Windsor          | 1,003  | 1,228             | +225   | +22.4%                        |

The projections indicate that except for the City of Binghamton, every town has experienced an increase in the number of seniors residing within its borders. Binghamton experienced a small decrease of 322 seniors. Surveying the projections for the towns reveals that:

- Chenango has seen a rise of 326 seniors, the largest increase of all the towns.
- Windsor, Vestal, Union, and Maine grew by more than 200 seniors.
- Kirkwood increased 110 older adults and Conklin saw a growth of 179 seniors. The Office for Aging identified both of these towns as areas to watch after the last census. While the projected increases are not overly large, the numbers do indicate that service providers should continue to pay attention to these areas.

Further analysis not displayed here indicates:

- Between 2000 and 2008, no Broome County city or town is projected to see a decline in the number of residents age 85 or older.
- Projections indicate that the City of Binghamton and the Town of Union saw sizable increases in the 60–64 and 85+ populations while experiencing significant declines in the 65–74 and 75–84 age groups.

The population projections suggest that Broome continues to be the home of a sizable elderly population. Service providers should plan how they will serve the younger seniors with active programs and prepare for the evolving needs of older seniors.

**Future Demand for In-home Services.**

When a senior reaches 75 years of age, the likelihood she will need in-home services increases. One gauge of the future demand for in-home services is examining the size of the age 70–74 cohort in 2000 and comparing it to projected size of the cohort in 2008. Table 5 compares this age group between the two points of time.

**Table 5: Number of Seniors age 70 – 74 in 2000 and 2008 (Projected)**

|               | Number of Seniors Age<br>70–74, 2000 | Estimated Number of<br>Seniors Age 70–74, 2008 |
|---------------|--------------------------------------|--|
| Total Seniors | 8,058                                | 8,566  |
| Males         | 3,503                                | 4,035  |
| Females       | 4,555                                | 4,531  |

Since the size of the two cohorts is similar with a 6% increase in size in 2008, the Office for Aging is expecting a slight rise in demand over the next couple of years.

Broome County’s large senior population presents both opportunities and challenges for elder service providers. The following pages describe segments of the senior population that service providers consider vulnerable.

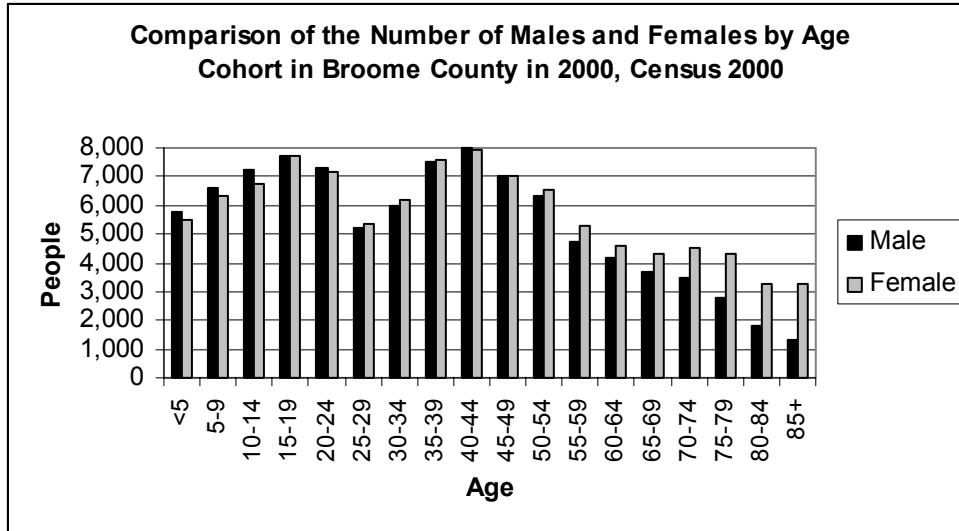
**Gender**

Gender is an issue for a number of reasons when discussing the elderly. Men and women have different incidence rates for certain chronic diseases. Elderly men are at a greater risk for suicide than women. Depressed older women exhibit more appetite disorders, while depressed men exhibit greater agitation.<sup>1</sup>

According to the 2000 Census, women make up 59% of the senior population. Females outnumber men largely because of the difference in life spans for men vs. women. The chart below shows the number of men and women by lifespan cohort.

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<sup>1</sup> Kockler, M. and Heun, R. 2002. Gender Differences of Depressive Symptoms in Depressed and Nondepressed Elderly Persons. *International Journal Geriatric Psychiatry*. 17(1): 65-72.



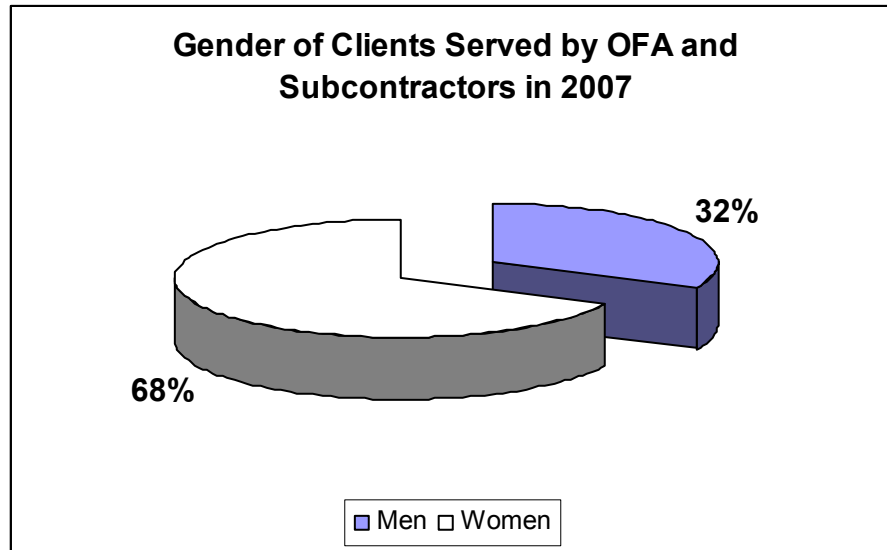
There are roughly an equal number of men and women through the lifespan until the 50–54 age cohort. At this point, women start to outnumber men and continue to do so in greater proportions as age increases. When all the cohorts age 60 and above are grouped together, there are 1.4 women for every man. As the chart above reveals, separating out the cohorts individually shows that the percentage of women to men grows larger as age increases. In the 85+ cohort, women outnumber men at a ratio of 2.4 to one. The disparity of men to women suggests that a significant portion of the female senior population is living alone.

**Table 6: Percentage of Males and Females by Age Cohort, Census 2000**

| Age Cohort | Males as Percent of Age Cohort | Females as Percent of Age Cohort |
|------------|--------------------------------|----------------------------------|
| 60–64      | 48%                            | 52%                              |
| 65–74      | 45%                            | 55%                              |
| 75–84      | 38%                            | 62%                              |
| 85+        | 29%                            | 71%                              |

National statistics indicate that women are more vulnerable than men in terms of economic and health status. The death of a husband exacerbates this vulnerability and leaves a woman alone in her home; she is more likely to need services and financial benefits to remain independent. The trend of women outliving men is expected to continue. The Administration on Aging expects seven out of ten “baby boom” women to outlive their husbands.

Since older women tend to be more at-risk for economic and social need, the Office for Aging strives to deliver services to elderly women. In 2007, over 68% of all clients served by the Office for Aging and its subcontractors were females.



The following Office for Aging programs served elderly women at a rate that exceeds their prevalence in the senior population.

- Foster Grandparent Program.....88.6%
- Transportation.....83.6%
- Housekeeper/Chore.....84.4%
- Information and Assistance.....75.3%
- Personal care.....73.3%

### Living Alone

While social connections are associated with healthy aging, living alone can put seniors at risk for illness, injury, isolation, and premature institutionalization. A senior may come to find herself living alone at a time when physical frailty prevents her from leaving the home for social contact. If she has no visitors or meaningful contact with the outside world, she may become isolated. Becoming isolated increases the risk of physical and mental decline for a senior who lives alone.

Elders who live alone often have lost a spouse. Given their longer life spans, women have higher rates of widowhood and a greater likelihood of living alone. Widowed seniors often choose to remain in their homes and live independently as long as their health and finances permit.

The risks associated with living alone increase with age. Service providers recognize the “old, old” who live alone as being one of the most vulnerable groups. If one of these vulnerable elders falls ill or suffers an injury, she often needs outside assistance to provide care.

The risks of living alone are greater for those seniors without children who can assist in their care. Seniors who have children living nearby often have someone who can look in on them and perform necessary tasks.

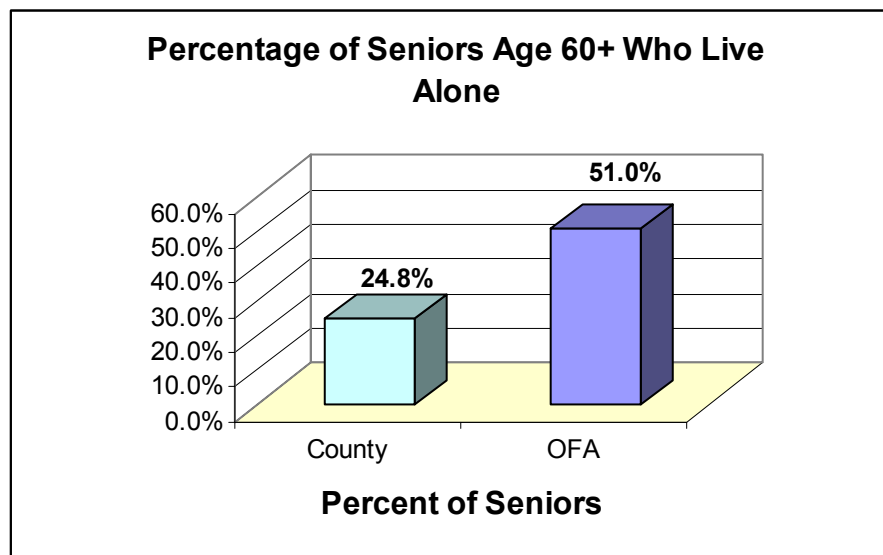
In Broome County, the percentage of seniors living alone is a significant portion of the elderly population and increases with age.

**Table 7: Number and Percent of Seniors Living Alone by Age Group, Census 2000**

| Age Group | Number Seniors Living Alone | Percent of Age Group Living Alone |
|-----------|-----------------------------|-----------------------------------|
| 60+       | 11,632                      | 28%                               |
| 65+       | 10,016                      | 31%                               |
| 75+       | 6,176                       | 37%                               |

- Twenty-eight percent (28%) of those over the age of 60 live alone.
- Nearly 6,200 of those over the age of 75 live alone, which is 37% of this cohort.

Recognizing that seniors who live alone are at risk, OFA targets its services to this group. In 2007, 51% of Office for Aging clients lived alone.



During 2007, the following Office for Aging programs served elders who live alone at a higher rate than their prevalence in the senior population.

- Housekeeper/chore service.....79.0%
- PERS.....74.7%
- Transportation.....69.5%
- HEAP.....67.8%
- Home Delivered Meals.....64.4%

## Poverty

A senior's income directly affects her ability to purchase the care that she needs. The average senior has already passed her peak earning years, and she will deplete savings and investments as she grows older. Many seniors live on fixed incomes; their annual cost of living increases are barely large enough to keep up with inflation. Even middle-income seniors face challenges in paying for prescription drugs and home care.

Among the senior population, women tend to have a lower level of retirement income and higher rates of poverty than men do.<sup>2</sup> Women, on average, have lower lifetime earnings than men, which results in a lower Social Security payment. These lower earnings provide women with smaller pensions and fewer assets when they reach retirement.<sup>3</sup> The problems associated with having less income are exacerbated by the tendency of women to live longer than men.

At the national level, poverty among seniors has substantially declined from nearly 33% in the 1950s to 10% today.<sup>4</sup> The percentage of poor individuals in the senior age group is lower than the percentage in poverty for any other age cohort. The main reason for the decline in senior poverty is Social Security. One study demonstrated that the without Social Security, over 47% of US residents age 65 and older would have been poor in 1997. During 1997, Social Security reduced the elderly poverty rate by 75%.<sup>5</sup>

Locally, the rate of senior poverty is lower at 6.8% (Census 2000). The lower rate of local poverty is most likely attributable to the pensions that supplement the incomes of those who worked in many of Broome's industries.

**Table 8: The Elderly Poor and Near-Poor in Broome County, Census 2000**

| Ratio to Poverty           | All Broome County Residents Age 65 and Over |                  |                         | Percent of Senior Population |
|----------------------------|---|------------------|-------------------------|------------------------------|
|                            | Age 65 to 74                                | Age 75 and Above | Total Number Of Seniors |                              |
| Less than 100% of Poverty* | 1,008                                       | 1,224            | 2,232                   | 6.8%                         |
| 100 to 150% of Poverty     | <u>1,210</u>                                | <u>2,085</u>     | <u>3,295</u>            | <u>10.7%</u>                 |
| Total                      | 2,218                                       | 3,309            | 5,527                   | 17.5%                        |

\*Note: In 2008, 100% of poverty equated to \$10,400 annually for a single household and \$14,000 for a two-person household.

<sup>2</sup> National Economic Council Interagency Working Group on Social Security. 1998. *Women and Retirement Security*. Social Security Administration. <http://www.ssa.gov/history/pdf/sswomen.pdf>. Accessed August 15, 2007.

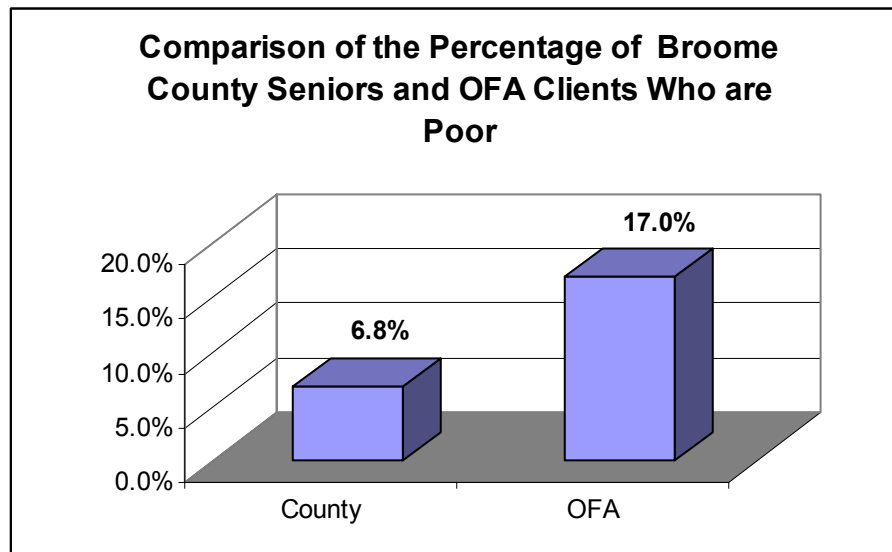
<sup>3</sup> Ibid.

<sup>4</sup> Wasow, Bernard. 2004. *A New Minimum Benefit for Social Security*. The Century Foundation. [http://www.tcf.org/Publications/RetirementSecurity/Minimum\\_Benefit.pdf](http://www.tcf.org/Publications/RetirementSecurity/Minimum_Benefit.pdf) Accessed August 15, 2007.

<sup>5</sup> Porter, Kathryn H., Kathy Larinm, and Wendell Primus. 1999. *Social Security and Poverty Among the Elderly: A National and State Perspective* (Executive Summary). Center on Budget and Policy Priorities. <http://www.cbpp.org/4-8-99secsec-sum2.htm> Accessed August 15, 2007.

Although the near-poor, those with incomes between 100% and 150% of poverty, have more income, they may be at as at risk as poor seniors. Many benefits are available only to those with incomes below the poverty threshold, automatically excluding those who make a few dollars more per year. These seniors, facing hard spending decisions, may decide to forego necessities.

The Older Americans Act specifically directs local Area Agencies on Aging to target low-income individuals. This directive does not exclude persons with higher incomes from receiving services; it simply means that those with low incomes are more vulnerable and are given priority. While poor represents 6.8% of the Broome County senior population, nearly 17% of those served by the Office for Aging in 2007 were poor.

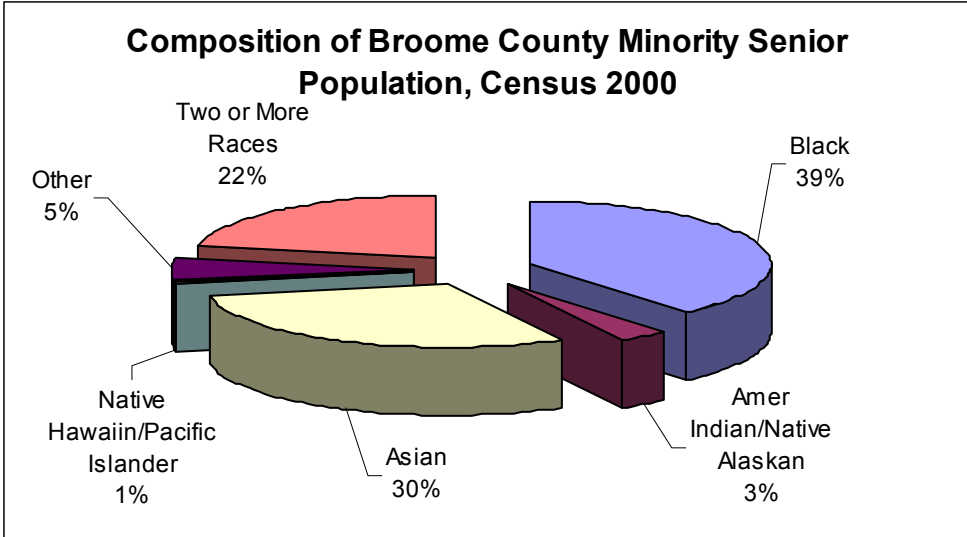


### Race and the Elderly

The majority of the Broome County senior population is white. Census 2000 figures indicate that 1,023 seniors (2.5%) are members of minority races. Minorities as a percentage of the overall senior population doubled between 1990 and 2000.

Minority seniors are at a higher risk of living in poverty and are more likely to be functionally limited than whites. White seniors tend to have better access to health care than blacks and Latinos. Elderly whites tend to have higher incomes than black and Latino seniors; therefore, whites have a greater ability to purchase the care that they need.

According to the 2000 Census, blacks and Asians comprise the largest segments of the Broome County minority population. A significant number of minority seniors identified themselves as being of two or more races.



In 2007, 2.9% of Office for Aging clients were minorities. The Office for Aging served minorities at a slightly higher rate than their proportion in the county senior population, and the agency has a history of serving all minority populations, except for Asians, above their proportion ratios. Conducting outreach to Asian seniors has proved challenging as there are numerous Asian subpopulations and cultures in Broome County; no single strategy works for the entire racial category.

## ***Section IV***

# **Community Profile: A Description of the Main Issues Affecting Broome County Seniors**

Many issues affect seniors; however, year after year, elders consistently identify the same problems as being the ones that concern them the most. Every senior finds herself confronted by at least one of these issues as she ages. Many find themselves facing several issues, and they often seek help to deal with the complex problems they meet.

### **Community Awareness**

While there are more seniors than ever before, there are also more service options to navigate. Seniors today are challenged by complex choices and decisions on issues such as health care, housing, nutrition, prescription drugs, and long term care. Making fully informed choices on complicated issues is difficult. The elderly need education on what services are available and where they can obtain assistance in making decisions.

Service providers face an ongoing challenge in ensuring that seniors know where to turn for information and assistance. Many seniors remain unaware of the full array of services offered in the community, and focus group participants often recommended creating services that already exist. However, other seniors, those who currently have little need for assistance, consistently stated that while adequate services are operating in the community, people are not aware of them. They urged the Office for Aging to get the word out.

Besides making seniors aware of services, there will be a continued need in the future for aging service providers to create and distribute unbiased educational materials, to sponsor workshops on aging related issues, and to educate people about healthy aging. Each of these areas requires agencies to promote their efforts. Service providers need to discover the most effective ways to publicize their messages.

Service providers face difficulty in deciding the best avenues for getting their message out. According to *Consumer Reports*, Americans see 247 advertising messages each day. This statistic presents an interesting challenge for service providers: how, with no marketing budget, does an agency make seniors aware of its services? During focus groups held in the summer of 2007, seniors made recommendations on where the Office for Aging should publicize its services. The Office for Aging is already using nearly every avenue that the seniors recommended. This demonstrates the difficulty in ensuring that messages resonate with the public.

In 2002, the Mathematica Policy Institute conducted a survey on the use of media resources by older adults and vulnerable seniors in Broome County.

- Over 78% of all older adults read the newspaper on a daily basis, with the rate of readership among vulnerable seniors being nearly 84%.
- Over 87% of older adults, and nearly 92% of vulnerable seniors, watch television daily.
- Nearly 65% of seniors listen to the radio each day, but the percentage fell to nearly 58% for vulnerable seniors.
- Over 52% of older adults, and nearly 71% of vulnerable seniors, reported that they never access the internet.

In the spring of 2008, students from the Binghamton University Master of Public Administration Program conducted several focus groups with seniors. The students asked questions about the seniors' preferences and experiences in obtaining information. Collectively, the seniors exhibited a strong preference for the newspaper, followed by television, and then from agencies like the Office for Aging. Individually, many participants said that they preferred receiving information directly from the Office for Aging. As for their experiences in receiving information, the participants said that materials originating from local agencies were the most helpful.

Service providers can expect the information needs of tomorrow's seniors to grow. With baby-boomers aging and the average life span lengthening, seniors and those approaching their elder years want more information on life planning. Successful planning can prevent future crises that threaten an older adult's independence and quality of life. At every stage of the aging process, seniors need to be aware of the services and choices available to them. The need for information and education continues through the end-of-life.

The Office for Aging provides information and assistance through the Intake and Information & Assistance units. Staff members also perform education and outreach at a number of information and health fairs held throughout the community. The *Senior News*, published monthly by the Office for Aging, provides additional information and education. In addition, the community is educated through "Successful Aging", an Office for Aging column published weekly in the *Press and Sun-Bulletin*.

- In 2009, the Office for Aging projects that the Intake and Information & Assistance units will make 16,300 information and assistance contacts.
- During 2009, the Office for Aging will distribute 91,200 copies of the *Senior News*.
- The Office for Aging will publish 52 "Successful Aging" columns in 2009.

## Caregiver Support

Seniors with physical or mental impairments often need assistance to remain independent. They must find someone to cook, clean, shop, or perform other tasks of daily living, or risk institutionalization. Some seniors pay for help with tasks that they can no longer perform; however, most rely on informal assistance. Informal caregivers are often family or friends who receive no pay for their help.

Caregivers are the foundation of the nation's long-term care system. According to an AARP study, in 2006, family caregivers in America provided \$350 billion worth of care.<sup>1</sup> To do this, caregivers provided an average of 21 hours of care per week.<sup>2</sup> During these hours, they bought groceries, maintained homes, and helped their care receivers bath, dress, and take medications.

But caregivers often pay a price for their devotion. Their care efforts may lead to higher stress and a decline in their physical and mental health. For example, the AARP study notes that caregivers experience chronic health conditions at nearly twice the rate of non-caregivers. Caregivers are more likely than non-caregivers to report that they are in fair or poor health, have higher levels of stress and frustration, and suffer from a disability.<sup>3</sup> Researchers have found that between 30% and 40% of caregivers caring for seniors with dementia suffer from depression or emotional stress.<sup>4</sup>

The economic costs of caregiving can be high as well. Eighty-three percent (83%) of caregivers studied arrived late, left early or took time off from work because of their care responsibilities.<sup>5</sup> Some caregivers lose wages by switching to part-time work or quitting their jobs to accommodate their caregiving.

What's true nationally is also true for Broome County; local caregivers report being overwhelmed, burdened, and stressed. In a study of caregivers whose care receivers attend the Yesteryears program, 96% of the participants reported experiencing time constraints and emotional stress or strain, and 30% reported physical stress/strain and financial burden.<sup>6</sup> To relieve this strain, the study recommends implementing a family centered approach in assisting caregivers and expanding support groups.

Caregivers also need emotional support and an ear to listen to their frustrations and fears. An evaluation of the Return to Home Program, funded by Aging Futures and the Robert Wood Johnson Foundation, demonstrates the value of person-to-person telephone support. The survey asked caregivers what they liked about their calls with caregiver support specialists.

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<sup>1</sup> AARP. 2007. Gibson, Mary Jo, and Ari N. Houser. Valuing the Invaluable: A New Look at the Economic Value of Family Caregiving. Retrieved, July 27, 2007 from [http://assets.aarp.org/rgcenter/il/ib82\\_caregiving.pdf](http://assets.aarp.org/rgcenter/il/ib82_caregiving.pdf)

<sup>2</sup> Ibid.

<sup>3</sup> Family Caregiver Alliance. Fact Sheet: Caregiver Health. Retrieved, July 27, 2007 from [http://www.caregiver.org/caregiver/jsp/content\\_node.jsp?nodeid=1822](http://www.caregiver.org/caregiver/jsp/content_node.jsp?nodeid=1822)

<sup>4</sup> Ibid.

<sup>5</sup> AARP.

<sup>6</sup> Kenien, Cara J. 2008. "Caregivers in Broome County: Determining Their Needs. Unpublished paper.

Caregivers said they valued having someone to talk to and getting support in their caregiving role. They appreciated sharing their feelings and receiving emotional support, and the calls made them feel more confident and aware of available services. In the study of caregivers using the *Yesteryears* program, the participants reported a need to connect with other caregivers having similar caregiving experiences. They noted that peer support is crucial component of maintaining their well-being.<sup>7</sup>

Caregivers continually state that they need affordable respite and transportation options. They want information on legal issues, handling stress, and getting other family members to take on more responsibility.

The *Yesteryears* adult day program staff are seeing an increasing number of younger seniors diagnosed with early dementia who are looking for services. Many of these seniors say they do not relate well to the older seniors; they want a program for people their age.

- In 2009, the Office for Aging will deliver 43,000 hours of adult day care.
- The Caregiver Services Unit will deliver 500 units of information and assistance during 2009.
- Caregiver Services will offer caregivers 22 support group sessions in 2009.
- In 2009, the Office for Aging will provide 1,200 rides for care receivers going to and from adult day care.

### **Housing**

Housing is a broad issue and has a significant influence on a senior's ability to remain independent. As seniors age, their situations often force them into making housing decisions. An elder's financial circumstances, physical condition and connections with the community all impact her decisions about her home. Some decide to move to smaller, more manageable housing; others choose to age in place and plan on staying in their home until the end.

Both of these situations create unique needs for the community to address. Elders who want to move need a supply of adequate and appropriate housing stock, places where they can make a new home. Those choosing to remain in their homes will need services to repair and renovate their houses. Neither set of services are inexpensive or easy to provide.

The problems revolving around these two choices are exacerbated in Broome County by a lack of choices and services. Senior in focus groups stated that the community does not have all the senior housing that it needs. Currently, there exists a range of housing options starting at one-floor "cottages" for active elderly, progressing to apartment living, and graduating to assisted living and health care type situations.

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<sup>7</sup> Kenien 2008.

While low to moderate-income senior housing is the most plentiful, the current supply does not meet all the need. The waiting period for a senior apartment is six years in some rural communities. Seniors in a Conklin focus group stated that the new complex in their community filled up fast and, there is already a waiting list for units. A new project in Endwell will address the needs for many seniors who have significant assets; but middle-income seniors complain that the community offers little for them. In the past, elders have also noted that there is a shortage of single story ranch housing in Broome County, houses with a little less space and a little less lawn.

Those looking to stay in their homes also face obstacles. Much of the senior community lives in aging homes, some in the oldest of the housing stock. Not only are these houses difficult to maintain, but to become senior friendly they often need expensive repair and renovation projects. A majority of these buildings are two story homes that present mobility barriers to aging seniors, such as containing only a single bathroom that is on the second floor. Many do not have sufficient insulation and use outdated, inefficient furnaces to provide heat. Most of these houses have three or more steps as part of their entryway making wheelchair ramps essential for seniors with mobility impairments. In Broome County, there are few financing opportunities for seniors unable to afford home renovations and the construction of wheelchair ramps.

A focus group of Meals on Wheels volunteers spoke of problems that mobility impaired elders face in two story structures. Many simply move into one room on the first floor, either a dining room or living room, and they restrict most of their activity to this room. They eat, sleep, and spend their days there; some have even placed a commode in the room. A common feature for seniors living in such situations is that this is often the only room of the house they heat. The heating decisions reflect economic need rather than a desire for energy efficiency or conservation.

Besides these issues, the Office for Aging is seeing an increase in the number of seniors seeking information about housing options; this issue received the fifth highest number of inquiries in 2007. Seniors want help with locating private apartments and filling out housing applications. Some have requested money to help them meet the expenses of moving.

Office for Aging staff note that the need for safe, affordable housing is growing and that demand for senior housing exceeds the existing supply. Incidents of seniors getting evicted from their apartments are increasing, and there are few viable housing options available for seniors who need to move right away. There is no specialized housing for seniors who are unattractive to landlords and other tenants because they are low-functioning, have mental health issues, or alcoholic histories. An increasing number of property owners are conducting screenings that include a credit check. Seniors who are more than 90 days past due on a bill are often denied housing.

The Office for Aging is addressing the issue of housing availability by working with the Aging Futures Partnership on a committee convened by Assemblywoman Donna Lupardo. This committee is focusing on educating municipal and county government officials on

elderly housing and zoning needs. The Office for Aging will continue, as long as funding permits, to fund the Home Repair and WRAP programs.

- In 2009, the Office for Aging will provide 60 home repairs through the Home Repair Program.
- In 2009, the Office for Aging will leverage \$470,000 for home weatherization.

### **Social Connections**

Seniors need opportunities to engage in social situations and have meaningful interactions. Researchers now recognize that maintaining social connections is one of the components of healthy aging.<sup>8</sup> Having good social networks promotes opportunities for seniors to develop relationships and connect socially. These relationships must have significance to the senior, while being sustainable over time.

As people age, their opportunities for social interactions may diminish, or the sustainability of certain relationships may erode. A senior's social contacts may become limited due to retirement, the death of a spouse or friend, or a child moving away. Mobility problems and chronic illness can result in an elder becoming homebound, further limiting her social opportunities. Social isolation occurs when the conditions that allow a senior to maintain a functional social network fail.<sup>9</sup> Social isolation can occur in those who live alone or are in poor health. Psychological impairments can restrict the ability of an elder to socialize, depression and anxiety being the two most prevalent impairing conditions.

Social isolation can have adverse effects on health. Research demonstrates that social isolation can put elders at a greater risk of heart disease,<sup>10</sup> and there is a link between social isolation and depression. The effects of social isolation can create a downward spiral, which becomes difficult to reverse. A chronic illness restricts a senior's social opportunities; the illness further cuts them off from the world. Depression may then set in and further isolate her.

Social isolation is more likely to occur in some senior subpopulations. Seniors in poverty are more likely to live alone and have poor health and depression is more prevalent among those with a lower socioeconomic status. These factors equate to a greater likelihood that those with lower incomes will experience social isolation.

Men comprise another subpopulation with a higher probability of being isolated. Men, senior men in particular, tend to have fewer friends than women. Men are less likely than women to

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<sup>8</sup> Himes, Christine L., Elizabeth N. Oettinger, and Dennis E. Kenny. 2004. *Aging in Stride: Plan Ahead, Stay Connected, Keep Moving*. Seattle: Caresource Healthcare Communications.\

<sup>9</sup> Walker, Jessica and Cara Herbitter. 2005 *Aging in the Shadows: Social Isolation Among Seniors in New York City*. United Neighborhood Houses of New York.

<sup>10</sup> Ham, Becky. "Social Isolation Leaves Elderly at Risk for Heart Trouble." Center for the Advancement of Health. Retrieved, August 17, 2007 from [http://www.cfah.org/hbns/news/lonely\\_12-10-02.cfm](http://www.cfah.org/hbns/news/lonely_12-10-02.cfm).

maintain close relations with their children. American society also plays a role in limiting the connections men forge; our culture emphasizes values for men that stress individuality and self-reliance, making men less likely to go to others for help.

There is no data on the extent of social isolation in Broome County. Office for Aging staff and volunteers interact with isolated individuals on a daily basis. In a focus group of Meals on Wheels volunteers, the participants noted that they are the only persons that many of these homebound seniors have contact with each day.

Addressing social isolation is problematic. Identifying the homebound, especially in rural areas, is difficult, and isolation can occur as easily in densely populated urban areas as out in vast, rural regions. Deteriorating neighborhoods and fear of crime can result in seniors being afraid to venture outside their homes. Providing social supports to homebound individuals, especially when they do not want visitors, is difficult and expensive. Convincing depressed seniors to engage socially can prove to be especially challenging.

Collaborative efforts by agencies will most likely play a role in addressing social isolation in the future. The Office for Aging will continue to work with the Aging Futures Social Connections Committee. One of the goals of the committee is to educate seniors on the need to stay socially connected. The committee will also develop a training that teaches agency staff how to identify isolated seniors, and link them to social supports.

The Office for Aging seeks to both provide socialization opportunities and to make seniors aware of the social options that are available in the community.

- In 2009, the Office for Aging will offer 6,000 recreation and education sessions.
- The Office for Aging will offer 2,200 health promotion sessions in 2009.
- The Office for Aging will distribute 91,200 copies of the *Senior News* in 2009.

### **Mental Health**

Healthy aging means taking care of your mental as well as your physical health. Mental health has received increased attention since the last Office for Aging four year plan; however, the resources needed to address the many needs in this area are still lacking. Local mental health services for seniors are more of a patchwork of programs than a system. This is not a problem unique to Broome as the community's need for services reflects the national situation.

Geriatric social workers and psychiatrists are in short supply, especially in rural communities. Nationally, the number of practicing geriatric psychiatrists is decreasing. Among social workers in 2002, only 3.6% of MSW students chose to specialize in aging and

only 5% of social workers identify aging as their primary practice.<sup>11</sup> The lack of professionals limits the options available for treating elders with mental health issues.

Even obtaining prevalence data on the incidence of mental health disorders is difficult. With no local statistics on the prevalence of mental illness, providers must extrapolate prevalence rates from national studies. Aging Futures is spearheading an effort in Broome County to collect depression incidence data, which will take time to complete.

Besides needing more treatment professionals, service providers point to the need for long-term, geriatric case management services for seniors who have mental health issues. Most services that provide such case management require the senior to have a diagnosis. However, many seniors, fearing the stigma associated with mental health issues, do not pursue a diagnosis; therefore, they cannot receive case management services. The seniors end up interacting with multiple agencies, and no single agency becomes responsible for their problems or helps them manage their lives. Their problems usually become crises before they obtain assistance. Ongoing case management would provide opportunities to prevent crises and comprehensively serve those lacking a diagnosis.

During the spring of 2008, Binghamton University Master of Public Administration students conducted focus groups with seniors. In these groups, the issue of mental health was raised. Participants expressed concern over the lack of community-based mental health services for older adults. One participant stated that “Mental health services for seniors are very hard to find in this area. They just aren’t available.”<sup>12</sup>

Other local mental health issues include the following:

- Human services staff are interacting with an increasing number of seniors who have mental health issues. Providers without mental health training feel ill equipped to assist these seniors.
- There are seniors taking multiple drugs from different physicians, and these elders do not know why each drug, including their psychotropic medications, was prescribed. No single physician is monitoring drug interactions or compliance.
- Many seniors face barriers in obtaining treatment for their condition. Transportation is one obstacle, and another is that there is an insufficient amount of in-home treatment services. Most mental health delivery takes place in an office setting, an environment that some seniors find intimidating. A segment of seniors with mental health problems lacks the motivation to overcome these barriers.
- Many seniors with mental health problems tend to neglect their health, do not follow treatment regimens, and often do not address minor health issues, allowing their conditions to become serious problems.
- Seniors with mental health issues may be at a greater risk for abuse, neglect, and exploitation; their conditions make it easier for others to take advantage of them.

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<sup>11</sup> Lennon T. 2004. *Statistics on Social Work Education in the US: 2002*: Alexandria: Council on Social Work Education. Cited in Rosen, Anita L. 2005. *The Shortage of an Adequately Trained Geriatric Mental Health Workforce*. Testimony to the Policy Committee of the White House Conference on Aging.

<sup>12</sup> Graduate Students Enrolled in PAFF 510: Logic of Inquiry, Spring 2008. 2008. “Report on Senior Citizens’ Perceptions of Broome County’s Livability.” Unpublished paper.

- Broome County lacks senior centered mental health treatment programs. Many local programs have strict admission requirements and seniors in need of services often do not meet those criteria. Service providers have a narrow range of options when referring seniors for services.
- Seniors could benefit from their providers taking a treatment perspective that manages chronic disease and mental illness together.
- The set of case management services currently available in the community do not meet the mental health needs of the elder population. Service providers note the need for additional case managers to help seniors negotiate the system and function effectively in their lives.

In the spring of 2008, Aging Futures formed a task force to determine the next steps the community should take to meet the mental health needs of seniors. The task force recognized that securing money for new initiatives will require local data on the incidence and prevalence of mental disorders in Broome County seniors. To address this need, the task force began collecting existing data from community agencies into a central database and is working on acquiring physician prescribing data. The task force also held a conference to educate local service providers.

The Office for Aging will continue to collaborate with other agencies to address elderly mental health needs.

- The Office for Aging will take 240 HOME Program referrals in 2009.
- In 2009, the Office for Aging will contract with the Family and Children's Agency to provide 850 hours of mental health counseling.

### **Home Care**

A senior who experiences mental or physical decline may become incapable of performing the tasks of daily living that allow her to live independently. Completing these tasks then requires assistance. Impaired seniors obtain most of their assistance from informal caregivers who receive no monetary compensation for their work. If the senior does not have a caregiver, or if the caregiver becomes overburdened, she often seeks in-home care.

Home care aides provide personal care and chore services such as bathing, dressing, laundry, and light housekeeping for impaired elders. Seniors receiving home care often need just a couple hours of care per day or week. Providing these services in the home is less expensive than placing the senior in an institutionalized setting and allows the elder to remain independent. In 2008, the national average for the daily cost of a nursing home stay was \$209 (for a semi-private room).<sup>13</sup> The national average rate for an hour of home care in 2008 was \$19.18.<sup>14</sup> A senior needing two hours of home care daily could remain at home for just over

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<sup>13</sup> Genworth Financial. 2008. *Genworth Financial 2008 Cost of Care Survey*. April 2008. Accessed July 9, 2008 [http://www.genworth.com/content/genworth/www\\_genworth\\_com/web/us/en/products\\_we\\_offer/long\\_term\\_care\\_insurance/long\\_term\\_care\\_overview/what\\_is\\_the\\_cost\\_of\\_long\\_term\\_care.html](http://www.genworth.com/content/genworth/www_genworth_com/web/us/en/products_we_offer/long_term_care_insurance/long_term_care_overview/what_is_the_cost_of_long_term_care.html)

<sup>14</sup> *Ibid.*

\$38 a day, which is considerably cheaper than the \$209 a nursing home would charge for care.

As the number of elderly rises, the option of providing in-home care rather than relying on nursing home placements becomes more appealing. According to population projections, the number of seniors age 75 and older will grow in the years ahead. Those aged 75+ are already the largest consumers of in-home care. As the cost of institutionalizing these elders is prohibitive; service providers must, as much as possible, meet the demands for personal care at the in-home level.

As described in the demographic section, Broome County’s population has a higher percentage of residents who are elder than the state and national averages. Because of this higher proportion of elderly, service providers expect the local demand for home care to be higher than in other, similar sized counties. Census figures demonstrate that there were 16,758 seniors age 75 or older living in Broome County in 2000. Population projections predict that the size of this cohort will increase. The projections also indicate that the 85+ cohort is expanding as well. With an increasing number of vulnerable elders, service providers expect that the demand for in-home services will grow.

Service providers are finding their ability to meet the escalating demands for home care hindered by a shortage of resources. NY State alleviated some of the funding shortages with increases to the EISEP allocations in 2005 and 2006. The EISEP budget had remained flat for many years prior to these funding increases. Current funding levels, while addressing existing demand, may not be enough to meet future needs. Table 9 shows how the hours of EISEP funded home care have risen with state funding increases in 2005 and 2006.

**Table 9: Units of home care service by year**

| Year | Units of Personal Care Service | Units of Housekeeper/Chore | Total Units |
|------|--------------------------------|----------------------------|-------------|
| 2004 | 11,355                         | 6,146                      | 17,501      |
| 2005 | 13,034                         | 7,512                      | 20,546      |
| 2006 | 16,937                         | 8,739                      | 25,676      |
| 2007 | 17,506                         | 11,006                     | 28,512      |

- Broome County’s 2005 EISEP allocation increased by 39% and rose another 46% in 2006. The increases for the two years totaled \$327,594, which was a 102% increase over the 2004 allocation of \$320,818.
- Units of personal care service increased over 49% between 2004 and 2007, and units of housekeeper/chore rose by over 79% in the same period.

Another obstacle straining the resources of the home care system is the shortage of home care aides; home care agencies cannot recruit all the aides they need. Caseworkers report that it currently takes a month or more to find an aide to care for new clients. The waiting time is especially severe in some rural areas.

Difficulty in recruiting aides is not the only cause of the aide shortage; home care agencies often have difficulties retaining aides. Low wages and a lack of benefits translate into aides who leave their positions when higher paying jobs become available. According to the US Department of Labor, home care aides earned an average hourly wage of \$9.66 in 2006,<sup>15</sup> and most newly hired aides earned even less per hour.

With a lack of a salary incentive, aides often leave one agency for another or pursue a whole other line of work for a small increase in wages. The fortunes of the retail sector affect the availability of aides. Higher retail wages usually result in fewer people pursuing aide jobs. Another problem affecting aide retention is the price of gasoline. Aides only receive mileage reimbursement between cases (and not when traveling from home to a client's house). The aides' reimbursement is often under \$2.00 total when traveling from one client's home to another no matter what the distance. This reimbursement does not usually cover the cost in fuel. With the rise in gasoline prices over the last two years, it is becoming harder for aides to stay in their profession.

Aide recruitment and retention problems are systemic, and solutions to these problems are dependent on system level changes. Salary, benefits, and working conditions are all areas needing reform if agencies are going to slow turnover and retain aides. Making changes in these areas requires changing reimbursement systems. Therefore, the availability of aides is in a large part dependent on policy change at the state and national level.

One policy change that may alleviate caregiver strain is New York State's movement towards allowing EISEP to pay for consumer directed care. Allowing seniors to pay caregivers for their efforts will potentially decrease the financial burden faced by caregivers; they may not have to work so many hours in addition to their caregiving duties. Consumer directed care would also allow care receivers to pick the unique packages of services that will benefit them the most. Instituting consumer directed care would also give seniors a chance to receive care when there are no aides available.

The Office for Aging will use its EISEP funding to meet the assessment, case management, and home care needs of the elderly. In the past two years, the Office for Aging has expanded staffing to meet the growing demand for assessment and home care. Still, case managers have seen their case management populations expand. High demands for home delivered meals and respite assessments have added to the increasing pressure within the system.

- The Office for Aging will provide 28,000 units of in-home care in 2009.
- In 2009, the Office for Aging will provide 8,400 hours of case management.
- The Office for Aging will complete 925 in-home assessments in 2008.

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<sup>15</sup> Occupational Employment Wages. 2006. US Department of Labor, Bureau of Labor Statistics. Retrieved, August 9, 2007 from <http://www.bls.gov/oes/current/oes311011.htm>.

## Transportation

Transportation is an important component of a senior's ability to remain independent. Seniors need to get to medical appointments, the grocery store, the pharmacy, and other locations where there are opportunities to socialize. Without the means to get to these locations, they risk losing their independence.

Meeting the transportation needs of the elderly is an issue both nationally and locally. Transportation programs are expensive to run; most communities depend on federal funding to operate their transit systems. Cost becomes an even greater issue when addressing rural transportation needs. The distances that must be covered to reach isolated seniors raises the cost per ride significantly, at times making regular service prohibitive.

Simply providing widespread bus coverage will not solve these transportation problems. Seniors with varying levels of impairments have different transportation needs. While some seniors can walk a couple blocks to access fixed route service, another group needs curb-to-curb service, so they only have to walk to the end of the driveway. Others, the frailest, are unable to move beyond their door without assistance and require door-through-door service.

Door-through-door service meets the needs of seniors whose frailties or infirmities require them to have hands-on assistance when traveling.<sup>16</sup> Public transit systems rarely offer door-through-door transportation, and few human service agencies have the resources to offer it. Some private transportation companies fill this need; however, the costs of these services are often prohibitive for low and moderate-income seniors. Therefore, many communities, including Broome County, lack affordable door-through-door service.

Being a mixed urban/rural county, Broome faces the difficulties of delivering transportation services in both the city and country environments. Those dwelling in the urban core have a greater variety of options, with public fixed route busses running seven days a week and paratransit service available Monday through Friday. Seniors riding in the rural regions can only access paratransit services on certain days of the week. These busses run seniors from their homes to the urban core; there is no system for traveling within their communities. Seniors from rural communities regularly speak at Office for Aging public hearings and cite their need for affordable, comprehensive transportation services.

Compounding the transportation issue is the reluctance of many seniors to use public transit. The automobile is an American cultural icon that symbolizes freedom and independence; seniors are reluctant to give up the freedom of their cars and depend on mass transit to get around. To avoid this transition, a senior may continue driving past the time when she should shift to only being a passenger. Others may rely solely on family and friends for rides, even to the point of being burdensome.

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<sup>16</sup> Burkhardt, Jon E., and Helen Kerschner. 2005. How to Establish and Maintain Door-Through-Door Transportation for Seniors. Retrieved, August 13, 2007 from [http://www.aoa.gov/prof/transportation/media/Door-Through-DoorGuide/HowToGuide\\_DoorThroughDoorTransportation.pdf](http://www.aoa.gov/prof/transportation/media/Door-Through-DoorGuide/HowToGuide_DoorThroughDoorTransportation.pdf).

Broome County service providers recognize that the community's transportation systems will have to evolve to meet the demands of the growing elder population. In 2006, the Office for Aging served on the Aging Futures Transportation Workgroup. The workgroup met for six months and reviewed the transportation needs of seniors. During the review, the workgroup examined past needs assessments and conducted a survey to assess transportation needs. The needs they identified are listed below.

- Affordable door-to-door transportation
- Daily transportation in the rural regions
- A service that operates on demand
- Affordable transportation to Waverly and Syracuse for medical appointments
- The ability to schedule rides the day before
- Evening and weekend transportation beyond the fixed route system

The workgroup determined what features a transportation system must have to meet these needs. They identified the following four components as needing to be present.

- 1) Coordination – The system needs a lead agency to conduct program development and coordinate all the varieties and levels of transportation.
- 2) Services – The system needs to provide door-through-door transportation, escorts and attendants on busses to assist seniors, live operators for scheduling rides and more vehicles with space and assistance for those with adaptive devices. The system should focus on serving the frail elderly.
- 3) Funding/Partnership – The system needs to seek funding from the government, private foundations and the public.
- 4) Incentives – The system needs to provide incentives to volunteers through tax reduction/credits and to riders through reduced fares for sharing rides.<sup>17</sup>

In 2007, transportation was the second most frequently cited reason that seniors contacted the Office for Aging Senior resource Line for information and assistance. An analysis of calls revealed the following additional needs.

- Seniors need regular transportation to dialysis treatments located both within and outside of Broome County.
- Seniors who have regular, reoccurring appointments, such as dialysis or cancer treatments, need an easy way to schedule rides without having to make a separate reservation for each trip.
- Seniors with cognitive impairments need telephone reminders that they have a ride scheduled.
- Seniors need inexpensive transportation to medical facilities in Syracuse and Waverly.
- Some seniors find the reservation system for the OFA minibus to be overwhelming.
- There are a growing number of seniors needing escorted transportation.

The Office for Aging will address the transportation needs of seniors by contracting with Broome Transit to provide paratransit rides on the OFA mini-bus and BC Country. Drivers

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<sup>17</sup> See the Aging Futures *Senior Transportation and Mobility Report 2007* for recommendations on how to move toward such a system.

for hire will be made available to seniors through the GROW Program. To assist caregivers in obtaining respite, the Office for Aging will contract with RSVP to transport care receivers to the Yesteryears Adult Day Program.

- In 2009, the Office for Aging will provide 22,000 paratransit trips.
- The Office for Aging will provide 1,200 rides to adult day care in 2009.

### **Health Insurance and Prescription Drugs**

Health insurance is a critical issue for the elderly. Those 65 and older in the United States comprise 13% of the population; however, they consume one third of the nation's health care expenditures. Fortunately, the elderly have access to health insurance. Unlike other age groups, health insurance coverage among those age 65 and older is nearly universal. While over 15% of Americans lack health insurance, only 1.1% of those age 65 and older are uninsured.<sup>18</sup> However, the rate of uninsured near elderly—those ages 55-64—was 13.6%.<sup>19</sup>

Even though most seniors have health insurance, they face significant out-of-pocket-costs. On the average, Medicare covers less than 45% of beneficiaries' costs and charges both premiums and deductibles.<sup>20</sup> Medicare has gaps in coverage: most notably dental, vision, and long term care. Also, Medicare only pays 50% of mental health costs. Many seniors carry a second health insurance policy to make up for the gaps in their Medicare policy, thereby adding to their out-of-pocket costs.

Seniors represent a disproportionate percentage of prescription drug users in America. A Families USA study notes that seniors, who represent 13% of the general population, account for 34% of all prescriptions and 42% of prescription drug spending.<sup>21</sup> With seniors having such high rates of use and spending, the issue of prescription drugs affects every community.

How the elderly pay for prescription drugs is a complex and confusing subject. Seniors enrolled in employer-based plans find that their prescription coverage tends to be straightforward. Those who have coverage under the Medicare prescription drug benefit face a confusing array of choices and options. These choices make choosing a Medicare plan stressful. Seniors benefit from one-to-one counseling where an expert can point out the pros and cons of each plan.

One of the goals of the Medicare drug prescription benefit was to provide relief to seniors who faced high out-of-pocket costs for their drugs. Even though the percentage of seniors

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<sup>18</sup> Champlin, Leslie. April 1, 2004. "Surprising Number of US Elders Do Not Have Health Insurance Coverage- Not Even Medicare." Accessed July 14, 2008. <http://www.graham-center.org/x531.xml>

<sup>19</sup> Employee Benefit Research Institute. 2007. "Health Insurance Coverage of the Near Elderly, 1994-2005; and IRA Assets, Contributions, and Market Share" Accessed July 14, 2008. [http://www.ebri.org/publications/notes/index.cfm?fa=notesDisp&content\\_id=3774](http://www.ebri.org/publications/notes/index.cfm?fa=notesDisp&content_id=3774)

<sup>20</sup> The Henry J. Kaiser Family Foundation. 2007. "Medicare at a Glance Fact Sheet." Accessed July 11, 2008. <http://www.kff.org/medicare/upload/1066-10.pdf>

<sup>21</sup> Families USA. 2001. *Enough to Make You Sick: Drug Prices for the Elderly*. Retrieved, August 22, 2007 from <http://www.familiesusa.org/assets/pdfs/Enough-to-Make-You-Sick.pdf>.

without drug coverage dropped from 33% before the implementation of Medicare D to 8% in 2006, a significant percentage of seniors still face paying monthly costs for drugs. Research shows that in 2006, 26% of Medicare D beneficiaries spent at least \$100 dollars, and 8% spent at least \$300, on their medications per month.<sup>22</sup> These rates were higher than for beneficiaries of employer-based plans (8%) and for seniors covered by a VA plan (12%).<sup>23</sup> Furthermore, one in five seniors reported that they had either delayed or declined filling a prescription due to costs. The costs associated with the Medicare plan for seniors include premiums, co-pays, and “donut hole” spending.

In 2007, insurance that included both health insurance and prescription drugs were the fourth most frequent issue that Office for Aging Senior Resource Line callers sought information and assistance on. The agency responded to increased calls for help, assisted those it could, and referred the rest to Action for Older Persons, Inc. Seniors needed additional assistance in 2007 when New York State mandated that, except in the case of narrow exceptions, every EPIC beneficiary enroll with Medicare. Both the Office for Aging and Action for Older Persons, Inc. experienced significant increases in the number of seniors seeking help with prescription drug and health insurance issues.

Office for Aging staff members are encountering seniors with the following unmet needs in relation to health insurance and prescription drugs.

- Seniors are requesting help in paying for multiple co-pays. Many seniors have more than one policy to cover all their drug needs.
- Some seniors need help in paying the costs of deductibles.
- Seniors who reach the Medicare “donut hole” need help paying for their medications until Medicare starts paying once again for their drugs.
- Seniors who enrolled after the Medicare D enrollment deadline need help with the monthly penalty costs.
- There is a lack of insurance coverage for seniors ages 60-64. Those in this age group are often newly retired, may no longer receive health benefits from an employer, and are too young for Medicare coverage to start.
- Seniors turning 65 need someone to explain the Medicare program so that they understand the system of premiums and coverage.

Addressing these needs will require national and state level initiatives and coordinated advocacy. Local efforts at alleviating prescription drug problems focus on education and counseling to help seniors choose the best options for their individual circumstances.

- In 2009, the Office for Aging will contract with Action for Older Persons, Inc. to provide 1,000 unduplicated clients with health insurance counseling.

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<sup>22</sup> Neuman, Patricia, Michelle Kitchman Strollo, Stuart Guterman, William H. Rogers, Angela Li, Angie Mae C. Rodday, and Dana Gelb Safran. 2007. *Medicare Prescription Drug Benefit Progress Report: Findings from a 2006 National Survey of Seniors*. Retrieved, August 22, 2007 from <http://content.healthaffairs.org/cgi/content/full/hlthaff.26.5.w630/DC1>.

<sup>23</sup> Ibid.

- In 2009, the Office for Aging will contract with Action for Older Persons, Inc. to provide 75 education programs to 2,000 unduplicated attendees.

### **Financial Benefits**

As many elders find that costs are rising faster than their incomes, accessing financial benefits becomes more important. However, seniors have different reactions toward receiving financial assistance. Some are grateful for any help they can get and readily apply for every benefit. Others, valuing self-reliance, may refuse to accept “government handouts,” choosing instead to apply only for corporate discount programs.

A senior’s capacity to meet her financial obligations can affect her ability to remain independent. In a survey, Office for Aging GROW workers most frequently cited a lack of money as the reason that the seniors they work with might have to leave their homes. The workers mentioned that the costs of taxes, prescriptions, and home repairs are burdening seniors.

The Office for Aging is seeing an increasing number of seniors who are behind in their bills and are looking for benefits that will provide them with additional money. One of the expenses that seniors frequently seek financial assistance for is energy costs. Rising gasoline, electricity, and home heating costs are consuming larger portions of the average senior’s income; more seniors are applying for HEAP. Some seniors are coming to the senior centers less to save on gasoline budgets. Volunteers who have never used the mileage reimbursement for their efforts have found they must now use the benefit or give up their volunteer jobs.

Another area of financial hardship for seniors is the accumulation of debt. A significant number of seniors have resorted to charging expenses, particularly medical and drug costs, to their credit cards. They have balances that are quickly growing due to high interest rates, and they cannot pay off what they owe. Many seniors continue to charge until they run their balances up to the limit. Increasing numbers of elderly are finding themselves in serious debt; creditors are referring many to collection agencies and are increasingly filing judgments against seniors. Nationally, retirees are the fastest-growing group of bankrupted Americans.<sup>24</sup>

The issue of financial benefits was one of the top five most frequent topics that seniors contacted the Office for Aging Senior Resource Line about in 2007. Office for Aging staff identified the following financial benefit issues in Broome County.

- Seniors are looking for HEAP and emergency HEAP benefits when the HEAP season is not open.
- Seniors want their HEAP benefits processed faster so that the credit shows up on their bills sooner.
- Seniors need help locating the documentation needed to apply for benefits.

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<sup>24</sup> Todorva, Aleksandra. 2004. “The Senior Debt Crisis.” *Smartmoney.com*. Retrieved, August 22, 2007 from <http://www.smartmoney.com/consumer/index.cfm?story=20040311>.

- Many seniors who need assistance find they do not meet program eligibility guidelines and cannot get a benefit.
- Seniors have little money to pay for necessities such as dental care.
- A lack of affordable housing is putting a strain on many seniors' budgets.

Office for Aging staff note that seniors are becoming more receptive to applying for financial benefits. A considerable percentage of Senior Resource Line time is devoted to education and advocacy related to applying for financial benefits. More seniors are applying for the Medicare Savings Program to help pay for Part B costs.

- In 2009, the Office for Aging will process \$1,275,000 in home heating assistance to 2,800 unduplicated clients.
- In 2009, the Office for Aging will distribute over \$157,662 in volunteer stipends to help Foster Grandparents meet the expenses associated with volunteering.
- In 2009, the Office for Aging's GROW program will make 600 job matches.

## ***Section V***

# **Broome County Office for Aging Services and Projected Units of Service**

## **Caregiver Services**

Caregiver Services helps family members, friends and neighbors who are caring for elders living in the community. The program supports caregivers by distributing information, offering educational programs, conducting support groups and providing counseling.

Funding provided through the New York Elder Caregiver Support Program enables the program to reach under-served caregivers; improve transportation to adult day service programs; make affordable respite available to more caregivers; and form partnerships with area physicians and employers to raise awareness of services available for family caregivers.

## ***Issues and Concerns***

### **Research**

- One out of every four people is a caregiver for a family member or friend. It is common for frail seniors to need assistance with shopping, transportation, handling medications and personal care. As the population ages and people live longer it is expected that caregivers will be providing care for more years.
- Caregivers are less likely to engage in preventative health behaviors; they have more missed medical appointments and they report that their eating and exercising habits are worse than they were before their caregiving responsibilities started. Caregivers are at greater risk for physical health problems such as elevated blood pressure, poorer immune function, slower wound healing, and coronary heart disease.
- Being a caregiver is both rewarding and burdensome. Caregivers report high levels of personal growth, self-acceptance, autonomy and purpose in life, but they also report greater levels of stress, depression, anxiety, frustration and guilt. A particularly strong factor in determining the mental health impact of providing care is the amount of time spent on caregiving each week.

- Caregivers need a broad range of support to remain healthy, to improve their caregiving skills, and to remain in their caregiving role. Research has shown that counseling and support groups, in combination with respite and other services, have positive effects on caregivers. Services and support assist them with their own health practices, and help them remain in their caregiving role longer—with less stress and greater satisfaction.
- It was projected that by 2007 roughly one in ten employees in the United States would also be a caregiver. Decreasing family size will result in fewer adult children to provide assistance when it is needed. There is an increase in single person households; these seniors will require caregivers from outside the home. Delayed child bearing is resulting in families juggling both childcare and eldercare responsibilities. The increase in the number of working women and changing family styles will lead to an increase in the number of male caregivers.
- While many services are available through local government agencies or faith-based organizations, employers are beginning to implement workplace support programs as one way to mitigate the impact of caregiving on their workforce and on their bottom line. Absenteeism, partial absenteeism, decreased productivity, and increased turnover rate can have serious financial consequences to employers. The demand for workplace eldercare programs and family-friendly policies is likely to increase.

### **Local Trends**

- Caregivers request supports such as respite, transportation and education.
- Discussion in local focus groups indicates that caregivers are struggling with family conflict.
- Caregivers desire to be connected to other caregivers who are dealing with some of the same experiences as themselves. Caregivers tell us they want to learn from “people in the same boat.”
- Caregivers request both practical and emotional support.

### **Community Needs**

- Caregivers need information over a period of time, and services and supports need to be structured in a way that offers caregivers information at transition points when their role as caregiver is changing.
- Caregivers benefit from skills-building and have requested training and support on setting personal boundaries and involving other family members in the provision of care.

**Outcome Measures**

| <b>Outcome</b>  | <b>Indicator</b>   |
|---|--|
| Male caregivers know basic cooking, smart shopping and healthy meal planning.             | 95% of Men Making Meals participants will increase their knowledge and confidence about cooking.                                     |
| Support groups assist caregivers in balancing the demands of caregiving.                  | 80% of support group participants will report that attendance at the meetings assists them with their caregiver duties.              |
| Caregivers are knowledgeable about activities and community resources to manage dementia. | 80% of participants in the Alzheimer's workshop will increase their knowledge about memory loss and resources to cope with dementia. |
| Caregivers are made aware of services and benefits that assist them in providing care.    | 30% of participants attending the Veterans Services Program will be assessed by Veterans Services for potential benefits.            |

**Units of Service**

| <b>Service</b>  | <b>Description/Unit</b>        | <b>2007 FY</b> | <b>2009 FY Projected</b> |
|---|--------------------------------|----------------|--------------------------|
| Caregiver support groups  | One group occurrence           | 12             | 22                       |
| Caregiver discussion groups and trainings                                   | One group occurrence           | 68             | 28                       |
| Information and assistance  | One occurrence or distribution | 339            | 500                      |
| Respite hours provided  | One hour                       | 1,915          | 1,800                    |
| Transportation of care receivers to Social Adult Day Care (Binghamton site) | One way trip                   | 1,598          | 1,200                    |
| All Caregiver Services clients  | Unduplicated participants*     | not measured   | 1,000                    |

\*The management information system in use in 2007 could not collect unduplicated numbers across the multiple components of Caregiver Services.

***Budget Projections***

| <b>Source</b>                               | <b>Amount</b> |
|---|---------------|
| Federal, state or local government funds    | \$163,707     |
| Contributions, cost share or direct billing | \$1,000       |
| TOTAL                                       | \$164,707     |

## **Elder Abuse Outreach**

The Elder Abuse Outreach Program identifies elders with mental or physical impairments who are unable to meet their essential needs for food, shelter, clothing or medical care and who have no one available who is willing or able to assist them responsibly. It provides services that protect these elders from further risk of abuse, neglect or financial exploitation. The program is the result of a cooperative agreement between the Office for Aging and the Broome County Department of Social Services. The Office for Aging's early identification of at-risk seniors and appropriate intervention serves to reduce the number of seniors who must be referred to the Protective Services for Adults (PSA) unit for more intensive services.

Seniors whose needs are beyond the scope of the Elder Abuse Outreach Program are referred to PSA for consultation, review and/or investigation. PSA may also refer seniors to the Elder Abuse Outreach Program who have been assessed as ineligible for ongoing assistance through PSA but who need some level of follow-up and service to reduce the senior's vulnerability in the community.

### ***Issues and Concerns***

#### **Research**

- National research captured the following picture of elder abuse from adult protective services data:
  - There is an increasing number of reports of elder and vulnerable adult abuse and neglect, and an increasing number of substantiated cases.
  - Most alleged perpetrators were adult children (32.6%) or other family members (21.5%).
  - The three most common sources of reports of elder abuse and neglect allegations were family members (17%), social workers (10.6%) and friends and neighbors (8%).
  - Older women are far more likely than men to suffer abuse or neglect.
  - Incidents involving elder abuse indicate 8.3 reports of abuse for every 1,000 older Americans.
- Elders at greater risk of abuse include those who lack external social supports, have physical/cognitive impairments, are over age 80, and share living arrangements.

- There is a strong sentiment that a multidisciplinary approach to preventing and intervening in situations of abuse towards elders should be in place. Many counties across the country utilize multidisciplinary teams to intervene in cases of elder abuse.

### **Local Trends**

- Office for Aging staff is encountering a growing number of clients with dementia and mental health issues who are vulnerable, have difficulty meeting their basic needs, and lack support systems.
- Self-neglect accounts for the largest number of elder abuse referrals received by the Protective Services for Adults unit at the Broome County Department of Social Services.
- The Broome County Department of Social Services has found that an increasing number of elder abuse reports involve clients in their 80s and 90s. Most abusers of older adults in these cases have substance abuse problems, poor coping skills or mental illness.
- The majority of clients served through the Elder Abuse Outreach Program are female.
- The number of cases of the financial exploitation of seniors is rising.

### **Community Needs**

- Seniors who are neglecting themselves, or who are being abused or exploited by others, need intervention and help accessing services.
- Some seniors, especially those who have dementia and/or confusion, need free or low cost financial management services to help minimize the risk of financial exploitation.
- More geriatric case management services are needed in the community in order to protect and assist abused, neglected and/or exploited seniors and seniors who are at risk for abuse.
- A national survey of adult protective services found that with the increasing number of abuse reports, investigations, and substantiations, there is a need to increase education and intervention efforts at all levels, including national and local.
- Training is needed for first responders, community partners, and professionals from different agencies to help identify abuse.

**Outcome Measures**

| <b>Outcome</b>  | <b>Indicator</b>   |
|---|--|
| An elder's immediate risk of abuse, neglect or exploitation is lowered. | For 90% of the "at risk" seniors served, the intervention by Office for Aging will avert the need to refer the elder to Adult Protective Services. |

**Units of Service**

| <b>Service</b>                                    | <b>Description/Unit</b>  | <b>2007 FY</b> | <b>2009 FY Projected</b> |
|---|--|----------------|--------------------------|
| At-risk elders receiving case assistance from OFA | Unduplicated elders receiving case assistance under this program       | 52             | 55                       |
| At-risk elders receiving case assistance from OFA | At-risk elders where intervention averted the need for referral to PSA | 50             | 50                       |
| Cases involving both PSA and OFA services         | Cases referred from OFA to PSA   | 60             | 50                       |
| Cases involving both PSA and OFA services         | Cases requiring consultations between OFA and PSA*                     | 20             | 25                       |
| Cases involving both PSA and OFA services         | Cases referred from PSA to OFA   | 31             | 15                       |
| Cases involving both PSA and OFA services         | Total cases  | 111            | 75                       |

\*Consultations represent occasions when OFA and PSA staff discuss a client but the discussion does not result in a formal referral.

**Budget Projection**

| <b>Source</b>                            | <b>Amount</b> |
|--|---------------|
| Federal, state or local government funds | \$188,696     |

## Foster Grandparent Program

The Foster Grandparent Program connects low-income volunteers, age 60 and older, with special needs children who can benefit from extra support and love. The Foster Grandparents receive a tax-free stipend for volunteering 15-40 hours per week in schools, pre-schools, day care centers and Head Start programs in Broome County. The program has two goals: one is to help children gain the skills they need to succeed; the other is to help low-income seniors make meaningful contributions to the community.

### ***Issues and Concerns***

#### **Research**

- Community service and activity that is meaningful to the person has been proven to promote a better, longer life for seniors.
- Intergenerational programs encourage the development of meaningful new relationships that benefit both the child and adult.

#### **Local Trends**

- Most (90%) of the Foster Grandparents are women; about 65% of the volunteers are age 60 to 74 while the rest are age 75 or older.

#### **Community Needs**

- Broome County schools, day care agencies and Head Start programs request Foster Grandparents to provide additional attention to their special needs children.

### ***Outcome Measures***

| <b>Outcome</b>   | <b>Indicator</b>   |
|--|--|
| Foster Grandparents have an improved quality of life through volunteering. | 95% of the volunteers will report an improved quality of life since joining the program. |

**Units of Service**

| <b>Service</b> | <b>Description/Unit</b>  | <b>2007 FY</b> | <b>2009 FY<br/>Projected</b> |
|----------------|--|----------------|------------------------------|
| FGP            | Unduplicated Foster Grandparents   | 70             | 70                           |
| FGP            | Number of new Foster Grandparents  | 12             | 10                           |
| FGP            | Stipend dollars delivered to low-income seniors                            | \$161,127      | \$157,662                    |
| FGP            | Number of hours of service to Broome County schools and other institutions | 60,803         | 59,495                       |
| FGP            | Number of school districts and other agencies hosting Foster Grandparents  | 19             | 18                           |
| FGP            | Number of children served during the academic year                         | 175            | 150                          |

**Budget Projection**

| <b>Source</b>                               | <b>Amount</b>    |
|---|------------------|
| Federal, state or local government funds    | \$291,256        |
| Contributions, cost share or direct billing | \$1,300          |
| <b>TOTAL</b>                                | <b>\$292,556</b> |

## **GROW (Gaining Resources for Older Workers)**

GROW is a free employment referral service which matches workers, age 55 and older, to job orders placed by individuals and families in need of help. Typical GROW jobs include maintenance and minor repairs, yard work, housekeeping, personal care, shopping and driving. The jobs may be part-time or full-time; they may be one-time, short-term or long-term. Employers register their jobs; staff uses the information to make a match with a worker listed with GROW. The employer and employee negotiate the wage rate and other details of the job. The program has two goals: one is to connect older individuals who need to hire help with workers qualified to do the work; the other is to provide the older workers with a source of income.

### ***Issues and Concerns***

#### **Research**

- More than 80% of the nation's elderly want to remain in their own homes as they age.

#### **Local Trends**

- The typical GROW employer is a woman aged 80 or older who lives alone.

#### **Community Needs**

- As Broome County ages, there is an increased need for workers to provide in-home and home maintenance services. GROW, one of the lower-cost private pay options, receives the bulk of its job orders in the most physically demanding areas: maintenance and minor repairs, yard work, and housekeeping.

### ***Units of Service***

| <b>Service</b> | <b>Description/Unit</b>            | <b>2007 FY</b> | <b>2009 FY<br/>Projected</b> |
|----------------|------------------------------------|----------------|------------------------------|
| GROW           | Unduplicated count of GROW workers | 167            | 150                          |
| GROW           | New job seekers registered         | 89             | 60                           |
| GROW           | Job matches made                   | 588            | 600                          |

**Budget Projection**

| <b>Source</b>                            | <b>Amount</b> |
|--|---------------|
| Federal, state or local government funds | \$26,226      |

## Health and Wellness

Health and Wellness programs include a wide variety of activities that foster the health and social well-being of older people through social interaction, participation in workshops or other learning activities, and participation in other events that provide a satisfying use of free time. A large number of health-based programs are offered to help seniors maintain or improve their health. The Administration on Aging funded a three-year grant beginning in 2006 to provide evidence-based chronic disease self-management courses in the community. Other wellness programs include weight management education, participation in individual or group physical activity, and professional health education, screenings and vaccinations. The variety of activities gives seniors a number of options to maintain their health and well-being.

### ***Issues and Concerns***

#### **Research**

- Regular exercise can increase the body's ability to control diabetes, reduce the risk of heart disease, prevent falls through improved balance, and decrease both stress and anxiety.
- Health problems become more prevalent as people age. Educating seniors on the importance of exercise and healthy diets can help them minimize chronic health problems.
- Average annual health care expenditures are higher for people with poorer health.

#### **Local Trends**

- There is significant interest in the senior community for focusing on preventative health and wellness and managing chronic conditions.
- There is a community-wide effort to help seniors increase their level of physical activity.
- The incidence of diabetes and obesity is on the rise both locally and nationally.

#### **Community Needs**

- Many seniors have expressed a need for convenient and affordable education on chronic disease.

- Seniors want affordable weight loss and exercise programs in convenient locations.

### **Outcome Measures**

| <b>Outcome</b>  | <b>Indicator</b>  |
|---|---|
| The Mission Meltaway Program helps participants increase the frequency and duration of their formal physical exercise sessions. | 60% of Mission Meltaway participants 60 years of age and older will increase the number of times per week they engage in formal physical activity, 40% will increase the duration of formal physical activity sessions. |
| The Mission Meltaway Program helps participants reduce their waist measurements.  | Mission Meltaway participants aged 60 and older will reduce their waist measurement by 1.5 inches on the average.   |
| The Mission Meltaway Program helps motivate participants to achieve a healthy weight loss.                                      | Mission Meltaway Program participants will lose an average weight of 5 pounds per person by the end of the eight week program.  |
| Nutrition education session participants report an increased knowledge of how to eat healthier.                                 | 75 % of nutrition education participants will report an increased knowledge of how to eat healthier.  |
| Senior Games participants report being more physically fit.   | 75% of Senior Games participants will report being in more physically fit as a result of the Senior Games.  |

### **Units of Service**

| <b>Service</b>       | <b>Description/Unit</b>                 | <b>2007 FY</b> | <b>2009 FY Projected</b> |
|----------------------|---|----------------|--------------------------|
| Health Promotion     | Number of activities (sessions) offered | 4,792          | 2,200                    |
| Recreation/Education | Number of activities (sessions) offered | 9,325          | 6,000                    |
| Nutrition Counseling | One hour of service                     | 255            | 250                      |
| Nutrition Education  | Number of group or class presentations  | 111            | 108                      |
| Living Healthy       | Number of participants                  | 60             | 225                      |
| Active Choices       | Number of participants                  | 0              | 25                       |

***Budget Projections***

| <b>Source</b>                               | <b>Amount</b>    |
|---|------------------|
| Federal, state or local government funds    | \$97,648         |
| Contributions, cost share or direct billing | \$14,000         |
| <b>TOTAL</b>                                | <b>\$111,648</b> |

## **Health Insurance Information, Counseling & Assistance Program (HIICAP)**

The HIICAP program provides free, unbiased, confidential assistance with health insurance questions and concerns. Information and counseling is provided by professionally trained volunteers who help individuals make informed decisions about health insurance choices. This program is sub-contracted to Action for Older Persons, Inc.

### ***Issues and Concerns***

#### **Research**

- Total health spending in the nation was \$1.99 trillion in 2005, or an estimated \$6,697 per person.
- Medicare and other health insurance plans are in a state of continuous evolution.
- Original Medicare required only one decision of persons becoming eligible for services: whether or not to sign up for Part B (outpatient medical expenses including doctor visits) at a rate, in 2008, of \$96.40 per month. (Part A [hospitalization] is provided without cost.) The introduction of Medicare Advantage (Medicare C) plans (including Health Maintenance Organizations, Preferred Provider Organizations, and Private-Fee-for Service options) created alternatives to Parts A and B as various private companies offered a variety of plans which were likely to include additional benefits and lower co-payments, but to also place substantial restrictions on the care provided. The multiplicity of plans has made it difficult for beneficiaries to identify and choose the best option for their own circumstances.
- The addition of Medicare D, the prescription drug benefit, adds another layer of choice. In 2008, 55 Part D plans were available in New York. Both Medicare C and D plans (coverage and costs) change annually, so beneficiaries are advised to review their choices during the open enrollment periods. Seniors with retiree health plans are likely to need to make annual decisions about their options. In addition, eligibility guidelines for programs offering health insurance cost subsidies to low-income individuals change annually.

#### **Local Trends**

- Medicare beneficiaries need more assistance evaluating their Medicare options. HIICAP counselors find that the amount of time needed to help an individual client is increasing—and that it often takes multiple meetings to solve problems.

- Outreach in recent years to people receiving both Medicare and Medicaid as the result of a mental illness has increased the number of younger people who are served by the program.
- HIICAP counselors have helped Broome County residents file complaints of improper marketing procedures against some Medicare Advantage sales representatives.
- Retiree health plans continue to change as the cost of insurance rises and as the Medicare options evolve. Some major employers have stopped providing health benefits to their retirees; others have made substantial revisions in coverage provided—especially prescription drug coverage.
- EPIC (the New York State prescription plan for low-income seniors) is also in the process of changing in as a result of Medicare D changes; participants must now select a Part D plan in addition to their EPIC coverage.

**Community Needs**

- Many seniors are overwhelmed by the large number of options to consider and by the need to review these decisions each year. Seniors in the process of deciding between their health insurance options need understandable and unbiased information to be able to make an informed decision.
- There is a need for continuous recruitment and training of new volunteer HIICAP counselors to ensure an expert response to the consumer demand for assistance in all the health insurance options. In addition, there is a need for on-going training for the certified volunteers to keep them updated on changes in the insurance options.

**Outcome Measures**

| <b>Outcome</b>   | <b>Indicator</b>  |
|--|---|
| Health insurance counseling clients will save money on their health insurance. | Clients counseled by HIICAP will save an average of \$300 annually on their health insurance. |

**Units of Service**

| <b>Service</b> | <b>Description/Unit</b>                              | <b>2007 FY</b> | <b>2009 FY<br/>Projected</b> |
|----------------|--|----------------|------------------------------|
| HIICAP         | Unduplicated clients receiving individual counseling | 921            | 1,000                        |
| HIICAP         | Estimated dollar savings for counseled clients       | \$346,879      | \$300,000                    |
| HIICAP         | Education programs                                   | 63             | 75                           |
| HIICAP         | Number of attendees at education programs            | 1,793          | 2,000                        |
| HIICAP         | Volunteer hours                                      | 833            | 900                          |

**Budget Projection**

| <b>Source</b>                            | <b>Amount</b> |
|--|---------------|
| Federal, state or local government funds | \$42,260      |

## Home Delivered Meals

The Office for Aging Home Delivered Meals Program (Meals on Wheels) provides a home-delivered hot lunch and cold supper Monday through Friday, as well as cold weekend meals for those with no one to assist them on Saturday or Sunday. The program is designed to improve and sustain the nutritional status of homebound elderly who are unable to prepare adequate meals for themselves. The Office for Aging program serves the City of Binghamton and the eastern and northern parts of the county; a program operated by Meals on Wheels of Western Broome serves the remainder of the county.

### ***Issues and Concerns***

#### **Research**

- The home delivered meal program helps to improve the nutritional and functional status of the recipients.
- The home delivered meals program helps reduce length of hospitalization and to improve the immune system for chronically ill elderly.

#### **Local Trends**

- In 2007, the Home Delivered Meals Program served over 187,000 meals to homebound elderly in the community.
- Forty percent (40%) of the recipients were 85 years old or older and 61% of home delivered meal recipients live alone.

#### **Community Needs**

- This program could not operate without the support of volunteers who, in 2007, donated over 20,000 hours to deliver meals to home-bound seniors throughout the community.

**Outcome Measures**

| <b>Outcome</b>   | <b>Indicator</b>  |
|--|---|
| Home delivered meal clients consume a healthier diet.                | 85% of surveyed clients will report that they eat healthier and more nutritiously as a result of the program. |
| Home delivered meal clients maintain or improve their health status. | 85% of surveyed clients will report that the home delivered meals keep them in better health.                 |
| Home delivered meal clients live independently.                      | 80% of surveyed clients will report that home delivered meals help them remain in their homes.                |

**Units of Service**

| <b>Service</b>       | <b>Description/Unit</b>                | <b>2007 FY</b> | <b>2009 FY Projected</b> |
|----------------------|--|----------------|--------------------------|
| Home Delivered Meals | One III-C2, NSIP, and SNAP funded meal | 160,852        | 174,352                  |
| Home Delivered Meals | One LTHHC funded meal                  | 24,897         | 25,196                   |
| Home Delivered Meals | Unduplicated participants              | 789            | 825                      |

**Budget Projections**

| <b>Source</b>                               | <b>Amount</b>      |
|---|--------------------|
| Federal, state or local government funds    | \$727,737          |
| Contributions, cost share or direct billing | \$378,712          |
| <b>TOTAL</b>                                | <b>\$1,106,449</b> |

## Home Energy Assistance Program (HEAP)

HEAP is a federally funded program administered by the Broome County Department of Social Services; it assists low-income persons with energy expenses. Persons aged 60 and over—and people of any age who receive Supplemental Security Income (SSI) or Social Security Disability (SSD) payments—are eligible to apply through the Office for Aging. The program provides a benefit once per heating season. The benefit is paid directly to the heating or utility vendor, or to the individual if all energy expenses are included in the rent. The amount of the HEAP benefit a person receives is based upon the household income and the type of fuel used. Office for Aging staff provide program outreach and process client applications.

### *Issues and Concerns*

#### **Local Trends**

- Over 50% of the HEAP recipients in Broome County are seniors.
- A rapid rise in energy costs has resulted in increases in local heating and utility bills that are expected to remain high. The impact of these increases is greatest among people with low-to-moderate and fixed incomes.
- In response to the rising fuel costs in recent years, the formula used to calculate HEAP benefits was changed. This resulted in an increased benefit for the lowest income applicants.
- The Office for Aging receives calls from people who have used all available HEAP benefits and are still unable to pay their heating and utility bills.

#### **Community Needs**

- HEAP recipients with the lowest income and little or no money in savings would benefit from a shorter waiting period between applying and receiving their benefit. These clients are often forced to seek emergency assistance to avoid the utility shut-offs or suspension of fuel delivery.
- Even after they have received the HEAP benefit, many clients are unable to pay their heating or utility bills and face emergency situations.
- Seniors need a sufficient level of income or benefits to remain in the community and to remain independent.

**Units of Service**

| <b>Service</b> | <b>Description/Unit</b> | <b>FY 2007</b> | <b>FY 2009<br/>Projected</b> |
|----------------|-------------------------|----------------|------------------------------|
| HEAP           | Applications approved   | 2,571          | 2,500                        |
| HEAP           | Benefits awarded        | \$829,500      | \$1,275,000                  |
| HEAP           | Unduplicated clients    | 2,549          | 2,800                        |

**Budget Projection**

| <b>Source</b>                            | <b>Amount</b> |
|--|---------------|
| Federal, state or local government funds | \$55,000      |

## Home Repair

This program provides necessary home repair for low-income elders who cannot perform the jobs themselves and who can not afford to hire someone else to do the work. Eligible persons must be age 60 or older and meet income guidelines. The service is provided through a contract with the First Ward Action Council (FWAC). Labor is provided without cost to the client, but the client is responsible for the purchase of needed materials. In some cases, other funding sources may pay for the materials for needy clients.

### ***Issues and Concerns***

#### **Research**

- Fewer low income homeowners put home repairs in their budget than do higher income owners, and many elderly households need special modifications such as ramps and reconfigured living space.
- Seniors tend to live in the oldest housing stock in their communities and that stock is the hardest to maintain.

#### **Local Trends**

- When clients call concerning energy issues, there often are other health and safety related problems in their homes that require repair.
- Many low-income homeowners are able to pay taxes and utilities but do not have the money for home repairs.
- Rising energy costs are making it harder for seniors to afford basic repairs.

#### **Community Needs**

- Many seniors need home repairs or modifications to age in place.
- Frail seniors need assistance with home maintenance tasks and may need help with health and safety related renovations.
- Clients who need assistance with home repairs may not have the money to provide the necessary materials. A limited amount of grant money is available to assist them through the WRAP program's "Last Resort Funds". However, the more expensive repairs—such as replacing a roof—often cannot be addressed due to a lack of resources.

- The Home Repair Program, operated by the First Ward Action Council, is unable to meet all the requests for services that it receives.
- Persons with the resources to pay for repair work may not have experience dealing with contractors. An information and assistance service to help seniors review repair estimates, check references, and hire a reliable contractor is needed.

***Outcome Measures***

| <b>Outcome</b>                                  | <b>Indicator</b>  |
|---|---|
| Low-income seniors receive needed home repairs. | 90% of Home Repair clients will report that they would have been unable to complete the needed repairs without the assistance of the program. |
| Client's home is more comfortable.              | 90% of Home Repair clients will report that their homes are more comfortable.   |

***Units of Service***

| <b>Service</b> | <b>Description/Unit</b>                  | <b>2007 FY</b> | <b>2009 FY<br/>Projected</b> |
|----------------|--|----------------|------------------------------|
| Home Repair    | Households receiving a repair or repairs | 32             | 25                           |
| Home Repair    | Number of repairs                        | 66             | 60                           |

***Budget Projection***

| <b>Source</b>                            | <b>Amount</b> |
|--|---------------|
| Federal, state or local government funds | \$11,000      |

## **In-home Services**

The In-home Services Unit (IHSU) helps to make the home care service delivery system more accessible and responsive to the needs of non-Medicaid clients age 60 and older by providing support to older persons who are having difficulty maintaining themselves at home. The primary program, Expanded In-home Services for the Elderly Program (EISEP), offers assessment, care planning, housekeeping, personal care, and personal emergency response systems (PERS). On-going case management provides direction and support to clients and families who are in need. Client assessments are provided for in-home services in general, but are also provided for Social Adult Day Care, Home Delivered Meals and Caregiver Respite services.

### ***Issues and Concerns***

#### **Research**

- Although rates of disability in the elderly population are decreasing, the number of elders is increasing. Research indicates that 9% of those age 65-69 need personal care assistance, while 45% of those 85+ need assistance.
- Due to the smaller size of families, there will be fewer adult children to care for their elders and the number of caregivers will not keep pace with the increased number of elders requiring care in the future.
- Care receivers who have mental impairments and/or a high number of Activity of Daily Living (ADL) impairments are the most difficult ones for caregivers to cope with. More than 50% of the caregivers for these patients may experience depressive symptoms.

#### **Local Trends**

- Since late 2004, the personal care aide shortage has become a chronic problem. There are few aides who service the rural areas—making it difficult to serve rural seniors.
- Since 1998, In-home Services clients have grown frailer. In 1998, 70% of assessed clients identified themselves as frail or disabled. In 2002, 94% of assessed clients stated they were frail or disabled.
- Increased funding for EISEP has narrowed the gap in meeting the demand for service. Though demand still exceeds available funding, aide availability has become the foremost challenge to service provision. The increased level of service provision has put increased pressure on the limited supply of aides. The shortage in rural areas

is acute. For many rural residents service is nonexistent. This has only been aggravated by the increase in gasoline prices.

### **Community Needs**

- Frail seniors need assistance with activities that they are no longer physically able to perform, so that they may remain in the home of their choice.
- Difficult-to-serve clients remain a challenge for the program. Clients living in rural areas do not have equal access to in-home care, and this situation is aggravated during the winter season. Also, at times, clients with behavior issues remain without services despite their needs.
- Seniors want education on the best way to obtain information on home care, what the difference is between enriched living and home care, and how much home care costs.
- There is a constant need to support the efforts of caregivers. Providing even minimal multi-faceted support often is the critical and determining factor in sustaining a client at the most appropriate level of care.
- There is a need for more affordable options at the intermediate levels of care. Many people whose needs do not qualify for nursing home care find the cost of an adult care facility prohibitive.
- Seniors and caregivers often need help in coordinating and arranging services.
- The lack of affordable, escorted transportation is a persistently difficult situation for some frail seniors.
- Caregivers report that they need convenient and affordable respite options.
- Homebound seniors need to be educated on the importance of staying socially connected.
- Some seniors need to be made comfortable with the idea of using home care.

**Outcome Measures**

| <b>Outcome</b>   | <b>Indicator</b>   |
|--|--|
| EISEP clients are able to cope with their functional limitations.          | 90% of surveyed clients receiving home care services will report that EISEP services helped them cope with their problems.                                     |
| EISEP clients are highly satisfied with their home care services.          | 90% of surveyed clients receiving home care services will rate the quality of the aide service provided by the program as good to excellent.                   |
| Case-management-only and respite-only clients benefit from these services. | 90% of surveyed clients receiving only case management services, or only respite services, will report that the services they received were extremely helpful. |

**Units of Service**

| <b>Service</b>            | <b>Description/<br/>Units</b> | <b>FY<br/>2007</b> | <b>FY 2009<br/>Projected</b> |
|---------------------------|-------------------------------|--------------------|------------------------------|
| Assessments               | In-home evaluations           | 854                | 925                          |
| Personal care/chore hours | In-home care/services         | 28,512             | 28,000                       |
| Case management hours     | One hour of service           | 7,406              | 8,400                        |
| IHSU caseload             | Unduplicated clients          | 1,358              | 1,300                        |

**Budget Projections**

| <b>Source</b>                               | <b>Amount</b>    |
|---|------------------|
| Federal, state or local government funds    | \$871,811        |
| Contributions, cost share or direct billing | \$34,000         |
| <b>TOTAL</b>                                | <b>\$905,811</b> |

## **Intake, Information and Assistance**

The Office for Aging represents a central resource for accurate, up-to-date information on programs, services and benefits for seniors. Senior Resource Line staff respond to questions regarding a wide variety of concerns. They help callers identify their needs and explore available options. They suggest appropriate services and make referrals to service providers in the community. Information and Assistance representatives provide assistance in obtaining benefits and filling out forms and applications. Staff visit senior community centers and make home visits when necessary.

The Office for Aging provides timely information by publishing the Senior News each month. Articles appearing in this newspaper provide up-to-date information on special events, health issues, benefits, programs, and senior community center activities. The Office for Aging mails the Senior News to subscribers and distributes the paper at senior community centers, libraries, and other locations in Broome County.

### ***Issues and Concerns***

#### **Research**

- Research shows seniors are now living longer and more of them will be affected by various health problems such as disability, chronic health conditions, memory impairments and depression.
- Local focus groups learned that many seniors are unaware of the full array of community services available to them and are unsure of which agency to contact for needed information. Seniors want “one stop” access to information about services.
- Findings of a local project determined that making information available and educating people about service availability helps seniors to make informed decisions. The ability of the individual to access benefits and services promotes independence.

#### **Local Trends**

- There are frequent requests for assistance concerning home health care, transportation, financial benefit programs, health insurance, and prescription drug coverage.
- Seasonal requests for assistance are related to senior tax exemptions, income tax assistance, HEAP, snow removal and home improvements.

- The Office for Aging is encountering an increasing number of clients with memory impairment, mental health issues, and complex problems that require a considerable amount of case assistance time.

### **Community Needs**

- Seniors and caregivers need easy-to-understand information about programs and services – such as cost, eligibility requirements and application procedures – to help them make informed decisions. The information needs to be presented in an uncomplicated manner using a variety of formats to reduce feelings of confusion and intimidation, and increase use of benefit programs.
- More geriatric case management services are needed in the community to ensure seniors are able to access the benefits and services they need. Assistance is especially needed for seniors who live alone and lack support systems, who are frail, confused, have dementia or mental health issues.
- Seniors and caregivers need to be informed that the Office for Aging Senior Resource Line represents an accessible central source of information about senior programs and services.
- Caregivers and seniors need assistance coordinating and arranging services and managing their financial resources effectively.
- Information on senior services needs to be made available to seniors on a continuing basis so they will know how to access it when needed.
- Available and affordable housing options need to be expanded for seniors.
- Efforts need to be made to make seniors feel comfortable accessing and utilizing services.

**Outcome Measures**

| <b>Outcome</b>  | <b>Indicator</b>   |
|---|--|
| Clients have increased knowledge of programs and services that could help them address the issue they called about. | 75% of clients surveyed will report that talking to Office for Aging staff provided them with new information on the issue they called about.  |
| The information clients receive from the Office for Aging will help them resolve their issues.                      | 60% of clients surveyed will indicate that the information from Office for Aging helped them to solve the issue they called about.   |
| Clients are satisfied with the information and assistance provided.   | 85% of clients surveyed will report that they would recommend family and friends call Office for Aging for information.<br><br>85% of clients surveyed will indicate that they would call Office for Aging if information is needed in the future. |

**Units of Service**

| <b>Service</b>                     | <b>Description/Unit</b>                     | <b>2007 FY</b> | <b>2009 FY Projected</b> |
|------------------------------------|---|----------------|--------------------------|
| Intake, Information and Assistance | Information and assistance contacts         | 16,190         | 16,300                   |
| Intake, Information and Assistance | Referrals made                              | 3,592          | 5,200                    |
| Intake, Information and Assistance | Referrals received                          | 979            | 1,000                    |
| Intake, Information and Assistance | Unduplicated clients                        | 3,846          | 4,000                    |
| Senior News                        | Average number of copies printed each month | 7,600          | 7,600                    |

**Budget Projection**

| <b>Source</b>                            | <b>Amount</b> |
|--|---------------|
| Federal, state or local government funds | \$197,932     |

## **Legal Services for the Elderly**

The Legal Services for the Elderly Program provides legal advice and representation in civil matters to residents of Broome County who are age 60 and over. It is targeted to persons who do not qualify for other free legal services and who are unable to afford private counsel. Service is contracted to Legal Aid Society of Mid-New York, Inc. The Office for Aging provides funding and monitoring.

### ***Issues and Concerns***

#### **Research**

- A local project identified the need for more legal assistance as a priority area affecting seniors.

#### **Local Trends**

- The program continues to serve more elderly female clients than male.
- Seniors most frequently seek help through the program for the drafting of legal documents such as wills, powers of attorney and health care proxies; help with consumer debt; and for advice and counsel.

#### **Community Needs**

- Seniors need access to unbiased information about legal issues and services so they can make informed decisions and plan for the future.
- There is a need for in-home visits and visits to senior housing complexes to provide legal service to elders who are home-bound or without transportation.
- Seniors need help in working with creditors and collection agencies concerning consumer debt.
- Outreach to senior centers is an effective way of providing legal services to seniors who would not otherwise seek legal advice and this effort needs to continue.

**Units of Service**

| <b>Service</b> | <b>Description/Unit</b>        | <b>2007 FY</b> | <b>2009 FY<br/>Projected</b> |
|----------------|--------------------------------|----------------|------------------------------|
| Legal Services | New cases                      | 296            | 250                          |
| Legal Services | Closed cases                   | 313            | 250                          |
| Legal Services | Hours of service               | 469            | 465                          |
| Legal Services | Unduplicated<br>clients served | 169            | 160                          |

**Budget Projections**

| <b>Source</b>                               | <b>Amount</b>   |
|---|-----------------|
| Federal, state or local government funds    | \$28,644        |
| Contributions, cost share or direct billing | \$350           |
| Sub-contractor match                        | \$500           |
| <b>TOTAL</b>                                | <b>\$29,494</b> |

## **Long Term Care Insurance Education and Outreach Program (LTCIEOP)**

LTCIEOP uses trained volunteers to provide a resource center, informative seminars and free, unbiased and confidential counseling to educate the public about long term care insurance options. LTCIEOP assists people in planning for their future long term care needs. This program is contracted through Action for Older Persons, Inc. The Office for Aging provides assistance and monitoring.

### ***Issues and Concerns***

#### **Research**

- In 2007, the average daily cost of skilled nursing home stays was \$189 for a semi-private room—or \$68,985 annually. The average hourly rate for a home health aide is \$28.17.
- Two-thirds of all seniors will need some kind of long term care at some point in their lives, but most will only need it for short periods. One in four individuals over age 65 will need long term care for one or more years.
- The baby boom generation will contribute significantly to the growth in the number of older individuals who need long term care and in the amount of resources required to pay for it.
- Long term care needs are an especially significant concern for women. Women represent seven of ten unpaid caregivers, three-quarters of nursing home residents age 65 years and older, and two-thirds of home health care users. Given their longer life expectancies and the fact that married women usually outlive their spouses, many women face a greater risk of needing long term care by a paid caregiver.
- Long term care insurance policies may cover care in assisted living facilities as well as in nursing homes. Some policies include coverage for care in the home or through a community care service. The policies tend to be very complex and difficult for consumers to understand.

#### **Local Trends**

- Seniors are showing an increased interest in long term care insurance and are seeking reliable, objective information on this benefit.

- New affordable alternatives are being introduced in private long term care insurance policies.
- While most seniors lack long term care insurance, there is an emerging interest in long term care insurance from the younger population.

**Community Needs**

- Younger adults need unbiased education on the need to plan and to pay for their future long term care needs.
- Seniors need to continue to consider this option and seek unbiased alternatives.

**Outcome Measures**

| <b>Outcome</b>  | <b>Indicator</b>  |
|---|---|
| Midlife and older adults who attend a LTCIEOP educational presentation will increase their knowledge of their long term care options. | 90% of the surveyed participants in the educational presentations will report that they have a better understanding of long term care insurance.            |
| Midlife and older adults who participate in one-on-one counseling sessions will take steps to meet their future long term care needs. | 50% of individuals receiving one-on-one long term care insurance counseling will report that they are likely to purchase a long term care insurance policy. |

**Units of Service**

| <b>Service</b> | <b>Description/Unit</b>             | <b>2007 FY</b> | <b>2009 FY Projected</b> |
|----------------|-------------------------------------|----------------|--------------------------|
| LTCIEOP        | Unduplicated clients counseled      | 50             | 75                       |
| LTCIEOP        | Educational programs                | 13             | 30                       |
| LTCIEOP        | Participants in educational program | 279            | 300                      |

**Budget Projections**

| <b>Source</b>                            | <b>Amount</b> |
|--|---------------|
| Federal, state or local government funds | \$46,976      |

## **Long Term Care Ombudsman Program (LTCOP)**

The Long-Term Care Ombudsman Program is a federal program dedicated to enhancing the quality of life for residents of all long-term care facilities. It provides confidential assistance and advocacy to the residents, their families, and the staff of long term care facilities. Certified volunteers visit facilities on a regular basis, as well as upon specific request, to help both residents and facility staff find solutions to issues of concern. This program is contracted through Action for Older Persons, Inc. The Office for Aging provides assistance and monitoring.

### ***Issues and Concerns***

#### **Research**

- As consumers take increased responsibility for their own health care, it is likely that nursing home residents will want greater control over their lives.
- The increasing focus on residents' rights in nursing homes indicates an ongoing and integrated role for Long Term Care Ombudsmen in the future.

#### **Local Trends**

- Shorter institutional stays are becoming a trend and that has brought a change in the type of complaints to be handled by the ombudsmen.
- Nursing homes are seeing increasing numbers of geriatric mental health issues—a trend that is now being addressed by the LTCOP certified ombudsmen.
- A majority of complaints handled by the program can be traced to the discrepancy between staff expectations for a compliant resident population and the consumers' expectations for greater control over their care. The shortage of staff is also the basis of many of the complaints.
- An increase in the number of complaints and requests for assistance has translated into more cases of abuse and neglect being reported to the NYS Department of Health.
- Requests for assistance include education, mediation, consultation, companionship, evaluation, and clarification.

**Community Needs**

- Until the public becomes more aware of the victimization of frail and vulnerable elderly, the ombudsman’s role as educator and advocate of elders’ rights and quality of life is critical. A critical component of senior advocacy is to educate the general community about the importance of initiatives that prevent elder abuse.

**Units of Service**

| Service | Description/Unit        | 2007 FY | 2009 FY Projected |
|---------|-------------------------|---------|-------------------|
| LTCOP   | Certified volunteers    | 18      | 25                |
| LTCOP   | Volunteer hours         | 709     | 780               |
| LTCOP   | Facilities served       | 33      | 32                |
| LTCOP   | Number of cases handled | 600     | 660               |

**Budget Projection**

| Source                                   | Amount   |
|--|----------|
| Federal, state or local government funds | \$21,364 |

## **Mental Health Services**

The Office for Aging works with The Family and Children’s Society and with the Helping through Outreach and Mental Health for the Elderly (HOME) Program to deliver in-home mental health services to the elderly. These services are delivered to seniors exhibiting mental or emotional problems who are unwilling or unable to leave their homes for assessment or treatment. The provision of mental health services in the home helps to overcome barriers to service for older people—such as transportation difficulties, frailty and fear of embarrassment.

The HOME Program provides in-home mental health assessment and short-term counseling, as well as referrals to other needed services. HOME is an interagency collaboration operated cooperatively by the Office for Aging, United Health Services and Broome County Department of Social Services. The Family and Children’s Society offers professional counseling. This program receives support from the Office for Aging through the Community Services for the Elderly Program.

### ***Issues and Concerns***

#### **Research**

- Depression among older adults is a major public problem. It is estimated that at least two million seniors suffer from depression that often goes unreported, undiagnosed, and untreated. Depression impacts a senior’s quality of life, morbidity, mortality, and health care costs.
- Depression is not a normal part of aging. However, symptoms of depression can be triggered by events common in later life, such as loss, medication and chronic illness.
- Depression is a significant predictor of suicide in elderly Americans. Elders comprise about 13% of the national population, but elders 65 and older account for 20% of all suicide deaths.

#### **Local Trends**

- The main sources of referrals to the Home Program are the Office for Aging, Protective Services for Adults, Broome County CASA, the United Health Services Comprehensive Psychiatric Emergency Program, and the client’s family members.
- The most common diagnoses for HOME clients include anxiety, dementia, and depression.

- The Family & Children's Society is seeing an increase in dementia-related case referrals.
- Office for Aging staff are encountering a growing number of clients who exhibit significant mental health problems and who require considerable amounts of case assistance time.

### **Community Needs**

- As seniors age and the likelihood of chronic illness and mental health problems increases, it is important to assess and treat depression. Both screenings and education for primary care providers are needed to increase early detection and successful treatment.
- More mental health services designed for the elderly are needed in order to address the needs of this population and help them to obtain diagnosis and treatment. More in-home mental health services are needed to increase detection and overcome barriers that make seniors unwilling or unable to leave their homes for treatment.
- Broome County needs geriatric case management services to ensure that seniors with mental health issues receive comprehensive treatment and emotional support.
- Seniors and their families need to be informed of mental health services that are available in the community. Public awareness efforts are needed to lessen the stigma often associated with mental illness.
- There is a lack of mental health services in the rural areas of Broome County. Increased funding is needed to pay for the additional costs associated with providing service in rural locations.

**Outcome Measures**

| <b>Outcome</b>  | <b>Indicator</b>   |
|---|--|
| Client risk levels are stabilized or reduced by HOME program interventions.   | 75% of closed cases will experience a stabilization or reduction of client risk levels per professional assessment at time the case is closed.   |
| Clients will be satisfied with services provided by the HOME Program.   | 90% of HOME Client Satisfaction Surveys will rate the program as good or very good at time their case is closed.   |
| Clients with access to therapy and supportive counseling maintain or improve their independent functioning and avoid the need for a higher level of care. | 90% of seniors served by The Family and Children's Society In-home Mental Health Counseling Program will be successfully maintained in the community and will not need to be hospitalized or admitted to a nursing home. |
| Elders receiving The Family & Children's Society counseling services experience improvement in symptoms.  | 80% of elders served by The Family & Children's Society will demonstrate fewer symptoms of depression and anxiety.   |

**Units of Service**

| <b>Service</b>              | <b>Description/Unit</b>      | <b>2007 FY</b> | <b>2009 FY Projected</b> |
|-----------------------------|------------------------------|----------------|--------------------------|
| HOME Program                | Referrals received by Intake | 202            | 240                      |
| Family & Children's Society | Unduplicated clients         | 58             | 60                       |
| Family & Children's Society | Hours                        | 995            | 850                      |

**Budget Projections**

| <b>Source</b>                            | <b>Amount</b>   |
|--|-----------------|
| Federal, state or local government funds | \$30,035        |
| Sub-contractor match                     | \$14,916        |
| <b>TOTAL</b>                             | <b>\$44,951</b> |

## Senior Community Centers

The Office for Aging supports eleven senior community centers throughout the county. These centers provide an opportunity for socialization, nutritious meals, and wellness activities. They are access points for assistance and help seniors to maintain their independence and remain active in the community. Most senior centers are open five days a week and serve a hot noon meal on a reservation basis. Many centers offer either a noon salad or sandwich bar option. A site supervisor at each center is responsible for planning programs and activities. Volunteers help to accomplish much of the work at the senior centers.

The Office for Aging directly operates seven of the eleven senior centers. Two centers are sub-contracted for services: the Oak Street Senior Center operated by Catholic Charities and the Johnson City Senior Citizens Center. Additionally, Office for Aging supplies meals to the Greenman Center and the First Ward Senior Center which are operated by the City of Binghamton.

### ***Issues and Concerns***

#### **Research**

- National studies indicate that the Elderly Nutrition Program (ENP) meals provide approximately 40 to 50 percent of participants' daily intake of most nutrients. People who receive ENP meals have a higher daily intake of key nutrients than similar non-participants do, and consume significantly more calcium, vitamin B6, and zinc.
- Researchers report that the percentage of eligible people using senior centers is four to twelve times greater than the percentage reported for any other community based service.
- People who participate in nutrition programs benefit both in terms of enhanced nutritional intake and increased social contact.
- Despite the documented effectiveness of nutrition programs, nationwide statistics indicate that congregate sites have experienced a slow but steady decline in participation nationally. This trend, which is counter to what would be expected—given the growth in the older adult population—challenges providers to identify and effectively address factors related to the decline. Area Agencies on Aging and State Units on Aging have identified the need for expanding outreach and improving marketing as key components to attracting participants to congregate sites.

- Studies indicate that people who are physically and mentally active, and socially involved, remain healthier and happier in their senior years.

**Local Trends**

- Forty-six percent (46%) of the participants are 80 years old or over. Forty-five percent (45%) of center participants live alone; and 40% of the participants are widowed.
- Senior community centers continue to be an access point to a wide range of healthy lifestyle activities that contribute to the well-being of the seniors. In addition to the meals, centers provide health and wellness activities, socialization opportunities, access to information, and a caring community for the participants.

**Community Needs**

- The public image of senior community centers needs to evolve from being places only for “older, poorer people” to active places for all individuals, age 60 and older, to come together to create healthy and enriching opportunities for themselves and others.
- Many seniors continue to be interested in enrichment activities, health education, and exercise classes. To meet these demands, the senior community centers need to continue to provide healthy meals, a wide array of services, and plan a variety of health education programs.

**Outcome Measures**

| <b>Outcome</b>  | <b>Indicator</b>   |
|---|--|
| Senior center participants are more socially connected.                               | 80% of survey participants will report that the senior centers keep them feeling more socially connected.              |
| Individuals eating meals at senior centers eat healthier.                             | 70% of surveyed respondents will report that they eat healthier as a result of consuming meals at a senior center.     |
| Having meals at senior centers helps to decrease the participant’s food expenditures. | 65% of senior center users will report having lunch at the center helps them to better stretch their household income. |

**Units of Service**

| <b>Service</b>   | <b>Description/Unit</b>   | <b>2007 FY</b> | <b>2009 FY<br/>Projected</b> |
|------------------|---------------------------|----------------|------------------------------|
| Congregate Meals | Number of meals served    | 118,683        | 123,608                      |
| Congregate Meals | Unduplicated participants | 3,605          | 4,000                        |

**Budget Projections**

| <b>Source</b>                               | <b>Amount</b>      |
|---|--------------------|
| Federal, state or local government funds    | \$811,484          |
| Contributions, cost share or direct billing | \$326,423          |
| <b>TOTAL</b>                                | <b>\$1,137,907</b> |

## **Shopper Service**

This service provides non-emergency, on-going help with weekly grocery shopping and limited errands (e.g., bank, post office, and pharmacy) to eligible seniors. The Shopper Service helps those elderly who are physically unable to shop to maintain their independence in their own homes. There are no fees for this service although contributions are encouraged. The program uses volunteers to shop for homebound seniors throughout Broome County. The Office for Aging subcontracts the service with the American Red Cross, Southern Tier Chapter.

### ***Issues and Concerns***

#### **Research**

- Elderly people want to continue to live independently in their homes and communities for as long possible.
- As a person ages, so does the risk of chronic disease that limits daily activity and threatens independence and the ability to remain at home.

#### **Local Trends**

- The 85+ population is the age cohort most likely to be in need of shopper assistance. This population also has a higher rate of poverty than those younger than 85.
- Of the people who receive shopper service, 98% rely on Social Security as their primary source of income.
- Seventy-five percent (75%) of shopper clients are 75 and older and 85% are women who live alone.
- Arthritis and heart problems are the two most prevalent local health conditions that prevent independent shopping among Broome County seniors.

#### **Community Needs**

- To remain in their homes, frail seniors need assistance with activities that they are no longer physically able to perform.
- There is a consistent and on-going demand for Shopper Services in the community.
- Seniors who have mobility impairments often need some form of intervention and support to remain in their homes.

**Outcome Measures**

| <b>Outcome</b>                                    | <b>Indicator</b>   |
|---|--|
| Clients are more self-sufficient and independent. | 90% of clients surveyed will report that the Shopper Program made them more self-sufficient and independent. |
| Clients are satisfied with the Shopper Program    | 94% of clients surveyed will express overall satisfaction with the program.                                  |

**Units of Service**

| <b>Service</b>  | <b>Description/Unit</b> | <b>2007 FY</b> | <b>2009 FY Projected</b> |
|-----------------|-------------------------|----------------|--------------------------|
| Shopper Service | One way trips           | 5,215          | 5,250                    |
| Shopper Service | Unduplicated clients    | 115            | 115                      |

**Budget Projections**

| <b>Source</b>                            | <b>Amount</b>   |
|--|-----------------|
| Federal, state or local government funds | \$25,000        |
| Sub-contractor match                     | \$8,664         |
| <b>TOTAL</b>                             | <b>\$33,664</b> |

## **Social Adult Day Care**

Yesteryears, the Social Adult Day Care Program, provides seniors who are isolated, or experiencing a mental or physical impairment, with supervision, stimulation and socialization. Adult day care provides caregiving families with respite and support so that their care receiver can live in the community for a longer period of time. Group activities provide the program participant with a sense of belonging through the development of friendships, stimulating activities and purposeful use of time.

### ***Issues and Concerns***

#### **Research**

- Social engagement or maintaining a high level of participation in social activities, has been thought to prevent cognitive decline in elderly persons.
- Adult day care serves as a critical link in the nation's long term care system by providing daytime oversight for frail, demented or disabled elders while caregivers continue to work during the day.
- Seventy-five percent (75%) of people with Alzheimer's disease live at home where families provide 75% of their care.
- The incidence of elder abuse is rising. It is believed that with education and the use of adult day services, the incidence of elder abuse can be reduced.
- Reports have documented that adult day programs provide therapeutic activities for debilitated older adults that maximize functional performance in areas such as cognition, health, mood and behavior.

#### **Local Trends**

- Younger caregivers tend to understand the value and benefit of respite options and seek these services early in their caregiver role while older caregivers tend to delay the use of respite options until a crisis or near-crisis evolves.
- There is an increasing demand for the social adult day in this community; the sites are often operating at full capacity.

**Community Needs**

- Professionals and caregivers need a greater understanding of the benefits of adult day care. Caregivers can experience an improvement in their quality of life when using this program.

**Outcome Measures**

| <b>Outcome</b>   | <b>Indicator</b>  |
|--|---|
| Caregivers express satisfaction with the program.  | 90% of caregivers surveyed will express overall satisfaction with the program.  |
| Caregivers have an improved quality of life.   | 90% of caregivers surveyed will report that they have an improved quality of life as a result of the program.   |
| Caregivers maintain their caregiving role.   | 90% of caregivers surveyed will report that the participation of their care receiver in the program allowed them to maintain their role as a caregiver. |
| Program participants experience an improved quality of life.   | 90% of caregivers surveyed will report that care-receivers experienced an improved quality of life.   |
| Program participants have increased comfort with allowing others to help meet their needs.   | 90% of caregivers surveyed will report that care-receivers are more comfortable allowing others to help meet their needs.                               |
| Caregivers have a greater understanding of the benefits of the program in providing their care receiver with a higher quality of life. | 90% of caregivers surveyed will report having greater understanding of program benefits.  |

**Units of Service**

| <b>Service</b> | <b>Description/Unit</b>     | <b>2007 FY</b> | <b>2009 FY Projected</b> |
|----------------|-----------------------------|----------------|--------------------------|
| Adult Day Care | Hours of service            | 41,764         | 43,000                   |
| Adult Day Care | Unduplicated clients served | 126            | 135                      |

**Budget Projections**

| <b>Source</b>                               | <b>Amount</b> |
|---|---------------|
| Federal, state or local government funds    | \$164,599     |
| Contributions, cost share or direct billing | \$103,500     |
| TOTAL                                       | \$268,099     |

## **Transportation**

Seniors with transportation needs receive subsidized curb-to-curb services through a contract with the Broome County Department of Public Transportation. All vehicles are lift equipped and accessible to people who are mobility impaired. Reservations are scheduled on a first-come, first-served basis and are accepted up to two weeks in advance.

### ***Issues and Concerns***

#### **Research**

- As older adults age, they can lose the physical ability to drive or the financial ability to maintain a car.
- An individual's life expectancy is longer than their driving expectancy. Men are expected to live an average of six years past the point where they stop driving and women an average of ten years.
- A local survey found that 11.5% of vulnerable respondents are sometimes or often unable to get where they want to go.
- Adequate transportation is necessary for the fulfillment of basic needs. Housing, medical, financial and social services are useful only when they are accessible.
- Transportation problems have a demonstrated relationship with having a low income, self-care problems, and isolation. Not having access to transportation puts an elder at risk for poor health.
- Where older adults who still drive make an average of six trips per week, older adults who do not drive average only two trips per week.

#### **Local Trends**

- Nearly 72% of seniors responding to a survey stated that they are uncomfortable driving at night.
- Seniors who live in rural areas want transportation services to be available evenings and weekends.

#### **Community Needs**

- Seniors unable to drive need transportation services to remain independent.

- Seniors need access to services that provide both meaningful activities and social interactions to reduce isolation and prevent loneliness.
- Seniors report needing longer hours of dial-a-ride services in both the urban and rural areas. They would like transportation to be available when they have a sudden need to get somewhere, such as an unexpected family emergency or medical appointment.
- Door-through-door service is needed for people requiring assistance to get to and from the vehicle. The current options are limited to medi-vans or hiring a private driver (through GROW, for example), but these can be costly alternatives. For many, volunteers remain the only affordable source of escorted door-through-door transportation.
- Seniors who have regular, reoccurring appointments, such as dialysis or cancer treatments, need an easy way to make ride reservations without having to schedule each one separately.
- Seniors residing in rural areas have expressed a need for expanded transportation services so that they can shop, get to appointments, and remain socially connected.
- Northern Broome seniors have asked that the mini-bus to be available to transport them to the senior community center five days a week instead of the current three days per week.
- Seniors with memory impairment need someone to call and remind them of their scheduled rides.
- Senior housing residents report that a transportation service is needed to take them directly from their various apartment complexes to shops and doctors' offices.

**Outcome Measures**

| Outcome   | Indicator   |
|---|---|
| Seniors lacking transportation are able to shop, get to medical appointments and socialize. | 80% of surveyed seniors who use paratransit services will report that they have no other means of transportation.                               |
| Transportation services help seniors remain independent.                                    | 40% of surveyed seniors will state that they cannot remain in their current living situations without the availability of paratransit services. |

**Units of Service**

| <b>Service</b> | <b>Description/Unit</b> | <b>2007 FY</b> | <b>2009 FY<br/>Projected</b> |
|----------------|-------------------------|----------------|------------------------------|
| Transportation | One way trips           | 22,039         | 22,000                       |
| Transportation | Unduplicated clients    | 588            | 550                          |

**Budget Projections**

| <b>Source</b>                            | <b>Amount</b> |
|--|---------------|
| Federal, state or local government funds | \$166,610     |

## **Weatherization Referral, Assistance and Packaging Program (WRAP)**

WRAP provides assistance with home repairs that improve energy efficiency and address health and safety concerns. Applicants must be at least 60 years of age or be receiving either Social Security Disability (SSD) or Supplemental Security Income (SSI) benefits. Qualifying households must meet HEAP income eligibility guidelines. WRAP provides a needs assessment, makes and coordinates referrals, and assists in filing applications with the appropriate agencies to make repairs.

### ***Issues and Concerns***

#### **Research**

- Research has demonstrated that homes have lower heating bills after being weatherized.

#### **Local Trends**

- As people live to be older and attempt to remain independent, their concerns about maintaining a safe home increase. There is always a lengthy waiting list for homeowners needing weatherization, and never enough resources to assist all clients.

#### **Community Needs**

- Many senior homeowners need home repairs, energy efficiency improvements, and health and safety modifications to lower energy expenses and to remain independent in the community.
- There is a continued need for services that provide roof repairs and replacements and materials for health and safety repairs for low income seniors.
- Seniors need to feel secure and safe in their homes.
- Many seniors living in mobile homes need assistance in obtaining reasonable and affordable repairs or in locating a more appropriate housing alternative.
- Seniors need a sufficient level of income or benefits to remain in the community.

- The Office for Aging remains closely involved with the “Rebuilding Together” program that provides assistance in completing larger and more expensive home repairs through volunteer community effort.

**Outcome Measures**

| <b>Outcome</b>  | <b>Indicator</b>   |
|---|--|
| Clients are more comfortable in their homes.  | 90% of clients will report that their homes are more comfortable since the weatherization and repair work was completed. |
| Clients unable to afford paying for repairs have the needed work completed on their houses. | 95% of clients will report that they could not have gotten their weatherization and repairs done without WRAP.           |

**Units of Service**

| <b>Service</b> | <b>Description/Unit</b>     | <b>2007 FY</b> | <b>2009 FY Projected</b> |
|----------------|-----------------------------|----------------|--------------------------|
| Weatherization | Dollars leveraged           | \$470,991      | 470,000                  |
| Weatherization | Referrals to other agencies | 669            | 650                      |
| Weatherization | Unduplicated participants   | 270            | 270                      |

**Budget Projection**

| <b>Source</b>                            | <b>Amount</b> |
|--|---------------|
| Federal, state or local government funds | \$52,204      |

**2009 BROOME COUNTY OFFICE FOR AGING BUDGET SUMMARY & SOURCES OF FUNDS  
BUDGET FOR THE FISCAL YEAR ENDING DECEMBER 31, 2009**

12/03/08

| Grant Program  | Services   | Governmental Funds | Contributions, Cost Share & Direct billing | Subcontractor Match Funds | Total Expenditures/ Revenues | % of Total OFA Budget |
|--|--|--------------------|--|---------------------------|------------------------------|-----------------------|
| <b>III-B Supportive Services</b>                                 | Information and Assistance, transportation, legal services, home repair program, "Senior News" | <b>\$422,338</b>   | <b>\$52,500</b>                            | <b>\$9,514</b>            | <b>\$484,352</b>             | <b>8.12%</b>          |
| <b>HOME Program</b>  | Mental Health Counseling   | <b>\$34,591</b>    |  |                           | <b>\$34,591</b>              | <b>0.58%</b>          |
| <b><u>Nutrition Services</u></b>                                 |  |                    |  |                           |                              |                       |
| III-C-1 Congregate Meals   | Senior centers, meal programs, health & wellness   | \$731,988          | \$326,423                                  |                           | \$1,058,411                  |                       |
| CDBG - Town of Union   | Support for Broome West Senior Center  | \$25,000           |  |                           | \$25,000                     |                       |
| III-C-2 Home-Delivered Meals                                     | Meals on Wheels Program  | \$362,476          | \$276,198                                  |                           | \$638,674                    |                       |
| S N A P  | Supplemental support for Meals on Wheels   | \$263,586          | \$102,514                                  |                           | \$366,100                    |                       |
| Nutrition Svcs Incentive Prog                                    | Cash for eligible meals served to seniors  | \$169,459          |  |                           | \$169,459                    |                       |
| Grant-in-Aid   | Member item for senior center enhancements   | \$10,000           |  |                           | \$10,000                     |                       |
| Congregate Services Initiative                                   | Senior center enhancements   | \$14,489           |  |                           | \$14,489                     |                       |
| <b>Total Nutrition Services</b>                                  |  | <b>\$1,576,998</b> | <b>\$705,135</b>                           |                           | <b>\$2,282,133</b>           | <b>38.27%</b>         |
| <b><u>Transportation Program</u></b>                             |  |                    |  |                           |                              |                       |
| <b>Transportation Program</b>                                    | State funded program for transportation costs  | \$22,227           |  |                           | \$22,227                     | <b>0.37%</b>          |
| <b>Expanded In-Home Services for the Elderly Program (EISEP)</b> |  |                    |  |                           |                              |                       |
| Planning Services  | Administrative and planning funds  | \$41,542           |  |                           | \$41,542                     |                       |
|  | Housekeeper/Chore and Personal Care/ Case Management   | \$830,269          | \$34,000                                   |                           | \$864,269                    |                       |
| <b>Total EISEP</b>   |  | <b>\$871,811</b>   | <b>\$34,000</b>                            |                           | <b>\$905,811</b>             | <b>15.19%</b>         |

**2009 BROOME COUNTY OFFICE FOR AGING BUDGET SUMMARY & SOURCES OF FUNDS  
BUDGET FOR THE FISCAL YEAR ENDING DECEMBER 31, 2009**

12/03/08

| Grant Program   | Services   | Governmental Funds               | Contributions, Cost Share & Direct billing | Subcontractor Match Funds | Total Expenditures/ Revenues     | % of Total OFA Budget |
|---|--|----------------------------------|--|---------------------------|----------------------------------|-----------------------|
| <u>Community Services for the Elderly</u>                   |  |                                  |  |                           |                                  |                       |
| <b>Planning &amp; Implementation Subcontracted Programs</b> | Administrative and planning funds<br>Supplemental transportation<br>In-home mental health counseling | \$41,542<br>\$28,000<br>\$12,035 |  | \$14,916                  | \$41,542<br>\$28,000<br>\$26,951 |                       |
| <b>Adult Day Care</b>                                       | Social Day care for seniors  | \$164,599                        | \$103,500                                  |                           | \$268,099                        |                       |
| <b>Enriched Living</b>                                      | Homemaker/chore program at Isbell St. housing  | \$18,235                         |  |                           | \$18,235                         |                       |
| <b>Employment (GROW)</b>                                    | Employment match program   | \$26,226                         |  |                           | \$26,226                         |                       |
| <b>Health Maintenance</b>                                   | Case management  | \$95,838                         |  |                           | \$95,838                         |                       |
| <b>Total CSE Program</b>                                    |  | <b>\$386,475</b>                 | <b>\$103,500</b>                           | <b>\$14,916</b>           | <b>\$504,891</b>                 | <b>8.46%</b>          |
| <u>Foster Grandparents Program</u>                          |  |                                  |  |                           |                                  |                       |
| <b>Federally funded</b>                                     | Intergenerational program where older volunteers work with children with special needs               | \$278,013                        | \$1,000                                    |                           | \$279,013                        |                       |
| <b>State funded</b>   |  | \$13,243                         | \$300                                      |                           | \$13,543                         |                       |
| <b>Total FGP Program</b>                                    |  | <b>\$291,256</b>                 | <b>\$1,300</b>                             |                           | <b>\$292,556</b>                 | <b>4.90%</b>          |
| <b>HEAP</b>   | Home Energy Assistance for low-income eligible residents   | <b>\$55,000</b>                  |  |                           | <b>\$55,000</b>                  | <b>0.92%</b>          |
| <b>POMP - Performance Outcomes Measurement Program</b>      | Pilot project to develop outcome measures  | <b>\$9,000</b>                   |  |                           | <b>\$9,000</b>                   | <b>0.15%</b>          |
| <b>LTC Insurance Education &amp; Outreach Program</b>       | Education & assistance for long term care  | <b>\$46,976</b>                  |  |                           | <b>\$46,976</b>                  | <b>0.79%</b>          |
| <b>End of Life Demonstration Grant</b>                      | Education on end of life issues  | <b>\$47,000</b>                  |  |                           | <b>\$47,000</b>                  | <b>0.79%</b>          |

**2009 BROOME COUNTY OFFICE FOR AGING BUDGET SUMMARY & SOURCES OF FUNDS  
BUDGET FOR THE FISCAL YEAR ENDING DECEMBER 31, 2009**

12/03/08

| Grant Program   | Services   | Governmental Funds | Contributions, Cost Share & Direct billing | Subcontractor Match Funds | Total Expenditures/ Revenues | % of Total OFA Budget |
|---|--|--------------------|--|---------------------------|------------------------------|-----------------------|
| <b>Caregiver Services - Federal Title III-E &amp; NYS Caregiver Program</b> | Information, education and support for persons caring for older adults   | <b>\$163,707</b>   | <b>\$1,000</b>                             |                           | <b>\$164,707</b>             | <b>2.76%</b>          |
| <b>Elder Abuse Outreach Program</b>   | Assistance to identify and serve elders who are unable to meet their essential needs                                     | <b>\$188,696</b>   |  |                           | <b>\$188,696</b>             | <b>3.16%</b>          |
| <b>AoA Evidence-based Program</b>   | Chronic disease management program   | <b>\$89,500</b>    |  |                           | <b>\$89,500</b>              | <b>1.50%</b>          |
| <b>W R A P</b>  | Home repair program for eligible residents, weatherization, safety   | <b>\$52,204</b>    |  |                           | <b>\$52,204</b>              | <b>0.88%</b>          |
| <b>Ombudsman Program</b>  | Ombudsman program, funds passed to Action for Older Persons to recruit and train volunteers for local nursing facilities | <b>\$21,364</b>    |  |                           | <b>\$21,364</b>              | <b>0.36%</b>          |
| <b>HIICAP</b>   | Funds to recruit and train volunteers to provide insurance counseling to seniors   | <b>\$42,260</b>    |  |                           | <b>\$42,260</b>              | <b>0.71%</b>          |
| <b>Operations</b>   | Broome County Operating Budget - includes funds for information & assistance, daycare                                    | <b>\$721,620</b>   |  |                           | <b>\$721,620</b>             | <b>12.09%</b>         |
| <b>TOTAL AGENCY BUDGET</b>  |  | <b>\$5,043,023</b> | <b>\$897,435</b>                           | <b>\$24,430</b>           | <b>\$5,964,888</b>           | <b>100.00%</b>        |

