



Jenny Camara (center, red skirt) of the Yamamoto Hula Ohana dance troupe, teaches chair hula. Photo by [Nic Coury](#).

THE PRICE OF AGING

Budget cuts slash senior services just when aging baby boomers need them.

By [Sara Rubin](#)

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For Jo Anne Curtis, 61, of Salinas, the Alliance on Aging's group peer counseling is what's keeping her aging parents alive and independent. Her 88-year-old father is blind, hard of hearing and suffering from arthritis and degenerative disease in his spinal discs. But Curtis says her dad's toughest obstacle is the loss of social interaction; he has always surrounded himself with people.

"He looks forward to these meetings because he has absolutely no outside contact anymore," Curtis says. "If he didn't have that weekly meeting, it would decrease his quality of life." Curtis herself volunteers as a one-on-one peer counselor with the Alliance, a Monterey-based nonprofit.

Now, Gov. Jerry Brown has proposed reallocating the funds that pay for the peer counseling program, which could mean its complete elimination. In a budget environment that's spared no one, it's just one of many programs on the chopping block. "It's really bad now, and it could get worse," says Assemblyman Bill Monning (D-Carmel).

Sam Trevino, director of the Monterey County Area Agency on Aging, says he's seen swings in funding for services during his 31-year career here, but this is the most dire it's been. "We have seen ups and downs, peaks and valleys," he says. "We have never experienced such an assault."

Trevino ticks off a list of services that have disappeared within the past five years: case management navigators who helped identify appropriate services for seniors; an Alzheimer's center; a respite grant for caregivers; a senior center in Salinas and another in Seaside; and a program that paired companions and advocates with homebound seniors. On July 1, cuts forced him to shut down a program that provided case management services to 200 seniors a month who were eligible for nursing home placement, but preferred to stay home.

Trevino's seen a half million dollars of state funds disappear over the past five years, and worries that his remaining \$1.7 million budget from the feds—which the Area Agency on Aging doles out to a number of nonprofits that provide free services—is imperiled now, too. Meanwhile, a lobbying organization has just taken its fight to state court after Gov. Brown vetoed a bill that would have continued Medi-Cal payments for seniors who attend adult day healthcare.

All of this is set against the backdrop of an even more tense budget debate playing out in Washington. Congressman Sam Farr (D-Carmel) says, "There's no free lunch. If someone is getting something free, someone else is paying for it. As those sources dry up, then the services they provide will dry up."

Even if today's economic decline is unusually steep, it's been a long time coming. "Older adults have been sacrificing and giving up services for 10 years now," Trevino says. "It's piling up for us to a level that gives us a feeling of total abandonment by our policymakers."

From social activities to meals for the homebound, a robust system of support has long been available to help older adults stay independent to varying degrees without having to pay anything.

It's only once physical health deteriorates, or dementia sets in and constant care is required, that a senior steps off a steep cliff when it comes to paying for services out of pocket, descending into a world of fewer choices and limited reimbursement from public funds.

Adult day healthcare centers provide activities and nursing attention to 37,000 California seniors at risk of needing nursing home care within six months. The newest of 320 centers in the state is in Salinas, improbably located in Westridge Shopping Center.

The Wisdom Center, in a 32,000-square-foot space formerly occupied by Circuit City, is most remarkable for its immensity. Upon entering, it takes only a moment to notice the sound of gurgling water, which is audible from anywhere in the vast room. It comes from a waterfall and pond fixture, complete with a school of koi. An ornately carved mantle depicting rhinos, bears and lions frames a gas fireplace. Murals make the already large space seem even larger, with images of Big Sur, the Gabilan Mountains and Yosemite. Two talking parrots, a gift from Wild Things in Salinas, share a cage.

The Wisdom Center, which opened its doors in April, is designed to feel more like a luxury hotel than an old-fashioned senior center. The details, from the nature imagery to the sound of water, are supposed to be calming and contribute to a model that founder and director Shani Robins calls "not just surviving, but thriving."

But the Wisdom Center might not have a fighting chance. Less than three months after it opened, Gov. Brown vetoed the Legislature's plan to reinstate Medi-Cal reimbursements for adult day healthcare centers. Ninety percent of Robins's clients are covered by Medi-Cal, the state-administered health insurance for seniors, at \$76 a day.

Brown butted heads with legislators who in March approved \$85 million to cover care at adult day health care centers. Since the governor's July 25 veto, policymakers have been scrambling to develop a transition plan that will send 35,000 senior and disabled Californians seeking services elsewhere; meanwhile, the courts are considering an injunction against the pending closures.

And keeping seniors out of nursing homes saves money; residential care in Monterey County ranges from \$2,500 to \$9,000 a month.

The elimination of state funds for adult day healthcare centers is one of the most troubling cuts to services, Monning says. "It's a huge loss of what I would describe as safety net services in California."

Monterey County was once heralded as an exemplary model of services for the elderly. "There was a real renaissance in the field of aging and adult services," Trevino says.

He reminisces about the '80s and '90s, when he says providers from all over California would visit to see how to best develop collaborations between senior service providers.

When the federal Older Americans Act of 1965 established the modern system of channeling funds to local agencies that in turn distribute cash to service providers on the ground, there were only 20 million Americans over age 65. Today there are 40 million; seniors comprise nearly 15 percent of Monterey County's population.

The 79 million Americans born between 1946 and 1964 means one American turns 60 every 10 seconds. "With the baby boomers spiking, in a year or two we'll go, 'Oh crap, what did we just do?'" Robins says of the impending adult day care shutdowns.

Bob Petty, an adviser at Carmel-based Partners For Transitions and former executive director of the Alliance on Aging, was selected to represent the state of California at a once-a-decade White House conference on aging in 2005. The theme was "the booming dynamics of aging."

Boomers are now being dubbed "the sandwich generation;" as they care for their own aging parents, many are also still living with jobless 20- and 30-something children. "Maybe that's why some of them have neglected planning for their own [retirements]," Petty says.

Petty consults with boomers to help them plan, but says even the best-prepared seniors are likely to depend on some free services, like government-backed legal assistance, meals or counseling. People are living longer, healthier lives, but can only delay the need for dependence on social services. "We're experiencing a boom in interest and need while our services are being taken away," Trevino says. "It's incongruent."

Meals on Wheels of the Monterey Peninsula receives a third of its funding from the Area Agency on Aging. As funds have dwindled, Executive Director Viveca Lohr has had to cut breakfast services. Now instead of offering some 600 seniors a choice between cottage cheese and yogurt, there's cereal. The group launched a "Save Our Breakfast" campaign, raising \$45,000 so far. Even with 350 volunteers, keeping up with growing demand is tough, she says.

Donna Barrett, an 87-year-old wearing pearls and pink nail polish, uses railings installed to get around her New Monterey home, but can't make a trip to a grocery store alone.

She depends on Meals on Wheels for food, and also on fellow church members who help her out with errands; Barrett says they also ask her for advice. "Lots of them still rely on me, too," she says. "That's the key to keeping your interest in life. If you can give them something of value, you feel you have value yourself."

Barrett talks briefly about her five sons, only two of whom are still living—"I don't think backwards"—but is happy to see the Meals on Wheels delivery volunteer. For many participants, it's the only human contact they have all day.

Some Meals on Wheels recipients live in beautiful, large homes with bay views. But Lohr cautions against assumptions that Peninsula seniors are well-off. Many are "house rich, cash poor," she says. And a high cost of living puts pressure on seniors.

The UCLA Center for Health Policy Research found that seniors in California needed more than twice the federal poverty level to get by, based on the Elder Index, a senior-specific economic security benchmark developed by the organization Wider Opportunities for Woman and the Gerontology Institute at the University of Massachusetts-Boston.

Researchers found Monterey County had the ninth-highest cost of living for single seniors of any county in the state: \$24,700 in 2009, more than double the federal poverty level.

"I think we're just going to see more and more people who are older who have run out of resources," Lohr says. "As more and more services are cut, we're kind of a stop gap, but we're definitely feeling the pinch."

Kellie Morgantini, executive director of Legal Services for Seniors, agrees the economy poses a problem. But she sees a more insidious issue: fraud and abuse. "I have clients living in the city of Carmel who can barely eat because they bought their \$2 million house and now they get \$800 per month in Social Security," she says.

It took Morgantini a few years to challenge her own assumptions about wealthy Peninsula seniors when she joined the five-person legal staff 16 years ago. Then, she was reluctant to prioritize clients with fancy cars, but she's changed her mind.

"Maybe you've got enough money for that brand-new Escalade, but it's probably because your niece or granddaughter tricked you into signing something," she says. "Then in six months, because of the financial abuse you've suffered, you'll probably be living in that car."

Robins, of The Wisdom Center, says the language of budget cuts is too neutral to convey the true consequences of eliminating services. "What we're actually talking about is ruining lives and killing people," he says. "9/11, that was 3,000 people. Here, we have control over the situation, and we say yes to killing 40,000 seniors."

Robins, 45, grew up in a Tel Aviv suburb, then moved to California while still in his teens. He earned two psychology doctorates at UC Santa Barbara and the California School of Professional Psychology, and took an academic interest in what he calls "wisdom cultures" oriented around respect for elders.

His focus on the elderly seems misplaced in a youth-worshipping culture, where pharmacy aisles are dedicated to anti-aging products. He attributes his interest in aging partly to his childhood in a country where everyone knows someone who died too young as a result of war.

Robins runs the Wisdom Center with his mother, Michal Robins, and says the two have invested every penny of their savings into building the place, working seven days a week for three years. The center offers dance, arts and crafts, physical therapy and other services, though many clients tend to just watch TV.

With a decade-old state moratorium on new adult day care licenses except in underserved counties like Monterey County, Robins says it would've cost him as much as \$2 million to get an existing license in a market where a center is already established. He also found an ally in developer Tony Sammut, who helped him find the vacant storefront in Salinas. His total monthly operations run about \$130,000.

It's an economy-of-scale business: If Robins can reach maximum capacity (290 clients), he says he can make a living running The Wisdom Center.

But with only 40 clients today, he's operating at a steep loss.

The lobbying group California Association for Adult Day Services claims that if the centers close, 87 percent of clients are likely to land in the ER within three months as a result of preventable complications like falls and medication mistakes.

And they've taken that math to court. On June 6, seven organizations filed a motion for an injunction against the impending closures.

The families who depend on the Wisdom Center are facing cutbacks of other services. In-Home Supportive Services, which funnels state payments to 3,900 Monterey County residents who care for the disabled or elderly, took a 3.8 percent reduction in February. And if projected state revenues aren't met, "trigger cuts" will take effect, slashing IHSS hours by 20 percent come January.

Trevino says that besides meeting the basic needs of food and shelter, budget cuts have also taken a personal toll. "They say, 'I'm scared, Sam. I'm scared that people now think we're expendable, that people have now given up on us,'" he says.

He attributes part of the challenge with getting more support for the elderly and disabled to a certain kind of fear. "We're an age-phobic society," he says. "[We] believe in self-sufficiency and youthfulness so that we can be productive."

Lohr, of Meals on Wheels, says aging doesn't have to be scary, "But you have to be realistic." Realism in an age of austerity, though, looks increasingly threatening.

As boomers age, some service providers say the cultural dismissal of the elderly could change. But until then, even some seniors are reluctant to avail themselves of the many free services available.

"Many seniors refuse to acknowledge they need assistance," says Joey Lasnik, an 85-year-old at-large representative to the Area Agency on Aging advisory council. "They say, 'I can do it, I can take care of myself, I don't need your help.'"

But perspective shifts accordingly, Lasnik says. She herself suffers from an unexplained weakness problem. "I never thought I was not going to be able to move around," she says. "I just never even considered that. Hopefully the doctors will identify something pretty soon and get me an elixir, a magic potion that will cure all ills." Until then, she expects seniors will begin to take note of their crumbling infrastructure of support.

But what they can do about it? That clock keeps ticking.