

BRIEFING BOOK

Montgomery County Commission on Aging



*Prepared
November 2018*

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COMMISSION ON AGING

Dear Elected Officials and other Stakeholders:

On behalf of the Commission on Aging (COA), I am delighted to provide the enclosed COA Briefing Book. The COA Briefing Book highlights the Commission on Aging's mission, some of our key activities and accomplishments, and, importantly, describes the major issues that we believe continue to be quality of life challenges for our County's older adults and their families.

In 2012, COA developed a "Senior Agenda" laying out COA's vision for the County's older adults in seven different areas. County Executive Ike Leggett and the County Council endorsed the Senior Agenda with a commitment for the County to be a "Community for a Lifetime." Since then the County has undertaken a number of effective initiatives that support that goal, most recently, becoming part of the World Health Organization's (WHO) international network of Age-Friendly Communities.

COA is the only Commission that focuses on older adult quality of life issues in the County. It identifies challenges and gaps in services and supports for older adults and advises and advocates to the County, Executive County Council, state legislature, and Federal entities on the need to address these challenges and gaps.

COA is appreciative that the County Executive, the County Council, and other County leaders have been responsive to our advocacy requests including the WHO Age-Friendly Montgomery County initiative; additional staff for County services and supports; specific health and social services, transportation and pedestrian safety, recreation programs; and, increasing affordable housing options. This support improves the lives of all older adults in the County, from those who are active and vital to those who are vulnerable.

The older adult population of Montgomery County, Maryland is rising at an unprecedented rate. By the year 2030, more than 25 percent of the residents in Montgomery County will be over the age of 60. With the increasing growth of our older adult population and the rising cost of living, there are a number of issues that have in the past, and will continue to require in the future, significant County government short-term and long-term strategies and resources to enable these residents to live healthy, safe, and vital lives.

COA looks forward to engaging with you as we explore and advocate for various approaches to address the issues described in this briefing book and to support you as you seek to enhance the quality of life of our older adult residents.

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By 2030, more than 25% of the residents in Montgomery County will be over the age of 60. The growth of our older adult population paired with rising costs of living will lead to numerous quality of life challenges. The County government will be required to invest time and resources to develop creative strategies and solutions that will enable these residents to live healthy, safe, and vital lives.

WHAT IS THE COMMISSION ON AGING?

The Commission on Aging (COA) was established by Montgomery County in 1974, pursuant to a requirement of the federal Older Americans Act of 1965, as amended in 1973. COA advises County government on the needs, interests, and issues of older adult residents, and advocates on behalf of those residents at the local, state, and federal levels. Members are appointed by the County Executive and confirmed by the Council.

See COA website for more information

<https://goo.gl/FrHchu>

ACTIVITIES

COA holds monthly meetings of the full Commission, an Executive Committee, and four standing committees: Aging in Community, Communications and Community Outreach, Health and Wellness, and Public Policy. All meetings are open to the public and often include invited speakers.

Committees explore topics and issues within their scope and identify challenges and gaps in services and supports. COA also engages in concentrated study of certain issues, *e.g.*, affordable housing and quality of care in nursing homes. The Public Policy Committee focuses on budget and legislative advocacy. Task Groups are created as needed to examine discrete issues such as ageism and diversity.

COA also co-produces the monthly County Cable Montgomery program, *Seniors Today*, which informs the community about issues, programs, and activities for older adults.

At the County level, COA provides oral and written testimony on legislative, budget, and program issues and priorities before the County Council; meets with members of the Council and Executive branch department directors; has ongoing communication with department

staff; and collaborates with other County Boards, Committees, Commissions, and stakeholders on issues of mutual interest. COA also engages with non-profit partners, private sector groups, and other stakeholders to identify challenges and develop solutions.

At the State level, COA responds to proposed legislation in the General Assembly and communicates with relevant State agencies and members of the Montgomery County Delegation on issues of concern to older adults in the County.

At the Federal level, COA, as needed, writes letters to our Congressional representatives and/or supports Congressional/Executive Branch outreach conducted by national organizations who represent our older adult population.

COA convenes two significant annual events:

- ❖ **Public Forum** for older adults in the community to learn about issues that may affect them, and for COA to hear from older residents, caregivers, and service providers about their issues of concern.
- ❖ **Legislative breakfast** for members of the Montgomery County Delegation to the General Assembly is an opportunity for COA to inform Delegation members about COA's work and to share COA priorities; for COA to learn about members' plans and priorities for the upcoming legislative session; and for all participants to identify areas for working together for the benefit of older adults in the County.

The activities described above enhance COA members' knowledge of issues and concerns of older adults in Montgomery County and inform the development of COA advocacy priorities.

ADVOCACY ACCOMPLISHMENTS

AT THE COUNTY AND STATE LEVEL

Senior Agenda

COA developed the “Senior Agenda” which defined specific areas, vision, and goals affecting the quality of life of older adult residents in the county. The County Executive and the County Council endorsed the Senior Agenda, thereby making a commitment to older adults in Montgomery County to be a community for a lifetime, a place for older adults to live safe, healthy, and vital lives.

The Senior Agenda is included in the Appendix and is available at:

<https://goo.gl/QUjTER>

Age-Friendly Montgomery County

As a result of the Commission’s research and advocacy, in 2014 and 2015, the County accepted the World Health Organization’s (WHO) invitation to engage in the process toward becoming a member of WHO’s international network of certified Age-Friendly Communities and now enjoys the status of a WHO a designated Age-Friendly Community. As a result, the County Executive established an Age-Friendly Montgomery Advisory Group (comprised of Department Directors and external representatives) and 10 Age-Friendly Montgomery Workgroups. The COA Chair serves on the Advisory Group and members of COA serve on the Workgroups. (Age-Friendly Montgomery information is available at: <https://goo.gl/ihKJcf>) A COA Commissioner serves on the Dementia Friendly Montgomery Group: <https://goo.gl/PGywd7>

Advocacy for County Supports and Services

COA budget advocacy has resulted in additional funding for essential County supports and services for vulnerable older adults, including services that are mandated under Federal and/or State law but that require supplemental County funding to meet the need. Some of the programs and services receiving those funds include: the Long-Term Care Ombudsman Program, Adult Protective Services, Public Guardianship, Adult Foster Care, Respite Care, Senior Centers, and Transportation. COA advocacy also resulted in additional staff positions for many of these services.

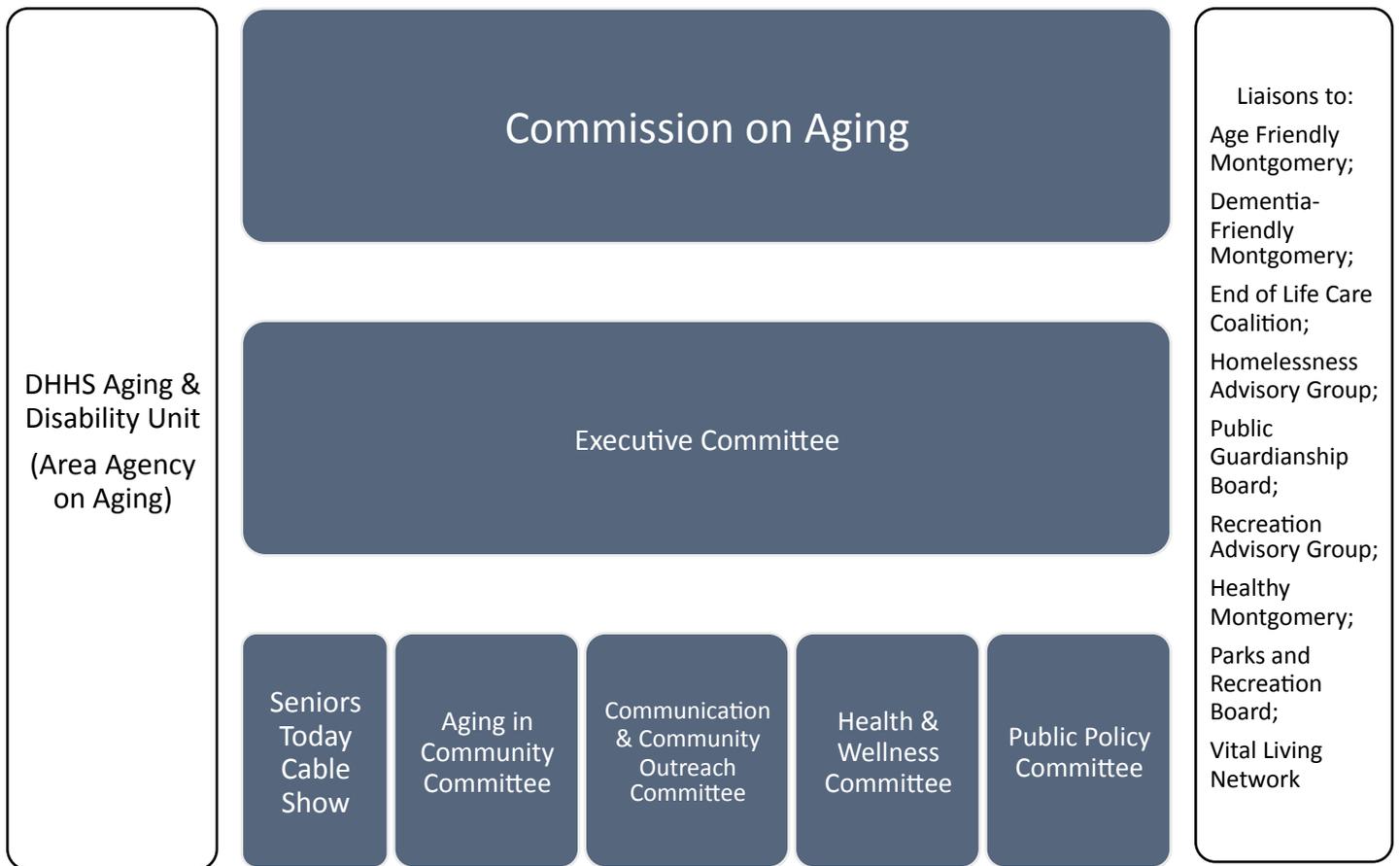
Advocacy for Innovative Programming

COA has successfully advocated for the creation of innovative programs and services for older adults and new positions to support them, including a Transportation and Mobility Coordinator, a Village Coordinator, a Caregiver Support Program Facilitator, and a Senior Fellow to manage the Age-Friendly Montgomery County Initiative. Other innovative

programs recently instituted with COA support include the Senior Center Plus Program for older adults with some cognitive impairments and a partnership between Montgomery County Fire and Rescue Services (MCFRS) and the Department of Health and Human Services (HHS) to provide home health and other services to “frequent callers” Of 911.

State Legislative Successes

COA has supported a number of successful State legislative initiatives, *e.g.*, requiring banks, credit unions and most recently financial advisors to report suspected elder abuse; requiring hospitals to provide a patient or patient’s legal guardian with the opportunity to designate a caregiver to receive notice of the patient’s discharge and giving that caregiver information about the patient’s aftercare needs; allowing the Maryland Attorney General to file a civil action for damages on behalf of elder financial abuse victims; reducing property tax burdens on older adults.

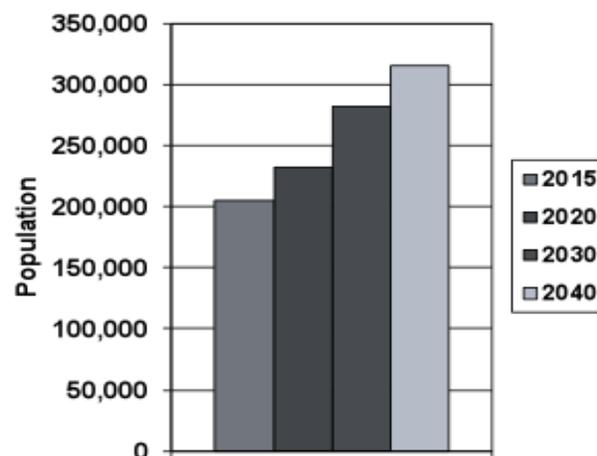


DEMOGRAPHIC TRENDS

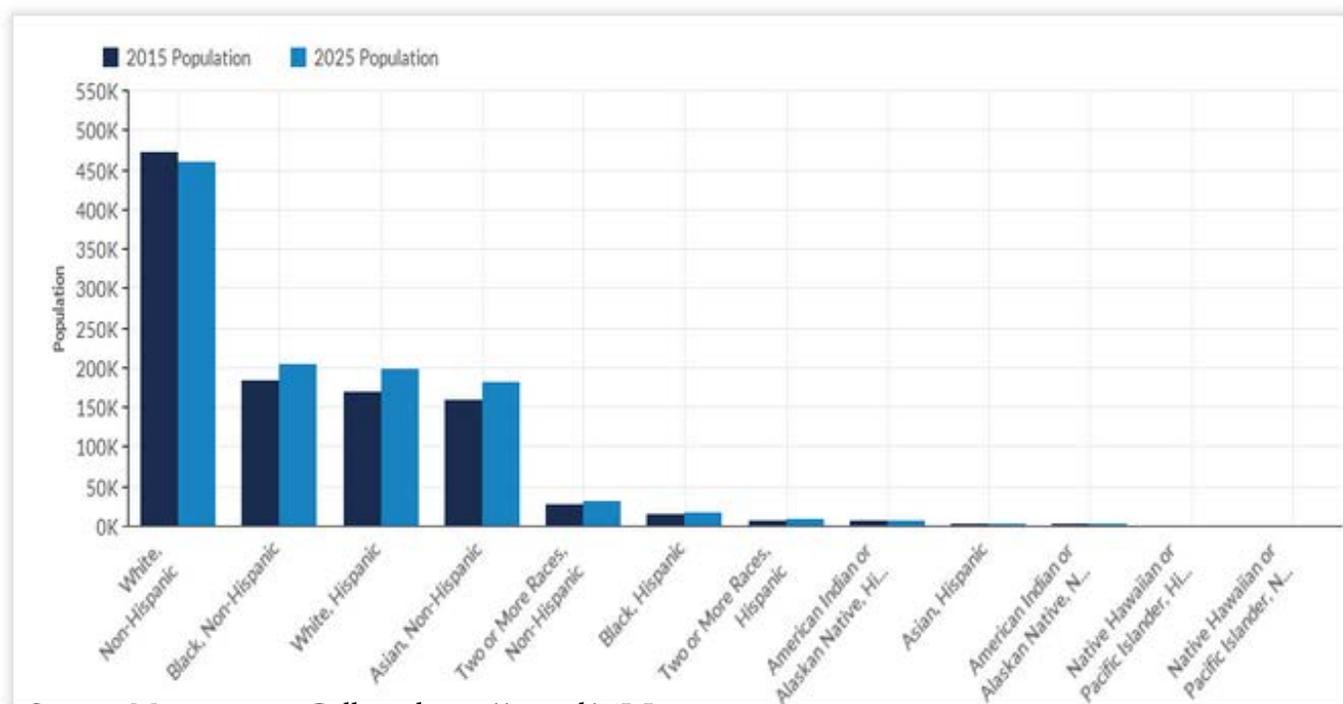
Senior Population Growth in Montgomery County will be greater than the State as a whole. Between 2015 and 2040, the Montgomery County older population (age 60+) is projected to grow from 205,841 to 315,666, more than a 53% growth rate. The overall senior population growth rate in Maryland, is expected to grow from 1,194,480 to 1,802,830 (50%) over this same timeframe.

Life expectancy is also increasing which means the population of older adults age 85+ will grow by approximately 39% between 2015 and 2030. Montgomery County is a diverse county. The general population is minority-majority, similar to other large urban areas in the United States.

Growth in 60+ Population for Montgomery County



Montgomery County Population Growth and Projections by Ethnicity



Source: Montgomery College: <https://goo.gl/9iJrLz>

INTRODUCTION TO ISSUES AFFECTING OLDER ADULTS IN MONTGOMERY COUNTY

The objective of the COA Briefing Book is to provide information on “Issues” that significantly impact the health, welfare, safety, and quality of life of older adults in the County. The Issues that we have presented in this Briefing Book are: Affordable Housing; Assisted Living Affordability; Caregivers Support; Elder Abuse, Neglect, and Exploitation; Health and Social Services; Quality of Long Term Care Facilities; Social Isolation; and Transportation. These Issues are expected to continue to expand as the older adult population grows, and require near-term as well as long-term plans to address the challenges.

COA’s use of the term “Issue” is meant to convey a challenge that is important -- one for which steps can be taken to make considerable progress. The Issues don’t necessarily stand alone; there is overlap in Issues in that they may be interrelated and can have an impact on each other. For example, if Transportation options are improved, it will positively impact the Social Isolation Issue as well as the Health and Social Services Issue. Therefore, it is important that decision-makers consider each Issue from a holistic perspective as well as an individual perspective.

We have limited each Issue description to one page in order to briefly present key information on the topic. However, there is a great deal of additional information that can be gained about the Issues and COA would be pleased to provide more detailed information, as requested.

Following the issues’ descriptions, we included a few challenges that we term “Cross-Cutting Topics.” They are Diversity, Communications, and Ageism -- topics that can have a significant impact on most of the Issues in the Briefing Book. For example, when decision-makers are considering options to address the Caregiving Support Issue, it would be important to understand the unique challenges that unpaid caregivers in diverse communities are dealing with in providing support to their family/community members. In addition, consideration needs to be given to how County services and supports are communicated to caregivers and those they care for to better ensure that they are getting the information they need. Aspects of Ageism may also be part of the challenge in that older adults being cared for may be patronized and may be excluded from decisions affecting their lives, solely based on their age.

In presenting these Issues, COA acknowledges that the County has much to be proud of relative to what the County Executive, Departments, and the County Council have accomplished together and in partnership with the nonprofit and for profit sectors on behalf of older adult residents of the County and their families. However, given our intention to make the Briefing Book short and to the point, we do not provide a listing of

the County’s accomplishments to date. We refer you to the “County Executive Accomplishments on Behalf of Older Adults (2007-2018)” document: <https://goo.gl/kcpU6L> and several Age-Friendly Montgomery documents that describe progress made in support of the Age-Friendly initiative: www.montgomerycountymd.gov/senior/age-friendly.html



AFFORDABLE HOUSING

Montgomery County is facing serious affordability and supply problems in the rental housing market. As a result, older residents of MC are finding it increasingly difficult to age-in-place in their homes and communities.

Rationale

Elected officials, department directors, and the COA have been increasingly concerned about this ever-growing problem. In the last year, the County issued a general rental housing study and one focused on older adults' housing needs. The Commission on Aging also conducted a 2017 summer rental housing study. All documented the problem and made recommendations to address it. (See below)

This summer the County Council approved some important changes to the Moderately Priced Dwelling Unit (MPDU) program, but there is more to be done. The data below presents the scope of the problem and underscores why expanding and preserving the availability of affordable senior housing are key priorities.

Seniors are the fastest current growing age group in Montgomery County. In 2015, of the 1,040,116 individuals in the county, approximately 146,600 were 65+ representing 14.1% of the population. From 2010 to 2015, the number of individuals age 65+ increased from 120,000 to 146,600 or 22.4% making seniors currently the fastest growing age group in the county. By 2040, county residents who are 85+ are expected to be the fastest growing segment, from 19,431 in 2010 to 42,900 by 2040. The Census

breaks down Montgomery County into 215 neighborhoods, and in more than 50 of the 215 neighborhoods, there are more seniors than school-age children.

The number of Montgomery County renters is growing, and the gap between income and average rent is increasing. In 2010, 10% of MC residents were renters and in 2012, 25% of MC residents were renters. For the period of 2010-2015, median household income in Montgomery County rose by 6.49%, while average rent increased by 14.8%.

Montgomery County senior renters are especially rent-burdened. 25% of *homeowners* who are 60+ in age spend more than 30% of their income on housing; 51% of *renters* who are 60+ spend more than 30% of their income on rent. 61% of renters 65+ in age in Montgomery County are house burdened compared to 56% of renters 65+ in MD and 55% in the USA.

According to the 2017 Rental Housing Study by RKG Associates and prepared for the MNCPPC/Montgomery Planning Office, the county's rental market is unbalanced with notable shortages for households earning less than 30% of AMI and those earning more than 120 percent of AMI. The highest demand for rental units is among lower income households earning less than 30% of the area median income.

References:

1. August 2017 CoA Summer Study: *Preserving and Expanding Affordable Rental Housing in Montgomery County and its Impact on Seniors* <https://goo.gl/dQm88d>
2. June, 2017 *Montgomery County Rental Housing Study* <https://goo.gl/wG9LXQ>
3. Spring, 2018 Meeting the Housing Needs of Older Adults in Montgomery County <https://goo.gl/8vHDpW>



ASSISTED LIVING AFFORDABILITY

Assisted living facilities provide care to older adults and people with disabilities who are having difficulty living independently, but who do not need the daily skilled nursing services provided in a nursing home. However, assisted living is expensive, and with few exceptions, must be paid for from personal funds.

Rationale

Assisted living ranges from large, corporate-managed facilities where people live in their own apartments to small, private homes in which owners provide services to two residents who may share a bedroom. Facilities are licensed by the State according to the level of care that they provide to residents.

A critical concern relates to older adults (age 65 and older) who lack financial resources to cover the costs of assisted living, and whose income and resources render them ineligible for Medicaid funded assistance even if such programs were open and available.

Costs for assisted living can range from \$2,000 to more than \$6,000 a month, depending on location.

Almost all assisted living services are paid for by residents (or their families) out of their personal funds. Medicare does not cover assisted living costs.

The State of Maryland offers several programs that assist low-income, disabled and elderly individuals to live in the community (including assisted living) and prevent them

from having to relocate to more costly nursing homes. Some of the assistance comes directly from State funds; some programs take advantage of Medicaid waivers; and additional support comes from other Federal funding. Eligibility guidelines (financial and medical) are strict and waiting lists are long. For example, the Senior Assisted Living Group Home Subsidy program covers the cost of living in small group homes along with meals, personal care and 24-hour supervision. In Montgomery County, the waiting list for this program was 72 in 2017.

One way to delay the need for seniors to enter assisted living and nursing care is to support them at home and in their independent living environments such as 1) providing help in managing medications, 2) providing vulnerable seniors with daily living skills, and 3) assisting seniors by providing them with caregivers.

References:

1. U.S Census Bureau, 2015
2. The Peoples Law Library of Maryland, <https://goo.gl/rxyDns>
3. Maryland Department of Aging, <https://goo.gl/Stku64>
4. Maryland Department of Health Home and Community Based Options Waiver Fact Sheet, <https://goo.gl/hZgPx5>



CAREGIVER SUPPORT

Informal caregivers providing unpaid physical and emotional support for older or disabled family members, friends, or neighbors can themselves experience significant financial, emotional, and physical consequences as a result of their caregiving responsibilities.

Rationale

Unpaid caregivers of older, frail, or disabled individuals include spouses, adult children, other family members, friends, and neighbors. They help with physical activities including bathing and dressing, preparing meals, paying bills, shopping, housework, or transportation. They may help with medication compliance and accessing health and community services, and they are increasingly called upon to perform more complex health-related tasks. The financial and emotional impact on the caregiver of providing these services day in, day out, 24/7, is enormous. Often, the caregiver will leave a job to care for a loved one; there is no financial support available. The work can be isolating for both the caregiver and the loved one. The emotional toll may also be great.

A 2015 national survey found that 60% of caregivers are women, with an average age of 49. The heaviest responsibilities fall on those who are age 50 and older, who may be caring for their parents while still working and raising their own children and even grandchildren. The 2015 survey also showed that almost one in four family caregivers is now a millennial (born between 1980 and 1996). As baby boomers age, the number of people needing care is expected to far outnumber the number of caregivers, with people needing care expected to increase by 84% (from 2015-2050), while the number of care providers is expected to increase by only 13%.

Some programs exist to help caregivers take a break, work, or meet other commitments while also providing care and socialization for loved ones. These include respite care, adult day care, medical adult day care, and Senior Center Plus. Montgomery County HHS employs a Caregiver Support Program Facilitator to help expand access to caregiver resources such as information about available respite and other services, assistance in accessing those services, and organization of support groups and training for caregivers. However, the services currently available do not meet current or anticipated need.

References:

1. AARP Policy Book 2017-2018, www.policybook.aarp.org, referencing Caregiving in the U.S. 2015, report issued by AARP and the National Alliance for Caregiving
2. AARP Public Policy Institute, Millennials: The Emerging Generation of Family Caregivers, <https://goo.gl/F1zxuu>
3. Family Caregiver Alliance, National Center on Caregiving, www.caregiver.org
4. Summer 2014 CoA Summer Study: Family Caregiver Support: An Exploration of Best Practices and Approach Models <https://goo.gl/Qj8fx5>



ELDER ABUSE, NEGLECT, AND EXPLOITATION

Elder abuse is a national issue that is left to local governments to police and protect their most vulnerable residents. According to the National Council on Aging (NCOA), elder abuse includes physical abuse, emotional abuse, sexual abuse, financial exploitation, neglect, and abandonment. Perpetrators can be family members, staff at nursing homes or assisted living facilities, or other caregivers. In Montgomery County, prevention of elder abuse is an important issue for COA, which is also shared by Montgomery County Police and the State's Attorney's office.

Rationale

Reliable numbers on the prevalence of elder abuse are hard to come by, and different studies have reported inconsistent findings. At least one study has found that approximately 10 percent of Americans age 60 or over are victims of some form of elder abuse (National Academy of Sciences).¹ One study frequently cited found that only 1 in 24 cases of elder abuse was ever reported.² Another often-cited study found that 1 in 14 cases of elder abuse is reported.³ Estimates for elder financial exploitation seem to be reported even less frequently. Another widely-cited study found that only 1 in 44 cases of elder financial exploitation is reported.⁴

The Montgomery County State's Attorney's Office has a unit dedicated to crimes against seniors and vulnerable adults. The State's Attorney's Office defines crimes against older adults as a crime against anyone age 65 or older. If the crime involves financial exploitation, the victim must be age 68 or older or be a vulnerable adult (over age 18 and lacking physical or mental capacity to provide for their daily needs). The State's

Attorney's office is unable to prosecute all alleged abusers who may have violated criminal law due to lack of resources (i.e., personnel dedicated to that function) and needs additional resources to properly protect elder residents.

Additional County Resources to Protect Victims of Elder Abuse:

- DHHS – Aging and Disability Services
- Adult Foster Care Unit
- Adult Protective Services
- Adult Public Guardianship Program
- Abused Persons Program
- Victims Assistance & Sexual Assault Program

Adult Protective Services (APS) investigations increased by 24 percent between FY 13 and FY 17. Between FY17 and FY 18 the increase is 11.4 percent. In FY 18, cases of financial exploitation were 34 percent. August 2018 was the highest month in the program's history with 119 cases.

References:

1. Lachs, M., & Pillemer, K. (2015) Elder Abuse, *New England Journal of Medicine*, 373, 1947-56. doi: 10.1056/NEJMra1404688
2. National Center on Elder Abuse, *The Elder Justice Roadmap*, (Washington, DC: Administration on Aging, U.S. Department of Health and Human Services, 2014), <https://goo.gl/HWFr81>
3. Bonnie, R. & Wallace, R. eds. (2003) *Elder Mistreatment: Abuse, Neglect, and Exploitation in an Aging America*. ISBN-10: 0-309-08434-2.
4. National Adult Protective Services Association, <https://goo.gl/RJKV9F>



HEALTH AND SOCIAL SERVICES

Montgomery County provides older residents with a wide range of health and behavioral health, recreational, and social services, either directly or through coordination with non-profit and other organizations, and at senior centers, clinics, and other locations. However, with our increasing older population and the growth in the number of low-income, immigrant and culturally diverse elders, the need for these services is growing.

Rationale

Montgomery County’s six senior centers and senior programming in community centers offer a wide range of social, health, and educational activities that can help participants to age successfully.

In recent years, recognizing the value of intergenerational opportunities, the County has moved away from self-contained senior centers and is building recreation and community centers that include programming for older adults. The AARP Foundation Experience Corps, now in its 20th year, shows how older and younger generations can benefit from reading, homework assistance, and informal “grandparenting” in such settings. However, for a County the size of Montgomery, the existing six senior centers are insufficient and many older adults lack ready access to centers in their communities.

Senior Center Plus

Montgomery County lags behind its neighbors in offering Senior Center Plus, which provides structured social activities and support at senior centers, tailored to individual needs of participants with early stage memory loss. In 2017, there were 43 Senior Center

Plus sites in Maryland, including in Anne Arundel, Baltimore, Charles, and Howard counties. Fairfax County, Virginia, operates a robust program with more than \$1 million in county funds. Montgomery County operates only one site with funding from a private foundation and will open a second county-funded site in FY19 that will be open one day a week only.

Oral Health

Oral health problems can adversely affect nutrition, social interactions, and mental and physical health. Poor oral health can lead to chronic pain, tooth loss and serious infections. Poor oral health can worsen chronic medical conditions such as heart disease and diabetes. Medicare does not include an oral health benefit and few older adults can afford to purchase private oral health insurance or pay out-of-pocket for the care they need. Montgomery County's senior dental program provides basic dental services to residents 60 years of age or older, but eligibility requirements and insufficient resources limit the number of people who benefit. There is a multi-week waiting list for services.

Behavioral Health

The 2018 report, *Strategic Alignment: A Collective Vision for Behavioral Health in Montgomery County, Maryland*, recommends incorporating behavioral health treatment programs into senior centers and other programming, implementing a peer counseling program, and using mobile and other facilities to bring services into the community.

Wrap-Around Services

"Wrap-Around Services" is a term given to describe the delivery of services to affordable older adult independent living communities. Wrap-around service programs recognize that healthy housing for seniors is more than the "bricks and sticks" of a building. Housing older adults also includes the delivery of services to keep them active and healthy as they "age in place." Older adults who live in places without easy access to affordable wrap-around services and supports such as medical and dental care, behavioral health, opportunities for recreational activities and social interaction are at a disadvantage in achieving and maintaining healthy lives.

Although the County has taken some steps to provide wrap-around services to older adults, more can be done to fund support services through grants and partnerships with various providers, e.g., hospitals, community organizations such as Villages, government agencies such as libraries, recreation centers, transportation, fire and rescue, police, and mental health assistance. Developing mechanisms to share information on coordinating care and prioritizing resources is another positive step to take.

References:

1. Baltimore Experience Corps. Study. <https://goo.gl/E3z3Wj>

2. Strategic Alignment: A Collective Vision for Behavioral Health in Montgomery County, Maryland. <https://goo.gl/Lh5iVf>
3. Summer Study on Oral Health: Expanding and Enhancing Dental Health Services for Older Adults 2016. <https://goo.gl/rw38kK>
4. LeadingAge: Expanding Affordable Housing Plus Services Publications and Products <https://goo.gl/ne876E>

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QUALITY OF CARE IN LONG TERM CARE FACILITIES

Residents of long-term care facilities in Montgomery County do not all receive the care they need and deserve. State resources for investigating complaints are inadequate, and the County's long-term care ombudsman program, which advocates on behalf of residents, lacks sufficient resources.

Rationale

A 2014 report by the Maryland-based advocacy organization *Voices for Quality Care* gave several Montgomery County nursing homes a D+ quality rating for three years in a row. And, in 2017 the Maryland Health Care Commission's Nursing Home Compare website identified approximately one-third of Montgomery County nursing homes as falling "below" or "much below" the national average in overall quality measures.

Maryland ranked 43rd in the nation for timely investigations of high-level complaints in skilled nursing facilities (nursing homes) from 2011-2015, according to a 2017 Baltimore Sun analysis of data collected by the United States Department of Health and Human Services Inspector General and reported in 2017. The Maryland Department of Health's Office of Health Care Quality, charged with investigating complaints about nursing homes, employs only 37 surveyors in its nursing home unit statewide -- a dozen less than the number needed to meet its inspection requirements.

The Long Term Care Ombudsman Program (LTCOP), which is mandated under the Older Americans Act, utilizes staff and volunteers who are trained and certified to advocate for high quality care and protection for nursing home and assisted living

residents. The LTCOP currently serves more than 7,700 older adults and people with disabilities in 34 nursing homes and 195 assisted living facilities in Montgomery County. Twenty-five additional assisted living facilities had license applications pending approval by the State and were expected to open in FY18 and FY19. This will result in a 10% increase in the number of facilities in two years. In addition, a 64-bed memory care facility is expected to open in FY20. The program receives some federal and state funding, but it is inadequate to meet the need, and additional county support is essential. COA successfully advocated for an additional staff position in FY19. Each staff position supervises 10 volunteer ombudsmen, thereby expanding the office's capacity.

References:

1. Maryland among worst in nation in investigating nursing home complaints on time, feds say, Baltimore Sun, October 12, 2017, <https://goo.gl/WpMvYb>
2. Voices for Quality Care, www.voicesforqualitycare.org
3. 'Good Enough' is Not: Pushing Nursing Homes Past Mediocre Care, American Society on Aging <https://goo.gl/VtZiCw>



SOCIAL ISOLATION

For an older person, social isolation can have devastating consequences for physical and mental health. Social isolation increases older adult vulnerability to elder abuse and/or fraud.

Rationale

Social isolation -- defined as a lack of meaningful contact with others -- has been called a new major silent killer and a public epidemic. Nationally, among the population 85 and older, 24 percent of men and 41 percent of women live alone. While social engagement generally is declining across the generations, individuals in the 55-64 age group have weaker ties to family, friends, and neighbors, and are less likely to engage in church/community activities than their counterparts 20 years ago.

In a 2018 report, AARP indicated that the impact of social isolation can be equivalent to smoking 15 cigarettes a day. It is a major risk factor for hypertension, heart disease and early onset dementia, and costs the Medicare program \$6.7 billion in additional spending annually.

A variety of factors can contribute to isolation of older adults, including living alone, mobility limitations, a lack of transportation options, frailty and lack of opportunity. Especially concerning is the impact of isolation due to language or cultural barriers. In Montgomery County, approximately 14% percent of the 60 and older population is Asian, 13% percent is Black or African-American, and 8% identifies as Hispanic or Latino.

Infrastructure to support aging in the community includes support for the development and sustaining of Villages, as well as support for transportation options (other than volunteer drivers), pedestrian safety, co-locating or nearby location of housing to health and other social services, groceries, libraries, and other services, and supports that enhance opportunities for social engagement and physical, emotional and social well-being.

Recreation and Senior Centers provide opportunities to create community, reduce isolation and provide nutrition for our lower income older adults. Some centers host programs for older adults with cognitive impairments, which benefit participants and provide some respite for caregivers. However, many County residents lack access to such facilities because they are not located in their neighborhoods.

Social isolation is a risk factor for a decrease in the cognitive, emotional and social health in older adults. With our 85+ population becoming the fastest growing segment nationally and in our county, it is important that we increase attention to meeting the social needs of our seniors, particularly our “oldest old.”

References:

1. Connect2Affect, <https://connect2affect.org/>
2. Stanford University Center on Longevity, <http://longevity.stanford.edu/>
3. AARP, Social Isolation: The Silent Killer that Costs Medicare Billions in Extra Spending <https://goo.gl/iwKWEN>



TRANSPORTATION, DRIVER SAFETY AND PEDESTRIAN SAFETY

Getting where you want to go when you want to go is important for maintenance of independence and quality of life of older adults, but many older residents lack access to convenient affordable transportation, and/or face obstacles as pedestrians. Of 60+ residents with household income less than \$40,000, 27% do not have access to a vehicle.

Rationale

Accessible and Affordable Public Transportation Options

Older residents who no longer drive, or who never learned to drive, rely on public and other transportation options to get to medical appointments, shopping and social/educational, religious and other activities. In some areas of Montgomery County, public transportation is very limited or even non-existent. Public options may be difficult for older and disabled residents to access because they are unable to walk from their homes to public transportation locations.

Programs such as MetroAccess are helpful but often are perceived as inconvenient or unsafe. Some Montgomery County transportation programs have restrictive eligibility requirements. Many older adults cannot afford taxis, Uber, Lyft or similar options, or cannot navigate their systems. In addition, these ride programs are not always accessible for people with disabilities. To address this need, the County regulates taxi company fleets to ensure they include wheelchair accessible vehicles, even passing a law requiring fleets to be 100% wheelchair accessible by 2025. New providers of on-demand transportation such as Uber and Lyft have no such requirements, however. As a result, a

fund (the Transportation Services Improvement Fund [TSIF]) was created from surcharges placed on Uber and Lyft rides to encourage taxi companies and drivers to use wheelchair accessible vehicles. The Commission on Aging supported the creation of this fund and continues to advocate for its exclusive use to expand transportation options for people with disabilities, older adults and low-income individuals. Transportation education programs, the Transportation and Mobility Coordinator position, and other existing options are beneficial but not sufficient to meet the needs of our growing older population.

Safety for Older Drivers

As the County population ages, the number of older drivers is rapidly increasing. The proportion of Maryland drivers over 65 increased 80% and that of drivers 90-100 years old increased 123% between 2000 and 2012 (MD MVA). Although the accident rate of older drivers is low compared to age groups under 34, road design and markings, especially merge lanes and turn lanes, as well as signage and targeted safe driver education, deserve attention. In addition, driving cessation in older adults is associated with declines in physical and cognitive health. In a AAA Safety Foundation study, driving cessation almost doubled the risk of increased depressive symptoms.

Pedestrian Safety

Infrastructure improvements for pedestrian safety are needed, particularly for older residents who walk more slowly than the norm and are prone to trip on brick sidewalks, broken pavement and uneven steps. Traffic light timing for longer “cross times” and safe landing spaces where older residents live and congregate and at major intersections are critical. Safe and accessible sidewalk, curb cuts and well-lit and maintained pathways would reduce accidents and encourage more older people to walk in their communities.

References:

1. Maryland Older Driver Statistics, Department of Motor Vehicle Administration, <https://goo.gl/WmHehA>
2. Summer 2008 CoA Summer Study
https://www.montgomerycountymd.gov/senior/Resources/Files/12_transportation_coa_summer_study_report.pdf

CROSS-CUTTING TOPICS

DIVERSITY

Montgomery County is a minority-majority County. This highlights the importance of working with the diverse communities that make up our county. Recent programs of COA focused on several areas where older adults in these communities could use County assistance and benefit from partnerships with nonprofit organizations that are serving these populations, including:

1. Communications, in language accessible and print based material of County programs and services. It is especially important for translations to consider the understandability of terminology by the readers of the materials. In addition, provide County information on radio stations/cable TV programs whose listeners/viewers are from culturally diverse communities.
2. County transportation services which partner with various diverse communities' senior services providers need to identify translation needs for the users of the transportation services.
3. MC Senior Centers' offerings need to be sensitive to diverse cultural dietary needs and cultural programming, to help reduce senior social isolation.

COMMUNICATIONS

Within Montgomery County, there is a wealth of information for seniors, (e.g. access to tax credits, workshops and services), but there is not a strong strategy for distribution of that information and there may be limited awareness of these assets. In addition, diverse populations require more nuanced communications strategies beyond translation of materials in order to be effectively engaged. Information about Montgomery County services, supports, and resources must be easy for older adults and their families to access.

There are other areas that need greater attention. The need for easier accessibility to information includes improvements to the 311 non-emergency phone system, website navigation, and availability of materials in venues that older adults frequent such as libraries and recreation centers. County communications should seek to recognize the differences between the oldest of this population (80 plus) and those who are the youngest (60 plus) in the ways they obtain information and their lifestyles. Publications, videos, advertisements need to take into account the breadth of the senior experience in the County. The lack of easily available information about county supports, services, and resources is consistently cited as an issue by older adults and their families (including via focus groups prior to and during the 2015 Summit on Aging and at COA's Annual Public Forums and other meetings).

AGEISM

Ageism is defined as a stereotyping of and discrimination against individuals or groups on the basis of their age. This may be casual or systematic. The term was coined in 1969 by Dr. Robert Neil Butler to describe discrimination against seniors, and patterned on sexism and racism. Ageism is a bias toward older adults that diminishes their contributions to our community made over the course of a lifetime and fails to recognize the many contributions they currently make and will make in the future. A COA workgroup is examining how ageism manifests in Montgomery County in areas ranging from civic and social engagement to employment and economic development.

APPENDIX

Montgomery County Commission on Aging:

<https://www.montgomerycountymd.gov/HHS-Program/ADS/COA/COAindex.html>

Annual Reports (2017 and prior):

<https://www.montgomerycountymd.gov/HHS-Program/ADS/COA/COAAnnualReports.html>

Summer Studies:

<https://www.montgomerycountymd.gov/HHS-Program/ADS/COA/COAsummerstudies.html>

Brochures, Publications and Resources:

<https://www.montgomerycountymd.gov/HHS-Program/ADS/COA/COABrochuresPubsResources.html>

Advocacy Testimony and Letters:

<https://www.montgomerycountymd.gov/HHS-Program/ADS/COA/COATestimony.html>

Senior Agenda:

<https://www.montgomerycountymd.gov/HHS-Program/Resources/Files/A%26D%20Docs/COA/Senior%20Agenda.pdf>

FY 2018 Budget Priorities Statement:

<https://www.montgomerycountymd.gov/HHS-Program/Resources/Files/April%204%2C%202017%20Testimony.pdf>