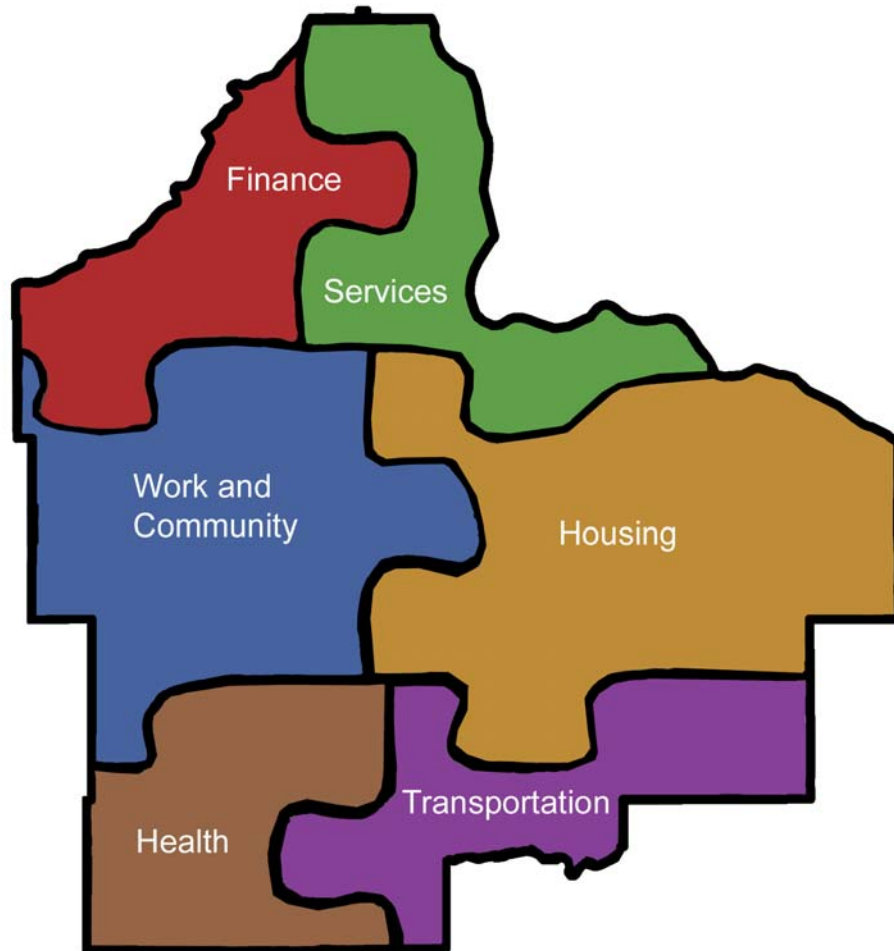


DAKOTA COUNTY AGING INITIATIVE:
EXECUTIVE SUMMARY
NAVIGATING THE AGE WAVE



APRIL 2007



Dakota County Aging Initiative April 2007

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The mission of the Dakota County Office of Planning, Evaluation, and Development (OPED) is to help our partners achieve County goals by providing information, analysis, and assistance in setting direction, framing policy discussions, and measuring progress.

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Executive Summary

Navigating The Age Wave: The Aging Initiative Across Dakota County

While still a relatively “young” County with a median age of a little over 35 years, the dominant trend facing Dakota County is the aging of its population.¹ This also is the dominant trend for the State of Minnesota and the Nation. Consider:

- Between 2000 and 2030, Dakota County’s population of persons 65 years of age and older is expected to grow by more than 225%, from about 26,250 seniors in 2000 to more than 86,000 in 2030. Dakota County seniors outnumber school age children by 2025, for the first time in our history.
- A sharp increase in retirements will begin in 2008². New entrants into the labor force in Minnesota (persons 18 to 24 years of age) will plateau at about the same time. In 2005, a relatively low share of Dakota County’s populations dependent (01-14 year olds and those over 65 years of age) on the working age population (15 to 64 year olds), about 43 per 100. By 2030, this share will jump, approaching 59 per 100.

Recognizing that these dramatic changes are looming and the importance of preparing for these changes, the Board of Commissioners directed in 2006 that the County conduct an “*Aging Initiative*” to formally address the implications of an aging population. The *Aging Initiative* was launched in May 2006 as a broad-based, collaborative approach to define strategies for responding to the anticipated growth in the population of older residents of the County and how their needs might change the services provided by county government, the state, and by community-based organizations.

Why do Dakota County and other service providers need to respond to a growing aging population?

An “age wave” is washing over Dakota County. It will affect many of the operations of the County. The “age wave” and its results are fueled by:

- The near tripling of the numbers of seniors in the County’s population over the next 25 years.

¹ The median age for the Dakota County in 2005 is 35.2 years. The median age for the State of Minnesota is a little less than 36.7 years. For the United States, it is 36.4 years. Source: 2005 American Community Survey.

² Surveys show no indication that the current trend – that most retirees leave their current jobs soon after they are eligible to do so – will change, but some experts believe many Baby Boomer retirees in the near future will be unable to afford to retire and will continue to work.

- Not only will there be more seniors, but also seniors who will live longer. Minnesotans' life expectancy has increased substantially in recent years, for a total increase of 6.1 years from 1970 to 2000.³ It is expected to continue to increase.
- Increasing diversity of older residents. In 2000, 7.3% of County residents 65 years of age or older were of diverse racial background. By 2005, this share had grown to 11.9%.
- Concerns over adequate savings for retirement. While in 2005, older Dakota County residents report median household incomes (\$36,080) above all but one other county (Washington County, \$42,391) in the region, national studies suggest caution for the future. In a 2006 survey, 36% of workers aged 55 years and older in the United States reported under \$10,000 saved for retirement and 50%, under \$50,000.⁴ While Dakota County residents have high home ownership rates (a potential asset in retirement), only 14% of residents earned interest from savings, investments, retirement income, or other non-wage income in 2005, which are proxies for measuring a commitment to retirement savings.
- Both more older drivers and older residents require alternatives to personal use of automobiles. The number of persons over 65 years of age with driver's licenses grew by nearly 33,600 from 2000 to 2005. An estimated 89% of Dakota County residents who are older than 65 have driver's licenses. At the same time, the share of the population with driver's licenses declines after age 65 (and dramatically after age 85), meaning more people also are dependent on alternatives to driving.

What are the implications of the "age wave?"

The implications of the "age wave" are profound.

From a perspective of personal finances:

- Many people nearing retirement will not be adequately prepared financially.
- The long-term financial picture for social programs that support the elderly is clouded, putting greater emphasis on efforts to keep people safe and healthy in their homes for longer periods. Major changes to existing entitlement programs or increases in contribution levels are likely.

To maintain active lives and personal health:

- Adequate health and medical services, assistance to continue to live independently, and transportation to medical services will be important.

³ MN Planning State Demographic Center, Population Notes April 2002. (Gains were as follows: from 1970 to 1980 - 3.2 years, from 1980 to 1990 - 1.6 years, and from 1990 to 2000 - 1.3 years).

⁴ *2006 Retirement Confidence Survey*, Employee Benefits Research Institute.

For housing:

- The ability to make modifications to existing homes to make them more senior-friendly will be needed to assist people to “age in place.”
- An adequate supply of affordable apartments in mixed-use neighborhoods, accessible to transit options, will be important.

The face of communities will change:

- New services to meet the changing demands of the baby boom population will need to be developed at a rapid rate.
- Service needs will increase as the senior population increases. As people age and live longer, they will require more assistance. Long-term care will grow in importance.

Looking at transportation services:

- Many seniors will continue to drive. Changes and improvements to road design and signage will be important for safe driving.
- Coordination of existing transportation options will become increasingly important to provide the range of transportation options needed to support seniors.

With respect to work and engagement within communities, we will need to recognize that:

- At the same time as the members of the Baby Boom generation retire, the new entrants to the labor force (18 to 24 year olds) will plateau. The number of older residents who will need to be supported by the work of those still in the labor force will rise.
 - Many seniors may remain in the workforce, but in less traditional work arrangements.
 - There is likely to be a shortage of workers in key professions on which seniors will be dependent, such as health care and personal care workers.
 - Special attention will need to be given to supporting informal caregivers, for whom programs will need to be designed to both work and deal with elder care-giving responsibilities.
 - A major resource of willing volunteers for many communities will be the growing number of retirees. Effectively designing programs to take advantage of this resource will be important.

How do we meet the challenge?

The countywide *Aging Initiative* begins with a vision for the future for older residents of Dakota County. Thirty-four participants representing a wide range of organizations gathered to create a vision of the ideal community for seniors. Four focus groups made up of residents from throughout Dakota County shaped the vision.

Vision of Dakota County Aging Initiative

Dakota County is a network of accessible communities that provide opportunities for seniors to have active and vital lifestyles.

Where:

- *Small, intimate, walk-able neighborhoods of mixed-use or life-cycle housing and shared green space are available.*
- *Residents are able make more trips (without needing vehicles) to get necessities such as food, clothing, medicines, and health care.*
- *Technology helps take care of people, provides them with on-going educational opportunities, and connects them to each other.*
- *Recreation and cultural activities are available, with on-demand transit available to get them to these and other activities.*
- *Part-time (perhaps on-line) work for seniors is common and volunteerism is an active part of care-giving.*
- *The County, municipalities, state and federal government entities, non-profit service providers, businesses, community-based organizations, and others collaborate to plan for and address the needs of older residents.*
- *Quality, responsive services are available to seniors who need support for activities of daily living.⁵*

⁵ This bullet was not part of the original visioning session, but was added later by report authors who believed it was important to include and fit the spirit of the existing vision statement.

Six Primary Strategies

The countywide *Aging Initiative* identifies six primary strategies and more than 50 specific recommendations in six functional areas to achieve the long-run vision of Dakota County as ***a network of accessible communities that provide opportunities for seniors to have active and vital lifestyles.*** Later, the recommendations within the strategies will be divided into potential “waves” of implementation, based on the immediacy of the need to act and the difficulty anticipated in implementing the recommendation. A summary of the recommendations within the six functional areas is at the end of the Executive Summary in Figures i, ii, and iii.

Many of these recommendations are new, but many are already being done to some degree by service providers such as county government or community-based non-profit organizations. These recommendations should not be interpreted as a workplan for county government alone, but should be viewed as a comprehensive statement of county-wide needs across many communities that will depend on many entities over time to complete.

1. Help seniors who wish to do so, to continue to live independently.

The vast majority of older Americans want to age in their homes and communities for as long as possible.⁶ Maintaining this independence is in the public interest, as well. Even where care is required, the monthly costs of home health aides are lower than the monthly costs of assisted living and far below nursing home costs.⁷ However, maintaining independent living for seniors carries significant challenges.

- Maintaining independent living for seniors frequently requires a difficult commitment and care from the senior’s family or the community surrounding the senior.
- The service system is challenged to meet the needs of active daily living of those living independently. Those living alone typically have the highest number of unmet needs.
- Seniors are expected to face an increasing challenge in the ability to maintain homeownership, as the lack of planning and saving for retirement catches up.
- There is a growing challenge to maintain homes in the condition that is required for seniors to remain in the home in later years of life.
- The availability of subsidized and affordable rental housing for seniors is limited and demand exceeds supply.
- Additional attention to the development of communities and programs in a way that will promote independent living for seniors is necessary.

The desire of seniors to remain independent places demands on the caregivers who support the seniors in maintaining independent living. The National Center on Caregiving reports that there

⁶ The “*Maturing in America – Getting communities on Track for an Aging Population,*” International City/County Management Association, National Association of Area Agencies on Aging, the national Association of Counties, and Partners for Livable Communities. The project surveyed more than 10,000 local governments.

⁷ As reported in the Genworth Financial Cost of Care Survey (2006) the relative monthly costs of long-term care in Minnesota are \$1,887 per month for home health aides, \$2,029 for assisted living, and \$3,748 for nursing home care.

is considerable research to show that “family members who provide care to individuals with chronic or disabling conditions are themselves at risk.”⁸

Recommendation: Strengthen current policies and programs that emphasize personal independence for independent living for seniors to the greatest extent possible, by:

- Improving the availability of the current risk assessment system and focus it on early identification of the service needs of seniors who are living independently to attempt to close the gap in unmet needs for active daily living and implement preventive health care. (Health and Wellness, Recommendation 3a.)
- Continuing to support programs that promote more physical activities for older residents in their communities, such as the current Active Living by Design pilot project. (Health and Wellness, Recommendation, 5a.)
- Supporting research analysis about gaps in the current system and developing an action plan to address gaps in the mental and emotional well-being of seniors and their care-givers. (Health and Wellness, Recommendation 4a)

Recommendation: Support projects to assist seniors to remain involved in work or volunteer opportunities in Dakota County by:

- Creating a virtual or physical center (a Civic Engagement Center) with a focus on persons in retirement transitions as a hub for persons seeking work and/or volunteer opportunities. This concept might be supported through existing Workforce Centers. (Work and Community Engagement, Recommendation 16a.)
- Developing a Dakota County Vital Aging Network to provide opportunities for residents to participate in vital aging activities, in coordination with the Vital Aging Network (VAN) at the University of Minnesota. (Work and Community Engagement, Recommendation 16b.)

Recommendation: Provide housing choices that help seniors live independently. Specifically:

- Support an expanded home loan improvement program through the Dakota County Community Development Agency to help older residents to adapt their existing homes to meet their needs. Over the next two decades, more than 35,000 homes in Dakota County will become more than 30 years old. Regardless of quality, most homes over 30 years old require improvements. Special improvements (e.g., railings and ramps) are required by for seniors. (Housing, Recommendation 6b.)
- Allow seniors to volunteer their time and skills to government, schools, or community-based organizations in return for stipends or other incentives, modeled after programs implemented by local governments throughout the United States (including Hennepin County’s “Retirees to the Rescue”). (Work and Community Engagement, 16d.)

⁸ The National Center on Caregiving is a public policy think tank. See www.caregiver.org.

2. Provide options for a spectrum of housing types so seniors can remain in Dakota County.

Dakota County, through the Dakota County Community Development Agency (CDA), has been a leader among local governments across the nation in providing housing designed for older residents. The CDA has constructed, owns, and manages 20 apartment buildings with 1,135 units affordable to older residents of the County. However, an analysis conducted by Maxfield Research Inc. for the CDA in 2005 indicates a continuing strong demand for apartments that are affordable for older residents. Between 2005 and 2020, it is projected that more than 2,500 rental apartment units will be needed in Dakota County (excluding assisted living or memory care units).

Recommendation: To provide life-cycle housing options that are affordable to older residents of Dakota County and meet their changing needs, so that they can continue to reside in Dakota County:

- Continue to expand the supply of affordable senior rental housing for active seniors. Specifically, the Board of Commissioners should support the continued development of senior housing by the Community Development Agency while private developers of senior housing should be encouraged to play a stronger role. (Housing, Recommendation 6a.)
- To position Dakota County as a place where seniors can live comfortably, promote affordable rental housing in mixed-use developments with nearby transit options (Housing, Recommendation 7a) and promote the creation of mixed-use rental housing (Housing, Recommendation, 7b). Apartment buildings that combine market rate and subsidized/affordable units in the same buildings should be encouraged. Local land use plans should encourage transit-oriented development, combining mixed-use development with transit to meet the mobility needs of seniors.

3. Help residents of Dakota County to make transitions.

The Center for Retirement Research at Boston College reports that 43% of households are at risk of not being able to maintain their current lifestyle in retirement.⁹ Persons in the lower one-third of incomes are at even greater risk (53% "at risk"). The share of the population "at risk" has grown markedly in the last 20 years. Similarly, a 2005 study of the State Health Access Data Assistance Center at the University of Minnesota concluded that nearly one-quarter (24%, or 441,000 persons) of Minnesotans born between 1936 and 1965 lack the necessary resources to privately finance their retirement years. In a 2006 survey, the Employee Benefits Research Institute concluded that 36% of workers aged 55 years and older in the United States have saved less than \$10,000 for retirement and 50%, less than \$50,000.¹⁰

⁹ "Households at Risk: A Closer Look at the Bottom Third," Center for Retirement Research, Boston College, January 2007.

¹⁰ 2006 Retirement Confidence Survey, Employee Benefits Research Institute.

These data indicate that people need encouragement and help to plan for their financial future. Providing such assistance will allow more seniors to have the resources to continue to live in Dakota County in their retirement years.

Recommendation: To prepare for a successful transition from the full-time labor force, assist in creating access to financial planning and training.

- Develop financial planning and education seminars for Dakota County residents can be a model for employers across the county. (Finance, Recommendation 1b.)
- Provide links to on-line financial tools through the Dakota County website and on-line access to financial planning tools through Dakota County libraries. (Finance, Recommendation 1d.)
- Working through the Workforce Investment Board, encourage employers to provide financial planning and training for employees. Working with Chambers of Commerce may also be an opportunity. (Finance, Recommendations 1a and 1c.)

Recommendation: As life expectancy continues to increase, the demand for long-term care for older residents will grow. Access to quality long-term care (LTC) options is important to the livability of communities. To emphasize personal independence for seniors, Dakota County should:

- Enhance long-term care (LTC) consultation support. Dakota County staff and several community-based organizations currently provide LTC consultations, but growing demand will require additional funding for such programs, so more consultations can be completed and so they can be done earlier, before a senior is in crisis. (Health and Wellness, Recommendation 3b.)
- Provide information and support to caregivers. With emerging research indicating that family members who provide care to individuals with chronic or disabling conditions are themselves at risk of chronic illness themselves,¹¹ developing a plan of action to address the mental health and emotional well-being of caregivers will achieve goals of helping seniors to continue to live independently.

4. Ensure the mobility that seniors need to thrive, both economically and socially.

The Maturing of America report¹² of the International City/County Managers Association and the National Association of Area Agencies on Aging concludes that:

- Transportation is one of the three primary challenges for meeting the needs of older adults; and
- Reduced mobility puts older persons at higher risk of poor health, isolation, and loneliness.

¹¹ National Center for Caregiving, www.caregiver.org.

¹² The "*Maturing in America – Getting communities on Track for an Aging Population*," International City/County Management Association, National Association of Area Agencies on Aging, the national Association of Counties, and Partners for Livable Communities. The project surveyed more than 10,000 local governments.

For seniors, transportation has been described as “ ... the ‘glue’ that holds together all the activities that we call life.”¹³ After age 65, seniors become less reliant on automobiles (i.e., the share of the population with driver’s licenses begins to decline) and personal safety becomes a growing concern while driving. In Dakota County, alternatives to use of the automobile are limited both by the geographic distribution of the population and the lack of coordination across transit providers.

Recommendation: To provide transportation options to keep older residents mobile and independent:

- Ensure coordination of transportation options to better support seniors and the broader community by establishing a Transportation Mobility Coordination/Coordination function in Dakota County.¹⁴ The Metropolitan Council and the state Department of Transportation are initiating pilot projects to encourage public transportation (e.g., Metro Transit and Minnesota Valley Transit Authority) and human service transportation (e.g., DARTS) coordination. Dakota County should actively pursue such a grant. (Transportation, Recommendation 12a).
- Support affordable transportation options for seniors by:
 - ✓ Developing a community initiative to support the recruitment of volunteer drivers. Expanding the number of volunteer drivers will help to lower transportation costs and increase driving service areas. Organizations that recruit and provide volunteer drivers in Dakota County could benefit from grants and equipment donations, and local governments should consider financial support for organizations to help them obtain drivers. (Transportation Recommendation 13a.)
 - ✓ Encouraging transit-oriented development in multi-modal corridors and supporting mixed-use development with higher densities that will support transit. (Transportation, Recommendation 14a. See recommendations and explanation in 2 above.)

Recommendation: To improve the physical infrastructure of the transportation system among local governments across Dakota County for safety with an increased number of older drivers:

- Plan and design roadways and streets with consideration for the needs of seniors. In designing roadways, actively address factors that will make driving and pedestrian crossings safer for older drivers. Considerations suggested in the literature include larger-print road signs, grooved lane dividers, dedicated turn lanes, and extended walk times at pedestrian crosswalks. Transportation engineers should review research studies and other literature for strategies for protecting older drivers and pedestrians and incorporate their findings into roadway design, where appropriate.

¹³ AARP Public Policy Institute Focus Group Report, Transportation and Age Lab.

¹⁴ It is important to note that this recommendation does not assume that the Transit Coordination function will be part of Dakota County government. It may be within a provider organization (e.g., DARTS).

5. Improve services to seniors

The increasing number of seniors, their increasing lifespan, and their ability to stay active into later years will contribute to the demand for services in the home, in the community, and in institutional care. The number of typical caregivers (women between the ages of 45 and 64 years of age) to the elderly is expected to decline between 2010 and 2030 in the Twin Cities metropolitan region.¹⁵ The Minnesota *Transform 2010* project suggests gaps between demand and supply of home and community-based long-term care services and nursing home services for the State of Minnesota. Technical and infrastructure gaps (e.g., as the result of home design to meet the needs of older residents) are also expected to produce additional service needs. The costs of providing services will continue to pose a major challenge.

Informal care networks are critical to maintaining independent living by seniors. An estimated 21% of all households in the United States provide care for an adult family member or friend. In 2001, 91% of long-term care needs in Minnesota were being met through family or informal networks of care, with only nine percent provided in formal settings. However, informal networks can break down as the circumstances of caregiving families change or out-migration erodes the ability of communities to provide services and the needs of the elderly eventually eclipse the capacity of informal caregivers. With every one percent decline in informal care, the state's *Transform 2010* project estimates a \$30 million increase in public spending.

Recommendation: Although there is substantial information regarding services for older residents in need of services, this information often is difficult to navigate without assistance of program professionals. To increase the ability to access understandable information about aging and services for older residents:

Single sources of information for residents to get information about needed services should be established. The Senior LinkAge Line (an informational hotline created by the Minnesota Board on Aging and the Minnesota Area Agencies on Aging) and Minnesota Help.Info (a website and on-line information source on services) should be promoted and marketed as common service resource centers. (Services, Recommendation 8a.)

Support the allocation of resources to fill the gaps in the information available through the Senior LinkAge Line and Minnesota Help.Info. While these key information sources provide a good beginning for understanding services, they contain gaps and require some customization for services specific to Dakota County. These resources, or others, should be tapped to create a comprehensive, integrated source of information for Dakota County residents. (Services, Recommendations 8b and 8c.)

Recommendation: As in other areas, efficiencies can be gained through the application of technology to providing services for older residents. Assistive technologies and at-home medical monitoring (e.g., QuietCare) are two examples of promising innovations that will allow people to live independently longer. A key to implementing such services, however, is making sure that the technology is accessible. To assure the availability of technology to the home,

¹⁵ It should be noted that a national study by Met Life found that 40% of caregivers are now men, which may offset some of the estimate impact of the decline in "typical" caregivers.

Dakota County should support continued improvements to the County's technology infrastructure. Specifically:

- Internet access to homes in Dakota County needs to be strengthened through fiber optic cable, Wi-Fi, or other high-speed connections. I-Net, a regional broadband initiative, already is underway. This initiative should encourage community-wide applications of new technology that will support the goal of independent living by seniors. (Services, Recommendation 9a.)

Recommendation: As noted by the Board of Commissioners in other forums, Dakota County is experiencing substantial growth in foreign-born residents and in the racial and ethnic make-up of the County. These trends extend to the elderly population of the County. To enhance provision of services, Dakota County should continue to work to improve the cultural competency of its service providers, which benefits not just seniors but all clients. To meet the needs of older immigrants and diverse populations, Dakota County should:

As a component of the County's broader diversity initiatives, create a Minority Elders Committee. The purpose of this committee would be to develop strategies and activities to increase outreach to older immigrants and diverse populations and to reduce barriers to participation in programs and services for older residents. (Services, Recommendation 10a.)

6. Be a voice for seniors, advocating for the needs of older residents.

The Dakota County Board of Commissioners should become a voice for seniors in its advocacy with the Congress and the Legislature and in forums in which Commissioners participate (e.g., the National Association of Counties or the Minnesota Association of Counties). County staff should be directed to monitor key issues that will affect seniors and advise the Board of Commissioners on actions that might be taken to address these issues. Specifically:

The Board of Commissioners might:

- *Advocate for policy changes at the state and federal levels that benefit low-income workers heading into their retirement years.*
- *Advocate for adequate funding for Medicare and health-care associated programs as part of the County's annual federal legislative program. Specific needs include advocacy for policy changes to existing travel reimbursements for medical trips and improving training and payment for health support staff.*
- *Provide legislative advocacy for service needs of county residents, including the state role in policy changes to existing travel reimbursements for medical trips and improving the training and payment of health support staff.*
- *Advocacy for work policy reforms.*

Under the direction of the County Administrator to support the Board of Commissioners, staff might:

- *Monitor changing needs of retirement financing and develop specific communication materials and make recommendations to the Board of Commissioners.*
- *Monitor policy changes at the state and federal levels that benefit low-income workers heading into their retirement years and make recommendation to the Board of Commissioners.*
- *As part of a "Housing Futures Work Group," conduct a consumer-oriented future housing needs assessment and report findings to the Board of Commissioners.*
- *Engage health plans and policymakers in a discussion of service networks and their development and make recommendations for any necessary action.*

Conclusion

The *Aging Initiative* charts a direction important to the future of Dakota County. The proportion of residents over the age of 65 years in Dakota County is projected to grow from 7.4% in 2000 to 17.2% by 2030. The Minnesota State Demographer, Dr. Thomas Gillaspay, summarizes this change, which is occurring throughout the state and the nation, in this way:

"These things usually creep along at the speed of a glacier. Not so with aging. In demographic terms, this is a tsunami. It doesn't get much bigger than this ... the future of Dakota County in the next 20 to 30 years is largely going to depend on what decisions [are made] over the next couple of years."¹⁶

The report *Navigating the Age Wave: the Aging Initiative Across Dakota County* provides a framework for action. It is a strategic plan for navigating the age wave. Its recommendations are expected to be carried out over time by a mix of governments at the local, state and national levels, and by private sector and non-profit organizations.

Dakota County must act to shape its future.

¹⁶ Dr. Thomas Gillaspay, State Demographer, to the Dakota County Management Team, March 14, 2007.

Figure i: Findings by Topic Area

Topic Area	Goal	Issues	Strategies
Finance	To improve the ability of residents to effectively plan for their financial futures.	<p>Lack of knowledge about financial planning</p> <p>Lack of participation in long-term care insurance</p> <p>Low savings rate in U.S.</p> <p>Lack of adequate financial preparation for retirement</p> <p>Over reliance on public entitlement programs for financing retirement</p>	<p>1) Promote and Provide Financial Planning Public Education and Training Across the Lifecycle</p> <p>1a) Employer sponsored education seminars</p> <p>1b) Dakota County as a pilot for employer site trainings</p> <p>1c) Smaller Employers (less than 100 employees) via the Workforce Investment Board (WIB) or Chamber of Commerce</p> <p>1d) Provide Training Via On-line Self Study at Libraries</p> <p>1e) Monitor changing needs of retirement financing and develop specific communication materials</p> <p>2) Monitor and advocate for policy changes at the state and federal levels that benefit low-wage workers heading into their retirement years</p>
Health and Wellness	To improve residents overall health (physical and emotional) to protect their independence.	<p>Increasing pressure of the medial system</p> <p>Increasing cost of health care</p> <p>Health care costs are rising considerably creating problems for access to care for some</p> <p>Healthy lifestyles reduce need for medical care, and improved physical and emotional health also improves quality of life</p> <p>Health is important to personal independence and ability to remain in home and community based settings.</p> <p>As people age they require more health care services</p> <p>Seniors and families are often unaware of services that are available for them</p> <p>Need to mitigate isolation that leads to poor mental and emotional health</p>	<p>3) Ensure Program And Policies Emphasize Personal Independence For Seniors To The Greatest Extent Possible</p> <p>3a) Develop a System of Early Identification of Needs (Risk Assessment)</p> <p>3b) Enhance Long-Term Care (LTC) Consultation Support</p> <p>4) Continue To Monitor And Work Toward Health And Wellness Promotion At A Local Level</p> <p>4a) Support The Active Living By Design Effort</p> <p>4b) Develop plan of action to address gaps in the mental and emotional well-being of seniors and their caregivers</p> <p>3) Advocate For Access To Affordable, Quality Health and Support Services</p> <p>3a) Advocacy For Adequate Funding Of Medicare And Associated Programs</p>
Housing	To provide adequate housing for the life cycle needs of residents.	<p>Adequate supply of affordable housing</p> <p>Housing in close proximity to transportation services</p> <p>Adequate supply of adaptable housing for seniors</p> <p>Lack of senior specific housing information</p>	<p>6) Assess Housing Needs for Seniors and Coordinate Responses to those Needs in order to Create Affordable, Life Cycle Housing</p> <p>6a) Continue to expand the supply of affordable senior rental housing for active seniors</p> <p>6b) Support an expanded home loan program</p> <p>6c) Create A Housing Futures Workgroup</p> <p>7) Position Dakota County As A Place Where Seniors Can Live Comfortably</p> <p>7a) Promote affordable rental housing in mixed-use, transit oriented developments</p> <p>7b) Promote mixed-use rental buildings</p> <p>7c) Conduct a consumer orientated future housing needs assessment</p>

Figure ii: Findings by Topic Area

Topic Area	Goal	Issues	Strategies
Services	To provide accessible and quality services that support seniors and caregivers in home and community settings.	<p>Informal care networks are the backbone of senior independence</p> <p>Decline in number of typical informal caregivers</p> <p>Impact on caregivers health when providing intensive care</p> <p>Demands for services of all types is growing</p> <p>Strict reimbursement rules hinder what services seniors with moderate incomes can receive</p> <p>Policymakers are refining programs to help seniors remain in home and community-based settings for as long as possible</p> <p>Gaps in Services, both home and community based and Nursing homes</p> <p>Technical and physical infrastructure gaps</p> <p>Increased diversity</p> <p>Many information sources – but lack of coordination</p>	<p>8) Increase Residents Access To Aging Information</p> <p>8a) Provide A Single Source Of Information For Residents To Get Information About Needed Services.</p> <p>8b) Improve on Existing Resources to Create a Comprehensive, Integrated Source of Information</p> <p>8c) Ensure Linkage to Local Resources</p> <p>8d) Provide Information and Support to Caregivers</p> <p>9) Support Improvements To The County's Technological And Physical Infrastructure.</p> <p>9a) Strengthen Internet Access, Wi-Fi, And Fiber Optic Networks Across The County to improve telemedicine and remote check in.</p> <p>10) Improve Cultural Competency</p> <p>10a) Create a Minority Elders Committee</p> <p>11) Legislative Advocacy for County Service Needs</p> <p>11a) Engage Health Plans And Policymakers In A Discussion Of Service Networks And Their Development.</p>
Transportation	To provide needed transportation options to help keep residents mobile and independent.	<p>Senior Drivers are less mobile and more dependent on alterative transportation</p> <p>Low density development does not support mass transit</p> <p>lack of coordiantion across transportation providers</p> <p>redcued number of volunteer drivers</p> <p>Need for improved technology for driver safety</p> <p>Lack of medical reimbursement for some trips</p>	<p>12) Coordination of Transportation Optionsto better Support Seniors and the Broader Community</p> <p>13) Create Affordable Transportation Options for Seniors</p> <p>13a) Advocate for policy change to existing travel reimbursement gaps.</p> <p>13b) Develop a community initiative to support recruitment of volunteer drivers</p> <p>14) Encourage Transit-Oriented Development in Multi-Modal Corridors.</p> <p>14a) Support higher density development projects</p> <p>15) Improve Roadway Conditions for Improved Safety of Older Drivers</p> <p>15a) Plan roadways and streets with consideration of needs of seniors</p>

Figure iii: Findings by Topic Area

Topic Area	Goal	Issues	Strategies
Work and Community	To provide meaningful opportunities for seniors to contribute to their communities.	<p>Large proportion of population to retire starting in 2011</p> <p>Many Baby Boomers plan to work after they retire</p> <p>Tight labor markets will force many companies to retain older workers and attract non-traditional workers</p> <p>The rise in the senior population will create a demand for health care workers and volunteers</p> <p>Increase in retirees provide opportunities for increase volunteerism and creative ways to respond to work force demands</p>	<p>16) Support Projects to Assist Seniors to Remain Active</p> <p>16a) Create a Dakota County Civic Engagement Center</p> <p>16b) Dakota County Vital Aging Network (VAN)</p> <p>16c) Provide art, recreation and life long learning opportunities</p> <p>16d) Provide incentives to senior volunteers – property tax relief</p> <p>16e) Examine workforce issues in Dakota County</p> <p>17) Provide Advocacy For Work Policy Reforms</p> <p>17a) Provide advocacy for improving the training and payment of health support staff</p>