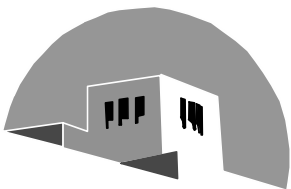

Bridging the Gap: the Role of Individuals, Community and Governments in New Mexico's Elder Economic Security

Results from Deliberative Forums among Elders
and their Service Providers

Report by the Institute of Public Law
University of New Mexico School

For the New Mexico Aging and Long Term Services Department
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The University of New Mexico

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Bridging the Gap: the Role of Individuals, Community and Governments in New Mexico's Elder Economic Security

Executive Summary

In 2009, the New Mexico Aging and Long-Term Services Department (ALTSD) undertook a partnership with the national non-profit advocacy group Wider Opportunities for Women (WOW), to assess the level of economic security experienced by New Mexico elders. Specifically, ALTSD and WOW sought to determine the income levels needed by elders to live as independently as possible in their own communities, to ascertain whether New Mexico elders were receiving sufficient income to attain those levels, and to determine what approaches would best fill any gaps. ALTSD contracted with the Institute of Public Law at the University of New Mexico School of Law to ascertain the attitudes of elders, their families and their caregivers toward various alternatives for filling those gaps.

ALTSD and IPL began with an instrument called the EESSI, a statewide assessment of the levels of need and income among elders, developed and applied here by the Gerontology Institute at the University of Massachusetts, Boston. IPL presented to groups of elders and their caregivers and service providers the findings of the EESSI along with three possible approaches that might be used, exclusively or in combination with one another, to fill the economic gaps for elders. IPL convened nine public forums throughout the state, with ALTSD staff selecting the sites, arranging the venues and recruiting participation for each forum. Applying a neutral approach adapted from the National Issues Forum model, IPL set out to ascertain the attitudes and values of the forum participants on how elders' needs could be met. Forums were ultimately conducted in Albuquerque, Santa Fe, Clovis, Carlsbad, Gallup, Farmington, Taos, Las Vegas, and Las Cruces, encompassing some 145 participants altogether.

The three approaches presented to the participants at each site asked whether primary responsibility for meeting economic needs of elders lies with the individual and his or her family, the community, or governmental agencies. Participants widely expressed as values:

- While ideally individuals and families *should* take charge of their economic security, circumstances beyond their control and the dynamics of modern families often preclude that;
- Education about financial literacy and information about resources are vital whenever possible;
- Community-based services are widespread and offer significant advantages such as local understanding of needs and customs, but they are in need of funding and expansion in most regions;
- Government must play a part in ensuring that elders' basic needs are met, but should be made more accessible and tailored to individual needs;
- Civic engagement is valued as a tool for advocacy with local, state and federal governments;
- Values based policy and program design can help New Mexico elders meet their basic needs for economic security.

Introduction

In 2009, the New Mexico Aging and Long-Term Services Department (NMALTS) undertook a partnership with the national non-profit advocacy group Wider Opportunities for Women (WOW), to assess the level of economic security experienced by New Mexico elders. Specifically, NMALTS and WOW sought to determine the income levels needed by elders to live as independently as possible in their own communities, to ascertain whether New Mexico elders were receiving sufficient income to attain those levels, and to determine what might be done to fill any gaps. Working with the Gerontology Institute at the University of Massachusetts, Boston, WOW developed an assessment of the levels of need and income among elders in each county of the state, as well as a statewide average figures. New Mexico became the ninth state to partner with WOW in this effort, and NMALTS the first state agency to do so.

In furtherance of this effort, NMALTS asked the Institute of Public Law at the University of New Mexico School of Law (IPL) to ascertain the attitudes of elders, and providers of services to elders, on how elders in our state can attain economic security. IPL consented to serve as a neutral convener for these purposes. IPL's staff and volunteers were led by research scientist Dr. Amelia Murphy. The planning team, which included lead staff from IPL, NMALTS, and WOW, developed the following plan.

- ◆ IPL would conduct ten forums (one of which was later cancelled), distributed across the state;
- ◆ NMALTS would select the forum locations to gather perspectives from people representing diverse geographic, cultural and ethnic backgrounds;
- ◆ Participation would be encouraged from diverse income and age levels, including younger family members and service providers to the elderly, to help elicit opinions from a variety of perspectives;
- ◆ Participants at each forum would be presented with an identical set of approaches, as well as relevant background information; and
- ◆ IPL would employ a process that would elicit underlying values from the participants, minimize assertion of inflexible positions, and encourage constructive and creative dialogue while maintaining the focus on the desirability or undesirability of each approach proposed to improve the economic situation of elders
- ◆ Provide a summary report of the findings for use in the Policy Brief, to be written by NMALTS and WOW.

Methodology

Process. At IPL's suggestion, the team decided to use a modified National Issues Forum Institute model (NIFI) to meet these goals (see *Appendix 1* for a description of its purpose). This is a moderated process designed to promote focused stakeholder deliberations, through the following steps:

- ◆ Provide background information defining a problem;
- ◆ Succinctly and neutrally describe several suggested approaches to the problem, including arguments both favoring and opposing each approach;
- ◆ Present the suggested approaches one at a time to the participants, encouraging dialogue among them;
- ◆ Attempt to identify tensions among competing interests as well as tradeoffs that might allow choices between them;
- ◆ Record the observations and comments of participants on the suggested approaches and confirm the accuracy of the record;
- ◆ Record other comments to identify underlying values of importance to the participants.

The purpose of NIFI forums, as we adapted them, was not to attempt to achieve consensus behind any approach, but rather to understand the range of opinions about the question presented and to glean the core tensions and values behind the issue through participant dialogue to inform interested decision makers. In this case, the decision maker was NMALTSO, which will both consider adjusting its existing programs to better respond to needs asserted and approaches favored by the forum participants; and convey its findings to legislative and executive policymakers in state government for potential policy changes.

Site Selection. In consultation with the NMALTSO Advisory Council and IPL, NMALTSO staff chose ten regions of the state in which to convene ten Elder Economic Security forums between May 10 and June 9, 2010. Forums were conducted in Senior Centers in Albuquerque, Clovis and Gallup; at college campuses in Taos and Las Vegas; at community centers in Carlsbad and Las Cruces; at the Civic Center in Farmington; and at a Santa Fe hospital. (The forum in Lordsburg was cancelled.) Site selection can influence recruitment efforts and participation rates.

Recruitment. NMALTSO staff recruited participants through its extensive network of contacts at senior centers and various support organizations around the state. Flyers were posted at events attracting elders; some NMALTSO program staff brought in elders by bus; and in one case the NMALTSO secretary personally recruited participation at a public meeting conducted the night before a forum. We noted that some pre-registered participants did not attend, while unregistered participants often showed up. Attendance at the nine sites ranged from as few as five in Carlsbad and seven in Santa Fe to as many as 39 in Clovis and 21 in Gallup, for a total of 145 participants at the nine events. At all the forums there was a mixture of elders, volunteers who worked with seniors and service providers (although many of them were care-givers to their own aging parents as well); this led to a collective voice that potentially spoke more to the concerns of service-eligible seniors than we might have expected from audiences composed solely of seniors and their care-givers.

Issues Booklet. Central to the success of a NIFI forum is the issues booklet, used to provide detailed background information to the participants and neutrally describe the alternatives to be deliberated. The issues booklet is distributed to the participants at each forum to guide their discussion without influencing their opinions. The background information and Approaches are very briefly described in this report; see *Appendix 2* for their full elucidation.

The framing of the issue for this project is based on data gleaned from the preliminary findings of WOW's Elder Economic Security Standard Index for New Mexico¹. The issue was introduced as follows:

In today's economic environment many New Mexicans, especially elder New Mexicans, are feeling hard pressed to pay for basic needs such as housing, food, transportation, health care, and other necessities. This forum is part of a state-wide discussion about building economic security for elder New Mexicans. How do we make sure New Mexican elders can meet their basic needs? What can we do, or ask others to do, to strengthen the economic security of all aging New Mexicans?

A table illustrated the average monthly and annual costs for each category of basic needs for New Mexico Elders (age 65+)². Following the figures in the issues book, the verbal presentation walked through the data for a single renter from the data table, then covered the information from the second figure showing the gaps between the \$17,700 EESSI amount and various annual income estimates for men and women in New Mexico. The issues booklet and verbal presentation then transitioned to the approaches:

¹ The EESSI is measure of well-being that determines the income and support needed for older adults to live modestly, but as independently as they can, depending on their health and life circumstances. The Elder Index measures the actual costs of basic expenses for older adults on a county-by-county basis in New Mexico. The official release date for the full WOW report is August 24, 2010.

² A very brief project overview and discussion of these data were also provided orally at each forum by Dr. Murphy.

Sometimes it is hard to know where to begin to address an issue like economic security. Global, national, and local economies and politics influence our financial situations, as do our individual choices about spending, budgeting and saving. Federal, state and local governments can create policies and programs that improve or interfere with our ability to be financially secure. The communities where we live might be a resource, but how can they help build economic security for me, my family or my neighbors? Let's look at three approaches to the issue...

The three alternative Approaches in the booklet were adapted by the project team from materials which were then in development by the Kettering Foundation, which is also exploring economic security issues nationally. Since Kettering's inquiry does not focus specifically on the needs of the elderly, the approaches were modified by the New Mexico team to reflect issues specific to elders.

Implementation. In line with the NIFI process, the forums were moderated and the results recorded. In addition, a team observer took detailed notes on the comments and conversations that ensued. In an effort to broaden opportunities for area NIF-trained individuals and to reduce contract personnel costs, six different moderators, five recorders and five observers lent their skills and understanding of the process to the project for a total of about 60 volunteer hours. A moderators' guide was provided to all project team members; variations in prompts, moderator skill and adherence to the guide, along with the variety of recording/observing styles, are reflected in the data. IPL staff moderated for five of the nine forums and recorded for six of the nine events. All forums were conducted on weekdays, usually in the morning. The average forum ran about 2-1/2 to 3-1/2 hours; refreshments were provided. The master forum schedule and a sample agenda can be found in *Appendix 3*.

Assessing the Approaches

Traditionally, NIF-style forums are structured so that participants assess the appeals and concerns of somewhat mutually exclusive approaches with the knowledge that there is no requirement to choose one approach over another. In fact, participants are often told that a combination approach might be the most appealing and that they would be free to articulate an alternative after their assessment of the original approaches. For this project, the issue of elder economic security was framed and presented in terms of the agency of individuals, communities and governments in ensuring economic security for New Mexico Elders. Inherent to this framing is the notion that elders are at the center of concentric circles of entities that influence their economic realities and futures, starting with themselves and followed by families, communities, and local, tribal, state, and federal governments.

Responding to the interdependent nature of the issue, participants tended to be less interested in the approaches themselves and moved quickly to assess the appeals and concerns of certain elements within each approach. It was widely accepted that "it takes all three" approaches and when we pressed the issue as to who should be *most* responsible, we heard the sentiment echoed across the state: responsibility **starts** with the individual, and then family, community, and government have roles depending on the problem to be addressed. To be true to group restructuring of this complex and interdependent topic, this report presents nuanced discussions of various elements *within* each approach. Values heard during the discussion, whether articulated or inferred, appear at the beginning of each section.

The report extracts and compiles salient points from the nine forums. Since this project involved nearly 30 hours of lively discussion, it is impossible to report every point that was expressed. We have therefore identified points that were brought up repeatedly, either within or across forums, and statements that seemed to most cogently convey critical positions on issues. Our summaries are extracted directly from the flip chart record, and our supplemental detailed notes. The complete record of each forum is being separately compiled and will be and posted online for anyone wishing to see them.

Approach 1: It's Up to Me and My Family

Basic Description: This Approach suggests that individuals and families are the only ones in a position to make changes to increase their economic security later in life: we make choices about where and how we go to school, live, work, and retire. We can change how we handle our money and financial responsibilities, especially within our families. If we are responsible, we can maximize our independence and choice in the things that matter to us. The majority of the responsibility for elder economic security **lies with us**.

General Assessment: Across the state, the proposition that individuals and family are the key to **improving** elder economic security elicited the fewest supportive comments of the three Approaches. Many elders and providers felt that people **had** planned for retirement but that “the rules changed,” leaving them less well-off than they should have been. Increased costs of living -- especially for health care - - and the unexpected household additions of adult children and/or grandchildren meant that previous plans, made with the intention of being self-reliant, were no longer sufficient. Seen as propagating some important values, this approach was nonetheless assessed as somewhat unrealistic given the nature of modern families and the changing economic times.

Positive assessments focused on the opportunities for financial literacy education and training that would maximize certain values, like independence, choice, and personal control, and that basic financial education was desirable and attainable. When expressing concerns about relying on individuals and their families, the majority of comments were based on the perceived realities of family relationships, systemic barriers to self-determination in service eligibility requirements, and the fact that even the best laid plans are subject to the uncertainty of changing economic and social environments.

Financial Literacy In Theory and Practice. Participants suggested that everyone *should* take responsibility for their own economic well-being but realized there were gaps in knowledge among youth and elders alike. Education, workshops and mentoring opportunities were suggested as ways to give people the opportunity to learn financial literacy basics. Additionally, increasing understanding about how basic programs for seniors work (Social Security, Medicare, etc.) and providing information about services available to elders would allow people to be more self-sufficient.

Elders and providers agreed that better planning, budgeting, saving, fiscal discipline and responsibility were desirable skills but differed somewhat in their assessment of whether those were attainable. Participants expressed optimism in the power of education and outreach to help elders move toward the goal of financial security through financial literacy and increased awareness of the services offered to elders.

The point made often was that this Approach assumed there was money for which to make plans and for many elders that was just not the case. Even some of those who had planned carefully for their retirement wound up dealing with a health or financial crisis that reduced their resources to the point they could no longer make ends meet. Participants

Key Values Articulated

Self-reliance❖Self-sufficiency❖Self-respect
Personal Responsibility
Financial Responsibility, Individual & Family
Independence from Government/System
Reciprocity, from Children to Parents
Family❖Community
Choice❖Freedom❖Dignity
Duty❖Honor
Communication❖Privacy
Education/Willingness to Self-Educate
Information
Safety

It can be hard to teach financial literacy to seniors – they have shorter memories and shorter life-spans left to implement planning and saving. – Albuquerque

Teaching oneself budgeting and planning is not realistic if you are living hand-to-mouth. – Santa Fe

noted that issues of timing were important as well: it may be too late for elders to learn to plan and budget – or implement those plans – but that it was critically important for youngsters to start developing these skills now.

In addition to potential crises, **other external factors** were thought to overwhelm the best laid retirement plans: the rising costs of living expenses in all basic needs categories (which may be disproportionately felt in rural and Native American communities); changing retirement ages; access to pension funds; the economy; and age, income and other eligibility requirements for services.

Family, for Better or Worse. A key component to this approach is the role of family. Participants agreed about the potential benefits of having family involved: advocacy, help with daily and seasonal chores, social engagement, etc. They also pointed out that reliance on family sometimes was not an option because there is **no family** (no living family; no interested family members; family geographically dispersed) or the families themselves were incapable of helping (no resources to share; or they couldn't handle the mental or physical state of the elder).

Families have different capacities: it can be overwhelming especially if there are health, language, or disability issues. – Las Cruces

The **changing roles of elders in families** also present challenges to the notion of relying on family to help elders make ends meet. Elders are taking on the added responsibilities of grandchildren and adult children living with them; they are taking jobs in retirement or providing full time babysitting services in order to provide support for their adult children and *their* families. Sometimes the generosity of elders is stretched to the point where families are taking advantage of, or outright abusing, their elders. From the expectation of 'free' babysitting to elders' Social Security checks stolen and family members renegeing on financial agreements regarding access to bank accounts or property, elders are at risk from predation even within their families.

Families of older and younger elders are different: those of the younger elders don't respond (when elders need help); families of those in their 80's are right there. -- Albuquerque

Even when families are willing and able to be involved in the economic security of elders, there are lined issues that can pose problems: **attitudes toward help** and family communication. Elders often spoke of having "too much pride,"

Some don't want to be a burden and some don't want to count on their families. – Las Vegas

to ask for help (or it was stated as not wanting to be a burden.) They also mentioned how difficult it was to talk about health and financial issues with family members. Underlying much of the discussion about family involvement was the fear of loss of control and independence that might occur as a result. The biggest fear was that by admitting they needed a little help in some area, or temporarily, their families would see it as an opportunity to take over all aspects of their lives or, worse yet, put them in a nursing home. The need to be as independent as possible for as long as possible was asserted most strongly during discussions of this Approach.

On **family communication**, elders and providers emphasized the necessity of setting boundaries for the benefit of elders and their children and of the need for patience with the time it takes for elders to make decisions. Additionally, the difficulty of role reversals was noted (children taking care of parents) as was the inability of escaping set family patterns among siblings or between parents and children.

"We'll take care of you." What does that mean? Make sure elders and adult children are on the same page. – Las Vegas

Approach 2: It's Up to the Community

Basic Description: This Approach suggests that local communities, our friends and neighbors, faith communities, businesses, and other volunteer groups ought to increase the economic security of elders through the services they provide. Sometimes community services can supplement existing resources, thereby allowing elders to meet their basic needs for food, transportation and other necessities without government programs. This also recognizes that we are part of the community and might be in the position to volunteer or trade our time and expertise to enhance economic security for everyone, especially our elders.

General Assessment: Elders and participants focused their discussions of this Approach on the challenges to community groups of providing services (predominantly funding and volunteers) and getting elder New Mexicans to accept services from the community. Every region had its success stories of businesses, local groups, faith communities, and individuals stepping up to help elders on a daily basis, or when crisis occurred. The lack of information about the availability of these services was a constant theme and in several locations Senior Centers were suggested as a potential nexus for the aggregation and distribution of community information.

Positive assessments focused on the ability of community to mobilize resources when needed and its resonance with the practices of traditional cultural and faith communities. Concerns about reliance on community for helping elders meet their basic economic needs included the reliance of community groups on federal or other potentially inconsistent funding streams; the recruitment of volunteers; and the changing definition of "community."

Community Programs: Capabilities and Challenges. When discussing the role of community in helping elder New Mexicans address their basic needs, participants tended to think more in terms of senior centers and other programs that are physically within the community but receive some portion of their funding from state or federal sources, and less on local businesses, faith communities, and other organizations. However, the challenges faced by these different entities are essentially the same: inconsistent funding, regulations that impede service delivery; geographically limited service areas; the insularity of some service providers and recipients; informing potential clients of their services; and the state of volunteerism today.

The interdependent nature of state and federal resource allocation with local programs was clear to many participants; they recognized the tension between government funding and the effect of related regulations on local control and service delivery. There was some discussion about the funding for these trickle-down programs being subject to partisan politics and political interest while more localized community organizations are subject to the intermittent interest of their volunteers and donors. Providers especially noted the time frames and complexity of trying to change or modify government programs to local needs.

Key Values Articulated

Certainty❖Consistency❖Reliability
Sustainability
Education❖Information❖Knowledge
Civic Engagement❖Voting
Aging-in-Place
Service❖Volunteerism❖Connection
Generosity❖Sharing❖Trading
Interdependence❖Freedom
Dignity❖Privacy
Intergenerational Contact
Safety❖Empowerment
Faith❖Cultural Ties

Community resources are tied to government resources; if you're only looking at communities, their resources are scarce. – Las Cruces

Federal has to change so that State can change, so that County can change, so that Local Community can change. – Las Cruces

A constant theme across all approaches and all forums is the lack of available information about services provided to the elderly. Some participants made it clear that rather than waiting for a directory or someone to tell them about what's available, elders should ask businesses and other groups what they would be willing to do for them. Elders and providers shared stories about businesses supplying everything from chores to remodeling materials and labor, to reductions in telephone bills. There was also some discussion about how closed some community organizations are, providing help only to those within their group (some faith communities) or to the same people who always seem to be recipients of community attention.

People and materials might be available, but people don't know –like help with pet food and telephone bills – you have to ask if they do anything for seniors. -- Farmington

In the case of community, the complaint was not just about service provision but how *to be of service*. Participants remarked that the general public was unaware of volunteer opportunities and offered suggestions for outreach and recruitment. Elders and providers perceived there was a decline in volunteers and attributed it to the fact that more elders were working through their retirements or taking care of grandchildren instead of volunteering, and to a low level of volunteerism among youth (expressly for local organizations and events dealing with elders). Marketing volunteerism to youngsters as a college or job application booster was one suggestion for getting youth involved.

People don't have the time or skills to help sometimes; it's especially hard if they are working fulltime. – Las Cruces

The value of volunteers was never questioned in the forums; many of the participants were both elders and volunteers who said they did it because it made *them* feel better. Participants also noted that regulations have made volunteering less rewarding in some respects. For example, Senior Companions and other volunteers are frustrated at not being allowed to transport elders, although much of their need is getting to and from doctor's appointments, grocery stores, etc. However, the quality of the volunteers and assurance of safe and dignified experiences for elder care recipients was recognized as a positive result of the regulations associated with community and volunteer organizations.

Volunteers reduce the costs of and to the government. – Santa Fe

Available Services and a Reluctant Clientele. Getting elders to ask for or accept community services was a major concern with this Approach. Exploring beyond the "too proud to ask for help" explanations, elders and providers talked about: the fear of having strangers in your home (solution: use volunteers that have been vouched for by someone familiar to the elder); the embarrassment caused by the lack of recognition of, and sensitivity to, age-related issues (poor eyesight, uncorrected hearing impairments, physical abilities, etc.); being at the mercy of someone else's schedule (getting a bath on the aide's schedule); and the perceptions of loss of independence and privacy. The variations in skill levels and work-ethics of volunteers and paid service providers can also cause friction and dissatisfaction when perceived needs go unmet.

It's hard to ask for help, people are reluctant. – Gallup

It's hard to rely on others, it's not a good feeling and my parent hated it. – Las Cruces

They don't like being told what to do by the people who come to help them, it lowers their dignity. – Las Cruces

Whether goods and services are provided through government-funded organizations or by a caring neighbor, a ride to the doctor, a free meal delivered, or a mowed lawn saves elders resources that can then be put to use for other basic living expenses where aid might be more difficult to attain. Providers and elders remind us the power of the emotional and social contact associated with community involvement with elders should not be underestimated.

Approach 3: It's Up to the Government and its Agencies.

Basic Description. Approach Three argues that only federal and state or local or Tribal government programs can help bridge the resource gaps indicated by the New Mexico Elder Economic Security Standard Index and the average retirement incomes of New Mexicans. This Approach reminds us that we are the government, too: we pay for services through taxes; we vote for federal, state, local and tribal legislators who, in turn, support public policies and have them implemented through their agencies; we contribute to campaigns and interest groups; and we contact public officials to air our concerns, get our questions answered, and make suggestions.

General Assessment: It was generally agreed, though often not explicitly stated, that governments provide a vast array of critical programs for elders. Without SSI, Medicare and the panoply of local, tribal, state, and federal programs addressing transportation, nutrition, housing, and other basic needs, the safety net for elders would be thin.

Elders and providers had myriad suggestions for how governments can increase the economic security for elders; they all underscore the implicit value of governments' roles in this area. The vast majority of comments about this Approach did not address whether there *should* be a role for government but how the governments are performing in their roles. Participants in several forums stated their views on the role of governments, representing a range of views reflected in the forums.

Key Values Articulated

Government Responsibility
Independence within Dependence
Local Control
Accountability
Transparency
Innovation

Government...

... can be an extension of the community. – Taos

... has a role and a responsibility, but it is not the answer. – Albuquerque

... should only do those things that people cannot do for themselves. – Santa Fe

It's the government's role to teach them to be individuals. -- Farmington

In addition to the values listed above, elders and providers articulated several expectations they had about government programs and policies that did not rise to the level of 'value' but are important nonetheless: continued safety nets governments provide and the acknowledgement of the lifetime contributions of elders reflected by continuing support. Key issues in the critical assessment of government involvement included: the availability of programs based on funding limitations and by eligibility requirements; the adaptability of programs to local needs; and the responsiveness of programs and governments to elder civic engagement.

Availability of Programs to Ensure Elder Economic Security. The majority of criticisms about governments came in the form of program assessments that began with, "There isn't enough..." There isn't enough money to fully fund important programs (transportation, housing, health care, respite care); there aren't enough people served (people who barely miss meeting the eligibility requirements, people with certain illnesses or disabilities, rural communities); and services aren't comprehensive enough (not all health services are available here; they don't take into account local transportation costs, no allowances for people taking care of elders or grandchildren). Elders and providers wanted better coordination among government services and wanted better information more easily accessed about those services available, suggesting one-stop shop to serve that need.

Benefits are not [high] enough and criteria should change for older people so they don't have to be eligible; they need to change the federal law. -- Farmington

One method for increasing access to programs was to change eligibility requirements, either by simplifying them to consider only one criterion (age) or through changing the

Federal Poverty Level to a more comprehensive measure like the Elder Economic Security Standard Index introduced in the issues booklet. Even though participants found the NM Elder Index estimates to be far lower than they thought appropriate, the idea of eligibility requirements that reflect the true costs of living, including transportation, healthcare, housing, food, and miscellaneous basic expenses seemed be acceptable.

Local Needs. Government programs were seen as critical but not well attuned to local needs. Whether it was decision-makers unaware of handicapped access requirements in subsidized housing; inappropriate national evaluation criteria of elder eligibility for aide or home care; the idea that governments thought in a 'one-size fits all' model frustrated elders and providers alike.

Government doesn't understand local needs, programs, and support; it's based on national needs. – Clovis

Chief among the complaints about governments was the proliferation of regulations. Providers and elders noted that government regulations were getting in the way of service delivery. Discussing the recent change in protocol disallowing Senior Companions to transport elders, a participant asked, "If we can't help them run errands, what are we supposed to do? Sit around and hold their hands? That's not what they want!"

Service provider rules need some flexibility, even though regulations are in place for a reason. -- Farmington

Civic Engagement. Throughout the forums there was a strong sense of awareness about the politics involved in resource allocation for programs securing elder economic security. From the feeling that elders were being pitted against children in a battle for scarce resources (and losing) to the idea that elders were losing out 'to the economy' as few stimulus packages addressed their needs, participants did not think elder issues were at the top of government priorities.

Since participants saw politics as part of the problem in addressing elder economic security issues, it only follows that advocacy and voting would be part of the solution. At each forum someone reiterated the line from the issues booklet, "We are government." Providers and elders mentioned that the national health care debate had energized and increased civic engagement among seniors and that individuals had the power to advocate for themselves and on behalf of others.

It all starts with laws written in plain language. – Las Cruces

We can't rely on top-down; we have to rely on grass roots. – Taos

Our leadership CAN be replaced; this is part of our accountability. – Albuquerque

Conclusions

Through the focus of deliberating Approaches as to who has agency in helping meet New Mexico elders' basic needs, we find there are several leverage points at the individual, community and governmental levels. Policies and programs designed with the values articulated by elders and providers across the state will help ensure current and future generations of New Mexican can age in place, with as much dignity as possible.

Values Revisited

Through their deliberation, Forum participants articulated core values and principles underlying their responses to Approaches to water rights adjudication processes, whether responding as individual users, delegated representatives of groups, or citizens.

On Values: In the previous sections, each Approach began with a table listing the values articulated in the course of deliberating that Approach. They are presented here as a reminder for policy makers, service providers, elders, and those who care for them, that well-designed policies and programs, even individual interactions, should be informed by the values shared in the course of these forums.

Key Values Articulated

About self and family...

Self-reliance ❖ Self-sufficiency ❖ Self-respect
Personal Responsibility
Financial Responsibility, Individual & Family
Independence from Government/System
Reciprocity, from Children to Parents
Family ❖ Community
Choice ❖ Freedom ❖ Dignity
Duty ❖ Honor
Communication ❖ Privacy
Education/Willingness to Self-Educate
Information
Safety

About community...

Certainty ❖ Consistency ❖ Reliability
Sustainability
Education ❖ Information ❖ Knowledge
Civic Engagement ❖ Voting
Aging-in-Place
Service ❖ Volunteerism ❖ Connection
Generosity ❖ Sharing ❖ Trading
Interdependence ❖ Freedom
Dignity ❖ Privacy
Intergenerational Contact
Safety ❖ Empowerment
Faith ❖ Cultural Ties

About government and its agencies...

Government Responsibility
Independence within Dependence
Local Control
Accountability
Transparency
Innovation

National Issues Forum Description and Purpose

from <http://www.nifi.org/forums/about.aspx>; emphasis added.

About NIFI: National Issues Forums (NIF) is a nonpartisan, nationwide network of locally sponsored public forums for the consideration of public policy issues. It is rooted in the simple notion that people need to come together to reason and talk — to deliberate about common problems. Indeed, democracy requires an ongoing deliberative public dialogue.

These forums, organized by a variety of organizations, groups, and individuals, offer citizens the opportunity to join together to deliberate, to make choices with others about ways to approach difficult issues and to work toward creating reasoned public judgment. Forums range from small or large group gatherings similar to town hall meetings, to study circles held in public places or in people's homes on an ongoing basis.

Forums focus on an issue such as health care, immigration, Social Security, or ethnic and racial tensions. The forums **provide a way for people of diverse views and experiences to seek a shared understanding of the problem and to search for common ground for action.** Forums are led by trained, neutral moderators, and use an issue discussion guide that frames the issue by presenting the overall problem and then three or four broad approaches to the problem. Forum participants work through the issue by considering each approach; examining what appeals to them or concerns them, and also what the costs, consequences, and trade offs may be that would be incurred in following that approach.

A Public Deliberation on...

Building Economic Security for New Mexico's Elders

In today's economic environment many New Mexicans, especially elder New Mexicans, are feeling hard pressed to pay for basic needs such as housing, food, transportation, health care, and other necessities. This forum is part of a state-wide discussion about building economic security for elder New Mexicans. How do we make sure New Mexican elders can meet their basic needs? What can we do, or ask others to do, to strengthen the economic security of all aging New Mexicans? Careful thought and deliberation are needed to understand these issues and consider possible courses of action.

Background

Have you ever wondered what it costs to be an elder living in NM? NM Aging and Long Term Services is looking at an alternative estimate¹ to the current Federal Poverty Level (FPL). Figure 1 is the Elder Index estimate for how much it costs elders to live in New Mexico.

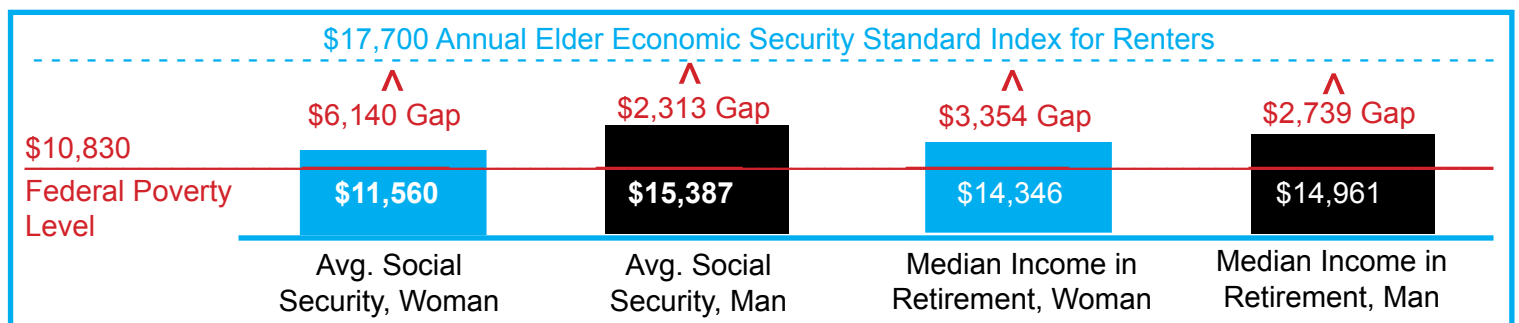
Figure 1: The Elder Economic Security Standard Index 2009 Statewide*Monthly Expenses for Selected Household Types

Monthly Expenses	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, one Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, one Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes, etc.)	\$ 292	\$ 544	\$ 946	\$ 292	\$ 544	\$ 946
Food	\$ 232	\$ 232	\$ 232	\$ 428	\$ 428	\$ 428
Transportation	\$ 214	\$ 214	\$ 214	\$ 378	\$ 378	\$ 378
Health Care (Good Health)	\$ 281	\$ 281	\$ 281	\$ 562	\$ 562	\$ 562
Miscellaneous	\$ 204	\$ 204	\$ 204	\$ 332	\$ 332	\$ 332
Index Per Month	\$ 1,223	\$ 1,475	\$ 1,877	\$ 1,992	\$ 2,244	\$ 2,646
Index Per Year	\$ 14,676	\$ 17,700	\$ 22,524	\$ 23,904	\$ 26,928	\$ 31,752

*Note: these are state-wide estimates; your experiences might be different. These estimates are not meant to capture all possible living situations but provide a basic description of common types of households.

These are the costs for elders in different living situations to live **independently** – that is to cover their basic needs without income-eligible public programs such as food stamps, Medicaid, subsidized housing, or property tax relief. For many of New Mexico's seniors, it's a challenge to pay for basic living expenses, not to mention having additional money for entertainment, or savings, or to help family members. Figure 2 illustrates the gap between likely income scenarios and two different cost of living estimates, the NM Elder Index and the Federal Poverty Level.

Figure 2: The Elder Economic Security Standard Index vs. Benchmark Annual Incomes for Single Elders in New Mexico, 2009



Sources: US Census Bureau, 2008 American Community Survey PUMS data. Median incomes are inflated using a CPI inflator. Social Security Administration, OASDI Beneficiaries by State and County, 2008. Average Social Security values are inflated using SSA COLAS.

A Public Deliberation on...

Building Economic Security for New Mexico's Elders

The Approaches to Building Elder Economic Security

Sometimes it is hard to know where to begin to address an issue like economic security. Global, national, and local economies and politics influence our financial situations, as do our individual choices about spending, budgeting and saving. Federal, state and local governments can create policies and programs that improve or interfere with our ability to be financially secure. The communities where we live might be a resource, but how can they help build economic security for me, my family or my neighbors? Let's look at three approaches to the issue...

Approach One: It's Up to Me and My Family

This Approach suggests that individuals and families are the only ones in a position to make changes to increase their economic security later in life: we make choices about where and how we go to school, live, work, and retire. We can change how we handle our money and financial responsibilities, especially within our families. If we are responsible, we can maximize our independence and choice in the things that matter to us. The majority of the responsibility for elder economic security lies with us.

The following table outlines some ways in which individuals can be the key to insuring their secure economic futures.

Arguments in Favor	Examples of What Might Be Done	Consequences or Trade-offs to Consider
<p>We need to be more responsible in handling our money to insure our own secure economic futures.</p> <p>Individuals and their families know their needs and limitations best.</p> <p>It is within our influence to make changes in how and where we go to school, work, live, and retire.</p> <p>We are not as aware as we could be of the details of the financial agreements we enter into, from understanding mortgage rates to how our savings and retirement funds are managed.</p> <p>We buy things without planning and budgeting for them and don't know the terms of our debt.</p>	<p>We can draw up a household budget to keep track of our income and spending.</p> <p>We can have those difficult conversations about money, health and long term planning with our families, especially our parents.</p> <p>We can change our living arrangements to reduce expenses, share caretaking responsibilities and reduce travel.</p> <p>We can educate ourselves about our financial commitments and the documents we sign.</p> <p>We can put off making major purchases until we can afford to pay for them without going into debt.</p>	<p>If people spend less the economy might slow down.</p> <p>It takes time to learn about savings and retirement funds, or to read through mortgage and credit card details.</p> <p>There are costs to change living arrangements; not everyone can afford to take this step no matter what benefits might come later.</p> <p>We might not want to save or invest money if it means there is less to help our families now.</p> <p>We worry that we might become burdens for our families, whether it's living with them or asking them to make decisions about our finances.</p>

A Public Deliberation on...

Building Economic Security for New Mexico's Elders

Approach Two: It's Up to My Local Community

This Approach suggests that local communities, our friends and neighbors, faith communities, businesses, and other volunteer groups ought to increase the economic security of elders through the services they provide. Sometimes community services can supplement existing resources, thereby allowing elders to meet their basic needs for food, transportation and other necessities without government programs. This also recognizes that we are part of the community and might be in the position to volunteer or trade our time and expertise to enhance economic security for everyone, especially our elders.

The following table outlines some ways in which communities can be the key to insuring secure economic futures for its residents.

Arguments in Favor	Examples of What Might Be Done	Consequences or Trade-offs to Consider
<p>Local communities are made stronger when individuals and their families are more economically secure.</p> <p>Local communities understand local needs, values, and customs.</p> <p>Decisions about supporting jobs, housing and transportation in communities can be influenced by residents.</p> <p>Volunteers make the community stronger by teaching people valuable skills and helping them connect to others.</p> <p>Buying locally supports local businesses that, in turn, support the community.</p>	<p>Local communities can set up or encourage ride sharing services, especially to bigger towns or cities for shopping and medical appointments.</p> <p>We can ask for cooperative housing arrangements where people can live independently but share some basic chores like residential up-keep and food preparation.</p> <p>Local communities can encourage cooperative food buying programs to reduce food costs.</p> <p>We can chop wood for a neighbor, help plant a garden, make a meal, or weatherize a house.</p> <p>Local faith communities that support the needs of elders can coordinate their efforts to make them stronger and more efficient.</p>	<p>If we help people to meet their basic needs, they might stop doing for themselves the things they can do.</p> <p>Asking for and accepting help is difficult for some people. It's hard for people to share their health and economic conditions with people outside their immediate families.</p> <p>Buying locally might mean paying more for goods and services than you would at national chain stores; that might be more stressful for people on fixed incomes.</p> <p>Support by communities may be valuable in the short term, but may have unpredictable continuity and stability.</p> <p>Community-based services are less subject to control than government programs.</p>

¹In 2009, Wider Opportunities for Women (WOW) began working with the New Mexico Aging and Long-Term Services Department (ALTSD) to research the economic status of elder New Mexicans as part of New Mexico's Elder Economic Security Initiative™. A key tool in this Initiative is the development of an Elder Economic Security Standard Index (Elder Index), a measure of well-being that determines the income and supports needed for older adults to live modestly, but as independently as they can, depending on their health and life circumstances. The Elder Index measures the actual costs of basic expenses for older adults on a county-by-county basis in New Mexico.

A Public Deliberation on...

Building Economic Security for New Mexico's Elders

Approach Three: It's Up to the Government and its Agencies.

Approach Three argues that only federal and state or local or Tribal government programs can help bridge the resource gaps indicated by the New Mexico Elder Economic Security Standard Index and the average retirement incomes of New Mexicans. This Approach reminds us that we are the government, too: we pay for services through taxes; we vote for federal, state, local and tribal legislators who, in turn, support public policies and have them implemented through their agencies; we contribute to campaigns and interest groups; and we contact public officials to air our concerns, get our questions answered, and make suggestions.

The following table highlights some ways in which federal, state and local or tribal governments can secure the economic futures of elders and potential consequences of those actions.

Arguments in Favor	Examples of What Might Be Done	Consequences or Trade-offs to Consider
<p>Changes in existing public programs and policies (Social Security, Medicare, long-term care, pensions, housing, fuel assistance, transportation, taxes, etc.) are the most effective ways to provide long-term economic security for New Mexico elders.</p> <p>Programs and policies are already in place; they just need to be better funded and more fully staffed.</p> <p>Just changing the measure of income adequacy to reflect real costs would expand existing federal programs to meet elder economic security needs.</p> <p>Government officials managing programs are accountable for their decisions and subject to audit and other legal safeguards.</p> <p>Our tax dollars pay for many of the services provided to elders.</p>	<p>We can contact our legislators at the state and federal levels to let them know that we want policies that address elder economic issues.</p> <p>We can ask legislators and government officials to base allocation decisions on inclusive measures of income adequacy that reflect the real costs of aging, not the Federal Poverty Level.</p> <p>Government can improve access to services by simplifying information, access and processes.</p> <p>Government can expand provision of home delivered meals, care giver support and respite, public transportation, etc.</p> <p>Government agencies can coordinate service delivery to provide a 'one-stop shop' for all programs that serve elders.</p>	<p>If government helps elders to meet their basic needs, they might stop doing for themselves the things they can do.</p> <p>Paying for more services to address elder economic security might mean there is less money for other important government functions.</p> <p>Increased government involvement might lead to a decrease in personal choice.</p> <p>Government actions are overseen by politicians, who may make decisions to gain them short-term political advantage rather than make hard decisions that may be less popular.</p> <p>Increasing spending on programs that boost elder economic security will require people to pay higher taxes.</p>

Your input will help service providers, policy-makers, advocates, and other members of your community make critical decisions about how to help elder New Mexicans reach economic security.

Thank you for your participation today!

Elder Economic Security Forum Schedule

Locations and Staffing

Location	Date	Day	Site	Moderator	Recorder	Observer	Participants	
Albuquerque	10-May	M	Paseo Del Volcon Senior Center	Amelia Murphy/Paul Biderman Barry Simon		Kathleen Oweegen; Judith James; Judy Baca; Katryn Fraher	9	
Taos	18-May	Tu	UNM Taos, Klauer Campus	Amelia Murphy	Beth Mills		15	
Las Vegas	21-May	F	Luna Community College	Kathleen Oweegen	Amelia Murphy		15	
Clovis	25-May	Tu	Baxter-Curren Senior Center	Amelia Murphy/Paul Biderman	Monica	Katryn Fraher	39	
Carlsbad	26-May	W	Riverwalk Recreation Center	Amelia Murphy/Paul Biderman	Fred Schaum	Katryn Fraher	7	
Gallup	2-Jun	W	Ford Canyon Senior Center	Amelia Murphy/Paul Biderman			21	
Farmington	3-Jun	Th	Farmington Civic Center	Amelia Murphy/Paul Biderman			18	
Santa Fe	4-Jun	F	Cristus St Vincents Hospital	Beth Mills	Amelia Murphy	Liz Benton	5	
Lordsburg	8-Jun	Tu	Cancelled					
Las Cruces	9-Jun	W	Mesilla Park Community Center	Judith James	Amelia Murphy	Joanna Lamb	16	

Sample Agenda

This agenda served as the basis for all forums and was provided to moderators, recorders and observers. Individuals were invited to personalize some of the stylistic elements but were asked to follow to the basic forum structure.

Agenda for Elder Economic Security Forum

TOTAL ~2½- 3½ HOURS

- | | Length |
|--|--------------------------|
| I. Welcome/Ground Rules | TOTAL: 30 minutes |
| ◆ Welcome [Keep it brief! Get to description of day and ground rules.] | (10 minutes) |
| ❖ Purpose today is to talk about how we build economic security for New Mexico's elders so that they can age with dignity, living at home and maintaining their independence as long as they like. | |
| ❖ This forum is part of a state-wide discussion. Your input will help service providers, policy-makers, advocates, and other members of your community make critical decision about how to help elder New Mexicans reach economic security | |
| ❖ Make clear the discussion will be deliberation, not a debate | |
| ❖ Introduce self and the recorder; explain roles. | |
| ◦ Both neutral | |
| ◦ Keep discussion on track | |
| ◆ Explain how the day will go. | |
| ❖ Ground rules; get to know the subject; | |
| ❖ Deliberate each approach | |
| ◦ Limited amount of time for each one | |
| ◦ Charge the participants to look at the appeals and concerns, costs and consequences of each of the policy choices. | |
| ◦ Don't have to choose one. | |
| ❖ We'll have a 10 minute BREAK between the second and third approaches. | |
| ◆ Cover ground rules... | |
| ❖ Listen with intent to understand others | |
| ❖ Listen to everyone respectfully – no side bars or taking over one another | |
| ❖ All perspectives are welcome; no one individual dominates | |
| ❖ Disagreement is wonderful, just be respectful | |
| ❖ Please be respectful of our time limitations | |
| ❖ If you are a provider, please specify which hat you're wearing when you comment | |
| ● ...and other housekeeping details | |
| ❖ Potties; food | |
| ❖ Cell phones off | |
| ◆ Introduce Dr. Murphy who will discuss the Elder Economic Security Index | (10 minutes) |
| ◆ Personal Stake/Icebreaker question | (10 minutes) |
| ❖ If you or someone you know is struggling to make ends meet, what are they doing to address the issue? or | |
| ❖ How do these issues affect you, or someone you know? | |

II. Deliberation TOTAL 85minutes

Remind that we'll give every approach equal time and to make sure to consider its many aspects.

◆ Approach 1: It's Up to Me and My Family (25 minutes)

Follow-up questions that might help...

- ❖ What kinds of other choices can we make to be more in control of our financial futures?
- ❖ How **do** you talk to your family/kids/parents about financial matters?

10 MINUTE BREAK BREAK BREAK BREAK BREAK (10 minutes)

◆ Approach 2: It's Up to My Local Community (25 minutes)

Follow-up questions that might help...

- ❖ What other kinds of communities are there that might be engaged in this issue?
- ❖ What does it mean to rely on other people to help one meet their basic needs?

◆ Approach 3: It' Up to Government and Its Agencies (25 minutes)

Follow-up questions that might help...

- ❖ Can anyone envision how their live would change if this choice << fill in specific>> became state/national policy?
- ❖ In what ways can government sustain a program/change like that?

General follow-up questions...

- ❖ What is most valuable/concerning to you or to those who support/oppose that choice?
- ❖ How do we overcome some of the barriers you've addressed?
- ❖ If some suggestions will take time to implement, how do we deal with the issues in the short-term?

10 MINUTE BREAK BREAK BREAK BREAK BREAK (10 minutes)

III. Hearing a Public Voice TOTAL 30 minutes

Encourage the group to reflect across all the comments that have been made.

◆ Individual Reflections (5 minutes)

- ❖ How has your thinking about these issues changed:
- ❖ How has your thinking about other people's views changed?

◆ Group Reflections (15 minutes)

- ❖ Can someone suggest areas that we seem to have in common?
- ❖ What are the tensions that make this issue hard to resolve?
- ❖ Would someone identify the values that seem to be clashing?
- ❖ What trade-offs are we willing or unwilling to make on this issue?

◆ Next-Step Reflections (10 minutes)

- ❖ How can we use what we now know?
- ❖ Now who do we talk to? Family, neighbors, policymakers?

Participant Suggestions

Elders and providers offered suggestions to improve programs and policies related to elders. This information is culled from the full notes (see Appendix 5), slightly edited, organized by topic, and color-coded to allow regional attribution.

Individuals and their Families

Education & Outreach

Most people need to educate themselves; get involved and think in terms of investing in self.
People should figure out what's available in community.

Communication with Family

Be frank and not afraid to say no to requests from children (so you can take care of yourself)

Ask for help.

Elders and care-givers can work out scheduling issues so elder knows what's going to happen (assistant coming to give a bath, etc.)
Adult children of elders should know their parents' friends and where they go in the community, just like what we do with our kids – there's more security if you know their communities.

Share your skills with your neighbors – help with their plumbing..

Use your political clout

People can take time to reach out to neighbors; sometimes just a call a neighbor to say 'hi.'

Create your own network – be aware of resources. Traded Italian home-cooked dishes for firewood (Boy Scouts)

Communities

One-stop Shop/Clearinghouse

Need a place where people know to donate goods and services; to make a meal or teach/take a free class at Highlands University.
Clearinghouse would need to work with individual programs to meet their program requirements.

Need a place where people know to donate goods and services; to make a meal or teach/take a free class at Highlands University.

Create a clearinghouse for information about volunteers, services, etc.

Clearinghouse would need to work with individual programs to meet their program requirements.

Make a directory to get out information about resources, services available, how to negotiate. Get a local printing company to cosponsor, sell ads specifically for Srs. OK has a great example, it's handed out at the pharmacies and funded by local business ads.

Make resource centers to disseminate information

Need to organize volunteers. Create a clearinghouse for information about volunteers, services, etc.

Get larger organization to manage applications and coordination of volunteers

Education & Outreach

Caregivers need cultural competence regarding aging issues.

Use media, education, communication and outreach to let people know about a one-stop location but location is important. It must be accessible (within walking distance is the preference of some).

Engage radio stations (1340 AM)

Elder resources fair could be held

When thinking about providing services to elders, connect to people where they meet.

Need more planned community events e.g., formally recognized events such as "community night out"

Train elders to talk to business to get what they need, negotiation with cell companies, for example.

Community college and education systems can train advocates.

Need to publicize availability of transportation

We need a pyramid telephone system for passing on information (telephone calling tree)

Volunteers

High school students could receive credit for volunteering, but... many students may take advantage of seniors, need background checks, must think about safety. Can be resolved if referenced by someone Sr. knows.

Offer incentives to get involved.

LANL offers a 'bounty' for employees who volunteer 100 hours, they'll give \$100 to the organization.

Score & the Small Business Association might be a way to get out the word.

Form coalitions of volunteers in a particular field, such as construction, landscaping etc to donate services – rally our champions

Re-energized traditional Northern NM community "campadres" "comadres" programs.

Volunteering is a great resume builder for unemployed and for those working, NM Workforce Training should include volunteering on its requirements for getting unemployment .

Business

Can create "champions" like home remodeling businesses who contribute.

Businesses can cover some costs like donating the elder's portion of cost for a reduced meal making it free to the elder (First Community Bank does this).

Qwest's Home Chore Program provides household chores for seniors (lawn service, painting)

Need to use a 'business approach' to getting community support requests from business– fact based information so they can see where their money goes.

Miscellaneous

Community can step in where transportation systems fail (e.g., doctor appointments that are before or close to the 8 a.m. start time for the current transportation arrangements). They can help with transportation to church, too.

Create blended living opportunities; inter-generational living is desirable

Create block (or other geographic unit) organized for help, like the Neighborhood Watch.

Fire departments or senior checking on seniors is a good idea.

Create other organizations like Sr. Companions to help elders.

Cooperative housing is appealing. It might be appropriate later as an intermediate step before assisted living. Example from Great Britain of 6 unit house with shared (hired) janitorial and food preparation with barebones individual kitchens. This allows independence within a care situation. Plus, the costs were known, not variable, and partially paid by the government.

Government

Monetary Supports

If people are able to live with their families, I think they should get extra support; when people do have families, they should be compensated for taking care of elders

Seniors should be exempt from all taxes.

Eligibility Requirements

Just changing option 2 (FPL to EESSI) is a start, use something other than the Federal Poverty Level at the state. MA is a model for state adoption of EESSI.

Need a cushion for those who are a little short (make too much) of applying for needs-based benefits

Change Medicaid age to 45

Adapt programs to consider those who need *some* help, but not full service. For example, an elder might need someone to be there while they take a bath, but doesn't need help bathing.

We've become an all or nothing society so we limit our thinking to those kinds of models. What about those elders who are willing to pay something?

Education and Outreach

Education.

Provide financial planning and doing it early.

Educate family about budgeting and resisting marketing strategies

Use models from other countries for teaching kids; don't need to re-create them.

Educating seniors early re: when to anticipate needs e.g., hearing loss, nutrition, driving limitations.

Improve Senior understanding of plan B Medicare

Government can improve access to services.

Provide education about social security

Provide education about the details of TANIF (4 year program) so people benefit from more than just the money.

I'm putting in my two cents for education reform... we need to have financial skills taught in the classroom.

Education!! Do it. Get out more brochures, radio, tv., newspapers – teach elders and caregivers how to access the system.

Outreach.

Government services could benefit seniors if there were a person to talk to to coordinate benefits on individual being referred.

Love the idea of a one-stop-shop: Having it all together makes life easier... but could lead to departments shrinking. You would be able to apply for multiple programs at the same time. It would coordinate service delivery

They should put information on the radio for seniors in the morning, with an 800 number to call for services; 211 has that information for the community, but there are still access issues with the robo-menus and there is no money for advertising.

They should focus on getting out the information, financial education, etc.

One-stop shop and community coordination would be great

Make it simpler to access and be aware that not all elders have access to computers.

PSAs are not a budget issues, no reason not to do them.

Make sure you include are cultural competence regarding language for the outreach.

ALTS is not getting out information, especially in rural areas. They need to increase their staffing.

Get out information regarding number to contact nurses.

Bring in the clients, inform them, communicate with them.

Create a central resource of knowledgeable, kind, smiling, helpful people to help fill out forms, give out information.

Promote better resources to educate elders about options that could help them

Community activity department at the state needs to address the issues, get out the work

Elderly thrive at home, meals on wheels needs to be available on weekends

If a person is going to the reservation to deliver a service, have them provide more than a single service, like they should take food for diabetics.

Senior Companions program should be expanded, not the paid part but getting more volunteers, although those stipends do help those who get them.

On Senior Centers

Need to bring in the expertise of baby boomers in to "family centers:"

Senior Centers can provide services, meals

Senior center has ability to coordinate many services for seniors (hub)

Use Senior Olympics as a draw, it's not just bingo.

Providers, presenters and others who do thing in senior centers need to adapt their programs to the needs of seniors, don't impose your way on them. For example, seniors can be very territorial and won't leave their chosen seat to do something if there's a chance they'll lose it, so go to where they are already congregating. And come back, don't just go there for your needs, consider theirs and return.

Cleaning houses, the senior center volunteers can help; expanded it outside of Gallup.

Transportation

Need accessibility to transportation, need seats to rest at bus stops.

Extend the train service to Gallup

Civic Engagement

We need to instill our passion in government.

We can advocate in this system for change and accountability

If local leadership is doing the right job, they can be replaced

There are local agencies of state government who are there to help, they need elders to help advocate for them with local and state governments.

Create tools for civic engagement, advocacy and accountability.

Take the initiative and invite them/talk to them on a more regular basis than "Senior Day" at the legislature.

Monitor legislation (do what you said you would do with the money)

Talk to elected officials

Miscellaneous

Government might control transportation costs better and be more equitably.

Government could check more on price controls for food and transportation.

Government (state) can fill in gaps, especially for transportation, unmet needs.

Expand on existing programs for elders; don't cut them, especially preventative programs that avoid nursing homes.

Maybe vouchers for senior for basic needs like food at the market (similar to WIC program)

Recorder Notes

This is the full record of flipchart notes generated by assigned Recorders at each of the forums, ordered by forum date.

Elder Economic Security Forum: Albuquerque

Paseo Del Volcon Senior Center ❖ May 10, 2010

9 Participants

Deliberation

Approach 1: It's Up to Me and My Family

Appeals

Remember that values change across New Mexico so the provision of services needs to take into account Hispanic and Native American differences in notions of family, dignity, etc.

Providing financial planning and doing it earlier.

This is most appealing in terms of self-dignity.

Where people don't have family, I see industry stepping up to fill in for family.

Concerns

Not feasible outside of ABQ where there is a lack of resources and differences in families.

The notion that you have control is nonsense.

We've painted ourselves into a corner by relying on government (social security, etc.).

The cost of everything is changing, going up, and you can't control that.

People **did** plan; the rules changed. People can no longer get social security and civil retirement; taxes for people's homes are going up; they have increased responsibilities for their grandchildren.

In reality, what we're doing is financial triage, not planning.

People are unfamiliar with the benefits they could be getting. It's hard enough to get them to apply; then the process is undignified.

There is a predatory environment regarding seniors that makes learning how to do financial planning difficult.

We've become an all or nothing society so we limit our thinking to those kinds of models. What about those elders who are willing to pay something?

There is a distrust of information.

You can do any of this without the government safety net. What about getting to them before they retire?

Families don't address the issues until there's a crisis.

Families of older and younger elders are different, those of the younger elders don't respond; families of those in their 80's are right there.

The impact on productivity (work) for people taking on increased eldercare for their families.

Tradeoffs

We can do better planning but...but with what? (lack of money)

We can rely on extended families but... not everyone has a family.

Provide financial literacy/planning to elders but ...can they learn it at this point? Do they have time for it to make a difference if they can learn it?

There's a desire to be there (in control of one's economic future) but... we can't afford it.

Approach 2: It's Up to My Local Community

Appeals

Benefit if the community buys in to the idea of keeping elders in place.

Community responds well in a crisis.

Can create "champions" like home remodeling businesses who contribute.

Need help with transportation needs.

Concerns

Participation is inconsistent, self-selecting, especially in rural areas.
There is resistance, pride and poor communications.
Crisis responses may not transfer to daily needs.
Transportation limitations
Passing off public obligations
Privacy concerns, embarrassment.

Approach 3: It' Up to Government and Its Agencies

Appeals

This is what's in place already; we don't need to recreate it. It's the Older Americans Act.
The health care debate has seen civic engagement among elders increasing.
Our leadership CAN be replaced; this is part of our accountability.
We can advocate in this system for change and accountability
We need to instill our passion in government.

Concerns

There are problems with eligibility; if you get some services you might have to give up others.
On the Older Americans Act...
It's under funded and there's no accountability for how much money should be in there.
The amounts of stimulus money associated with this were small and took a lot of work (paperwork).
It's subject to party politics.
Rules for funding were too difficult and restrictive.
Government has it all wrong.
There's miscommunication and no collaboration across services; we have to restructure government to account for this.

Tradeoffs

Money for kids vs. seniors; there is value in investment in kids.
Seniors suffer for the US's economic policies; they trade senior issues for 'stimulating the economy.'
We should take care of the US first, then the rest of the world
This is the Older Americans Act but...the politicians don't care about it, it's about the children.
Government should be responsible, but can't.
We are concentrating on triage at the cost of ignoring future responsibilities.

Hearing a Public Voice

Individual Reflections ("How has your thinking about these issues changed?")

This has introduced us to other points of view
It changes or opens your mindset.
It's good to hear from those in other agencies; specifically because government changes rules, business change rules...
There's been no shift, but a lot of clarification, especially about the two-party system and that people don't know enough to run the economics of a society.
I'm amazed by all the agency structures and resources available.

Next-Step Reflections (from deliberation)

Change policies to include all ages, stop playing them off one another
A blended approach is best: litigate, legislate, inform
Create tools for civic engagement, advocacy and accountability.
Government can provide

Community and Aging service providers can create and provide, too.
Move the reactions and discussion from **crisis mode** to institutionalized approaches. As to 'who does this'...
It requires agency coordination
ME, I do this.
Bring in the clients, inform them and communicate with them.
Use a blended approach for government, community and individual responsibility.

Next-Step Reflections ("What is one thing you can do today?")

Educate the politicians; make listen
Change the way public meetings (listening sessions) are run, bring the politicians to the people and tell them what you need.
Do these **LOCALLY**
Take the initiative and invite them/talk to them on a more regular basis than "Senior Day" at the legislature.
Politicians need to see the impact they have with their rules & laws – the good and the bad.
The politicians need to hear the stories that will put a face those affected by their laws.
Organize the people for **sustained action**. Empower them to act.



New Mexico Elder Economic Security Forum: Taos

UNM Taos, Klauer Campus ◆ May 18, 2010

15 Participants

Deliberation

Approach 1: It's Up to Me and My Family

Appeals

Important to include this approach
Children need to understand financial responsibility
Children may volunteer help but it may be too late to help with bigger issues.
Educate family about budgeting and resisting marketing strategies
Open discussion between elder and children; don't let pride get in the way
Understanding that child should give back (as a community value)

Concerns

Don't want to burden children; help may be difficult to accept
Finance is a difficult subject within families. Tension with sibling can occur. Need to communicate within the family.
Need to be frank and not afraid to say no to requests from children (so you can take care of yourself)
Problems with communication within family – there can be resentment when siblings don't help
Index (ESSI, FPL) needs to be adjusted upward
Need to advocate for ourselves
Elders as a group have more weight than as individuals.

Tradeoffs

Few people will take advantage of others offering help...most people will help themselves if they can.

Approach 2: It's Up to My Local Community

Appeals

Share your skills with your neighbors – plumbing example.
Volunteering has become less frequent – need to organize volunteers. Create a clearinghouse for information about volunteers, services, etc.

Traditional Northern NM community "campadres" "comadres" provided support system for help; less so now.
Seniors on the "block" were taken care of in places other than No. NM
Blended living opportunities; inter-generational living is desirable
Food securities: used to be a matanza offered a way to ensure awareness of other's circumstances and provide help to neighbors
Cultural ties are still important
Talpa Community Center and volunteers at other community centers are valuable
Resource center to disseminate information
Power of 'word or mouth'
Need to bring in the expertise of baby boomers in to "family centers:"
Faith-based communities can help (privacy protection)
Connect to people where they meet (provider perspective)
Inviting others to good experiences, invite providers to ancianos – agencies working together.
Need to facilitate between and among groups of elders and among generations/networking
Engage radio stations (1340 AM)
Elder resources fair could be held
Bring schools (children) to centers for their concerts, ceremonies, etc., (increase inter-generational exposure)

Concerns

There is and increasing distance between people... how to educate people about others
Create network – be aware of resources. Traded Italian home-cooked dishes for firewood (Boy Scouts)
How did you ask for help from the community? Had courage to make the phone call
Don't need to count on funding alone – some programs can be generated from 'school celebrations' mariachis, etc.
Many community services are available through volunteers but people need to know what is available
Need so t be outreach from those who are advocated in the community

Approach 3: It' Up to Government and Its Agencies

Appeals

Government might control transportation costs better and be more equitable.
Government could check more on price controls for food and transportation.
Maybe vouchers for senior for basic needs like food at the market (similar to WIC program)
Government (state) can fill in gaps, especially for transportation, unmet needs.
Government can be an extension of the community; need to be organized to ask for legislative change; need advocacy

Concerns

How do we exert control over what happens to our tax dollars and policy decisions?
Is there equitable service state-wide? Some communities receive more than others from government.
How responsive is government? How can they be made more responsive to elders?
Inequitable distribution of services.
Difficult to influence the system, how do you get politicians to listen unless you have money? Voter power may be lacking.
Policy doesn't move in a responsive way – too much structure and regulation can get in the way (story of the provision of food for elders and kids and the nutrition guidelines they had to follow for an inter-generational event to be funded).
Fund are too centralized, not trickle down. Again, inequitable; agency (state) can be too centralized
Every program should justify itself based on "zero-based budgeting"
Can't rely on top-down. Have to rely on grass roots.

Need for transparency in how funds are dispersed; allocation policies need to be addressed.

Government can be distant.

Tradeoffs

Want more programs but some should also be cut.

Sometimes you need to stick your neck out to solve a problem with the government. There can be retribution.

Hearing a Public Voice

Individual Reflections (“How has your thinking about these issues changed?”)

I am not alone... we can join to make a difference.

Combination of fall 3 approaches to affect change

Can't depend on the government

Group Reflections

Need to network, reach out, sharing knowledge, and communicate

Importance of local community, this should be strengthened. LOCAL But government can assist through community centers.

Frustration of working with bureaucracies

Aging and Long Term services has a center – need outreach and education

Federal government does have a role in bridging the gap (prescriptions, etc.)

Values

Sharing; interconnection of people and neighborhood

Fairness, equitability

Freedom to express needs

Need for individuals to be involved in their community to form choices.



New Mexico Elder Economic Security Forum: Las Vegas

Luna Community College ❖ May 21, 2010

15 Participants

Deliberation

Approach 1: It's Up to Me and My Family

Appeals

You get to stay with your loved ones, they are not just clean and safe but they have someone to talk to.

The quality of life is greater and that means people will live longer.

Family can stay involved even if the elder is in a care facility; they can stay connected to the family who provides the support system and can share the responsibilities among family members.

Don't have to be dependent on the system

Concerns

Not all elders have families or have families nearby

There are barriers to moving both for elders and their children: health considerations like the altitude for elders and professional qualifications (practical licenses, the bar, etc.)

Caring just doesn't happen in all families

Individuals need health insurance and some are alone, government (through Medicare) should address this.

Families can't provide it all.

People wait to have kids and wind up taking care of parent and kid or have to make decisions because they can't do both.

Even with large families, they can be geographically scattered.

Deciding which child should accept 'the burden' of having a parent live with them can cause dissension in families and parents don't want to be the cause of this.

Kids come back home to live with seniors, sometimes because it's their own economic circumstance or to care for elderly.

Changes in the family structure that have both parents working means there isn't someone who can take care of an elder.

If you can't provide for parents, you must hire help, which can cause money problems, and there are stability issues with services provided by others.

What about those with limited relationships with their parents early on? *Now* they want you to take care of *them*.

What is the definition of family?

There are difficulties with drug abuse, alcoholism, etc., that cause parents *not* to parent... grandparent step in but will the kids be able to help *their* parents?

Ideas about responsibility to parents (and kids) are changing. What about the concepts of duty and honor? They're different now.

"Take care of me." What does this mean? The senior and their children need to understand so they don't wind up 'doing the right thing' that's different from the senior's preference. Example of a rancher (female) who wanted to stay on her ranch, "my kids will take care of me," and her children who put her in a retirement facility, "we're taking care of her the best way we know how."

Some don't want to be a burden and some are afraid to count on their families.

Tradeoffs

Sometimes have to choose between elder care and child care.

Approach 2: It's Up to My Local Community

Appeals

Senior Centers can provide services, meals

Use Senior Olympics as a draw, it's not just bingo.

Businesses can cover some costs like donating the elder's portion of cost for a reduced meal making it free to the elder (First Community Bank does this).

Adult children of elders should know their parents' friends and where they go in the community, just like what we do with our kids – there's more security if you know their communities.

Community can step in where transportation systems fail (e.g., doctor appointments that are before or close to the 8 a.m. start time for the current transportation arrangements). They can help with transportation to church, too.

Need a place where people know to donate goods and services; to make a meal or teach/take a free class at Highlands University.

Cooperative housing is appealing. It might be appropriate later as an intermediate step before assisted living.

Example from Great Britain of 6 unit house with shared (hired) janitorial and food preparation with barebones individual kitchens. This allows independence within a care situation. Plus, the costs were known, not variable, and partially paid by the government.

Concerns

Senior center might not appeal to all; perceived as not challenging enough and people can find more to do at home.

This approach is difficult from the provider perspective. Different centers have different need and it's hard to get volunteers to provide variety in activities.

Transportation to centers, especially in rural area, might be difficult. There are limited hours that don't meet senior needs and communication with transportation is poor; these cause problems (one elder was dropped off at his appointment but no one came to pick him up).

Providers, presenters and others who do things in senior centers need to adapt their programs to the needs of seniors, don't impose your way on them. For example, seniors can be very territorial and won't leave their chosen

seat to do something if there's a chance they'll lose it, so go to where they are already congregating. And come back, don't just go there for your needs, consider theirs and return.

There is a lack of housing options for limited income seniors, especially group living situations.

The way senior centers are marketed and their roles might not appeal to those who don't think of themselves as 'old' and aren't challenged or stimulated by bingo and crafts.

Trade-offs

Use media, education, communication and outreach to let people know about a one-stop location but location is important. It must be accessible (within walking distance is the preference of some).

Approach 3: It' Up to Government and Its Agencies

Appeals

Resources and infrastructure are already in place for food, transportation, respite care, etc., it just needs to be funded.

There are local agencies of state government who are there to help, they need elders to help advocate for them with local and state governments.

Programs should allow seniors to stay in their homes longer; adapt programs to consider those who need *some* help, but not full service. For example, an elder might need someone to be there while they take a bath, but doesn't need help bathing.

Local groups can focus on local communities for needs and resources; this is better than a one-size-fits-all, federal approach.

Oversight is important; it makes sure programs are safe, comfortable for elders; that providers aren't in it just for the money.

Concerns

Government is not taking into account real costs – no COLA—with the costs of everything going up, they no increase? They just don't want to spend the money. And it hurts trust.

Availability of information about funds available is an issue.

There is no collaboration across agencies, there are hurdles everywhere. Not all levels of government are paying for or providing resources (like the city of Las Vegas). There are too many concerns about liability, etc., getting in the way.

There is little support by state and/or local governments to perform senior needs assessment. Sometimes they lack the point of view that is 'all our seniors' and instead it's 'your seniors.'

Relying on government means individual might lose rights and the ability to do for themselves, be independent.

Governments' rules for services change, eligibility time frames, income levels. No more 'one dollar over' pots for people who just barely miss eligibility to receive services anyway. This is especially bad where disease is an issue and you have to have the condition for 2 years, then 4 year, then back to 2.

Not taking care of these issues now (disease, services not provided to needy but ineligible elders) costs us more in the long run.

NM Department of Transportation (NMDOT) only allows one year driving licenses for people over age 75. That puts the government in control of something they can't know about, leading to a loss of mobility that hurts people, reduces their life expectancy.

Tradeoffs

There are good agencies that are responsive and help but...government cuts funding

Government can provide quality transportation but...the availability of federal monies change, reducing the quality of available transportation.

There are resources there! The government has money for housing supports that is needs based. It's through the AARA Rapid Re-Housing Program conducted by NM MFA (Mortgage Finance Authority) but...stimulus funding programs are difficult to find or to get information about or for individuals to access. (One provider will take her elders to the office in Albuquerque and help fill out forms to make sure they get to take advantage of the program.)

Hearing a Public Voice

Individual Reflections (“How has your thinking about these issues changed?”)

My point of view was greatly enlarged, I'm more aware of what's happening in my community.

I like the idea of expanding to churches (as volunteers for transportation services).

Good information for providers who participate; you learn about other programs, services and will pass on that information. (It's important to come to the locals, thank you for doing this.)

Group Reflections

Federal government does have a role in bridging the gap (prescriptions, etc.)

Next Steps

Fix the bureaucracy (who are you supposed to call?) – less government is good.

Create a central resource of knowledgeable, kind, smiling, helpful people to help fill out forms, give out information.

Values

Independence, freedom

Mobility

Ideal of youth, self-reliance

Allocation of Responsibility for Elder Economic Security

All three (almost everyone agreed)

Family first, then the community, then government

Family is the first step.



New Mexico Elder Economic Security Forum: Clovis

Baxter-Curren Senior Center ◆ May 25, 2010

39 Participants

Deliberation

Approach 1: It's Up to Me and My Family

Appeals

Opportunity for more education for individual responsibility

“I can” individual families understand how to live within their means, helping neighbors

Young people will educate them selves and be successful

Individuals making good financial decisions (not increasing credit, debt)

Teach youth from day hone how to help around the house and meet their needs in life; seniors can share their parenting skills with new mothers through classes/forums/workshops/create mentorship programs

Working with teens to build individual responsibility; we are losing teens.

Concerns

People don't adhere to taking individual responsibility

Individuals simply don't have the financial resources to stay in their won homes even if they are educated and want to take personal responsibility.

Youth are not growing up taking personal responsibility – watching too much TV, spending too much) grandchildren are not living as senior did

Cost of volunteering: transportation

Senior housing does not promote self-sufficiency (no screen doors, window don't open, lack of washing machines etc.) which limits individual responsibility

Seniors do not live with or around children to be able to educate them.

Senior are at risk for abuse, especially w/grandchildren.

Approach 2: It's Up to My Local Community

Appeals

Community already has a value system of taking care of each other
Qwest's Home Chore Program provides household chores for seniors (lawn service, painting)
Local churches try and assist the community in a variety of ways like providing meals
there are concerns about the safety of students working with this vulnerable population.
Volunteer should have good references to ensure safety for seniors
Senior Center provides free transportation funded by state AAA to go shopping and attend doctor visits – this resource is available (12-16 seniors a day).
Senior center has ability to coordinate many services for seniors (hub)
Seniors paying friends and family to provide transportation
Community services providers should begin a dialogue to coordinate their services and create a clearinghouse for services.
Clearinghouse would need to work with individual programs to meet their program requirements.

Concerns

Need larger organization to manage applications and coordination of volunteers
Many seniors concerned about their safety in receiving support in their home
Teen court requires volunteering (community service), which may promote danger to /abuse of senior if program is not managed well.
There are so many programs that it is hard to track and know what services are available—fragmented in community
Many services are only available long distance (Lubbock, ABQ) and lack of funds for driving.
Salvation Army and United Way offer donated items, but...community simply cannot do it all and relies on assistance from government.
Obstacle to clearinghouse of services is some programs only want to serve specific populations, which many be required per grand funding.

Trade-offs

High school students could receive credit for volunteering, but... many students may take advantage of seniors, need background checks, and we must think about safety. Can be resolved if referenced by someone Sr. knows.
American Legion gave 20 heaters, organizations want to help, but...they often run out too soon and many seniors are left unserved. No consistency in receiving assistance
Salvation Army and United Way offer donated items, but...community simply cannot do it all and relies on assistance from government.

Approach 3: It' Up to Government and Its Agencies

Appeals

Federal government has many support services, but...
Government services could benefit seniors if there were a person to talk to coordinate benefits on individual v. being referred to many people.
Government dollars could flow down to local government and programs that control the delivery of services, decentralization
People pay taxes; government could provide incentives/rebates for seniors to access local services
Government has resources to provide education on how communities can be more sustainable – planning and technical assistance.
Federal/state/local governments could offer a one-stop-shop for at least awareness of services and delivery of services to eliminate duplication

Opportunity for increased collaboration among federal/state governments with local community to break down red tape barriers.

People tend to take advantage of government assistance without major regulations. ** this is an appeal – we need red tape to manage these programs

Concerns

Government is not providing the funding to meet the community needs

Government programs/funding require a lot of government control and limit community decision-making

Community has more of a voice and influence with their locally controlled programs, not when they are run the state or feds.

Government does not offer its services in a timely manner, seniors waiting for public assistance

Government doesn't understand the local needs, programs and support based on national needs.

Too much paperwork to manage government supported services

Many seniors do not know of all the government programs

Large overhead for federal programs

Government often wastes resources through admin overhead, lengthy applications, etc., which limits funding to run programs.

State has stringent regulation with no department taking responsibility for decision-making; too much red tape limits communities' ability to meet senior needs.

Federal and state governments are inflexible in changing programs to meet local needs and are not responsive to needs

Programs like Medicare can be very costly

Federal and state interests are based on special interests and it is difficult for an individual to have a voice.

Tradeoffs

Government resources come at the cost of local control.

Government regulation is some times burdensome but necessary; and it can affect access to services.

Hearing a Public Voice

Next Steps

Various local programs come together to coordinate their services and ensure effective marketing of available services = increased coordination rather than creation of new agencies (United Way)

Federal government could offer more technical assistance, training, education, but it needs to involve people familiar with the local community and values

Offer more financial assistance seminars/workshops through non-profits that received stipens from the government to expand their services.

Values

Need to facilitate transfer of skills/knowledge from seniors to children about living a meaningful life

Individuals, communities, and government should be more focused on education of life skills among youth and young adults.

Limitations of government necessitate more responsibility on individuals and community.

Individual have influence in government through voting, etc. and should continue to have a voice in improving government services.



7 Participants

Deliberation

Approach 1: It's Up to Me and My Family

Appeals

Concerns

If we wait too long, we can't do independent planning. Seems to be common issues even with lat-to-day affairs
Families taking care of families – too 'idea' some dysfunctional.. many geographically separated
How do you break cycle where family is not aware or not addressing problems or needs?
Deal with 200 families a month; maybe 10 can take care of needs
Band-Aids and money? Government
Believe in helping but...
Lack of education creates orientation to lack to 'planning'.

Tradeoffs

Dysfunctional family situations and geographic separation...
This should be normal but... some dysfunctional; many geographically separated

Approach 2: It's Up to My Local Community

Appeals

Churches active in providing services and getting volunteers
Some companies will donate provided you provide some resources/organization.

Concerns

Challenges of outreach to seniors – people not aware of services
Not sure of funding sources/flow
Outrageous price of gas in Carlsbad – transportation
Need to 'business approach' to getting community support requests – fact based
People 'too proud' to ask

Trade-offs

Gaps in service, e.g. utilities hook up with aging connections
Personal financial tradeoffs food or medications

Approach 3: It' Up to Government and Its Agencies

Appeals

Resources and infrastructure are already in place for food, transportation, respite care, etc., it just needs to be funded.

Concerns

Respite care facility build but government supplied no operating funds
Senior understanding of plan B Medicare
Medicaid changes to age 45 would help
Lack of education about social security
Screw up Medicaid system re: eligibility criteria
A lot of what happens re: support/assistance is reactive, not proactive
TANIF (4 year program) many do not plan specifics, just get the money
Assistance to prisoners/addicts.

Tradeoffs

Some getting government support seem better off than those that don't
Focus on 'youth' vs. 'elderly' with assistance programs.

Welfare disincentive to work.

People who don't want government help but then need it (study "million dollar man")

Hearing a Public Voice

Individual Reflections ("How has your thinking about these issues changed?")

Open minded about topic and options

Opened my eyes about EESI; lots of people in need

Cant' live on social security alone yet few businesses have retirement plans

Hard to step outside of cultural norms, especially with in families, e.g., women working; different expectations about 'care giving'.

Conversations that don't occur about personal preferences and care giving means sometimes people don't have a say about their elder years.

Group Reflections

Federal government does have a role in bridging the gap (prescriptions, etc.)

Next Steps

Monitor legislation (do what you said you would do with the money)

Talk to elected officials

Outreach

Education

Access to services – knowing how

Concern – government changes programs etc., causes complications with access.

Values

Self-reliance

Independence

Communication about personal preferences

Religion

Culture

Family



New Mexico Elder Economic Security Forum: Gallup

Ford Canyon Senior Center ◆ June 2, 2010

21 Participants

Deliberation

Approach 1: It's Up to Me and My Family

Appeals

It's realistic to do a budget

People can save some money from their SS check for other costs. Bank can automatically pay rent for you.

Choose where to live based on your budget factors

Don't want to be a burden, people can learn and live together.

People can cut up credit cards!! If you can't afford it, don't buy it!! (Repeated multiple times.)

Families depend on grandparents

Concerns

Education to change the idea of get it, spend it

Depends on families and not all can do this

Takes awhile to learn to budget

People borrow

Can't rely on families all the time – or there is no family.

Grandparents are raising their kids

Kids cannot afford to care for elders – they have their own kids

Or we just don't want to ask for help.

Payday loans take advantage of people, they don't know how much they're paying.

Families don't have means to take care of elders with health needs, especially when the families are living frugally themselves.

There is no low income housing in town so family can't come off the reservation to live nearer elders.

Transportation for families to help in-town elders is inadequate.

Ineffective transportation does not allow independence

Communication infrastructure is inadequate for independence... or to rely on family.

Elders taking care of kids without compensation or help (treated like a built-in babysitter); kids need to be appreciative.

Approach 2: It's Up to My Local Community

Appeals

Cleaning houses, the senior center has volunteers can help. They would like that expanded outside of Gallup.

Elderly thrive at home, meals on wheels needs to be available on weekends

Use your political clout

Extend the train service to Gallup

Business will donate supplies if asked

Concerns

Need accessibility to transportation, need seats to rest at bus stops.

Services only available to those who qualify

Limitations on services, geographic, hour/days

Need to publicize availability of transportation

Programs may get government support but imposed limits, may be cut.

Volunteer groups limited by geography, funding, training, and certification requirements

Businesses small and already burdened

Hard to recruit volunteers

Protocols limit services

Hard to ask for help; reluctance and a lack of information

Trade-offs

Salvation Army and United Way offer donated items, but...community simply cannot do it all and relies on assistance from government.

Approach 3: It' Up to Government and Its Agencies

Appeals

Gallup has some good housing but ...

Government provided housing makes people happy

Government checked house for safety, said no then immediately moved us to another house.

City asked for two representatives from each senior center for input or... it's another nebulous taskforce that does nothing. (lack of trust)

Concerns

Eligibility criteria for Medicare

Need a cushion for those who are a little short (make too much) of applying

This one bothers me the most... they need to make it easier for me to stay in my home; it's a better use of Uncle Sam's money. Otherwise is a misuse of Medicare money.

In Gallup, there are no assisted living facilities, there's only intermittent help so the emphasis seems to be on institutionalization rather than home.

In nursing homes, all your money is gone, you don't have any of your check (you sign over everything).

Gallup housing doesn't get back to us to let us know when something is available.

There is limited housing available.

Gallup housing had management issues; it took too long, they were helping people they know

It's still who you know

Service providers' rules need some flexibility, even though regulations are in place for a reason

Need accountability – especially when it's time to vote. Require honest in Santa Fe; keep promises.

There is age discrimination in mortgage lending; no one wants to lead to someone over 80.

Citizen input for city priorities missing, especially in budgeting: homes, roads, infrastructure are citizen preferences not reflected in budget.

Need to be aware of condition of sidewalks and buses for wheel chair access (there are gravel pathways in the sr. housing)

Tradeoffs

Local government has the ability to offer transportation but... often services are not well marketed and known.

Hearing a Public Voice

Wrap up

Missing voices include North Gallup Seniors, rural Navajos, and Zunis

Seniors need their own housing (even apartments), not institutions, and support to live at home, like companions to help with cleaning, errands, etc.

Limited land available and elderly can't go upstairs

Solutions

Need more volunteer but need money, transportation

Let a bond

Organize sr. centers, faith communities, look into Habitat projects.

Want a responsive bus system, with handicap access, one that goes to the reservation.

Organize people getting meals

Check report from Navajo nation on needs of elders; National Congress of American Indians on Aging did need assessment.

Communication, education, information exchanges

Next Steps

Various local programs come together to coordinate their services and ensure effective marketing of available services = increased coordination rather than creation of new agencies (United Way)

Values

Need to facilitate transfer of skills/knowledge from seniors to children about living a meaningful life



New Mexico Elder Economic Security Forum: Farmington

Farmington Civic Center ♦ June 3, 2010

18 Participants

Deliberation

Approach 1: It's Up to Me and My Family

Appeals

Family member can catch and correct errors in banking, etc., trust, caring by family

Rural families (Navajo) face larger costs, e.g., propane, water, costs to buy transportation, food

Can call a family meeting to define acceptable help and limits – early, before independence is lost use health directives

Concerns

Seniors hesitant to ask for help: want to be independent (mentioned twice), don't want to bother kids; family may become controlling when helping.

Easier to share personal dilemmas with strangers; family may have other issues, may lead to nursing home

Elders needing help can be abuse; lead to sibling arguments', kids may not know income, asset information.

Tradeoffs

Seniors and families need to be educated on recognizing when to assist.

Dine may be unaware of resources to help; they need education, access to healthy foods

Educating Seniors early re: when to anticipate needs e.g., hearing loss, nutrition, driving limitations.

Approach 2: It's Up to My Local Community

Appeals

We rely more on community now.

Community is a lot safer to ask for help, no threat like family.

People and materials might be available but... people don't know, like help with pet food, telecom...and you have to ask them if they do anything for seniors.

Make a directory to get out information about resources, services available, how to negotiate. Get a local printing company to cosponsor, sell ads specifically for Srs. OK has a great example, it's handed out at the pharmacies and funded by local business ads.

Train elders to talk to business to get what they need, negotiation with cell companies, for example.

If a person is going to the reservation to deliver a service, have them provide more than a single service, like they should take food for diabetics.

Farmington has resources and are supported by local businesses, which is why you should buy local.

Community college and education systems can train advocates.

Concerns

Eligibility questions. Benefit are not enough and criteria should change for older people (no eligibility for elders); they need to change the federal law; it's all about the money, they think we're rich – we're not. Transportation is costly on the reservation, prices for food are high, there's not enough.

Government, not community (in the form of a chapter house) should do more

We don't look to business and community to help – we need to ask them.

We need a directory to know what's available.

There is a lack of volunteers, we need an incentive program. Don't students know that college applications look for volunteering?

People might not have the education to understand where to go.

Approach 3: It's Up to Government and Its Agencies

Appeals

We do have social security.

Elders deserve support for contributions throughout their lives.

Expand on existing programs for elders, don't cut, especially preventative programs that avoid nursing homes.
Seniors should be exempt from all taxes.

Concerns

Families and communities are less important, need to be more reliant on self.

Government programs may be too limiting, reduced

Policy can be influenced by corporate lobbies

More interference with more involvement, e.g., can't transport due to liability constraints

Bureaucracy is impersonal, ill-informed, e.g., home care assistance denied due to superficial appearance (people put forward their best foot when caseworker/evaluator coming by; women get dressed up for caseworkers, doesn't mean they don't need help).

Or senior denies a need for help from fear of nursing home.

Standards for evaluations of service needs are unrealistic.

Hearing a Public Voice

Wrap up: Keys to making it happen

Communication: of future policies, changes, information about services (e.g., there's a \$300 respite care stipend for caregivers of Alzheimer's patients)

Advocates

But sometimes applying for or asking too much gets you labeled as 'too much trouble' or 'hard to work with' so there's a role for advocates.

Services providers can help with other paperwork for other programs

Government can pay for ads for where the srs can get help. ALTSD can provide numbers for eligibility.

This (forum) is exciting, but we didn't know about it in a timely fashion.

Individual Reflections ("How has your thinking about these issues changed?")

We got past our anger.

ALTSD is not getting out information, especially in rural areas. They need to increase their staffing.

ALTSD programs are not our **here**, they're all located somewhere else. We're not getting information about their services – they could use the Aging and Health Fairs – and make themselves available to the people; they need to get out of their offices.

If ALTSD can't do it, who does it?

We're not sharing our information either; we're sitting on our pamphlets.

We need a pyramid telephone system for passing on information (telephone calling tree)

Some information is available, but people don't use it until they need something.

Need more information and more money!

Next Steps

Various local programs come together to coordinate their services and ensure effective marketing of available services = increased coordination rather than creation of new agencies (United Way)

Values

Need to facilitate transfer of skills/knowledge from seniors to children about living a meaningful life



New Mexico Elder Economic Security Forum: Santa Fe

Cristus St. Vincents Hospital ❖ June 4, 2010

5 Participants

Deliberation

Approach 1: It's Up to Me and My Family

Appeals

Make a 10 year plan, adjust over time. You can take care of yourself.

You can teach yourself (Series I bonds; save before you invest; healthcare, money and law are good stocks; not hitching a ride or hiring a driver, do it yourself; start early, before you are a senior)

Start young, expose kids to parents' jobs, let them try the easy stuff.

Can use models from other countries for teaching kids; don't need to re-create.

Information available to people, they need to want it.

Cultural norms for grandparents regarding kids but this is changing with the economy, job hunting, etc.,

Sometimes crisis is the way to get people to start thinking and addressing issues

Advantageous if in a perfect world

Can't understand it, don't sign it.

Concerns

Lack of public education regarding finances

Parents don't have desire or knowledge to share information

NM not preparing students for work or financial educations

Have to start early

"Self-exploration" (self-teaching budgeting, planning) is not realistic if you're living hand-to-mouth.

Grandparents taking care of kids changes eligibility, especially if there are custody issues and they don't know to take advantage of it.

Working kids don't want their parents to move in, don't want their lifestyle interrupted.

Parental pride – don't want to be a burden; feel unwanted (stay in your part of the house) or isolated; don't want to lose their independence.

Parents will give up their houses, or bank accounts for children who don't honor agreements ("don't give up that final bargaining chip!")

Contracts written so that they are hard to understand – is this on purpose?

Lack of desire or motivation to understand complex documents

Difficult to get help, especially if there are mental impairment issues, e.g., insurance

Approach 2: It's Up to My Local Community

Appeals

I volunteer for neighbors under certain circumstances only.

It's easier if I volunteer ad lib, when I want to and can.

Santa Feans have the luxury of time to volunteer, be a dog walker at the shelter.

Encourage neighbors to help neighbors.

Create block (or other geographic unit) organized for help, like the Neighborhood Watch.

Volunteers reduce the costs of and to the government – like in Los Alamos.

Faith communities transport at least to church

Pressure from communities might set expectations for volunteerism for young people.

There is a booklet, Sr. Scene, that has information about taking your blood pressure, volunteer opportunities, but the distribution is limited. You can pick it up at the Sr center but transportation to there is sometimes a problem.

LANL offers a 'bounty' for employees who volunteer 100 hours, they'll give \$100 to the organization. LARSO has gotten \$7000.

Models of business and volunteers available: need to provide it for others. Score & the Small Business Association might be a way to get out the word.

In Santa Fe, need to contribute to pool of bounty, the LANL model – maybe the city can head up?

Community activity department at the state needs to address the issues, get out the work

Good pool of people to tap (in Santa Fe).

Volunteering is a great resume builder for unemployed and for those working, Businesses value that.

Volunteering information can be given at NM Work Solutions, and you can make it a requirement along with applying for x number of jobs a week.

Parents can make a difference in whether their kids volunteer, suggest it or model it themselves.

Concerns

Quality varies among volunteers; they have their own lives, sometimes need a schedule.

Some won't reach out to faith community based on differences in beliefs.

Liability issues stops some from providing transportation.

People in smaller religions (by number or percentage) have fewer options for within faith services.

Faith volunteers sometimes put all their time in at to church and not other programs

Young people unmotivated to help, they might need to be interested (play to their interests) before they'll get involved.

Where is the community pressure to get young people motivated to help?

It takes all three, not just the community

Community organizations getting the word out to srs and kids is important – use the internet, get corporations to appeal to kids; use marketing.

Kids aren't volunteering as much. They are involved in communities all over the world but they aren't volunteering at home.

How do we define community?

Approach 3: It' Up to Government and Its Agencies

Appeals

Love the idea of a one-stop-shop:

Having it all together makes life easier... but could lead to departments shrinking.

You would be able to apply for multiple programs at the same time

It would coordinate service delivery

SSI is a good idea; it's the only federal program that addresses that need.

They should put information on the radio for seniors in the morning, with an 800 number to call for services.

211 has that information for the community, but there are still access issues with the robo-menus and there is no money for advertising.

They should focus on getting out the information, financial education, etc.

Social Security and Medicare work... for what they allow.

Senior centers are a place for educating seniors regarding money, health issues.

If you want to teach a class, senior centers will find you a spot on the schedule

Senior Centers funded by government, county, federal and state

Government should only do those things that people cannot do for themselves.

Concerns

"ask not what your country can do for you, ask what you can do for your country"

Insurance options don't cover everything – VA is not available for emergency services in Santa Fe so Vets have another doctor in Albuquerque.

Change eligibility to flat amount/ the base line is wrong.

Administrative overhead, string and regulations are at each level of government, money is not getting to local service level.

Need long term care at government level; private insurance may not be there in 30 years.

Senior centers don't get a full house, people not interested in important topics like this.

Hearing a Public Voice

Individual Reflections ("How has your thinking about these issues changed?")

More local focus allows greater independence

This is news for me, information even though these issues are not yet important for me.

Get out information regarding number to contact nurses.

Group Reflections

Leadership: parents teaching kids, but who is teaching the parents? Volunteers and schools provide training and education.

Clash between 3 approaches: there is a lack of desire to learn; they turn to the community to provide and then desire to spend on oneself.

Parents gave, didn't create desire in kids to do it on their own.

Next Steps

Need social services for elders – advice and information.

Increase services for those with mental impairments, like having a one-on-one way to prepare paperwork.

Values

Need to facilitate transfer of skills/knowledge from seniors to children about living a meaningful life



New Mexico Elder Economic Security Forum: Las Cruces

Mesilla park Community Center ❖ June 9, 2010

16 Participants

Deliberation

Approach 1: It's Up to Me and My Family

Appeals

People **are** responsible; they just don't have enough money.

This is partly true; people should have choice and freedom to choose.

When people do have families, they should be compensated for taking care of elders

We need education to teach people to do this.

Concerns

Hard to put away money, catastrophe caught even those who were responsible, they were wiped out.

Families have different capacities: it can be overwhelming especially if there are health, language, or disability issues.

People do have the ability but they have to deal with **their** family issues

Hard to discuss money with family; you just have to try and try again until it sinks in; ask, 'what are the priorities?'

System is too hard to navigate

Pride is an issue; people cannot address these issues with family.

We need more advocates to help families do this.

Parents (elders) change their minds, sometimes values aligned with caregiver kids, sometimes not.

Elder parents decision-making not always in their best interest, e.g., see the house vs. have money available for later care.

This is partly true, there's a lack of education for how to do this.

Leaves out the community

Issues of cultural competence: understanding where they are coming from, offer choice, especially as to whether or not to involve families.

Especially among the poor, reliance on family is more difficult. You can ask your parents to move in if you are already in trouble.

Housing eligibility makes it difficult, need to change FPL to EESSI

How many elders even have a family?

There are trust issues with others

Tradeoffs

Eligibility issues: costs of not housing v. qualification

Approach 2: It's Up to My Local Community

Appeals

There are groups who support growing food for the community; they share the work and harvest. They are trying to return to the most basic ways of life, supporting interdependence.

In T or C, they do a good job; 9 churches offer services like home cleaning, yard work, home delivered meals.

Think globally; act locally is good, but people have to remember what that really means, especially the 'locally.'

60's ideals may or may not work as models for current community relations.

People can take time to reach out to neighbors; sometimes just a call a neighbor to say 'hi.'

Fire departments or senior checking on seniors is a good idea.

Create other organizations like Sr. Companions to help elders.

There are organizations for caregiver support

We need to think beyond geographic communities, especially for support of caregivers, like Caringbridge.org

Concerns

Some groups (like the Rotary) do auctions to raise money for wheel chairs, etc., but nothing specifically to help the elderly.

Community resources are tied to government resources; if you're only looking at communities, the resources are scarce.

In T or C, business it not that involved.

Services are not sustainable, groups lose interests and their support is iffy.

Churches do as much as they can and focus locally for elderly and needy.

This requires too drastic a change in society, it's unrealistic.

Community organizations are not helping locals first. They are collecting for and offering global help, not local.

It can't all be the responsibility of communities.

People don't have the time or skills to help sometimes. It's especially hard if they are working fulltime.

Ride shares are not convenient. People who make policy don't know what's happening on the ground, they should try that ride share. This is especially true in rural areas.

No all or nothing, it should be all three.

It's hard to rely on others, it's not a good feeling and my mother hated it.

They don't like being told to do by the people who come to help them, it lowers their dignity. Can work on scheduling with assistance so elder knows what's going to happen (assistant coming to give a bath, etc.)

Train caregivers to be aware of issues like not hearing well and being unwilling to admit it. Maybe talk to the care provider as an answer? Don't want to be tagged a problem maker.

Complaining about things to the provider makes you feel disempowered, it makes people prioritize little thing at the bottom (like hearing issues) so major issues can be addressed (like food preparation).

Caregivers are young; they need cultural competence regarding aging issues.

Trade-offs

Communities used to be self-sustaining but we won't reach that level again -- the mortality rate was higher then, too.

There are models for sustainable communities but the standard of living might not be acceptable.

Sr. companions program should be expanded, not the paid part but getting more volunteers, although those stipends do help those who get them. People should volunteer because it makes them feel good, not because they get paid.

Approach 3: It' Up to Government and Its Agencies

Appeals

We're responsible for government, too.

Congress is out of touch, we should contact our representatives to educate them.

Just changing option 2 (FPL to EESSI) is a start, use something other than the Federal Poverty Level at the state. MA is a model for state adoption of EESSI.

Most people need to educate themselves; get involved and think in terms of investing in self.

I'm putting in my two cents for education reform... we need to have financial skills taught in the classroom.

Government can improve access to services.

One-stop shop and community coordination would be great

There is something like that; it's the (NM ALTSD) resource center in Santa Fe.

Make it simpler to access and be aware that not all elders have access to computers.

There are lots of providers who do case management too, regardless of whether it's paid or assigned.

Get involved; know who is running, what their priorities are, and vote.

People should figure out what's available in community.

Education!! Do it. Get out more brochures, radio, TV, newspapers – teach elders and caregivers how to access the system.

PSAs are not budget issues, no reason not to do them.

Make sure you include are cultural competence regarding language for the outreach.

Concerns

Combination is the answer, not just one.

Changing income adequacy is good, but...still, there are no resources.

Poor oversight of funds by the government. Young people who can work don't and get benefits, yet elders who can't work don't get benefits

Getting out the work regarding resources number for the state ALTSD

Those who help elders, especially case management, aren't recognized as professionals or appreciated.

It all starts with laws written in plain language.

Tradeoffs

I'm amazed at the programs that started in '73 but... federal government is not considerate of local differences

Hearing a Public Voice

Individual Reflections ("How has your thinking about these issues changed?")

First introduction to issue was injured grandparent, then he started learning about the system for his parents; he recognized a need and changed his job to address it more widely.

Recognize we're facing changes. Start now and recognize the resources out there are changing and we need to support our independence.

Group Reflections

Problem is not going away or easy to resolve; it will take a united effort in all three areas (each approach).

Needs exits whether or not they are spoken

Next Steps

Talk to families

Get the word to policy makers

People should be embarrassed that elders are not visited.

People need to be more compassionate

People should be ashamed, spanked, for not caring

Show elders, sorry and alone, then show the difference when someone visits (PSA suggestion)

Caring; Concern; Commitment – it's a personal philosophy. Commitment is the hardest to do. It helps me to have a better life if I live by these words.

Teach kids about Alzheimer's and other illnesses (associated with aging) so they understand

Get rid of red tape; better way to protect volunteers and get caring done.

Businesses can get involved. ('Give a little back' for movers to lift heavy furniture to clean.)

But you can only call on the same helping businesses so many times.

Sometimes people just have to step up, e.g., within provider agency employees will take up a collection to provide resources, bypassing red tape.

Ask community organizations, "What are you doing for elders?"

Identified Clashing Values

Seeking healthcare vs. physical discomfort (Adult child wants parent to take medicine; parent says it makes him/her feel bad. "Take care of yourself!" vs. "I'm old and dying anyway!")

Dignity and choice vs. support.

Rural vs. rest of the US

Younger vs. older: one day they'll be old one day but they don't think they're aging or admitting it.

We will always be the 'stupid kids' with our parents; they can't accept we've learned something that they might benefit from; role reversal.

Privacy vs. sharing, knowledge can lead to help.

Action vs. inaction

Tensions

Mindset of the community

Knowledge of politicians (they don't know)

No one-size fits all.

Not comfortable admitting there is a lack of knowledge or that you need help, especially in more traditional cultures.

One word exercise

Positive: Caring attitude, provide services (be of service); have the will to help more than oneself ; optimism/empowerment; simplicity; action; awareness; all of the above; educate; advocacy;

Negative: availability; availability; complexity; bureaucracy; access; realistic.

Combining Approaches

Educate yourself!

Get involved

Education reform: it should be mandatory to teach about living; interest rates, loans, credit cards, etc. It shouldn't be an elective: teach them to take care of themselves. Education is no longer linked to real live. Math v. Money.

Education has dropped the ball.

