Living Environments for Older People

Vera Prosper, PhD
Senior Policy Analyst
New York State Office for the Aging

February 9, 2012
OPWDD

Today . . .

Some context for understanding trends

Staying in your own home or apartment

Relocating:
- Purpose-built housing models

Livable New York

Sustainable Communities for all ages

***Livable New York* Resource Manual**

For descriptions of strategies and models:

http://www.aging.ny.gov

What's *driving* housing trends for older people ...

Demographics

Consumer preferences

Public policies

Two major factors . . .

for increase in numbers of older persons

Baby Boomers

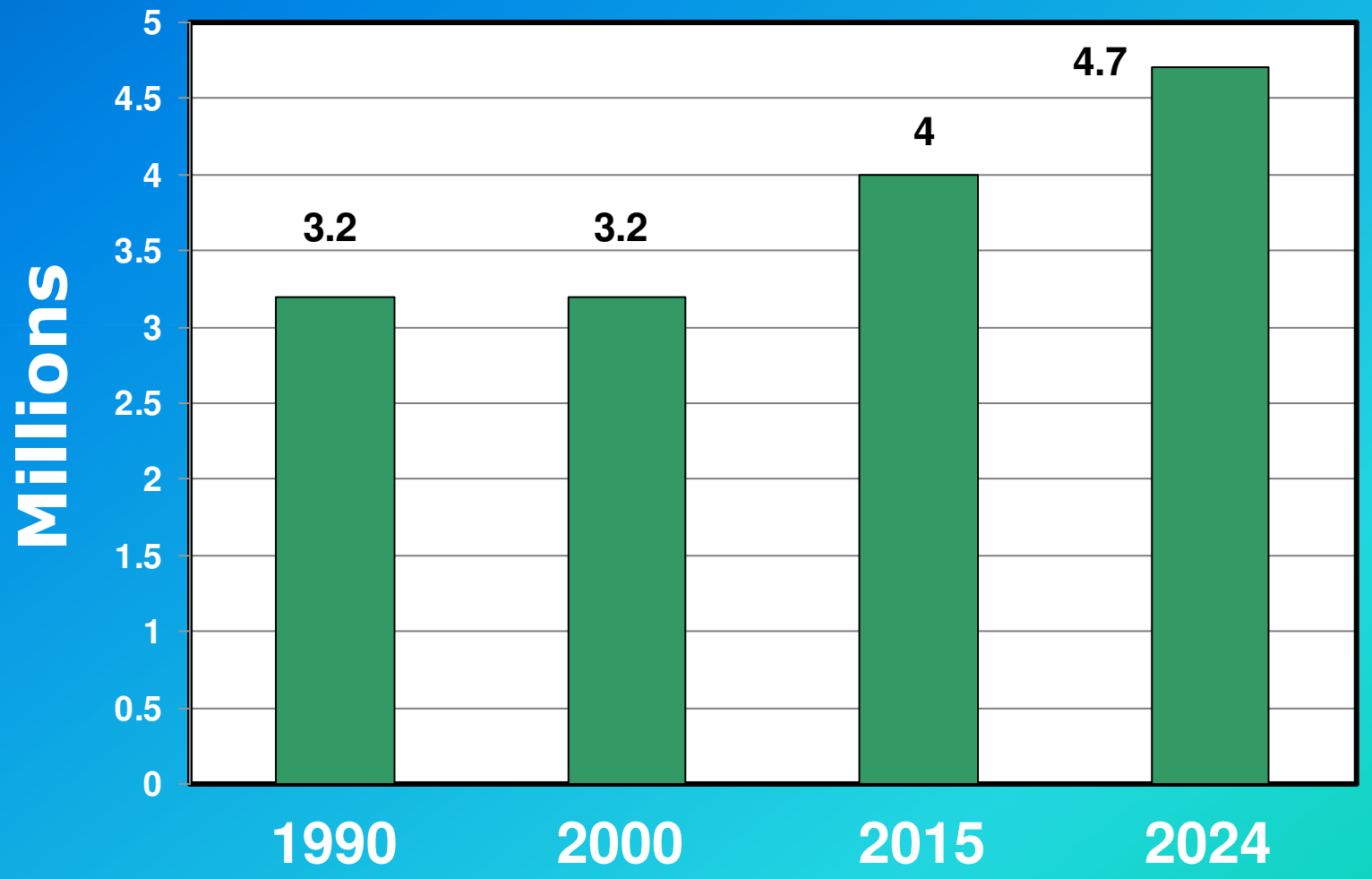
Longevity

Baby Boomers
(78 M Persons – 1946-1964)

2024 – All Boomers in Elder Cohort

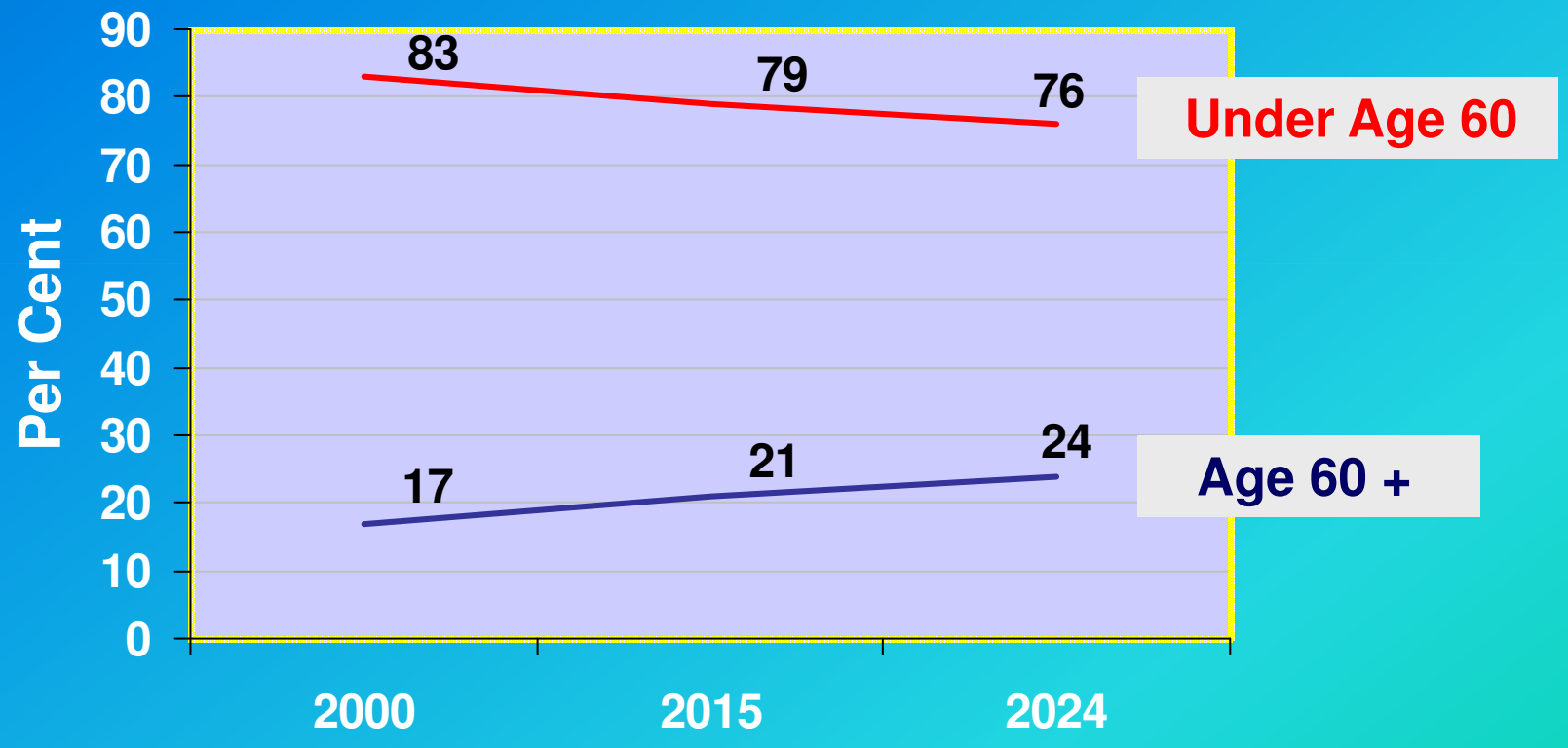
Oldest Boomers	*Youngest Boomers*
2006 – age 60	2024 – age 60
2031 – age 85	2049 – age 85

New York
Aged 60+



Source: Robert Scardamalia, NYS Data Center

Proportion
Elderly / Non-Elderly



New York State

Source: U. S. Census Bureau

Disabilities—older people	
Aged 65 – 74	27 %
Aged 75 +	52 %
Aged 85 + with Alzheimer's or other dementia	57 %

N. Y. -- 2000
One or More Disabilities

Ages 5 - 64

10 %

1.6 M

Ages 65 +

39 %

954 T

What's *driving* housing trends for older people ...

Demographics

Consumer preferences

Public policies

Older adult preferences . . .

Age-integrated environment

Alternatives / *choice*

Familiarity

Maximized *privacy*

Personal *autonomy*

Decision-making *control*

Near* ... not with *family

Aging in Place

AARP
nationwide survey series

People aged 45 and over

"What I would really like to do is stay where I am and never move"	**90 %**

U. S. – older people

Behaviors reflect *preferences . . .*

Nursing homes	< 5 %
The rest –	
Own home / apartment	80 %
All types of “senior” options	6% - 10 %
Other alternatives	10 %

What's *driving* housing trends for older people ...

Demographics

Consumer preferences

Public policies

Policy direction . . .

Supports
older people's *preferences*

2 major public policy areas . . .

Courts:
Olmstead decision

Public sector:
Cost-containment in long-term care

Olmstead . . .

1999 Federal court decision –

- **Least restrictive living environment**
- **Integrated into the community**

Long-Term Care . . .

Contain growth in cost –

- Avoid costly institutional care
- Keep people at home / in the community
- Emphasis: in-home and community-based care
- Emphasis: person-directed care

Results of policy directions . . .

People are staying in *own homes & apartments*

Creating *non-institutional* housing environments

***Profile* of our communities is changing**

Residential *integration* with everyone else

Conventional housing is now the *locus* for long-term care

Results of policy directions . . .

Profile **of**
our communities
is changing

U. S. – Social Trends
Household Structure

Married couples ▼

Married couples with children ▼

Single parent households ▲

Single person households ▲

Non-traditional households ▲

So, our profiles are changing . . .
and most of us are ---

Staying in our own home or apartment

Aging in Place

Aging in Place . . .

What's available

to make it a *successful* experience

Aging in Place . . .

Many responses by—

Market sector

Nonprofit sector

Public sector

What's available . . .

Congregate meals

Case management

Home-delivered meals

Support groups

Informal caregiving

I & A
(information & assistance)

Transportation

Friendly visitor
Other supportive services

What's available . . .

In-home
personal care

Adult day programs

In-home
health care

In-home
medical care

Assistive
devices

In-home
supportive services

Respite care

What's available . . .

Home repair

Universal design features

Home modifications

Home maintenance

Visitable homes

What's available . . .

Walkable communities

Counseling

Recreation
Fitness
Socialization

Educational opportunities

Financial strategies

Work opportunities

Civic engagement & Volunteering

Much available . . . but

Availability

Access &

Coordination

not consistent

For successful aging in place . . .

Two community-based

service-coordination models / strategies

Both address the concept of NORCs

"Naturally Occurring Retirement Communities"

NORC . . .

A multiunit building
or a segment of a neighborhood or town
not originally planned "for older adults only,"
but which, over time, has evolved to include
a significant % of people aged 60 and over.

N. Y. State *NORC Services Program*
for older adults

Naturally Occurring Retirement Communities

- **Development-based**
- **Neighborhood-based**

Coordinate:

Activities	Referral to licensed care
Services	Case management

N. Y. State *NORC Services Program*

These programs are …

operated by a community service organization

Funded by:

State grants; local funds; public programs; cost-sharing

Consumer-Initiated *Virtual Village*
for older adults

Neighborhood-based

Consumer-designed & operated --- 24-hour availability

Primarily private-pay / Membership fees / Public programs

Identifies & screens providers and vendors

Coordinate:

Activities	Referral to licensed care
Services	Case coordination

Benefits of
NORC Services Programs
&
Virtual Villages

Cost-efficiency --- congregated groups of clients

Service-delivery efficiency --- concentrated location

Seamless availability of needed services --- demand driven

Successful strategy for supporting aging in place

Some older people *do relocate . . .*

Some move . . .
***. . . want* to**

Some move . . .
***. . . have* to**

Many types of
of
housing models

Many ways
to categorize them

One Way . . .

Non-Licensed

Licensed

What are residents getting:

Provides only the housing

Provides housing and non-licensed supportive services

Provides housing, non-licensed supportive services, & licensed services & care

Hands-on care

. . . is the trigger for licensure

Supportive Services
NOT "hands-on" care
NO licensure required

- ✓ **The housing**
- ✓ **Meals / dining program**
- ✓ **Housekeeping / linen service**
- ✓ **Help with IADLs**
- ✓ **Resident services coordinator**

Supportive Services
NOT "hands-on" care
NO licensure required

- ✓ **Education / recreation programs**
- ✓ **Amenities**

  (beauty parlor, swim pool, computer room, convenience store, P.O., etc.)
- ✓ **Transportation**
- ✓ **Safety features**

Hands-On Services and Care
Licensure required

Hands-on *personal care* –

help with . . .

- √ **Bathing**
- √ **Dressing**
- √ **Eating**
- √ **Grooming**
- √ **Transferring**
- √ **Toileting**

Hands-On Services and Care
Licensure required

- ✓ **Therapy -- physical, occupational, speech**
- ✓ **Health aide care**
- ✓ **Case management**
- ✓ **Medication management**
- ✓ **24-hour supervision**
- ✓ **Skilled nursing**
- ✓ **Medical care**

The models

from most “independent” . . .

. . . to “most supportive”

Each model

- Variety of versions
- Variety of names
- Stand-alone building . . .
  or part of a complex
- One level of care . . .
  or part of a continuum of care

Livable New York

Sustainable Communities for all ages

***Livable New York* Resource Manual**

For descriptions of strategies and models:

http://www.aging.ny.gov

Who is moving ?

Two ends of age spectrum

Want to move . . .

Boomers and Young-Elderly – Age 55 - 75	**Market-driven**
	Low / middle / upper income
	Looking for a life style change
	Amenities, activities
	No "supportive or care" services

Senior Housing
or
Active Adult Community

Age-segregated model

Single-Family Homes / Cottages

Condos / Townhouses / Co-ops

Rental Apartment Units

Mobile Home Parks

Combination of these

No services/care

No or some leisure features

Non-licensed

Have to move . . .

Frail Elderly – Age 80+	Need-driven
	Low / middle / upper income
	Looking for support, security, safety
	Amenities, activities
	Support services, personal care, health care, nursing

"Supportive" Senior Housing

Age-segregated models

Single-Family Homes / Cottages
Condos / Town Houses / Co-ops
Rental Apartment Units
Mobile Home Parks
Combination of these

One or more supportive services

Non-licensed

Elder Cottage

Detached small house

Temporarily sited

Placed on lot of son/daughter's home

Designed to match lot's primary home

Attached to primary home's water, sewer, electric

Non-licensed model

Elder Cottage
Benefits

- Privacy
- Emotional & social support
- Instrumental support
- Caregiver convenience
- Family interaction
- Intergenerational environment
- Appropriate for all age groups

Elder Cottage

Zoning issues

NIMBY issues

Lack of awareness

Accessory Apartment

Full apartment

Permanent installation

Added onto primary home

or

Interior renovation of garage, basement, part of main house

Separate entrance

Non-licensed model

Accessory Apartment
Benefits

- Privacy
- Emotional & social support
- Instrumental support
- Caregiver convenience
- Source of added income for older person
- Family interaction
- Intergenerational environment
- Appropriate for all age groups

Accessory Apartment

Zoning Issues

NIMBY concerns

Permanent installation

Many illegal ones

Match-Up Home Sharing

Someone with room to spare

and

Someone who needs housing

Make a formal arrangement to live together

Match-Up Home Sharing

Non-licensed model

Can be . . .

- Intergenerational
- All elderly

Match-Up Home Sharing

Community agency oversight

Screening for compatibility

Formal home-sharing agreement

Various arrangements:

- Rent
- Share expenses
- In exchange: light housekeeping
- In exchange: caregiving
- Just companionship

Match-Up Home Sharing

Benefits

Housing affordability . . . for both parties

Emotional support

Socialization & companionship

Shared tasks

Safer environment in place of living alone

Supports aging-in-place

Shared Living Residence

Non-licensed model

8 – 10 residents

Large single-family home

Private bedrooms

Shared kitchen, dining, & living rooms

Shared expenses / tasks

Live together "as a family"

Shared Living Residence
Benefits

Family environment --- mutual help and support, and consistent socialization

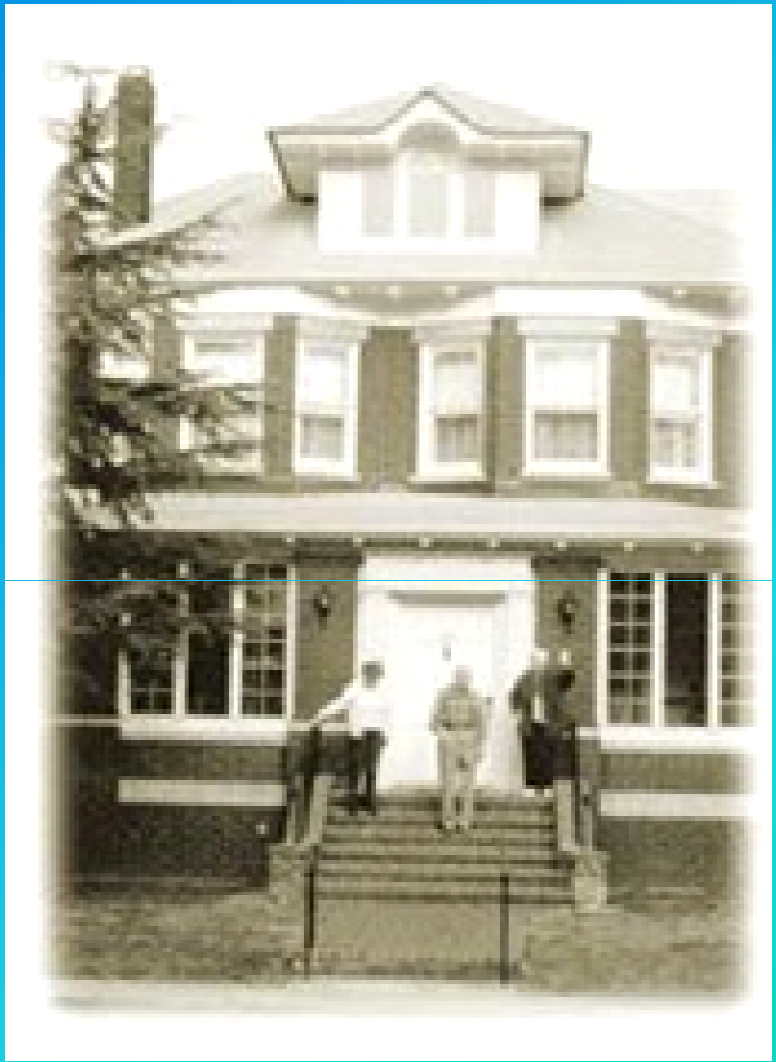
Flexible daily routines

Residents directly involved in operating decisions

Housemother— coordinates, & keeps track of residents' needs

Seniors or intergenerational

Neighborhood integration



Shared Living Residence

Definition of "family"

Shared living is a low preference choice— even though it answers many aging issues

Lack of understanding of the model

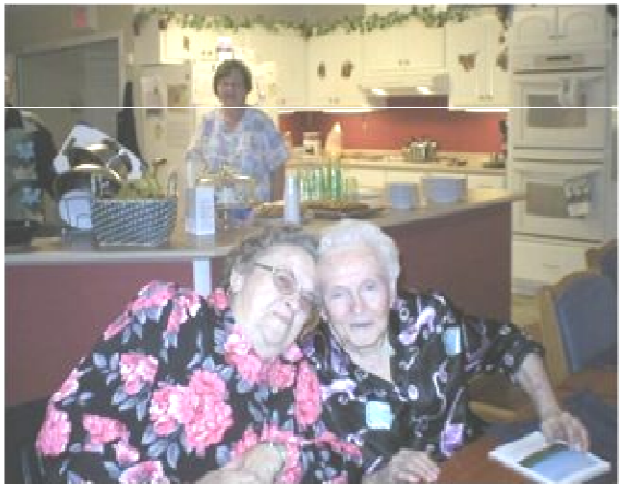
Licensed
Models

In New York

NY State Health Department

Certified
Family Type Homes

- 1 – 4 residents (aged 18+)
- Many elderly . . . & dementia
- Mom & Pop model:
  Family owned / operated
- Oversight:
  Co. Dept. Social Services
- Provides:
  Supportive services
  Plus . . . some personal care



Certified
Family Type Homes

Benefits:

- Small, family environment
- Intergenerational environment
- Flexible environment . . . maximizes independence
- Supports aging-in-place
- Socialization . . . counters isolation

Licensed
Enriched Housing

- **Stand-alone building-wide program**
  or . . . portion of an apartment building
  or . . . part of campus
- **Community services agency: operation**
- **Aged 65 +**
- **Provides:**
  Supportive services
  Plus . . . some personal care

Licensed
Enriched Housing

Benefits:

- Living unit: full apartment
- Can be an intergenerational environment
- Integrated with healthy individuals
- Supports aging-in-place
- Socialization . . . counters isolation

Licensed
Adult Home

- Stand-alone or part of campus
- 5 or more residents (aged 18+)
- Living unit:

  Private *or* shared room

  Private *or* shared bath
- Provides:

  Supportive services

  Plus . . . some personal care

Family Type Homes

Enriched Housing

Adult Homes

Private pay

For low-income: SSI

No Medicaid

Licensed
Assisted Living Residence

- **Base: <u>Enriched Housing</u> or <u>Adult Home</u>**
- **Living unit: full apartment or room**
- **Regulation & Oversight: Dept. of Health**

Assisted Living Residence

Three levels in New York State . . .

Basic

Enhanced

Special Needs

Basic Assisted Living Residence

- **Provides:**

  Supportive services

  ***Plus* . . .**

  24-hour on-site monitoring
  Personal care / health aide care
  The therapies
  Case & medication management
  Individual service plan
  <u>Some</u> skilled nursing

License + Certificate
Enhanced Assisted Living Residence

- **Operator --**

  Must show ability to provide extra care

- **Provides:**

  Assisted living services / care

  Plus . . .

  Additional care for *physically very frail*

License + Certificate
Special Needs Assisted Living Residence

- Must show ability to provide special care
- Must submit "special needs plan" to NYS
- Provides:
  - Assisted living services
  - *Plus . . .*
    - Care for dementia
    - *and* other special needs

Assisted Living Residences

Primarily private pay

For low-income: SSI

No Medicaid

Green House

or

Small House

an alternative nursing home model

Licensed model

Green House / Small House

Skilled nursing care

8 – 12 residents

Home-like

Flexible environment

Residents involved in decision-making

Families like them for their parents

Direct care workers -- improved job status & job environment

Residents – improved physical and mental health outcomes

Build in a cluster or build one in a residential neighborhood

Need proximity to health care facility

Today . . .
We have covered SOME living environments for older people.

There are others . . . for example:

- Continuing Care Retirement Communities
- Cohousing
- ALP Program
- Grandfamilies Housing

http://www.aging.ny.gov/

Click on: *Livable New York* logo to view the Resource Manual

Thank You

Vera.prosper@ofa.state.ny.us

Use if attendees ask questions about ALP or CCRCs

Licensed

NYS Assisted Living Program (ALP)

- Base: Enriched Housing or Adult Home
- Living unit: apartment or room
- Resident: nursing-home eligible
- SSI / Medicaid

- Provides:
  - Supportive services
  - *Plus . . .* Personal care
    - Health aide care
    - The therapies
    - Medication management
    - Some skilled nursing

Licensed / Approved
Continuing Care Retirement Community (CCRC)

- Single building . . . *or*
- Campus -- several buildings
- Apartments and/or cottages
- Nursing home
- Oversight: NY State CCRC Council

Licensed / Approved

Continuing Care Retirement Community (CCRC)

Licensed as a single entity

Provides a full Continuum of housing/care:

- **Independent housing**
- **Supportive services**
- ***Plus . . .***

  Personal care

  Assisted living services

  Skilled Nursing Facility

Licensed / Approved

Continuing Care Retirement Community (CCRC)

- Single contract – for all housing & care
  - Life care contract
  - Modified life care contract
  - Fee-for-service contract
- Entry fee . . . plus . . . monthly charges
- Monthly charge: not based on level of care