

January 9, 2012

Dear Colleagues:

It has been an honor and a pleasure to serve as the chair for the Senior Needs Study for the United Way of Northern Shenandoah Valley. Through a strong United Way Community Impact committee, the great work of Alice Irvan from AIRvan Consulting, and outstanding community input, I am proud to present a report that identifies the greatest needs of our senior population along with several strategies for meeting these needs.

The impetus for a senior needs study came from the United Way of Northern Shenandoah Valley's Needs Update that was done in 2010 and identified demographic and social changes in our area. The 2010 study recognized that the senior population, age 65 and older, will increase from 14% to 16% from 2009 to 2014 and that by 2050, as many as 1 in 5 Americans could be elderly. The report also noted the trend that insufficient resources will be available to meet the growing needs of this population group.

The community impact committee began work on the senior needs study which focused on at-risk seniors (those living on fixed incomes or at/below 133% of the poverty level) about five months ago. Working with the Shenandoah Area Agency on Aging (SAAA) we identified the senior population to be surveyed about their most pressing needs. A data collection and analysis expert, Ms. Alice Irvan, generously donated her time and energy to collect the data and analyze the results of the survey. The data and results are in the following report.

After the data analysis was completed, a subset of the community impact committee discussed the results and prioritized the needs identified by our seniors. From that discussion, several strategies on how to meet these needs were developed and will soon be implemented. The following report outlines these strategies and the implementation process.

I would like to thank our committee members for all their hard work and dedication. Thanks also to AIRvan consulting run by Alice Irvan and Bill Crawford from the Shenandoah Area Agency on Aging for their invaluable work on the data collection and analysis phases of this project. Finally, thank to Joe Shtulman and the entire United Way staff for their support, leadership, and dedication to this project.

Sincerely,

Cheryl Thompson-Stacy

President

United Way of Northern Shenandoah Valley

Senior Study
October, 2011

Overview:

The United Way of Northern Shenandoah Valley completed a Needs Update in 2010 to identify demographic and social changes and to target needs that matter most to the people of our Northern Shenandoah Valley communities. The study recognized that the senior population, age 65 and older, will increase from 14% to 16% from 2009 to 2014 and that by 2050, as many as 1 in 5 Americans could be elderly. The report also noted the trend that insufficient resources will be available to meet the growing needs of this population group.

A Senior Needs Survey was undertaken in October, 2011 to focus on at-risk seniors (those living on fixed incomes or at/ below 133% of poverty) in the areas of...living on fixed incomes and access to care in the Lord Fairfax Planning District. United Way partnered with the Shenandoah Area Agency on Aging (SAAA) and completed over 250 surveys of seniors in the Meals on Wheels and Senior Center programs. The United Way Senior Study is not intended to assess all needs affecting local seniors. It is designed to focus on the primary needs seniors face living on limited incomes and difficulties accessing care. The study will assist United Way in facilitating responses and focusing resources on senior needs.

Situation Summary:

Nationally, the US Census projects that by 2050, seniors age 65+ will make up 21% of the population. In Virginia, the number of residents age 65 and older is expected to double according to the study, "Virginia's Diverse and Growing Older Population". The Census also reports that the 2004 median income for households headed by seniors age 65 and older was \$24,509, with 9.8% at or below the poverty rate.

Recent economic conditions have had a disturbing affect on local families. Many have lost jobs, many more have lost homes. A 2009 report by the University of Virginia, Weldon Cooper Center, notes that these conditions have been especially hard on older workers and even more difficult for women and rural elderly. Increasing costs of basic necessities, housing, utilities, groceries and medications, have forced more seniors to decide what they are able to afford each month. A 2011 AARP study reports that food insecurity, nationally, for those age 50-59 has increased 37% between 2007 and 2009. Meals on Wheels waiting lists for local seniors total over 50 individuals and increasing gas prices have made meal delivery service and medical transportation service provision expensive and more difficult to maintain. Shrinking retirement funds and housing values have made it difficult for older residents to downsize in order to save on heating and housing costs. Increasing medical costs, particularly co-pays and prescription drugs, have forced seniors to decrease the number of medical visits and medications. AARP reports that elderly Americans are filing for bankruptcy in record numbers. 25% of bankruptcies over the last few years were age 55 and over and filings for those age 75-84 increased 433% from 1991 to 2007.

In order to secure input on the effects of economic conditions and access issues on local seniors, meetings were held by United Way staff with a number of local experts and provides.

On August 22, 2010 a meeting was held with Dr. Alan McKay, Dean of the Pharmacy School, Shenandoah University. Dr. McKay has put together a power point presentation, "Boomers and Band Aids", to highlight the issues of financial and economic conditions and their affect on seniors. Among the currents and future issues:

- Medical professional withdrawal from Medicare- loss of primary care givers
- Access to medical devises (wheelchairs, walkers, etc.)- formal (agency/business) and informal (neighbor/church) availability
- Monthly budget decisions- 12% decrease in prescription medications and increased co-pays
- Decreasing retirement revenue
- Fear of "rationed care"- future of Medicare/Social Security
- Transportation to medical care- difficulty especially for rural elderly.
- Physician and nursing shortage projected to increase as Boomers age.
- Health Care, Home Health Care and Assisted Living spending rising
- Government health care subsidies expected to decrease

On October 11, 2011 a meeting was held with staff of the Adult Services and Adult Protective Services, DSS Frederick County. They noted the following:

- 284 senior clients served per month (178 Adult Services, 106 Adult Protective Services)
- 100% of clients with physical or mental disability. 10-15% illiterate. 50% Alzheimer's or dementia. Many clients live alone or with others who may exploit or neglect them
- Increasing utility costs- can't afford basics
- 25% of clients receive only \$674/mo. through SSI (Supplemental Security Income)
- Need- help with home upkeep (trash removal, house cleaning, minor repairs, snow removal)
- Need- Major home repairs/Wheelchair ramps (Help With Housing wait list)
- Need- help with legal, budget and insurance paperwork
- Need- transportation for medical, groceries, banking (Faith in Action wait list)
- Need- Food/Special meals for diabetics (Meals on Wheels wait list)
- Service response needed...help getting to medical appointments, help applying for benefits, help with transportation for groceries, banking, etc., help with utilities, help with home maintenance/cleaning

On October 19, 2011 a telephone interview was undertaken with Bill Crawford, Director of Case Management, Shenandoah Area Agency on Aging. Mr. Crawford secured input from various agency departments and coordinated the distribution and collection of the United Way Senior Surveys to agency clients. He noted the following:

- Over 600 seniors are served through various SAAA programs. 80% of clients served are age 65 and over.
- A large portion of the clients served have incomes of less than \$1000 per month.
- Issue- many clients are unable to afford medical deductibles and co-pays for visits, procedures and prescriptions (Participate in the VICAP-Virginia Prescription Assistance Program)
- Issue- Many clients have limited transportation access due to geographical isolation.
- Issue- Many clients lack good nutrition due to limited income and lack of education about proactive wellness.

- Issue- Many clients are unable to afford rental housing (in excess of \$1000/mo.)
- Issue- Limited caregiver and home maintenance support.
- Service response needed...Creative, flexible community support, such as companion and caregiver respite support.
- Service response needed...Technology to track safety of seniors living at home.

Senior Survey Results:

In October, 2011, a survey was undertaken with clients of SAAA. While it is clear that seniors living on limited incomes in our area are struggling, the results of the survey indicate that many at-risk seniors in the Northern Shenandoah Valley are receiving care and having many of their needs met through informal support systems including friends, family, churches and community organizations.

Survey participants indicated that they are worried about a number of issues, and don't have all of their needs met. It does appear that at-risk seniors in the Northern Shenandoah Valley may be in better living situations than national averages found in the latest census. Reasons for this trend are not known without further research but it could be that local organizations helping seniors are succeeding on high levels and using their funding in cost-effective ways. Other reasons for those at-risk seniors who are having many of their needs met could include family help as well as aid from friends and neighbors. While many needs are met, survey results identified needs in which the area's at-risk seniors could be better helped and given more aid.

Of the respondents, 46% stated that their income level is less than \$10,000 and 74% stated that their income is less than \$15,000 annually. Respondents reported fears of not being able to afford assisted living if and when they need it. Roughly one-fourth of the participating seniors also reported not being able to afford all medicines prescribed to them. When given the opportunity to write the "number one thing" they need help with at this time, respondents most often mentioned assistance with food (preparation or delivery) and assistance with house cleaning as their most pressing matters.

The United Way of Northern Shenandoah Valley Senior Study will allow us to better understand the needs of area seniors living on fixed incomes at or below the poverty line. Approximately 30,800 seniors age 65 and over live in the Lord Fairfax Planning District and it is estimated that 13% of these individuals live at or below the 2011 Federal poverty level of \$10,890 for one individual. 253 individuals ages 65 and older were surveyed. Most surveys were answered by people 85 years of age or more (27%). Next was the 80-84 age group with 21% of the completed surveys, then 75-79 with 20%. This was followed by the 65-69 year old demographic with 17%, and seniors aged 70-74 comprised 15% of those completing surveys. This balance or age groupings helps to find the greatest needs for all area seniors.

AIRvan Consulting Executive Summary:

Alice Irvan, consultant, provided pro bono professional consulting services to the Senior Study, including the preparation and processing of survey results. Data processing volunteer assistance was provided by Nick Tavenner, a recent graduate of JMU. Complete Survey results can be accessed at www.unitedwaynsv.org, "Senior Needs Study"

- Close to four out of ten (38%) seniors in this area (the city of Winchester and the counties of Clarke, Frederick, Page, Shenandoah, Warren) are concerned they might not be able to afford assisted living, if and when they need it. Of all statements about living on a fixed income in the survey, this statement has the largest number of seniors who say it describes their situation in 2011.
- The next highest number of seniors, close to one out of three (31%), are afraid of falling and not having anyone find them quickly.
- About one-fourth (24%) didn't go to a dentist or have dental care because they couldn't afford the co-pay or the cost of the visit.
- About one-fourth (24%) have been unable to pay for all the medicines prescribed.
- About one-fifth (19%) need and do not have in-home assistance with cleaning their home.
- Just over one out of ten (14%) need but do not have someone from outside their home to visit occasionally.
- A similar number (13%) need but do not have transportation to go out for groceries or other needs.
- Just over six out of ten (62%) of seniors say they receive help from family for needs such as transportation, food, medicines, visitation, and/or finances.
- Close to half (47%) of seniors receive help from friends. About one-third receive help from community organizations (33%), neighbors (32%), or religious organizations (32%).
- Close to half (46%) of seniors report annual household incomes of less than \$10,000, and close to three out of ten (28%) report annual household incomes of \$10,000 to \$14,999.
- Seniors in Winchester are significantly more likely than seniors in Clarke, Page, Shenandoah and Warren Counties to need and not have someone from outside their home to visit occasionally.
- Seniors in Winchester are significantly more likely than seniors in Clarke, Frederick, Page, Shenandoah, and Warren Counties to have been so depressed they didn't get out of bed or dress for a day or longer.
- Seniors in Winchester are significantly more likely than seniors in Clarke and Warren Counties to be afraid of falling and not having anyone find them quickly.
- When asked about the number one thing they need help with at this time, only 109 out of 253 seniors answered. Of those, one in ten (12%) indicated their current needs are met.
- The most frequent categories of needs are assistance with food, meals and meal preparation and assistance with house cleaning—each category receiving 13%.

Recommendations:

The Community Impact Committee has identified the following recommendations to guide United Way in facilitating responses and focusing resources on senior needs.

1. Work in partnership with local Department of Social Services (DSS) offices and the Triad Committee to identify and target approximately 12 low-income/fall risk seniors in order to provide “lifeline” or similar service (\$25/mo/ per person).
2. Work with the American Association of Retired Persons (AARP), Valley Health and other groups interested in senior well-being to develop and provide training workshops aimed at:
 1. Planning for and understanding the realities of long term assisted living.
 2. Understanding Medicare D and other insurance programs.
 3. Understanding nutrition and meal preparation for healthy living.
3. Coordinate in cooperation with area faith based organizations, volunteer visiting and/or phone call assistance to homebound seniors.
4. Coordinate, in cooperation with the Shenandoah Area Agency on Aging (SAAA), volunteer days to help seniors with home cleaning, yard work and trash/snow removal assistance.
5. Target a portion of United Way resources to impact identified senior needs and explore grant funding opportunities.

Acknowledgements:

Alice Irvan, President, AIRvan Consulting

Aaron Riddle, Print and Web Communication Manager, LFCC

Frederick County DSS- Adult Protective Services

Dr. Alan McKay, Dean, SU Pharmacy School

Mr. Bill Crawford, Director of Case Management, Shenandoah Area Agency on Aging

Nick Tavenner, Volunteer

United Way Community Impact Committee:

Dr. Cheryl Thompson-Stacy, Chair- LFCC

Bill Buckner-Retired

Elsa Phillips- American University

Elizabeth Minor, Mayor-City of Winchester

Elizabeth Smoot-NV Daily

John Milam, Ph.D.-LFCC

Joseph Shtulman-United Way of Northern Shenandoah Valley

United Way of Northern Shenandoah Valley
Senior Resource Guide Sampler

The following resource guide has been developed to help access local non-profit service responders to the key issues identified in the 2011 United Way Senior Needs Study. Services listed are focused on at-risk seniors age 65 or over but are available to anyone needing assistance. The Senior Resource Guide is not designed to be inclusive and individuals are encouraged to use the free Community Services Directory from United Way of Northern Shenandoah Valley for a more comprehensive listing of services.

Information and Referral:

211 Virginia. A telephone information resource accessed by dialing “211” or by connecting to www.211virginia.com.

Concern Hotline. A volunteer staffed telephone hotline, available 24/7. 540-667-0145

38% of seniors surveyed need...Long Term- Assisted Living /Health and Disability Planning Assistance:

Virginia Department for the Aging. EasyAccess is a public private partnership with the Commonwealth of Virginia, Senior Navigator and 2-1-1 Virginia. Toll-Free 866-393-0957 or <http://www.easyaccess.virginia.gov/>

SAAA-Ombudsman, 207 Mosby La.-Front Royal VA 800-883-4122

31% of seniors surveyed need...Home Safety /Security:

Police/ Fire, 911

Department of Social Services, Clarke Co. 540-955-3700, Frederick Co. 540-665-5688, Shenandoah Co. 540-459-6226, Winchester 540-662-3807, Warren Co. 540-

SAAA, 207 Mosby La.-Front Royal VA, 800-883-4122

24% of seniors surveyed need...Subsidized Dental Care:

Dental Clinic of Northern Shenandoah Valley, 301 N. Cameron Street-Winchester VA, 540-536-1684

Shenandoah County Dental Clinic, 781 Spring Street-Woodstock VA, 540-459-9333

LFCC- Dental Hygiene Program, 540-868-7062

24% of seniors surveyed need...Subsidized Prescriptions:

FamilyWise Prescription Discount Card-available free at the United Way, 329 N. Cameron St.-Winchester, 540-536-1610

Free Medical Clinic of NSV, 301 N. Cameron St.-Winchester VA, 540-536-1681

Shenandoah Free Clinic, 781 Spring Parkway-Woodstock VA, 540-459-1700

Shenandoah Valley Compassionate Pharmacy, 1460 University Dr, Winchester, VA

St. Luke’s Clinic, 316 N. Royal Ave.-Front Royal VA, 540-636-4325

W/F Health Department, 10 Baker St.-Winchester VA, 540-722-3470

21% of seniors surveyed need...Utility/Fuel Assistance

C-CAP Front Royal, 316 N. Royal Ave.-Front Royal VA, 540-636-2448

C-CAP Winchester, 112 S. Kent St-Winchester VA, 540-662-4318

FISH of Clarke County, 540-955-1823

Page One of Page County, 42 W. Main St.-Luray VA, 540-743-4357

The Salvation Army Front Royal-Warren County, 357 Cloud St.-Front Royal VA, 540-635-4020

The Salvation Army Shenandoah County, 600 N. Main St-Woodstock, 540-459-6226

The Salvation Army Winchester, 300 Fort Collier Rd-Winchester VA, 540-662-4777

Department of Social Services, Clarke Co. 540-955-3700, Frederick Co. 540-665-5688, Shenandoah Co. 540-459-6226, Winchester 540-662-3807, Warren Co. 540-

SAAA, 207 Mosby La.-Front Royal VA, 800-883-4122

20% of seniors surveyed need...Nutritional Meals/Meal Preparation Assistance

SAAA-Meals on Wheels, 207 Mosby La.-Front Royal VA, 800-883-4122

Virginia Cooperative Extension, Five County Office Locations, 540-665-5699

19% of seniors surveyed need...Home Cleaning/ Yard Work:

United Way-Day of Caring (must provide referral through a local non-profit), 540-536-1610

14% of seniors surveyed need...Visits/Phone Check:

Local Sheriff -Telephone Assurance:

Clarke County: 540-955-5152

Frederick County: 540-662-6162

Page County: 540-743-6571

Shenandoah County: 540-459-6100

Warren County: 540-635-4128

Winchester: 540-667-5770

13% of seniors surveyed need...Transportation Medical/Other:

Faith in Action, 333 W. Cork St.-Winchester VA, 540-536-1006

SAAA-WellTran, 207 Mosby La- Front Royal VA, 800-883-4122

12% of seniors surveyed need... Medical Devises (wheelchairs, walkers, grab bars, etc.)

SAAA, 207 Mosby La- Front Royal VA, 800-883-4122

FREE, 540-777-4929

10% of seniors surveyed need...Depression/Crisis and Listening Service:

Concern Hotline. A volunteer staffed telephone hotline, available 24/7. 540-667-0145

10% of seniors surveyed need...Medicare D/Insurance Forms Assistance:

AARP, 540-667-1553

SAAA-VICAP Program, 207 Mosby La- Front Royal VA, 800-883-4122

UNITED WAY SENIOR SURVEY- 2011

Please answer these questions about your personal needs **this year.** Circle the answer that applies to you and your situation.

Living on a Fixed Income

I had to choose between buying food or buying medicines because I didn't have funds for both.	Yes	No	Not sure
I have been unable to pay for ALL the medicines prescribed for me.	Yes	No	Not sure
I didn't go to a doctor or health care appointment because I couldn't afford the co-pay or the cost of the visit.	Yes	No	Not sure
I didn't go to a dentist or have dental care because I couldn't afford the co-pay or the cost of the visit.	Yes	No	Not sure
I have been unable to pay for a medical device I needed, such as a wheelchair or walker.	Yes	No	Not sure
I have been unable to pay for heat or air conditioning for my home to be comfortable	Yes	No	Not sure
I have been unable to pay for a telephone connection or similar device to contact others.	Yes	No	Not sure
I have been so depressed that I didn't get out of bed or dress myself for a day or longer.	Yes	No	Not sure
I have been unable to buy the food I know I need.	Yes	No	Not sure
I am concerned I might not be able to afford assisted living--if and when I need it.	Yes	No	Not sure
I am concerned about being abused or taken advantage of by people I know.	Yes	No	Not sure
I am concerned about being a victim of crime.	Yes	No	Not

			sure
I am afraid of falling and not having anyone find me quickly.	Yes	No	Not sure
I had a doctor or healthcare provider decline to see me because I do not have traditional insurance.	Yes	No	Not sure
I had to wait longer than three months to see a specialist because appointments were full.	Yes	No	Not sure
I do not have someone to call and check on me daily.	Yes	No	Not sure

Access to Care

I was unable to get to a doctor, dentist or healthcare appointment because I did not have transportation.	Yes	No	Not sure
I need and do not have transportation to go out for groceries or other needs.	Yes	No	Not sure
I need and do not have in-home assistance with personal needs such as bathing or hygiene.	Yes	No	Not sure
I need and do not have in-home assistance with cleaning my home.	Yes	No	Not sure
I need and do not have a telephone or a way to reach someone outside my home.	Yes	No	Not sure
I need and do not have help with Medicare D (drug benefit) forms or issues.	Yes	No	Not sure
I need and do not have someone from outside my home to visit me occasionally.	Yes	No	Not sure
I need and do not have help with mental health problems.	Yes	No	Not sure
I need and do not have help with drug and	Yes	No	Not

alcohol problems.			sure
I need and do not have assistance with managing my finances.	Yes	No	Not sure

Have you ***received any help*** with transportation, food, medicines, visitation, or finances in 2011 from any of these sources?

Family	Yes	No	Not sure
Friends	Yes	No	Not sure
Neighbors	Yes	No	Not sure
Religious organizations	Yes	No	Not sure
Community organizations	Yes	No	Not sure

ZIP CODE WHERE YOU LIVE: _____

GENDER: _____ Male _____ Female

AGE	
	65 to 69
	70 to 74
	75 to 79
	80 to 84
	85 and older

ANNUAL HOUSEHOLD	
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CITY OR COUNTY	
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INCOME	
	Less than \$10,000
	\$10,000 to \$14,999
	\$15,000 to \$24,999
	\$25,000 to \$34,999
	\$35,000 to \$49,999
	\$50,000 to \$74,999
	\$75,000 to \$100,000
	Over \$100,000

	City of Winchester
	Clarke County
	Frederick County
	Page County
	Shenandoah County
	Warren County

RACE OR ETHNICITY	
	White/Caucasian
	Black/African American
	Asian
	Hispanic/Latino
	Other _____

What do you consider the number one thing you need help with at this time?

THANK YOU

