

The CWW Virtual Retirement Community Task Force Report - Sept. 25, 2005

Today the CWW Virtual Retirement Community Task Force is reporting on the results of its work over the past year, and making recommendations for the future. Our report includes background information as well as Task Force findings and recommendations. A copy of this report will be given to the President of CWW Inc., and to the President of each House.

1. Background Information:

In the summer of 2004, the CWW Virtual Retirement Community Task Force - the VRC Task Force - met for the first time. The Task Force was formed to deal with issues that were raised at the 2003 CWW Widening Horizons Conference. Some of us decided that a CWW Task Force was needed to explore these issues further. Our goal was to extend and enrich the mission of CWW by looking for ways in which a safety net could be created which would allow CWW members to age in place. Today we are reporting to you on our progress.

First of all, we want to review the concept of a Virtual Retirement Community. A virtual retirement community is a community of people who live in a common geographical area and whose members receive certain services by virtue of their being part of that community. In a sense, CWW is already a virtual retirement community. The goal of the VRC Task Force has been to strengthen and tighten the CWW safety net so that aging in place becomes possible and desirable.

As you know, the Task Force sponsored an Aging-in-Place Visioning Conference in April of this year. The message of that conference was loud and clear - CWW members want and need many services as they age. Areas of particular concern that were highlighted at the April Conference included health care management, home maintenance, transportation and housing. Since the conference, many CWW members have worked on subgroups of the Task Force in order to identify ways in which these services can be provided for CWW members.

The importance of this Task Force work is evidenced by the number of CWW members who have participated. We want to acknowledge them by name. We hope that we have included everyone, and we apologize if we have inadvertently omitted any name.

House 1: Harriet Bogdonoff, Harold Broitman, Roz Denard, Sharon Popkin, Henry Powsner, Dana Powsner, Naomi Reich, Rogie Rome, John Sternberg, Hazel Stix

House 2: Billie Emmerich, Gloria Erlich, Cally Fenn, Hilly Geertz, Don Spence, Joan Treiman

House 3: Lea Lerner, Bob Levine, Rice Lyons, Al Medwin, Ruth Randall, Ziona Silverman

House 4: Fran Benson, George Cody, Bernice Gelzer, Diane Lieberman, Judy Weinberg

House 5: Bill Barnard, Flora Davis, Norm Klath, Kay Klotzburger, Carole Krauthamer

House 6: Dick Chisholm, Judy Miller, Phyllis Reba, Jacque Rubel

In our ongoing work for the Task Force, we uncovered a document put together in October, 1999, by a group of CWW members who called themselves the Life Care at Home Project Joint Working Group. This document has not only provided us with excellent information from that time, but it has been particularly enlightening to us in several respects. The information contained in the report is still relevant. It paralleled many of the concerns that we have addressed, and it shows that these concerns have been on the minds of CWW members for many years. The document has given us a baseline by which to judge the progress that has, or has not, been made since then in key areas of interest. It has made us aware of the need for clear and ongoing communication of the work that CWW groups such as this one have done, so that valuable findings such as theirs may be fully utilized.

We want to acknowledge and thank the members of the 1999 CWW Joint Working Group and the offshoots of that group:

House 1: Harriet Bogdonoff, Helen Gorenstein, Jocelyn Helm, Diane Hempel, Pei Hsaing, Harold Lowe, Sybil Parnes

House 2: Pat Cherry, Sarah Hirschman, Edith Jeffrey, Regina Kenan, Marietta Taylor, Eunice Wilkinson

House 3: Lea Lerner, Doris Peskin, Gina Wilson

House 4: Barbara Brandt, Harriet Levine, Judy Weinberg

2. Task Force Findings: What We Have Learned and Accomplished

The VRC Task Force has gathered a great deal of information which we think will be very helpful to all members of CWW who are interested in aging in place. We have learned about the needs and wishes of CWW members, about health care management, about pre-need planning, about home maintenance services. We have learned about transportation and housing as reported by existing CWW committees. We have learned about the need for improved coordination and communication among the houses and members of CWW.

We have learned that CWW members are at many different stages in their lives, and that their needs vary widely. Some are primarily concerned about aging parents, others about adult children with disabilities. Some are dealing with their own health problems, others are caring for ill or disabled spouses. Some feel the weight of household chores, others worry about the availability of transportation. A one-size-fits-all solution to the problems of aging in place does not seem feasible to us, nor does it seem to reflect the wishes of CWW members. In our view, there is no package available at this time that would work for all of us.

However, we have also learned that there are many resources already available to help us age in place, including supplemental services that can be purchased at a reasonable cost.

We have learned that CWW members can arrange pre-need planning with competent care managers and home management agencies as a way of creating a personal safety net, and that members can utilize these services as they need them.

We have learned that there is a pressing need for improved communication. Much aging-in-place information is readily available, but accessing and evaluating it can be difficult and time-consuming, particularly at times of unexpected stress. The Task Force can collect and evaluate information about aging-in-place services, but ongoing coordination and updating are also needed. CWW might consider the services of a part-time paid coordinator to keep all aging-in-place information current and easily available to members.

We think that there are other steps that CWW can take to help members age in place. The CWW Interhouse Home Maintenance list, details of which will be discussed later in this report, could be consolidated in a comprehensive document that could be easily updated and accessed. CWW Interhouse support groups could be formed for caregivers, widows and widowers, cancer patients, those with chronic illness. CWW could continue to explore ways to coordinate information and services with the Princeton Senior Resource Center.

All of us have learned from our work and from the discussion that has taken place among Task Force members. Now we want to report on several areas in which we have gathered specific information.

A. Health Care Management Health care managers have been a resource available to CWW members for many years, although only a few members have utilized their services. In their 1999 report, the Life Care at Home Joint Working group outlined the services provided by local care managers, as well as the costs of these services. Our VRC Task Force has re-interviewed four care managers in the greater Princeton area, the same providers interviewed by the 1999 Joint Working group. All are members of the National Association of Geriatric Care Managers, and all have extensive experience in their fields. These health care managers provide overall coordination of health care services for their clients. They initially interview and assess the needs of clients and their adult children. They are knowledgeable about local resources. They can coordinate and monitor different levels of care which they arrange through home health agencies, homemaker agencies, assisted living facilities and so forth. They offer pre-planning services in which they review medical, insurance and contact information to help clients begin to fashion a safety net for the future. Fees for an initial assessment range from \$200 to \$450, and hourly case management rates range from \$90 to \$120.

B. Home Maintenance We have learned that many people move to retirement communities to escape the burden of home maintenance chores. In order to ease this burden, our Task Force has begun work on a coordinated Interhouse Home Maintenance list of area services. Most CWW Houses already have lists of people who provide home maintenance services, and many members have found those lists helpful. The Task Force has begun to put this information into a form which will both incorporate these existing lists and expand them. There are still some issues awaiting resolution, such as the level of privacy and anonymity we should require, and the possibility of using computer software to make the names of home service providers available to all. However, the Task Force sees a coordinated Interhouse list as having the potential to be very helpful to CWW members.

We have also learned that there are many agencies in Central New Jersey which specialize in non-medical care and provide a wealth of home and personal services for their clients. Such agencies are bonded and insured and offer a wide variety of services, such as grocery shopping, driving, meal preparation, mail organization, prescription pick-up, assistance with animal care, and supervision of home maintenance. They can be hired on a short or long-term basis. We interviewed the director of one such service at a meeting arranged by the Princeton Senior Resource Center, and learned that their hourly fee is \$20. The Task Force plans to conduct further interviews of a similar nature in the future.

C. Transportation The CWW Transportation Study Group has been a respected working group for some time, and the Task Force did not attempt to duplicate its efforts. The following is a report on Transportation by Kay Klotzburger of House 5 and Hilly Geertz of House 2, Co-Chairs of CWW's Interhouse Transportation Study Group.

Our Study Group has been working to find solutions to the senior transportation problems in Princeton. We developed our own Pilot Project for experimenting on providing senior transportation outside the presently successful Crosstown 62 Program. The Pilot Project was put together by House 5's Mike Tayyabkhan and others and we were nearly ready to seek funding when, in late spring, it was announced that greater Mercer County had been selected as one of the sites for the national rollout of the Independent Transportation Network (ITN) of Portland, Maine. During the early part of the summer, the Study Group carefully reviewed how the ITN program works. For the moment the Study Group has put our Pilot Project on hold.

ITN has been operating successfully for over 10 years in Portland, Maine. It's a nonprofit transportation program for seniors who need to limit or stop driving because of age-related changes that compromise their safety. ITN uses autos and tries to replicate the comfort and convenience of a private car. It operates without government assistance. It uses both paid and volunteer drivers and provides service 24/7. Seniors who use the service become dues-paying members. They open personal transportation accounts to pay for their rides. The ITN uses innovative payment programs such as gift certificates from adult children, CarTrade (a program where seniors trade in their old cars for ITN rides), Healthy Miles (where merchants and healthcare providers help to pay for senior rides), credit banks (where volunteer drivers save the miles they drive for future rides), and RoadScholars (in which local libraries provide rides for low-income seniors).

ITNAmerica has been formed to replicate the Portland program in six or seven towns across America, with a large Federal grant and a 5-year timeline. In January, ITNAmerica and the N.J. Foundation for Aging called for proposals from nonprofit organizations interested in setting up a similar transportation program in their own communities. The Greater Mercer County Transportation

Management Association (TMA), which has many Princeton ties, submitted such a proposal. It was selected as one of the 6 ITN rollout sites.

In June, Sandra Brillhart, the Director of TMA, spoke at one of our Study Group meetings about the process of developing a part-volunteer, part-paid program for county-wide senior transportation and asked for CWW support. She expects the planning process to take a year and hope rides will begin in the summer of 2006. Brillhart and her newly hired ITN Program Director will consult again with our Study Group at its meeting on Sept. 23.

D. Housing: We had hoped to come to the 2005 Annual Meeting with exciting news regarding plans for the future of senior housing. We saw great hope for 2 prospective sites. First, we anticipate the possibility for some senior housing when the Medical Center site becomes available - but that could take 8 or more years to become a reality. Second, the Hovnanian site on Bunn Drive, which has been our greatest hope for senior housing in the near future, was about to be voted on by the Planning Board.

Hovnanian, a very experienced builder of senior housing, has had plans for that site for over 2 years. Lawsuits and other obstacles have been successfully dealt with and the proposal went to the Planning Board meeting on September 22. We had high hopes for Board approval to move ahead, but due to the late hour it was decided that there would not be time for public comment, and another meeting was scheduled for September 29. At that meeting, representatives from Friends of Princeton Open Space and the Sierra Club, as well as other environmentalists and neighbors, spoke against the project. Then it was time for some positive comment, and 8 CWW members from Houses 1, 2 and 4 gave reasons why it should be approved. The result? The Hovnanian project passed, 7 to 3. Persistence and senior attendance paid off!

One other senior housing possibility has recently been announced. Morgan Estates, new to many of us, will be making a presentation at the Zoning Board of Adjustment for 98 senior housing units on the eastern side of Bunn Drive, just below Princeton Community Village. This parcel is not part of the Township's overlay zone for senior housing. (The Hovnanian project is on land so designated.)

We need to support this and other senior housing possibilities. One Planning Board member who voted against the Hovnanian project at the September 29 meeting invited seniors to attend the Princeton Master Plan meetings to speak in favor of senior housing at the Medical center site, at Merwick, and at Stanworth. We need to accept her invitation!

Remember, CWW's goal is to allow us to age in place. Let's work to give CWW members more choices of where that place will be. The idea of a Virtual Retirement Community will benefit when local senior housing becomes a reality.

3. Conclusion In conclusion, we would like to restate our findings and make recommendations for future consideration:

- In our view, there is no package available at this time that would work for all of us.
- However, there are many resources already available to help us age in place, including supplemental services that can be purchased at a reasonable cost.
- We suggest that CWW members consider pre-need planning with competent health care managers and home management agencies as a way of creating a personal safety net.
- We suggest that the CWW Interhouse Home Maintenance list be organized in a comprehensive document which could be easily updated and utilized.
- We suggest that CWW create and facilitate coordination of Interhouse support groups.
- We suggest that CWW explore ways of coordinating information and services with the Princeton Senior Resource Center.
- We suggest that CWW members support new transportation options beneficial to seniors, such as the ITN program described in this report.
- We suggest that CWW members speak up forcefully in support of local senior housing options, such as the Hovnanian project described in this report.
- We suggest that CWW, Inc. needs to focus on improved communication between Interhouse Task Forces such as ours and CWW members, and among CWW houses.
- We think that CWW, Inc. should consider retaining the services of a part-time paid coordinator to facilitate communication and to keep all aging-in-place information current and available to its members.

- The VRC Task Force is composed of members from all six CWW houses. We see a need for continued, in-depth research to provide up-to-date, timely information on a variety of aging-in-place options and resources. We are asking the Steering Committee of CWW Inc. to authorize an expanded Task Force as a standing committee to continue this important work.

This report was prepared for the Task Force by Fran Benson (House 4), Harriet Bogdonoff (House 1) , Roz Denard (House 1) and Ruth Randall (House 3).

APPENDIX to the VRC report of September 25, 2005

The following is a more detailed report by Henry Powsner of House 1 on Home Maintenance:

WHY SOME OF US JOINED THE HOME MAINTENANCE GROUP

At the CWW Visioning Meeting on Virtual Retirement Community on April 5, 2005, I gravitated towards the Focus Group on Home upkeep and Maintenance. It has been helpful to me to realize why I did this and probably why so many others did.

CWW is an organization that was formed with one of its goals "that its members be knowledgeable enough and be able to make choices that will permit them to "age in place". Its mission was "to enhance and support the ability of each member to age well." As I looked around at those attending the workshop, and as I think of most of the members of CWW, we are a group who have aged well so far, who have tended to do things for ourselves and to be independent. Our concerns over aging include the loss of our ability to do more and more things that we had always taken for granted.

I recognized that disease or disability might cause great disruption in my self-sufficiency and I imagined that at that point, if we were to stay in our home, we would need a care manager to do many things for us--coordinate health care, engage persons to help in daily chores, handle our house and its upkeep and even engage those who managed our finances. We will hear more of this in a different report today.

But for the greatest number of my remaining years, I imagined less disruptive changes that would still require help. Many of us manage or used to manage our own lawn care, gutter cleaning and snow removal. Some of us painted our own houses. Quite a few of us do or did or at least were capable of doing appliance repair, home electrical work and plumbing. Many of us engaged home cleaning help, but all of us were capable of managing our own homes.

As I get older, there are more and more of these things I cannot do or do as competently. (I admit to reasons of reduced strength, stamina and visual acuity.) I expect to have to hire plumbers, carpenters, and many other services.

LISTS OF HOME MAINTENANCE SERVICES

The visioning workshop enumerated many services we might want. At least two houses had lists of service companies or crafts people recommended by some of its members. The fact that many of us were or had been capable of doing so much for ourselves increases the likelihood that recommendations by CWW members are recommendations that have been made by knowledgeable consumers.

We spoke of expanding the scope of these lists. As one of our accomplishments, we have done this.

Lists of recommended tradespersons necessarily become out-of-date. We performed a new survey of all six houses by E-mail this spring. The data has been shared so far with House 1 and House 5, which had the two lists we knew of. Ned Neuburg of House 1 has combined the lists. We all agree that the lists should be available to all CWW members who need them.

There remain some issues in making this list more valuable.

One is question of anonymity of the member making the recommendation. All the services or crafts persons on the list are recommended only because some member has had a good experience with them. Some of us feel that the recommendations are most valuable if the member who made the recommendation is listed, so that one might call her and ask for further information. Yet some members have expressed concern that they would be legally and personally liable if their recommendations didn't work out. We have legal opinion that this is not so. Nevertheless, some of the contributors have explicitly requested anonymity. Since up to this time we don't know who requires that their names be withheld, none of the names of the contributors are being distributed.

The second issue is how to keep the list always current and made widely available. A Web-based database could achieve these ends. We are considering a way of posting the database on the internet in a secure, password-protected system, available only to CWW members.

OTHER SERVICES CWW MEMBERS MAY WANT OR NEED

The boundary between the home maintenance services in our lists and the services of a professional care manager are not sharp and distinct. If needed, the services can all be contracted and managed by a care manager along with much more. A CWW committee in 1999 reported on care managers and another committee has been working on this recently.

Less comprehensive than the services of a care manager, and accordingly far more affordable, we visited the concept of one-on-one assistance in daily living. For completeness, this report includes an agency which provides non-medical caregivers. The individual or her family would contract for some services from a very broad offering, and for as many hours each week as she chooses, up to 24 hours a day. The list is exhaustive and includes meal planning, preparation and clean-up; assisting with entertaining; companionship, answering the telephone and door; running errands, shopping and taking out garbage; light housekeeping, laundry and ironing; providing incidental transportation and escorting member to appointments, religious services or meetings; the list goes on and on, and on.

These caregivers are trained and insured. They are employees of the agency and hence do not create for the member any responsibility for employment, social security, withholding or liability.

Clearly this type of service may fill another area of our potential needs that may develop as we age in place.

Henry J. Powsner