




Montana Association of Planners Conference
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Susan Kohler, CEO

Mission

Missoula Aging Services promotes the independence, dignity and health of older adults and those that care for them through advocacy, education, services and volunteer opportunities.



Community Services

Information and Assistance:

- Resource specialist providing unbiased, person-centered consumer education on long term care services.
- Ombudsman Program: Ensuring resident rights and providing advocacy.
- Advocacy

Nutrition Services:

- Congregate Meal programs
- Senior Diner Club with participating restaurants
- Meals on Wheels –
- Nutrition Education

Case Management Services:

- Utilizing a social worker and nurse to help provide an individualized plan of care

Services Continued

In-Home Services

- Homemaker
- Personal Care (bathing, dressing, eating)
- Shopping assistance
- Companionship Services
- Respite Services

Transportation Options –

Most people will outlive their ability to drive by 10 years!

- Public Bus systems, ADA, volunteer driver programs
- Walking and biking

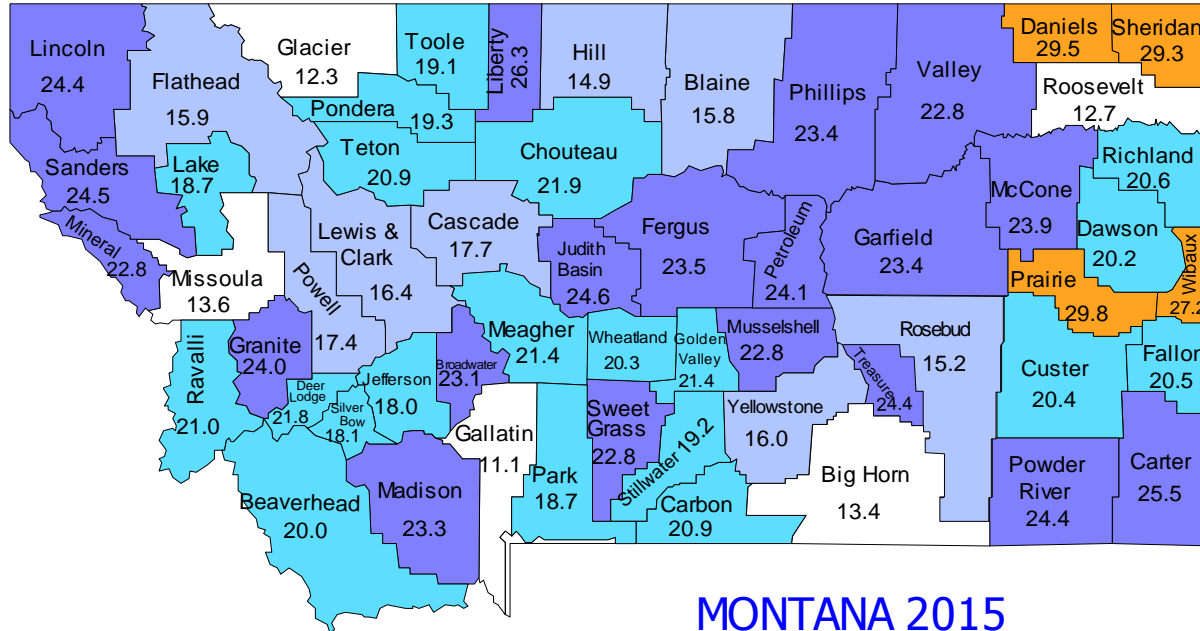
Housing Options:

- Owned versus renting
- Downsizing
- Shared living

Volunteer Services

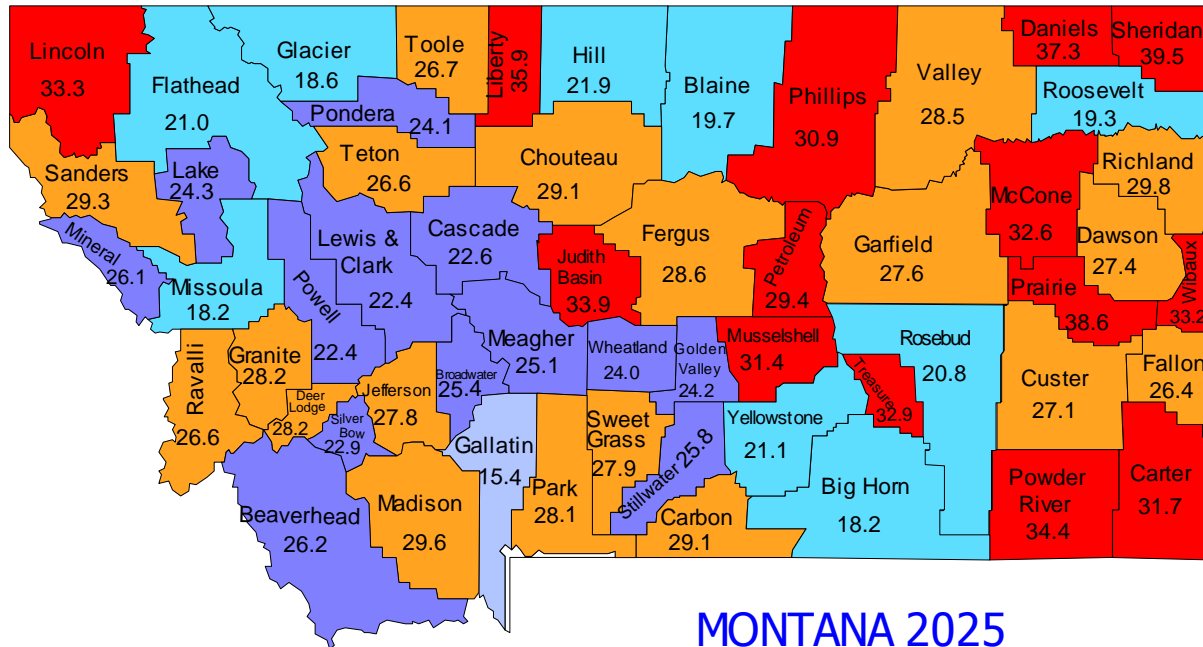
- Foster Grandparents
- Senior Companions
- RSVP

2015 Montana 65+ population



PERCENT OF COUNTY POPULATION 65+			
65+ population = 178,955	○ 9.1 to 13.7 (5)	● 18.0 to 22.1 (20)	● 26.4 to 30.5 (4)
Range = 11.1% to 29.8%	● 13.8 to 17.9 (8)	● 22.2 to 26.3 (19)	● 30.6 and over
St average = 16.8%			
Median = 21.4%			

2025 Montana 65+ population




PERCENT OF COUNTY POPULATION 65+

65+ population = 266,584
 Range = 15.4% to 39.5%
 St average = 22.1%
 Median = 27.6%

○ 9.1 to 13.7	● 1.80 to 22.1 (9)	● 26.4 to 30.5 (19)
● 13.8 to 17.9 (1)	● 22.2 to 26.3 (13)	● 30.6 and over (14)

Implications of an Aging Montana

Economics –


- Taxable income declines.
 - The Value of Retirement savings has gone down. Older Montanans will need to continue to work.
 - Long Term Care Expenses – who will pick up the bill?
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What is Long Term Care? (LTC)

“services and supports needed when ability to care for self has been reduced by a chronic illness, disability, or aging”

Kaiser Commission on Medicaid & the Uninsured




- Long Term Care is NOT health care
 - It's about assisting with activities of daily living (ADLS), such as eating, bathing, dressing, toileting, medication management and mobility and:
 - IADLS (Instrumental Activities of Daily Living) such as shopping, laundry, house cleaning, transportation, using the telephone.
 - It's ultimately about where and how an individual lives 24 / 7 / 365
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Long Term Care is a “ticking economic & budget time bomb”

The average Social Security benefit is \$13K per year.

A recent Harris survey found –

- 69% of all Americans have less than \$50K in retirement savings
 - 52% of Americans have less than \$10K in retirement savings
 - 36% of Americans have NOT yet begun to save for retirement
 - 16% of Americans have less than \$10K saved for retirement
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LTC is a “ticking economic & budget time bomb”

(continued)

More than 9-in-10 retirees now get Social Security benefit payments each month


- For two-thirds, Social Security is their major source of income
- For a third, Social Security is their only income
- In 2006, 43.4% of all elderly unmarried women receiving Social Security benefits relied on it for 90% or more of their income

If Americans are not saving for the predictable costs of their retirement years and their average Social Security benefit provides less than \$1,100 per month, how will they handle the almost inevitable need for LTC?


Source: Social Security Administration

Why is LTC Important?


Serious Lack of Public Education and Awareness

- Most Individuals do NOT plan for LTC.
 - Most Individuals do NOT understand that they have no Coverage for LTC – the Medicare Myth
 - Most employers do not engage their workforce in planning for LTC.
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Build Livable Communities

- Land use, housing and transportation;
 - Public safety;
 - Workforce and economic development;
 - Recreation and educational and
 - Volunteerism, lifelong learning and civic engagement.
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Ageism: Another Form of Bigotry

- It is identical to any other prejudice in its consequences.
 - The film and television industries help to perpetuate ageism. Less than 2 percent of prime-time TV characters are 65 or older, although this group is 12.7 percent of the population.
 - Baby Boomers created the field of Geriatrics but there are few medical schools providing training in Geriatrics.
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Ageism in Health Care Settings

- A UCLA study reported that, as people enter their forties, physicians spend less time with them per encounter..
 - 65 percent of adults over 65 do not receive recommended preventive services and 40 percent do not receive vaccines for flu and pneumonia. They receive even less preventive care for high blood pressure and cholesterol.
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Age-based health care rationing

- Only 10 percent of people 65 and over receive appropriate screening tests for bone density, colorectal and prostate cancer and glaucoma.
 - Chemotherapy is underused in the treatment of breast cancer patients over sixty-five, even though for many of these patients it may improve survival.
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Work Force Age Discrimination

- Laws to protect the older worker but there are ways to get around them.
 - Perception is that older workers are not as productive or do not know how to use the latest technology.
 - Perception that they are sick more often and are not as dependable.
 - Perception that they cannot relate to other generations.
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Fighting Ageism

- Prejudice against age is a prejudice against everyone! We all have a chance to become its victims as longevity increases.
- A key intervention against ageism comes from the recognition that older people themselves are an economic power. The health care industry, for example, is the largest producer of jobs.

Summary

- The Demographic Shift is an international challenge not just a U.S. Challenge.
- Livable Communities for all is a worthy goal for all ages
- Community Based Services are more cost effective and where most people want to live as they age.
- Lack of preparation for the realities of the cost to grow old will hurt everyone.
- Ageism hurts everyone.
- Planners play a significant role in making communities a great place to grow old. Partner with the Aging Services in developing plans.

Thank You

