



## **AGE-FRIENDLY BRUNSWICK**

A Community Assessment of Aging in Place

**Prepared for Spectrum Generations** With the assistance of People Plus and AARP Maine

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#### Introduction

The purpose of this assessment is to investigate the needs, interests, and opinions of older residents of Brunswick, Maine. To find out about the aging experiences of people who live in Brunswick and their perceptions of the need for age-related service, this report analyzed census data, responses to a survey conducted by Spectrum Generations, and information gathered during a focus group of people who answered the survey and indicated an interest in participating in the group.

This assessment was undertaken through a collaboration led by Spectrum Generations, with People Plus and AARP. Spectrum Generations and People Plus serve as resources for Brunswick's aging residents and disabled citizens. Spectrum Generations, the Central Maine Area Agency on Aging and a federally designated Aging and Disability Resource Center, promotes life-long learning, health, wellness, nutrition, community engagement and the social well-being of all older and disabled adults. People Plus supports an engaged, healthy, and independent life for older adults, while joining others to build community for all ages. Spectrum Generations provides access to resources needed by people to age safely in the community. Developed in collaboration, this project:

- developed a demographic profile of the population of Brunswick, focusing especially on the resident population aged 45-59 and aged 60 and older based on data from the US Census Bureau American Community Survey;
- developed original data drawn from a survey of adults age 60+ regarding their health, service use, and transportation needs; and identifies community members' concerns about aging in Brunswick, and their ideas for ways in which the quality of life could be improved for older residents living in the community.

The focus of this report is on Brunswick Residents aged 60+ (referred to here as "aging adults"). Information was obtained both through the US Census Bureau and through a survey designed and conducted in support of this project. One focus group made up of key informants—including members of the community as well as representatives of offices and organizations throughout Brunswick—was also conducted to obtain feedback on the results and to generate recommendations. The content of this report is intended to be useful to Spectrum Generations, People Plus, the Town of Brunswick, advocates, and community members.

#### **Executive Summary**

Aging in place is the ability to remain in one's own home and community throughout their life span in spite of potential changes in their health and abilities. A livable/age friendly community is one that recognizes the need and preferences of older and disabled adults and ensures there are supportive community features in place so they may independently and safely stay in their homes. Features that support healthy, active, and

"Thanks for doing this survey. I hope it is helpful." Survey Respondent

independent aging can not only benefit older residents but those of all ages. Age friendly communities have a number of distinguishing elements such as affordable housing, transportation options, walkable sidewalks and streets, access to health care, safe neighborhoods, socialization and social inclusion.

As Maine's communities face the aging of their older populations, Spectrum Generations - with over 43 years of helping older and disabled adults age in place - utilizes its expertise in helping towns identify its age friendly features as well as opportunities to further improve the quality of life of older adults. Acting as a catalyst to support and promote age-friendly communities is at the heart of our mission: *Promoting life-long learning, health, wellness, nutrition, community engagement and the social well-being of all older and disabled adults*. As the Central Maine Area Agency on Aging (AAA) and a federally designated Aging and Disability Resource Center (ADRC), Spectrum Generations undertook an age-friendly assessment for the town of Brunswick, Maine. Brunswick is a vibrant family friendly community with a population of just over 20,000 residents. The percentage of Brunswick residents 60 years and older (24%) is larger than the state average (13%). By preparing for an aging population, the information provided from this project will help strengthen the community life of all people living in and near Brunswick.

Spectrum Generations, with the assistance of People Plus, reached out to older Brunswick residents, inviting them to share their opinions on aging in their community. In order to solicit as broad a response as possible, a short one page, two sided survey was created that addressed the key areas of an age friendly community. The survey allowed respondents to add additional comments of their choosing. In February, 2016, written surveys were distributed throughout the community where older adults gather or visit. Concurrently, the survey was provided online through "Survey Monkey" for respondents who were familiar with e-surveying.

The community response was robust with 453 surveys completed and returned to Spectrum Generations. Participants expressed their appreciation with being offered a voice to share their opinions on topics of importance to their ability to live a healthy, independent life in their home and community.

"Housing needs to be affordable and accessible." Focus Group Participant On April 14, 2016, a focus group was held at People Plus with 10 attendees including older residents and service providers who shared their perspectives on aging in Brunswick, current age friendly features and services, as well as recommendations that could further improve the aging experience of its residents.

A side benefit of this project was introducing to the community the concept of "age friendly communities" and the benefits to the general population as a whole. It was exciting to see the enthusiasm for a better understanding of aging in place along with the suggestions and idea sharing on how to make life better for older adults in the Brunswick area.

Certain themes emerged from this assessment.

- The Brunswick community already has many desirable qualities including a wide array of opportunities for socialization, learning, cultural and recreational activities.
- A large segment of Brunswick's older residents are satisfied with the resources and supports to age in place.
- There is a vulnerable group of older residents who may not have adequate income to cover their daily living expenses.
- A number of respondents were not aware of what services and community supports existed as indicated by the number of "Don't Know" responses throughout the survey, notably on housing, long term care beds, and retirement homes.

The findings of this assessment includes opportunities and recommendations in the Conclusions section of this report.

Spectrum Generations would like to express its gratitude to the Maine Community Foundation for funding this project and to our program partners, People Plus of Brunswick and AARP Maine, whose assistance was instrumental in the project. Most importantly, we wish to express our appreciation to the hundreds of respondents, including older and disabled adults, caregivers, and service providers, who took the time to share their thoughtful opinions on aging in Brunswick.

"At age 100, I am fortunate to be able to afford to live in a 'Retirement Facility' that offers most of my needs." Survey Respondent

#### Background

Brunswick is a community of approximately 20,000 residents in eastern Cumberland County. Similar to other communities in Maine, Brunswick is experiencing a surge in its population aged 60+ as the so-called Baby Boomers (those born between 1946 and 1964) age into later life (Vincent and Velkoff 2010). Recent research on aging demonstrates that circumstances common within older populations--such as physical mobility difficulties, economic and social losses, and cognitive declines--place unique demands on community resources. Inasmuch as many of the services required by older populations are provided either publicly or through public-private partnerships, municipalities are finding it necessary to adapt quickly to changing age profiles within their populations. Spectrum Generations and People Plus are planning for the expected expansion of Brunswick's older population by learning more about the current and expected needs and experiences of its aging residents.

"Aging in place" is a commonly voiced goal among aging adults. This term implies remaining in familiar community settings, with supports as needed, as opposed to institutional living situations (Salomon 2010). By aging in place, Brunswick residents are able to retain their independence, as well as maintain lifelong social relationships and community involvement.

Having the resources and supports for aging in place may encourage people to remain as physical and socially active as they are able to be, which has been shown to lower the risk of chronic disease and disabling conditions. By taking steps to support Brunswick resident's desire to remain in Brunswick as they age, the community will retain a larger share of its older population, and will benefit from the experience and community commitment that long-term residents offer, while reducing potential resource demands associated with frailty and dependence.

Our approach to exploring the aging-related needs of Brunswick's residents aligns with efforts to identify ways in which communities may become more age-friendly. Age-friendly communities include features that allow residents "to maintain their independence and quality of life as they age and retire" (Nelson & Guengerich 2009). Key components of age-friendly communities include:

- availability and affordability of housing suitable for aging in place,
- *transportation* options that allow individuals to maintain social ties, obtain needed goods and services, access community amenities and be engaged with their communities, and
- availability of *community features and services* that meet people's evolving needs, including home and community-based long-term care services.

*Housing* is a key factor shaping the ability of community residents to age in place. National studies suggest that most older adults would prefer to remain in their existing homes as long as possible (AARP 2005). A home serves not only as a source of shelter, but also as the platform for maintaining social networks and connecting residents to neighborhood amenities. Holding long-lasting memories, often developed over many years, the attachment to one's home is often substantial. Homeownership also represents one of the most significant sources of wealth for most aging adults.

Despite the attachment many aging adults feel for their home, over time, the "fit" between residents and their homes may weaken. A home may become too large for current needs, or may become too cumbersome or expensive to maintain on a fixed income. Design of the home, such as the number of stories and manageability of stairs, may challenge an older resident's ability to stay. Even for individuals who no longer are paying off a mortgage, the expense associated with property taxes, insurance, and routine upkeep may exceed available resources. Home modifications, such as the installation of bathroom bars, ramps, or first-floor bathrooms, may support resident safety and facilitate aging in place.

Even when home modifications are well-publicized and affordable, some individuals will need to change residences in later life. The availability of alternative housing options, especially those with universal design features, and housing that blends shelter and service, such as assisted living or continuing care retirement communities, may allow a resident who is no longer able to stay in his or her existing home to remain in the community.

Communities may facilitate aging in place by making residents aware of home-based services for which they may be eligible, including services that would help maintain and modify a home for safe living, and programs that may help them pay utility or other home-related expenses. As well, communities may plan for the residence needs of their aging populations by promoting the development of affordable housing that is senior-friendly.

**Transportation** options shape the extent to which residents who are no longer able to drive or who choose not to drive are able to remain connected to their social networks, involved in their communities, and able to access needed goods and services. The vast majority of Americans rely primarily on private transportation to meet these needs, and most individuals drive their own private automobiles well into old age. The attachment of Americans to their automobiles is a function both of the association of driving with independence and autonomy, and the limited alternatives that are available. Many communities have few public transportation options, and those that do exist may be inconvenient, expensive, or unreliable. Individuals with health conditions that adversely affect their ability to drive safely may be unable to participate in activities they previously enjoyed. A national survey of people aged 50 and over conducted by the AARP (2005) finds that non-drivers report lower

quality of life, less involvement with other people, and more isolation than do drivers. By providing high quality, reliable, and convenient travel options, communities may promote quality of life and community engagement for residents who are unable to drive safely or who prefer public transportation alternatives.

**Community features and services** that respond to people's evolving needs, including home and community-based long-term care services, further indicate if a community is age-friendly. Medical and social services that can be easily accessed or delivered in-home are needed by residents who have mobility limitations, as well as by those who experience challenges with transportation. Programs that connect aging and/or disabled adults with affordable assistance for maintaining their homes and their yards can help protect seniors' investments and maintain the neighborhood. Safe and walkable shopping and entertainment districts are valued by all age groups, but may be especially helpful for those with mobility and transportation limitations. Providing opportunities for social engagement—through volunteer programs, opportunities to take classes or participate in exercise programs, or social activities—can help community members maintain social support and remain active. National research has demonstrated that social support is key to well-being in later life, and that continued engagement in social and community activities promotes optimal aging.

This report assembles information from a number of sources, designed to address aspects of these issues with respect to the needs of the aging population in Brunswick. Also presented is a profile of the *characteristics and resources* of the current population of Brunswick, those who are at and approaching later life (the 60+ population) as well as those who will be moving into later life over the next few decades (the 45-59 population).

Knowledge of these characteristics provides an important basis for planning for Spectrum Generations, People Plus, and for the town of Brunswick.

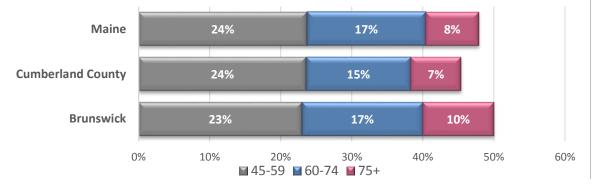
#### Demographic Profile<sup>1</sup>

The median age is 43.5 in Maine and 41.7 in Cumberland County. Brunswick is located at the easternmost edge of Cumberland County, at the border of Cumberland and Sagadahoc Counties and is home to Bowdoin College. Given the number of young people who attend Bowdoin, it is surprising that Brunswick has a slightly higher median age, at 45, than the State or Cumberland County. One possible explanation is the number of retirement communities for people at all income levels that have developed in the city. Brunswick is also home to two nursing homes and three assisted living facilities.

The town of Brunswick is home to 20,329 residents<sup>2</sup>. Overall, the age composition of the community's middle-aged and older residents (aged 45+) reflects the median age of Brunswick, with fewer middle aged residents than in the surrounding area and more older residents (see **Figure 1**). The 2010-2014 American Community Survey estimates that 5,495 Brunswick residents are age 60 and over. Another 4,687 residents are age 45 to 59, poised to move into later life within the coming decade.

#### Figure 1:

Percentage of population aged 45-59, 60-74 and aged 75+ Brunswick and comparison areas<sup>3</sup>



The proportion of Brunswick residents who are age 60 and older is notably larger than in the state overall or in the surrounding area. Almost one-quarter of Brunswick residents (24%, n=1154) are between the ages of 60-69<sup>4</sup>. In comparison, about 11% of Cumberland County resident and 13% of the population of Maine are in the same age group.

<sup>&</sup>lt;sup>1</sup> Data from the American Community Survey (ACS) is gathered annually from about 3.54 million addresses in the United States. Multi-year averages are considered the most reliable estimates for small geographic areas, such as Brunswick. Data presented here are drawn from the 2010-2014 ACS five year file, (released 12/ 03/2015).

<sup>&</sup>lt;sup>2</sup> US Census, American Community Survey 5-year Estimates for 2010-2014, Table DP05.

<sup>&</sup>lt;sup>3</sup> US Census, American Community Survey 5-year Estimates for 2010-2014, Table DP05.

<sup>&</sup>lt;sup>4</sup> US Census, American Community Survey 5-year Estimates for 2010-2014, Table B01001.

#### A growing population of older residents

Consistent with statewide trends, the town of Brunswick has experienced a 4% decline in population between the 2000 census and the 2010-2014 ACS estimates coupled with strong growth of its older population (see **Table 1**). One reason for the decline in the overall population was the closure of Brunswick Naval Air Station in 2010. The closure of the Naval Base affected the younger, working-age population to a greater degree than it did people age 50 and older. Between 2000 and the 2010-2014 American Community Survey estimates, the number of Brunswick residents aged 60 and over increased from 4,074 to 5,495 (an increase of 35%). The primary driver for the increase in the older population of Brunswick is a relatively low birth rate combined with in-migration by retirees and increased longevity of people living in the town.

Region or Municipality	<b>2000</b> <sup>5</sup>	<b>2010-2014</b> <sup>6</sup>	% Change
Maine			
Total Population, all ages	1,274,923	1,328,361	4%
45-59 years	261,086	314,654	20%
60-74 years	150,893	221,752	47%
75 years and older	87,206	100,675	15%
Cumberland County			
Total Population, all ages	265,612	284,351	7%
45-59 years	52,828	67,031	27%
60-74 years	27,520	41,882	52%
75 years and older	17,725	20,048	13%
Brunswick			
Total Population, all ages	21,172	20,329	-4%
45-59 years	3,532	4,687	33%
60-74 years	2,295	3,456	51%
75 years and older	1,779	2,039	15%

#### Table 1: Growth between 2000 and 2010-2014 ACS estimates, by age group

The number of middle aged and older residents living in Brunswick may have grown for two reasons. Middle-aged residents become older as they age in the community. The number of residents age 60+ also increases when older people move into Brunswick from other places. Brunswick, with its many supportive housing options, is a retirement location for people living in neighboring Sagadahoc County and for people moving to Maine in retirement. Over the next ten years, the aging of middle-aged residents who want to remain in Brunswick as they age combined and the movement of older people into Brunswick will continue to swell the size of the 60+ population in Brunswick.

 $<sup>^{\</sup>scriptscriptstyle 5}$  US Census 2000, Table DP-1 in US Census Bureau

 $<sup>^{\</sup>rm 6}$  US Census, American Community Survey 5-year Estimates for 2010-2014, Table DP05

#### Housing

Data from the American Community Survey, 5 year estimates, 2010-2014, are used as the basis for the social and economic profile of Brunswick. The American Community Survey data may be used to describe the older population (age 60+) of Brunswick within the context of the community as a whole. The older population represents a substantial presence within Brunswick, with 48% of the 8,316 households including at least one person aged 60 and over<sup>7</sup>.

Homeownership is common among Brunswick residents, with 68% of all householders<sup>8</sup> living in homes that they own or are purchasing<sup>9</sup>. The rate of homeownership is greatest for middle aged residents, with 75% of people between the ages of 45 and 64 living in owner-occupied housing<sup>10</sup>. The rate drops slightly, to 73% of residents who are age 65 or older. Rental units are more likely to be occupied by a householder who is under forty-five than by a person age 65 or older (see **Figure 2**).

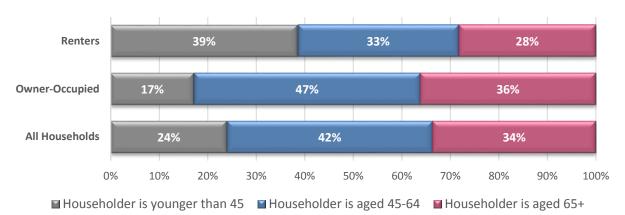


Figure 2: Age of householder in Brunswick, by owner status <sup>11</sup>

Among people who live in owner occupied housing, about 77% of householders age 45-59 have a mortgage. The percentage of homeowners with a mortgage drops to 58% of residents between 60 and 74 and to 20% of residents age 75 and older<sup>12</sup>. Having a mortgage, especially for residents on a fixed income, makes it more difficult to afford things that make life a little easier and more enjoyable—such as recreational opportunities, lunch at a restaurant, or simple home modifications. A householder who

<sup>&</sup>lt;sup>7</sup> American Community Survey 5-year Estimates for 2010-2014, Table S1101

<sup>&</sup>lt;sup>8</sup> A "householder" is the person reported as head of household. This is typically the person in whose name the home is owned or rented.

<sup>&</sup>lt;sup>9</sup> American Community Survey 5-year Estimates for 2010-2014, Table S1101

<sup>&</sup>lt;sup>10</sup> American Community Survey 5-year Estimates for 2010-2014, Table B25007.

<sup>&</sup>lt;sup>11</sup> American Community Survey 5-year Estimates for 2006-2010, Table B25007.

<sup>&</sup>lt;sup>12</sup> American Community Survey 5-year Estimates for 2010-2014, Table B25027.

is 65 or older living in Cumberland County needs about \$773.00/month more household income to meet basic needs if there is a mortgage on the home than if there is not<sup>13</sup>.

Brunswick, compared to Maine as whole, is an attractive retirement destination. Despite the high number of people who relocate to Brunswick each year, about 26% of Brunswick's older residents have lived in the community for more than 25 years<sup>14</sup>. The relatively short time that renters have lived in Brunswick compared with home-owners may mean that renters are particularly vulnerable to social isolation and not knowing the resources available to support aging in place. **Figure 3** shows the length of time owners and renters who are age 65 and older have lived at their current address.

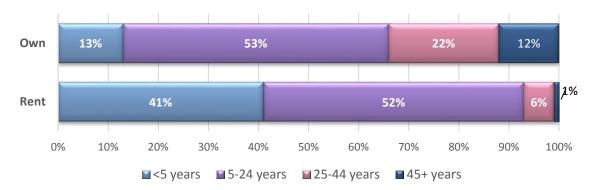


Figure 3: Length of time in current home by owners and renters age 65+<sup>15</sup>

Among residents age 65 and older, 36% live in homes that are 55 years or older<sup>16</sup>. Older homes require more maintenance and may require more home modifications for older residents to age in place. Finding professionals and chore services to provide needed services can be challenging for older homeowners, especially for those aging with a disability that limits their ability to perform home maintenance chores and make simple repairs.

Half (51%, n=774) of people aged 65 and over who live alone, own their own homes<sup>17</sup>. Many of these individuals—71% of whom are older women<sup>18</sup>—may need help with home repairs and other supports in order to remain comfortable and safe in their home and to protect their investment.

<sup>&</sup>lt;sup>13</sup> Wider Opportunities for Women. Elder Economic Index, Cumberland County, Maine. Retrieved from http://www.basiceconomicsecurity.org/El/

<sup>&</sup>lt;sup>14</sup> American Community Survey 5-year Estimates for 2010-2014, Table B25128.

<sup>&</sup>lt;sup>15</sup> American Community Survey 5-year Estimates for 2010-2014, Table B25128.

<sup>&</sup>lt;sup>16</sup> American Community Survey 5-year Estimates for 2006-2010, Table B25126.

<sup>&</sup>lt;sup>17</sup> American Community Survey 5-year Estimates for 2006-2010, Table B25116.

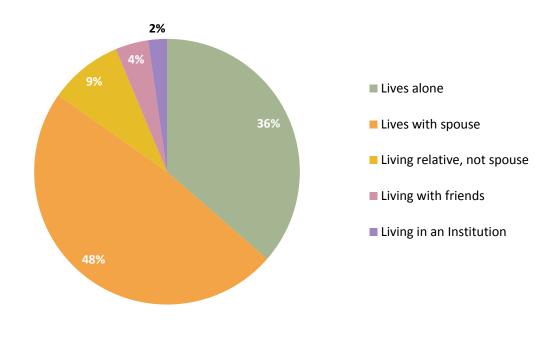
<sup>&</sup>lt;sup>18</sup> American Community Survey 5-year Estimates for 2006-2010, Table B11006.

People who live in congregate housing units—whether they rent or own a unit-- may have access to social opportunities with neighbors who live in the same building or same retirement community or condominium association. Some communities also offer access to recreational and lifelong learning opportunities. About 5% of Brunswick's older homeowners live in a unit they own in a condominium or retirement community with 20 or more units and 33% of renters live in an apartment community with more than 20 units.

Renters who live in single-family dwellings face more expenses than people who live in large apartment complex that may offer services—such as snow removal and lawn maintenance—that are necessary to maintain a home. One in five older renters in Brunswick live in a single-family home.

#### Living Arrangements

More than one-third (36%, n=1505) of older adults households in Brunswick include only one person, living alone<sup>19</sup>. Older adults living alone are at greater risk of social isolation than are people who live with a spouse, other family members, or with friends. **Figure 4** shows the living arrangements of older Brunswick residents.



#### Figure 4: Living arrangements of Brunswick residents over age 65<sup>20</sup>

<sup>&</sup>lt;sup>19</sup> American Community Survey 5-year Estimates for 2010-2014, Table DP02.

<sup>&</sup>lt;sup>20</sup> American Community Survey 5-Year estimates for 2010-2014, Table B09020.

#### Income

The comparative economic well-being of Brunswick's older residents is shown in **Figure 5**. Median household income for the overall population of Brunswick is \$55,833, with 22% of residents making over \$100,000/year<sup>21</sup>.

Mean Social Security income for residents age 65 and older was \$17,984. Mean retirement income for those with a pension or other retirement income was \$20,165<sup>22</sup>.

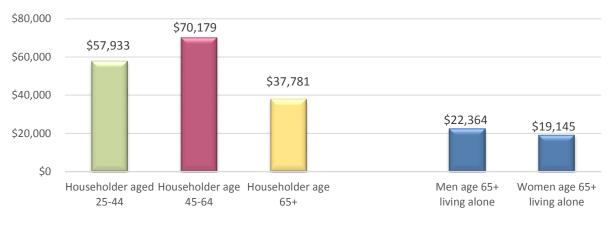


Figure 5: Median household income in Brunswick by age of householder<sup>23</sup>

The economic profile of older residents, relative to residents between the ages of 45 and 64, is illustrated in **Figure 6**, which shows that about 38% of older households report annual incomes under \$25,000 compared with 18% of middle-aged households.

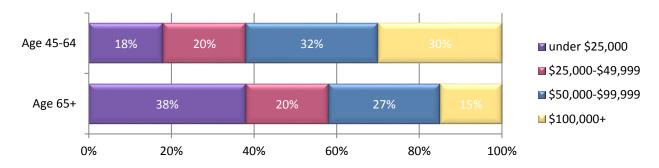


Figure 6: Household income in Brunswick, by age of householder<sup>24</sup>

<sup>&</sup>lt;sup>21</sup> American Community Survey 5-Year estimates for 2010-2014, Table DP03.

<sup>&</sup>lt;sup>22</sup> American Community Survey 5-year Estimates for 2010-2014, Table DP03.

<sup>&</sup>lt;sup>23</sup> American Community Survey 5-Year estimates for 2010-2014, Table B19049 and B19215.

<sup>&</sup>lt;sup>24</sup> American Community Survey 5-Year estimates for 2010-2014, table B19037.

Among Brunswick's older households there is significant income disparity; 6% of households have less than \$10,000 in annual income while 7% of older households have an annual income of \$200,000 or more<sup>25</sup> (see **Figure 7**)

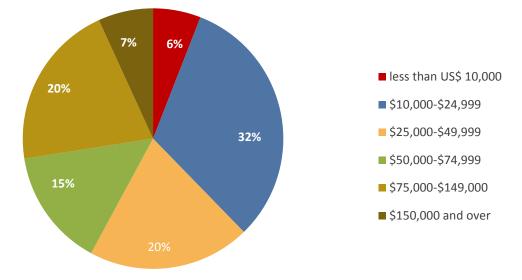


Figure 7: Percentage of householders age 65 and older in selected income brackets

The Elder Economic Security Index (Elder Index) provides a detailed county-specific measure of poverty that applies specifically to the typical costs of older households. The Elder Index determines poverty based on the true cost of housing, food, transportation, and health care. Different thresholds are provided based on household size and for costs associated with renting or owning, with having a mortgage or without a mortgage<sup>26</sup> (see **Table 2**)

Based on the proportion of older households who rent a home and households with/without a mortgage, this analysis estimates that an older adult living alone in Brunswick needs about \$28,936 to meet basic expenses—housing, food, transportation, and medical care for a person in good health. The estimate for couples is \$39,595.

Federal poverty lines (FPL) are considerably lower than the Elder Economic Index. Households at 100% of FPL are eligible for public assistance so—by definition-- cannot meet minimal needs without getting

<sup>&</sup>lt;sup>25</sup> American Community Survey 5-Year estimates for 2010-2014, table B19037.

<sup>&</sup>lt;sup>26</sup>The Elder Economic Index, developed by Wider Opportunities for Women and the Gerontology Institute at the University of Massachusetts, Boston, examines what older adults and older couples need in order to age in place with dignity. The index does not include the cost of "extras" (e.g. meals out, gifts, electronic equipment, cost of pets). People living below an adequate income to meet day-to-day needs may have to make difficult choices about heating their home, purchasing nutritious food, or buying prescription drugs. Estimates are made for single individuals and for couples living in their own home with or without a mortgage or living in rental housing. For more information about the Elder Economic Index: http://www.basiceconomicsecurity.org/more-info.aspx

the assistance they are eligible to receive. Older residents of Brunswick who rent or own their own home with or without a mortgage need incomes well in excess of FPL to stave off poverty. An older person living alone and renting a one-bedroom apartment in Brunswick would need an income equal to more than twice FPL to meet basic housing, medical, and nutritional needs. An elderly couple paying off a mortgage would need nearly three times FPL to meet basic needs.

Cumberland County, Maine	Older Adult Living Alone			Couple, Household Size 2		
Monthly Expenses	Owner w/o Mortgage	Renter, single bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, single bedroom	Owner w/ Mortgage
Housing (includes utilities, taxes & insurance)	\$597	\$884	\$1,370	\$597	\$884	\$1,370
Food	\$252	\$252	\$252	\$463	\$463	\$463
Transportation	\$293	\$293	\$293	\$453	\$453	\$453
Health Care (Good)	\$470	\$470	\$470	\$940	\$940	\$940
Miscellaneous	\$322	\$322	\$322	\$491	\$491	\$491
Elder Index Per Month	\$1,934	\$2,221	\$2,707	\$2,944	\$3,231	\$3,717
Index Per Year	\$23,208	\$26,652	\$32,484	\$35,328	\$38,772	\$44,604

**Table 2:** Elder Economic Security Index, Cumberland County, Maine

Using the Economic Security Index, the number of older adults struggling financially in Brunswick is alarming. More than 1/3rd of all older households fall below the Elder Economic Standard Index. The greatest risk for living below economic security was experienced by households headed by a resident age 75 and over, by people who lived alone, and by people who depended solely on social security income in retirement. About 32% of residents over age 75 had an income too low to meet routine everyday expenses; compared with 19% of residents between the ages of 65 and 7427.

#### Disability

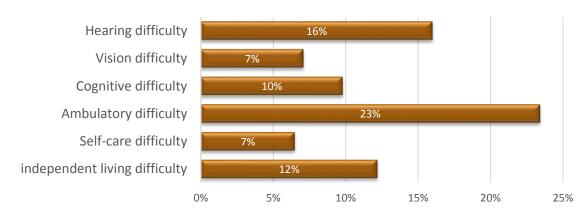
Many older adults also experience some level of disability, which may impact their ability to function well and independently in the community. The American Community Survey includes a series of questions about disability. These questions are intended to tap long-lasting conditions based in

<sup>&</sup>lt;sup>27</sup> American Community Survey 5-Year estimates for 2010-2014, Table B17024

physical, mental or emotional health conditions. The following disabilities are measured by the American Community Survey:

- Hearing difficulty-Either deaf or serious difficulty hearing.
- Vision difficulty-Blind or serious difficulty with vision, even when wearing glasses.
- Cognitive difficulty- Difficulty remembering or making decisions that is caused by a physical, mental or emotional problem.
- Ambulatory difficulty-Serious difficulty walking or climbing stairs.
- Self-care difficulty-Difficulty dressing or bathing
- Independent living difficulty- Difficulty doing errands, such as shopping or visiting a health care practitioner, alone because of a physical, mental or emotional problem.

**Figure 8** highlights the frequency with which older adults in Brunswick report the kinds of disability measured by the American Community Survey.



#### Figure 8: Percentage of Brunswick residents over age 65 reporting a disability<sup>28</sup>

More than one-third (36%, n=1502) of Brunswick residents age 65 and older report at least one type of disability in the American Community Survey<sup>29</sup> and the majority of those (52%) reported that they had trouble with two or more of the listed disabilities<sup>30</sup>. Residents age 75 and older are more than twice as likely to report a disability as residents between the ages of 65 and 74. While 20% of residents between 65 and 74 report a disability, 54% of people over 75 report disability<sup>31</sup>

These rates of disability, as well as the substantially higher level reported by those 75 and over, are consistent with those reported in the American Community survey for Cumberland County and for the State of Maine as a whole.

<sup>&</sup>lt;sup>28</sup> American Community Survey 5-Year estimates for 2010-2014, table S1810

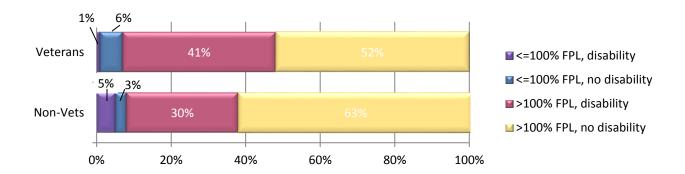
<sup>&</sup>lt;sup>29</sup> American Community Survey 5-Year estimates for 2010-2014, table DP02.

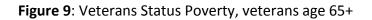
<sup>&</sup>lt;sup>30</sup> American Community Survey 5-Year estimates for 2010-2014, table C18108.

<sup>&</sup>lt;sup>31</sup> American Community Survey 5-Year estimates for 2010-2014, table B18101

#### Veterans

Brunswick was home to a Naval Airbase until 2010. Currently, about 13% of Brunswick Residents are veterans<sup>32</sup>. However, the percentage jumps to 25% of residents who have reached or surpassed age 65. The rate of disability is higher among veteran than among non-veterans; 41% of veterans have a disability, compared with 35% of non-veterans. The rate of poverty among disabled vets is significantly lower than the rate of poverty among non-veterans who have a disabiling condition (see **Figure 9**)





Some veterans are eligible for resources available through the Veteran's Administration. Spectrum Generations also offers programs that are only available to veterans. The Mid-Coast Veterans Council maintains a location on the old base where veterans, their dependents, and survivors can go to learn about their eligibility for benefits of all kinds. Given the higher rate of disability among veterans, it is important to make sure they are aware of benefits to help them live optimally with a disability.

 $<sup>^{\</sup>rm 32}$  American Community Survey 5-Year estimates for 2010-2014, table B21001

#### **Brunswick Community Survey and Focus Group**

Many older people express the desire to "age in place", to grow old in the community and home of their choice, not in an institutional setting outside their community. When older adults can age in place, they are able to retain their independence, maintain valued social relationships, and continue to be as involved in the community as they would like to be. Age-friendly communities provide the physical and social environment to support aging in place. By taking steps to support the goal of older residents to remain as engaged in Brunswick as possible, the town may retain a larger share of its older population and benefit from the experience and community commitment that long-term residents offer, while reducing potential resource demands associated with frailty and dependence.

Spectrum Generations, with the assistance of People Plus and AARP Maine, surveyed Brunswick residents to learn more about the strengths and of the community for aging in place and to identify needed services and aspects of the environment that can be improved for aging in place and aging in community.

The survey was distributed from February 5 to March 5 2016. Survey Monkey was used to distribute, collect, and analyze survey results. Paper copies were available at the public library, at People Plus and other public places, several senior housing sites at the Thornton Oaks housing and care complex. Paper copies were also inserted into the Meals on Wheels home lunches for many residents. The survey was available on the Spectrum Generations web site and was publicized there, on the People Plus site, and on Facebook. The majority of surveys were filled out electronically. The paper surveys that were returned were hand-entered into Survey Monkey by Spectrum Generations staff and volunteers. This analysis was prepared by partner AARP Maine.

People who completed the survey were asked to indicate if they were willing to participate in a focus group to further explore the themes identified in the survey. On Tuesday, April 12, 2016, ten Brunswick residents met at People Plus for a focus group, conducted by Debra Silva of Spectrum Generations, Stacy Frizzle of People Plus and Patricia Oh of AARP. Of the 10 residents who attended, three were People Plus employees, three were social service providers in Brunswick, one was a Spectrum Generations employee, and three were members of People Plus.

#### Who Participated in the Survey?

Of the 453 Brunswick residents who responded to the survey, 370 (82%) were over age 50. The largest number of respondents (n=119) were over age 80. A Majority of respondents over age 50 (67%) were female.

People who responded to the survey were more likely to be older and female than would be expected based on the age and gender distribution of Brunswick. In the community survey, 32% of respondents were over age 80, in the 2010-2014 American Community survey estimates, 16% of the 60+ population were age 80 and older. In the community survey, 67% of the respondents were women; in the 2010-2014 American Community survey, 67% of the population over age 50 and over is female. Unsurprisingly, the majority (76%) of respondents considered themselves retired. Among those who were not retired, about half worked full-time and half worked part-time.

Because the main interest of the survey was to explore how well Brunswick meets the needs of its aging residents, the remaining analysis excludes people under the age of 50 who completed the survey.

#### Commitment to Brunswick

Respondents clearly want to stay in Brunswick as they age. When asked how important it is for them to live independently in their own home in Brunswick, a sizeable majority of people in all age groups reported that it is extremely important to do so (see **Figure 10**).

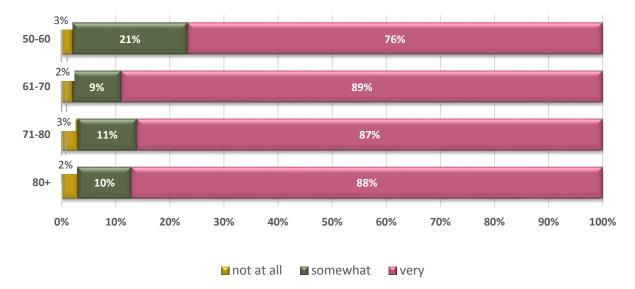


Figure 10: Importance of staying in Brunswick as long as possible, by age.

The high level of commitment to aging in place, growing older in their own home in the community of Brunswick, provides a backdrop against which the characteristics, activities, and challenges of Brunswick's older residents can be interpreted.

#### Brunswick: Age-Friendly Amenities

When asked if Brunswick has public parks, separate pathways for bikes and pedestrians, and accessible facilities, the majority agreed that Brunswick has amenities that make it a better place for people of all ages to live. The only amenity that respondents said Brunswick lacks is public restrooms. An overwhelming majority report that they feel safe in their neighborhood (see **Figure 11**).

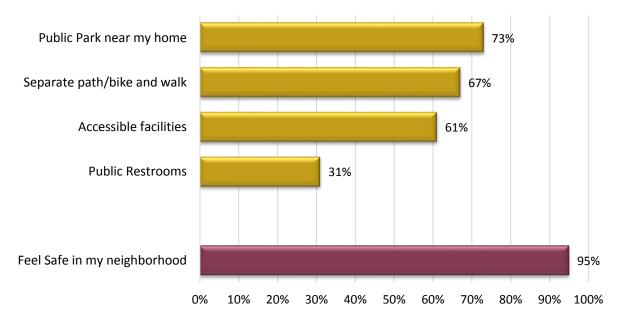


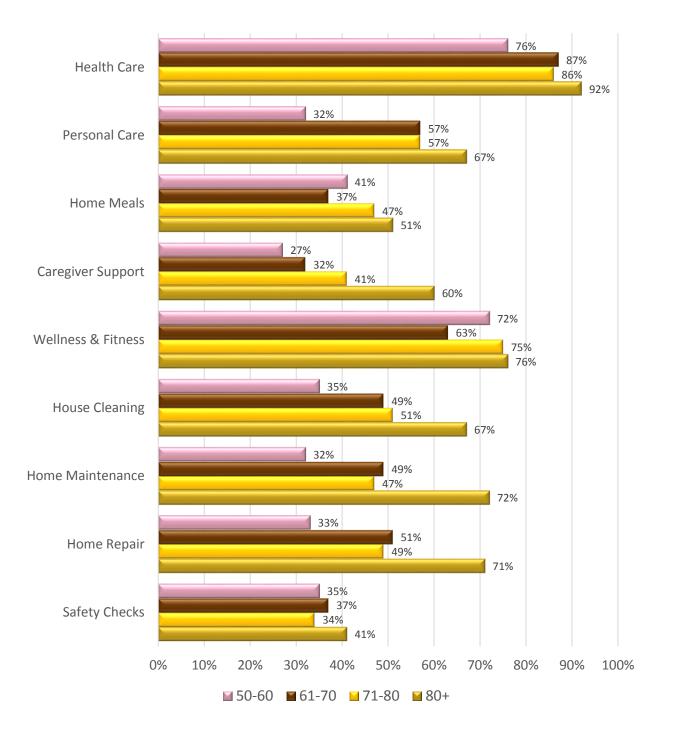
Figure 11: Percentage reporting safe and accessible public spaces in Brunswick, by category

As people age, the need for health care, caregiver support, and home delivered meals increases. Home maintenance and repair can also become challenging. Knowledge of services and confidence that services will be available when a person needs them is important for a person to age safely and independently in the community. The survey asked people to identify if certain types of services are available in Brunswick. The majority are confident that services are available (see **Figure 12**).

Confidence in the availability of most services increases with age. Older people are more likely to be sure services are available than their younger peers. The exceptions are confidence in the availability of home delivered meals and safety checks. Not knowing if home delivered meals are available in Brunswick is reported by 48% of respondents in their 50's and 40% of those in their 80s. Concern about the adequacy of safety checks increases with age; 3% of people age 50-60 and 10% of residents over age 80 do not think safety checks are adequate

People were also given the option to add a comment after checking off which services they thought were available. Many noted that home maintenance, home repair, housekeeping and other non-medical services are available to people who can afford them.

Figure 12: Percentage reporting that Brunswick has adequate availability of services to support aging in place, by age and category



Focus group participants expressed a high degree of satisfaction with the many different health care services available in Brunswick—from the quality of service offered by the Oasis Free Clinic to the many specialists affiliated with Midcoast Hospital and the number and quality of home care agencies. Midcoast Hospital recently hired two new geriatricians, a gap that had been a concern for people who attended the focus group. People reported a high level of satisfaction with the many services offered through Midcoast and were enthusiastic over the hiring of medical professionals with special training in the care of aging bodies. Several people talked about positive experiences receiving care at the walk-in clinic.

Gaps that were identified by the group were in adult day services and health-related information. The suggestion was made to ask one of the new geriatricians to offer a 15 minute weekly program on the local radio station.

#### Caregivers

Providing unpaid care or assistance to a disabled, ill, or elderly spouse relative or friend is reported by 9% of survey respondents. Unsurprisingly, 11% of women reported that they were caregivers, compared to 6% of men. Twenty percent of people between 50 and 60 and 11% of respondents over age 80 said that they were caregivers. It is likely that people between 50 and 60 are caring for older relatives—commonly parents—while people in their 80s are more likely to be caring for a spouse while also coping with their own medical needs. The supports needed by both groups are significant.

Although a relatively small percentage of people who took the survey considered themselves caregivers, the group had some important differences. For example, caregivers were twice as likely to report that Brunswick did not have adequate transportation or housing options, and insufficient caregiver supports as were non-caregivers.

#### Transportation

The availability of transportation options shape the extent to which older people are able to access needed goods and services, stay connected to social networks, and remain actively engaged in the civic, social, and economic life of the town. The vast majority of people rely primarily on private transportation to meet these needs, and most people drive their own vehicle well into old age. The attachment of older people to their automobiles is, in part, a reflection of the association of driving with independence. It is not easy for older adults to give up the sense of freedom and autonomy that having a driving license represents. The attachment to private car ownership is also a reflection of the lack of transportation alternatives in most communities. A national survey of people age 50 and older conducted by AARP (2005) found that non-drivers report lower quality of life, less social involvement, and more isolation than do drivers. Communities promote quality of life and community engagement

for older residents who no longer choose to drive or who can no longer drive safely when they provide reliable and convenient transportation options.

Transportation to medical and non-medical services, social and recreational activities, and amenities is essential for quality of life. The vast majority of the community survey respondents drive and driving themselves is the primary method that they use to get around (**see Figure 13**). Driving among respondents to the community survey decreases with age. While 90% of 50-60 year old respondents report driving, 82% of the 80+ respondents drive themselves. Of the people who answered the survey who say they drive to get around Brunswick, 29% are over age 80.

Alternative transportation becomes more important as people age. About 50% of the people who indicated that they get a ride, use a tax service, use public transportation, or a bus available through the retirement community where they live are over age 80 (see **Figure 13**).

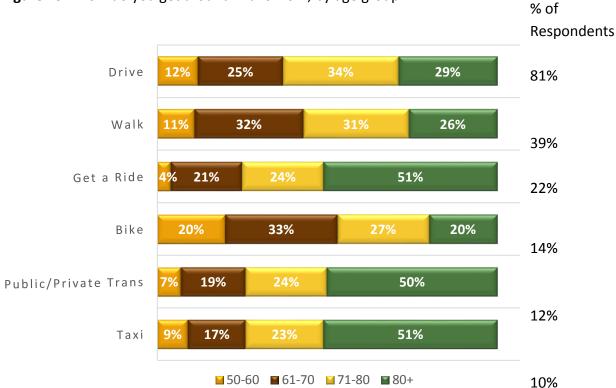


Figure 13: "How do you get around Brunswick", by age group<sup>33</sup>

Walking is a popular way for community survey respondents to get around Brunswick. The high percentage of people who report having a park near their home and that they feel safe in their

<sup>&</sup>lt;sup>33</sup> Percentage at end of row indicates percentage of survey respondents who reported using that mode of transportation. Total does not equal 100% because some people report using more than one means of transportation.

neighborhood is reflected in the fact that walking is enjoyed by residents of all ages. Walking is reported by 38% of survey respondents in their 50's and 31% of those in their 80s. Biking is also popular but participation decreases with age. Biking is enjoyed by 26% of people between 50 and 60 and by 9% of folks in their 80s. While walking is enjoyed equally by male and female survey respondents, men are more likely to say they bike; 22% of men and 11% of women use a bike to get around Brunswick.

Getting a ride from others is reported by 23% of people who completed the community survey. Older residents and women are more likely to report getting a ride than their younger, male peers. About 8% of people in their fifties get around Brunswick by getting a ride from someone, compared with 36% of people in their 80s. Women are almost twice as likely to report getting a ride as men; 13% of men and 25% of women get a ride from a friend, neighbor or relative. A sizeable minority (12%) use either public transportation or a private van available to members of the retirement communities where they live and 10% use taxi services.

The wealth of transportation options available in Brunswick is reflected in the number of people who report using more than one method to get around Brunswick. About half of all people who answered the survey said they used only one method of transportation and half said they use more than one.

In general, satisfaction with existing transportation options is high. More than half (53%) of all respondents report that transportation is adequate in Brunswick. Satisfaction increases with age (see **Figure 14**). Survey participants who have achieved the milestone of their 80<sup>th</sup> birthday are most likely to use a range of alternative transportation options. A higher percentage of people age 80 and older are unaware of the transportation options available in Brunswick; 28% are not sure if Brunswick has adequate transportation alternatives.

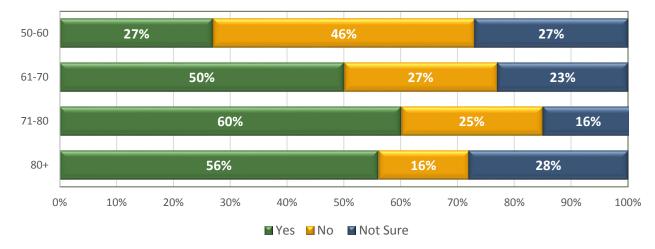


Figure 14: Satisfaction with Transportation Option in Brunswick, by age.

Focus group participants talked about the transportation challenges in Brunswick for people who no longer drive or who prefer to walk or take public transportation. Sidewalks in the downtown area are not ideal for people with mobility difficulties. Although there are curb cuts and some accessible crossings, brick sidewalks are uneven and create a fall hazard. Sidewalks outside the downtown area are mixed. Some areas have good sidewalks. Others have none.

Focus group participants explained that alternative transportation options in Brunswick have become more limited in recent months. A reduced rate taxi service has ended. However, several residents shared stories about the level of service they receive when they use Brunswick Taxi. Participants agreed that the drivers provide exemplary service. However, with the elimination of the reduced fare coupons, it will no longer be affordable for many residents.

The Brunswick Explorer, Brunswick's public bus service, has eliminated the early evening route, leaving people with limited options to attend events or use services offered in the evenings. For example, a few residents shared that the elimination of the evening bus service created a barrier for older residents to use the food pantry.

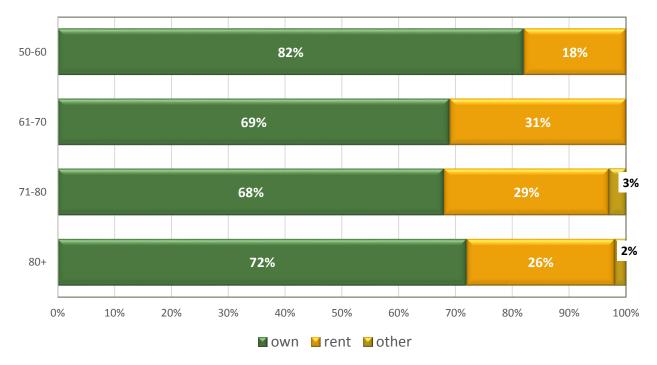
People Plus-VTN (Volunteer Transportation Network) has successfully expanded services to Harpswell and is the only reliable, affordable transportation option for Brunswick's older residents. The service is open to members and non-members of People Plus and is supported by a grant from United Way but currently receives no town funds. Additional funding will be sought by People Plus to expand this service, which is key to support aging in place by Brunswick residents. Many residents use the service for medical and non-medical appointments. All of the focus group participants who have used the service indicated that they were very satisfied with the rides they get with VTN.

#### Housing

Housing is a key factor shaping the ability of community residents to age in place. National studies suggest that most older adults prefer to remain in their existing home as long as possible (AARP, 2005). A home serves not only as a source of shelter, but also as an important platform for maintaining social networks and keeping residents connected to the neighborhood amenities that they value. Holding long-lasting memories, often developed over many years, the attachment to one's home is often substantial. Over time, however, the "fit" between residents and their homes may weaken. A home may become too large for current needs or may become too cumbersome or expensive to maintain on a fixed income. Design of the home, such as the number of stories and manageability of stairs, can challenge the ability of an older person to remain safely in his or her home.

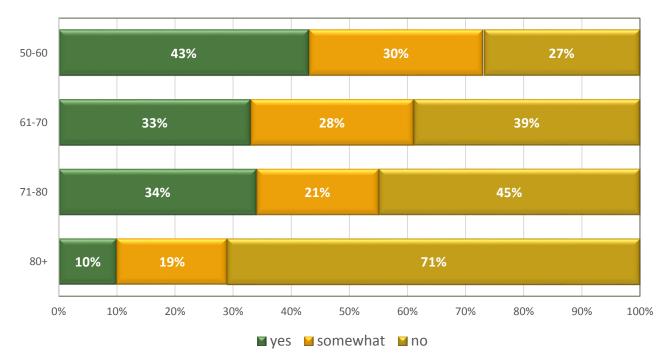
Homeownership represents one of the most significant sources of wealth for most seniors. However, even for people who are no longer making a mortgage payment, the expense associated with property taxes, insurance, and routine upkeep may exceed available resources.

Most respondents to the community survey are homeowners who live alone or with one other person. Seventy-one percent of all respondents own their own home, condominium, or share in a retirement community (see **Figure 15**). Ten percent of survey respondents live in a home with 3 or more residents. The remaining 90% is equally divided between people living in a home by themselves or with one other person. By far, the highest rate of renting is experienced by people who live alone. Forty-five percent of respondents who live alone occupy a rental unit compared to 14% of people who live in a home with at least two occupants.



#### Figure 15: Ownership of home, by age

As people age, the financial and physical burdens of maintaining their home can be a significant cause of worry. About 50% of respondents to the community survey are concerned about maintaining their home. Worries about home maintenance were highest among home owners. Fifty-eight percent of home owners, compared with 33% of renters were at least somewhat concerned about home maintenance. Older residents are less worried about home maintenance than were younger people (see **Figure 16**). The lack of concern by older residents may be a reflection of their relatively higher confidence that existing services are adequate to help them with needed work (see Figure 3).

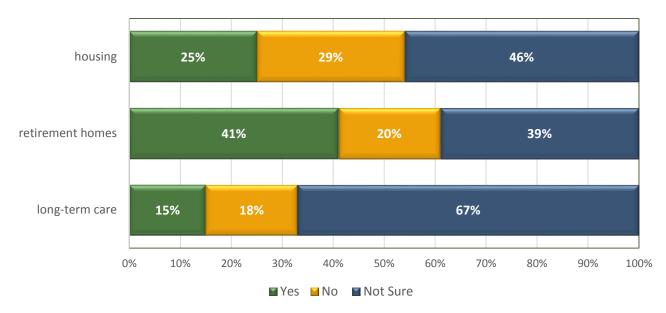


#### Figure 16: Concerns about the upkeep and maintenance of a home, by age.

Home modifications, such as the installation of bathroom bars, ramps, or first-floor bathrooms, may allow an older homeowner to remain in a home safety. However, some individuals will need to change residences in later life. The availability of affordable housing options, especially those with universal design features, and housing that blends shelter and service, such as assisted living or continuing care retirement communities, may allow a resident who is no longer able to stay in his or her existing home to remain in the community (AARP 2005).

The community survey asked if respondents thought Brunswick had adequate housing, retirement homes, and long term care beds. Perhaps as a reflection of the number of retirement communities in Brunswick, more respondents said that Brunswick has an adequate number of retirement communities than indicate there is an adequate supply of general housing or long term care beds. Only 25% think Brunswick has adequate housing and a mere 15% felt there are enough long-term care beds (see **Figure 17**). By far, the most common response to the adequacy of current housing and long term care facilities in Brunswick for all age groups is "don't know", which indicates a lack of awareness about both supply and need for supportive housing options. The highest rate of "don't know" is reported by people over age 80, those most at risk for needing housing with supportive services or long-term care. Among respondents age 80+, 47% are unsure if Brunswick has an adequate amount of retirement homes and 69% are unsure if the town has enough long-term care beds to meet the need.

**Figure 17**: Perception of adequacy of housing, retirement homes, and long-term care beds in Brunswick



Focus group participants stressed that they do not expect the town to care for all of their needs. Residents talked about informal groups that are popping up to facilitate the need for residents to build their own networks of peer support. However, focus group participants recognized that the Town of Brunswick has an important role providing information residents need to age in place. Many participants said that the first place they turn for information is the Town of Brunswick website. One suggestion was for a "seniors" page on the town website that could point to needed resources including local housing options and places to go for information about home modification.

Spectrum Generations, through the Aging and Disability Resource Center (ADRC), provides information for residents to be aware of the home-based services for which they may be eligible, including services that would help maintain and modify a home for safe living, and programs that may help them pay utility or other home-related expenses. Spectrum Generations also offers home safety inspections, comprehensive stay-at-home packages, and has caregiver respite money that can be used to make small home modifications needed to for a caregiver to provide in-home care. However, there was a lack of awareness among focus group participants about the resources available through the ADRC. Suggestions to increase awareness included the addition of a program on the local access radio channel that would feature information about resources to support aging in place.

People Plus has consulted with at least one local housing developer about development of affordable housing that is ability-friendly and close to down-town Brunswick. In the long-term, focus group participants pointed out that there are long waiting lists for affordable, accessible congregate housing.

The Town of Brunswick has been a leader in Maine as a developer of well-managed accessible housing for its older residents. However, there is room for the development of more housing should funding become available through the State of Maine. There is also a role for the Town of Brunswick to look at the creation of policies that will encourage individuals to develop alternative housing options (co-housing, house sharing, etc.), that can support the desire of some older residents to remain in Brunswick as they age.

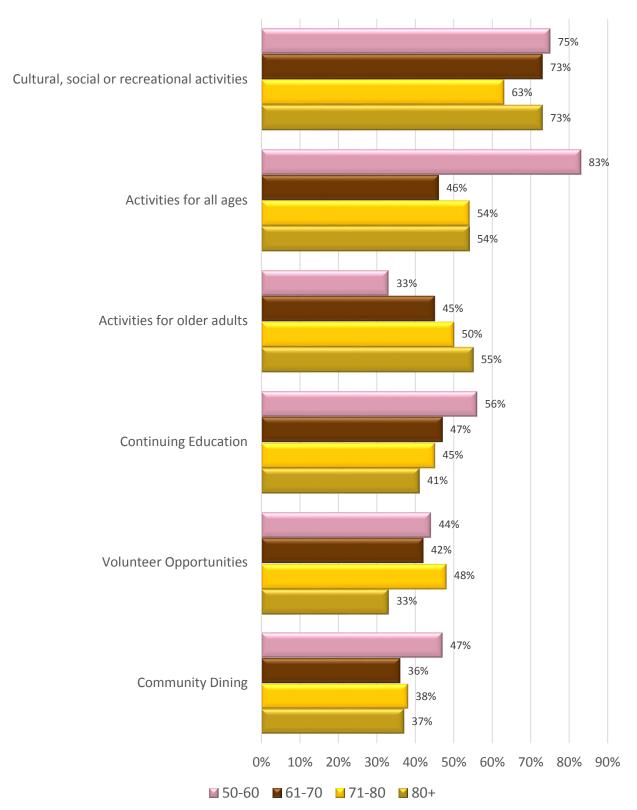
#### Social and Recreational Opportunities

Participation in social and recreational opportunities is strongly connected to health and well-being throughout the lifespan. Continuing the patterns of participation from younger years allows older residents of Brunswick to exercise the competence they have already established, to maintain supportive social relationships and to forge new relationships, and to enjoy the respect that comes from a lifetime of involvement. Learning new skills through participation in social and recreational opportunities is good for cognitive and mental health.

The vast majority (87%) of Brunswick residents of all ages who responded to the community survey report that Brunswick offers opportunities for social involvement. Ninety-two percent of respondents are interested in participating in local activities. Most people are interested in more than one activity; 61% are interested in three or more activities. Generally, interest in participating in different activities does not vary significantly by age. However, respondents between 50 and 60 years old are most interested in activities for all ages, while interest in activities gauged for older adults is highest among respondents age 80 and older (see **Figure 18**).

Focus group participants were enthusiastic about the wide variety of social, recreational, life-long learning, and cultural opportunities available to residents of all ages. Bowdoin College, located in the down-town area of Brunswick, offer free classes for older people interested in life-long learning. Bowdoin College and Brunswick High School have many high-quality cultural opportunities for community residents that are free or low-cost. People Plus provides opportunities for intergenerational exchanges between teens and older adults.

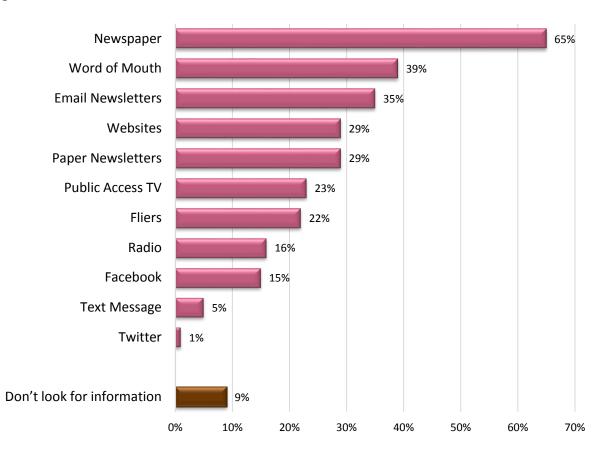
People Plus would like to expand opportunities for older adults to participate in classes, social opportunities, or other activities with 20 and 30 year olds. Focus group participants pointed out that inter-generational opportunities are not limited to people at the extremes of age—the very young and the very old. Aging Brunswick residents would like opportunities to interact with 30, 40, and 50 year olds. The suggestion was made for development of a local chorus for people of all ages.



#### Figure 18: Interest in participating in specific kinds of activities, by age

#### Access to information

It is crucial that older adults have information about services, activities and resources to age in the community safely and as independently as possible. The majority of people who answered the survey (64%) report that information about available services is easy to find but 23% were not sure if it would be easy or hard to find a needed service. Only 13% of respondents have a difficult time finding information. Two important sources of information and referral for Brunswick area residents are Spectrum Generations and People Plus. 43% of the people who completed the survey were aware of services and opportunities offered by Spectrum Generations and 76% of the people who completed the survey were aware of People Plus. Between 6/1/15 and 6/1/16, 486 unduplicated individuals used Spectrum Generations services. 13,654 duplicated (counted more than once) utilized the services of People Plus. See Appendix B: Community Impact, page 38, for infographic service details for each organization. Nine percent of respondents report that they do not look for information from any source. However, 52% of people consult three or more sources to find needed information. The most popular information source is a local newspaper; 65% of respondents rely on newspapers to get the information they need (see Figure 18). Word of mouth remains a consistent source of information for 39% of respondents. Other popular sources of information are email, paper newsletters, and websites (see Figure 19).



#### Figure 19: Information about available services

Focus group participants identified the lack of information about local services and activities as a significant barrier to optimal aging. People generally knew that 211 was a resource but felt it was too impersonal. Participants were enthusiastic about creating a section of the Town of Brunswick website specifically to help people find services and activities of interest to older residents. The Town of Cape Elizabeth "Senior" page was cited as a good example of what participants would like to see.

Participants discussed the path to finding services. There was general agreement that people wait to look for services until they are needed. When there is a need, they think of usual sources of information—not Spectrum Generations or the Aging and Disability Resource Center. The suggestion was made to increase awareness of the services offered by Spectrum Generations by getting a Spectrum Generations slot on the public access television or on the local radio station.

#### References

AARP (2005). Beyond 50.05 A Report to the Nation on Livable Communities: Creating Environments for Successful Aging. Washington DC: AARP Public Policy Institute. Available online: http://assets.aarp.org/rgcenter/il/beyond\_50\_communities.

#### Conclusions

Brunswick, like many Maine towns, has a growing population of older residents. As revealed in the Brunswick community survey conducted by Spectrum Generations and People Plus, older residents report a strong commitment to aging in place. They do not think of themselves as old but measure their age by their independence.

A large share of the town's older population is committed to the community and have the resources and supports necessary to thrive in the community as they age. However, as reflected in the free responses on the survey, notable segments of Brunswick's older population are keenly aware that retirement may bring economic shortfalls that threaten their ability to stay in Brunswick if they need to

"Brunswick should know that the tax voucher service has been a good one for seniors...but it is ending." Focus Group Participant hire services—such as home repair and maintenance. The community resources that would provide support and fill in the gaps for older residents are not widely known.

Spectrum Generations has two full time staff working within People Plus's community center. One staff member is

dedicated to Spectrum Generation's Meals on Wheels program and the other is an Aging and Disability Resource Counselor. Unfortunately the survey identified that a sizable share of respondents lack familiarity with Spectrum Generation's programs and improved publicity may be a successful strategy for increasing participation. Enhanced staff and financial support from sources other than the federal Older American's Act, may be required if Spectrum Generations is to successfully meet the demands posed by growth of the older population of Brunswick and increased interest and usage of its services.

Community survey respondents clearly indicated that they are satisfied with the social opportunities offered in Brunswick. Many of these are offered through People Plus. The Curtis Memorial Library also provides social and learning offerings for area residents. Those age 50-60 are

"Brunswick is a wonderful community in which to live. There is so much offered and available." Survey Respondent

particularly interested in increasing the number of activities available to people of all ages. People Plus could benefit from increasing the number of programs and services designed to attract young adult and middle aged people and to make younger residents aware of its programs. Middle-aged residents may be more likely to participate in programs as they age, if familiarity has already been established. Recruitment of volunteers to expand People Plus programming and services is likely to be enhanced if the organization is better known among the middle-aged population of Brunswick. Other services that may warrant expansion by People Plus include a registry for businesses and other organizations that will provide home and yard maintenance for seniors on a volunteer or low-fee basis. Additional

funding to expand its Volunteer Transportation Network (VTN) program would support improved transportation options for residents.

Brunswick is well on its way to becoming an aging-friendly community with the many advantages it offers residents for aging in place. Looking forward, the town may want to consider a number of ways in which it can respond to its aging demographic profile. Strategies for maintaining affordability for older residents on fixed income may be explored.

"I can see that in the future, we will be comfortable and have needed services in Brunswick. Just hope the town can continue to furnish its present offerings." *Survey Respondent*  The town may want to capitalize on the "longevity dividend" by encouraging the development of an "age-friendly business" program and promote itself as a retirement destination to attract in-migrant retirees.

Promoting wider dissemination of information about transportation and housing options may help reduce some of the anxiety older residents experience at the prospect of aging with a disability. Many residents report that they often visit the town of Brunswick's web site. It is easy to navigate with useful information on a wide range of topics. Adding a page with information on services and activities geared toward its older population (such as housing options, transportation, and home modifications, as well as links to People Plus and Spectrum Generations web sites) would help close the gap for those who "Don't Know" what is available to them or are "Newcomers" to the area. The town of Brunswick, as well as service providers, should make use of local public access media, to include television and radio, to get information out to older adults.

Continuing to offer a plethora of social and recreational opportunities for residents of all ages—as well as specifically for aging residents—will benefit residents of all ages. According to the people who completed the community survey, Brunswick is a great place to live at all ages. Further low-cost and no-cost programs to increase the ability of older residents to thrive in the community will only enhance its reputation as a leader in providing age and ability-friendly environment.

"Brunswick can play an important role in looking at the creation of policies that encourage individuals to develop alternative housing options such as co-housing or house sharing." Focus Group Participant

The insights gleaned from this assessment are intended as a baseline to help guide the Brunswick town government in its ongoing efforts in making Brunswick both a family-friendly and age-friendly place to live.

#### Addendum A: Survey Participant Comments

"We welcome any comments and suggestions regarding age-friendly features in Brunswick."

- To me, church is very important because it offers a multi-age gathering of friends and mutual support. I would always want to be able to get to church and/or to keep in touch with my church.
- Would like to see different kinds of assisted living and hospice. Am aware only of Thornton Oaks and Mid-Coast hospice. Wish Parkview would run assisted living and hospice. Their caring ways have deeply impressed us.
- Emphasis on mats in stores and chairs for older people with foot and leg pain.
- I want to praise Brunswick for our bus service which is wheel-chair friendly.
- Living independent with adequate income leaves me blessed. Unfortunately, ignorant of needs of older residents.
- Renting in Brunswick. Planning to move here.
- We love living here-just moved from MA.
- Could be better.
- Great community.
- Help for senior transportation.
- I am so glad you are here for us, People Plus and Spectrum Generations.
- Maybe a presentation at People Plus about Spectrum Generations services would be nice.
- Projepscot Terrace is one of the best in Brunswick area.
- I think it would be nice to keep our bus trips! We could help pay for some of it! Some people don't have cars. They look forward to it once a year.
- Is there going to be a bus trip?
- I looked into both Spec Gen and people + a few years ago but I couldn't seem to find things I
  was interested in that didn't cost extra money. My income status makes it difficult to do extra
  "fun things".
- Interested in focus groups but no transportation.
- Yes, be more courteous to people. Stop being selfish to your own kind.
- I prefer cold or frozen meals that I can heat in the micro wave. By the time meals are delivered, they are cold or tepid and need to be reheated anyway.
- I live independently in a retirement community "Thornton Oaks" and enjoy good, full care.
- I live in a retirement community. I regularly attend a local church. The availability of Bowdoin College facilities and activities is a great plus.
- Age 100 I am fortunate to be able to afford to live in a "Retirement Facility" that offers most of my needs.
- These questions are somewhat ambivalent for one living in a retirement community as I am.
- Most answers to the question are N/A. This survey is inapplicable as services I have at Thornton Oaks are provided as just a monthly payment.

- Neighbors Inc. is also another resource for drivers and help in the home. SIDEWALKS! Specially Baribeaue from McKeen to the end. I'm aware of the sidewalks from McKeen to Columbia-it would be so nice to be able to walk the whole distance.
- Sidewalks on busy streets-cleared of snow after storms-much appreciated.
- I think the Curtis Memorial Library is doing a wonderful job engaging the Brunswick community with its numerous activities and programs. Also, a tremendous asset is Midcoast Senior College, which features courses and programs year round!
- Opportunities to volunteer at elementary school or hospital.
- Independent living at Thornton Oaks affects access to many of the issues addressed above.
- Thornton Oaks takes good care of us!
- I feel very fortunate to be living in Brunswick. My husband and I chose it because it is a college town and is located near where my daughter and her family live.
- Downtown is not handicapped friendly.
- Senior, Retired, Military discounts are offered by a few business and Town offers property tax and Amtrack (Downeast) offers senior discounted fares.
- I am extremely fortunate to live at Thornton Oaks. I am already in a Focus Group for public schools in Brunswick. I wish there were a KMart, Variety Shop, clothing shops at Topsham Mall. I miss Senters in Brunswick.
- I do read the local newspaper and get the info on People Plus.
- People Plus Programs diverse and informative. Unable to take advantage of more.
- The bus service is good as far as it goes, but omits many areas, and is being curtailed by lack of adequate funds. There are many opportunities for social participation, but too many are evenings, which my health doesn't generally allow, or on weekends when the bus doesn't run.
- Visit museums, nursing homes, communal meals.
- No social action. We have a utility man. We can take the bus to most areas in town to go grocery shopping.
- N/A home maintenance and home repair.
- I enjoy getting together with "The Easy Rider" to cycle and XC skiing.
- Wish the Explorer bus was not cutting hours. Wish bus went to Topsham mall. Wish grocery stores delivered.
- Local historical assets. Mostly concerned about being taxed out of my house. Brunswick's taxes are too high! Use the base as a cushion.
- Property taxes are a big issue. We will be taxing people, with fixed incomes, out of their homes.
- In many instances services are available but not always affordable.
- Brunswick Explorer is greatly appreciated but it is limited. Non drivers could use public transportation to Topsham shopping.
- I lived in Bangor for a year previously. This is a big improvement (Brunswick) with a wide range for older adults active and varied interests and People Plus is a good way for newcomers to network.
- Since the closing of Spectrum Generations in Topsham the only facility is People Plus, which memberships dues are \$35 per person. This is expensive for people on limited income. Enjoyed

going to the Spectrum Generations in Topsham for the fellowship and activities. Plus pleasant and knowledgeable people there to help.

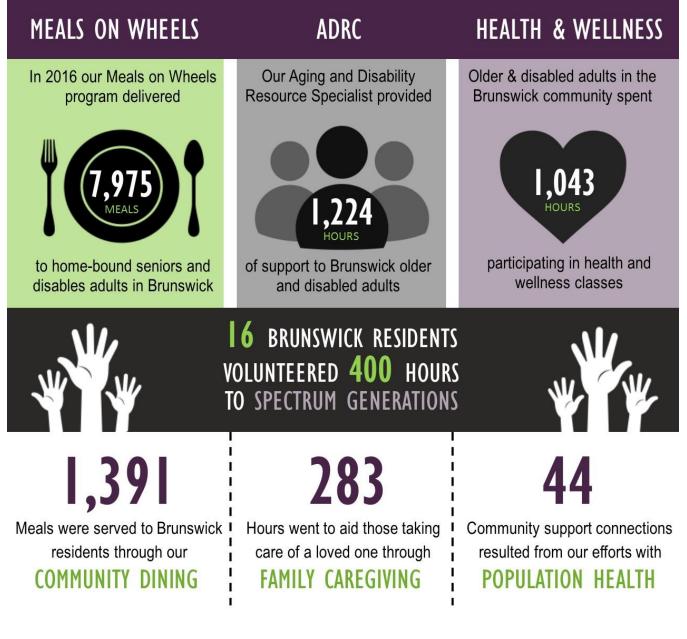
- Swimming for all citizens-pool.
- Could be more and more frequent runs (trains).
- Singing in choral groups. Property taxes are increasingly difficult to pay as the rates increase and I have no income from a steady job.
- Lovely, welcoming community.
- Speakers for various subjects. Warm pool at the rec center at the base.
- All (services) available but not affordable.
- It would be good to list 211 as how people find out about services. That's how I find out about things.
- Property taxes are pricing some out of their homes.
- We need a public pool for everyone in Brunswick.
- Parkview should still have ER and hospital beds.
- I drive. Thank God for People Plus Super.
- Fairly new to the community.
- Area walking, hiking, music opportunities. I have just moved to Brunswick from Harpswell (40 years).
- Thanks for doing this survey. I hope it is helpful.
- Brunswick and the Thornton Oaks Retirement community have been great places to grow old in, for my last 13 years, Nov 1986.
- Dental too expensive, RX co-pays too expensive. This is a shame there are waiting lists for Meals on Wheels. Not affordable retirement homes, Long term care beds-waiting lists are long-local residents should take priority. Interested in interaction with kids, I take education classes and volunteer opportunities. Clear sidewalks that are fairly level are important. Well placed cross walks (I think we have). Need more affordable in town apartments for Maine elders. In town they'll have more access to services. Need to build more subsidized apartments (in common areas).
- There are enough options for things like home repair and house cleaning, for those who have enough money to afford them. Our state's Dept. of Health and Human Services are continually taking resources away from our most vulnerable neighbors. Meanwhile, the rest of the community has to pick up the slack, and provide resources through nonprofits. I'd rather my taxes fund initiatives like affordable childcare, food supplement, healthcare, etc., rather than tread water in the nonprofit system. Nonprofits and the people we serve are drowning, and state funded social services are the life raft we need. Other services the aging community desperately needs, (and nonprofits are working on as much as they can) include affordable dental clinics, case management, low-cost, long distance travel (to places like Portland), snow removal and lawn care, care for those with special needs, mental health services, legal assistance for estate/will planning...the list goes on and on. P.S. I think the idea of turning Skofield House into a shelter or affordable housing is a great one!!

- Can see that in the future, we will be comfortable and have needed services in Brunswick. Just hope the town can continue to furnish its present offerings.
- Several places it would have been nice to have an in between answer. Such as, "Not Presently" for being a caregiver. And feeling safe, walking yes with a sidewalk but no without one.
- We take full advantage of what Bowdoin College offers. Is the campus a "public park"?
- It would be great to have senior condos built right in town and in Brunswick Landing for when we get a little older (in our mid-70's or when needed).
- There needs to be much better snow removal on sidewalks and street. It would be nice if the town Parks & Rec programs and facilities were more senior-friendly.
- Not all seniors are up early in the morning as many stay up late at night, therefore they can't participate in things like cribbage, etc. That is why I am not a member as I go to bed around 11:30PM.
- More handicapped parking. Shuttle during lunch and dinner hours from a municipal parking lot to Maine Street. (back of post office would be good).
- Brunswick is a wonderful community in which to live. There is so much offered and available.
- Above agencies not helpful at all??!!
- Parking is often a problem in Brunswick. The new Rec Center is a very nice addition as is the new YMCA.
- I realize that space is limited, but so much that is done at PP is organized and scheduled. I wish there were more opportunities for informal, ad hoc, self-generated interactions. Where people could hang-out together, play cards, knit, socialize, whatever.
- Better parking downtown.
- Need more great nursing care facilities. Was a caregiver until 2 months ago. Frustrated that there is a waiting list at Horizons and it will be months before he can be transferred there.
- We are currently planning a move into town so we will have better access to events/stores, etc. Living 7 miles out if downtown makes us entirely car dependent.
- It would be nice to have notifications of upcoming events (public suppers, etc) in something other than the newspaper. I'm sure the newspaper doesn't list everything would like to have other options. I would do more in the community if I knew what was going on. I wonder if I'm the only one who feels disconnected from the goings-on.

# SPECTRUM GENERATIONS

### **COMMUNITY IMPACT: BRUNSWICK**

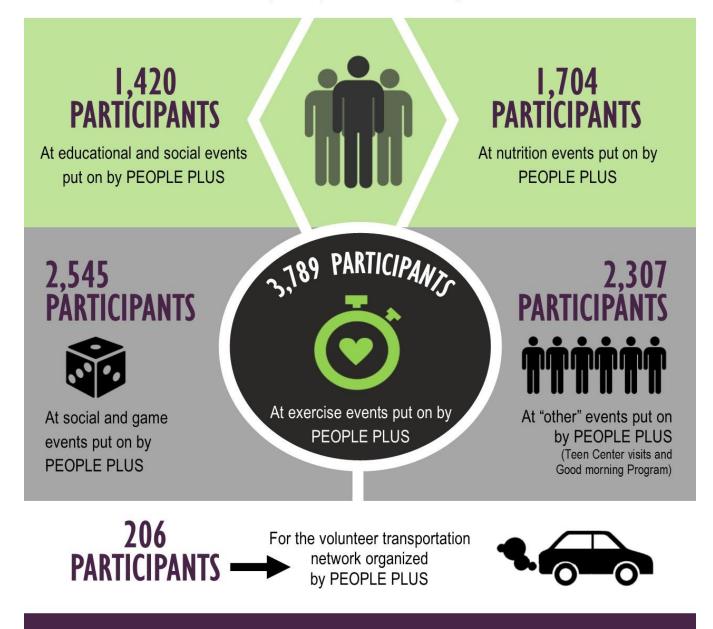
From June 1st, 2015 to June 1st, 2016 Spectrum Generations provided services to 486 unduplicated residents



# PEOPLE PLUS

### **COMMUNITY IMPACT: BRUNSWICK**

From June 1st, 2015 to June 1st, 2016 People Plus provided services to 13,654 duplicated (counted more than once) residents



DATA COLLECTED FROM PEOPLE PLUS • 35 Union St, Brunswick, ME 04011

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