

**PROBLEMS AND CHALLENGES IMPACTING QUALITY OF LIFE
FOR SENIOR RESIDENTS OF PALM SPRINGS, CALIFORNIA**

With Suggestions and Resources for Addressing the Issues

Proceedings of the Palm Springs Senior Forum

*Co-Sponsored by the Riverside County Advisory Council on Aging and the
City of Palm Springs, California*

*In partnership with the Riverside County Office on Aging, Riverside County Foundation
on Aging, Mizell Senior Center, and the Desert Healthcare District*

August, 2005

Riverside County Foundation on Aging

INTRODUCTION

On June 8, 2005, the Riverside County Advisory Council on Aging and the City of Palm Springs co-sponsored a Senior Forum at the Mizell Senior Center in Palm Springs. The three-hour Forum was attended by over 70 residents of Palm Springs, senior caregivers, and representatives from agencies and organizations providing programs and services for seniors. Attendees offered their views on the problems and challenges that impact quality of life for seniors.

The Forum was held in partnership with the Riverside County Office on Aging, the Riverside County Foundation on Aging, the Mizell Senior Center, and the Desert Healthcare District. Information on these organizations, as well as on the Advisory Council on Aging, can be found at the end of this document.

The purpose of the Forum was to help identify critical needs facing seniors living in Palm Springs, pinpoint gaps in services and programs for seniors, and develop recommendations for addressing the needs and gaps. The Forum was designed to gather information that could be used by program planners, policy makers and service providers.

The Forum represented an important partnership between the Advisory Council on Aging and the City of Palm Springs. The City's involvement was spearheaded by City Council Member Steve Pougnet, who enlisted the support of the City Council and the Mayor, and the help of Dale Cook, Community Development Administrator for the City. The City saw the Forum as a way to obtain valuable information on a large (26%) and growing segment of its population. The Advisory Council on Aging viewed the opportunity to work with the City as an important step in creating a model the Council could use in working with local governments throughout Riverside County to identify local needs and issues impacting the quality of life for seniors. The Riverside County Foundation on Aging worked closely with the Advisory Council on Aging and the City to help coordinate the Forum.

Rather than a verbatim transcription of the proceedings, this document highlights the major issues identified by participants and the suggestions and recommendations that were offered to help address the issues.

The Advisory Council on Aging and the City of Palm Springs wish to acknowledge the kind generosity of the Riverside County Office on Aging, which provided funds to help cover the refreshments served at the Forum, as well as the costs involved in audiotaping and transcribing the event. A special thanks to The Mizell Senior Center for hosting the event and contributing to the refreshments, and to the Desert Healthcare District, which underwrote the printing of this report.

Thanks also to members of the Advisory Council on Aging and to Dale Cook and his housing assistant, Marina Karas, who volunteered their time to help organize, promote and publicize the event and make it a success. And a special thanks to all the residents of Palm Springs who attended the Forum and provided valuable comments and insights.

NOTE: Several county and local agencies, programs and other resources were referenced during the Forum. Contact information for these organizations and resources are listed at the end of this document. Also included is a factsheet on the City's senior population prepared by the Riverside County Foundation on Aging and distributed at the Forum.

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MAJOR ISSUES IDENTIFIED BY PARTICIPANTS AND SUGGESTIONS AND RESOURCES FOR ADDRESSING THE ISSUES

1. Lack of Knowledge About Available Programs and Services: *A large number of programs are available to help seniors, but many seniors don't know that they're available. Many seniors don't know where to go to get information about available programs and services.*

Throughout the Forum, attendees raised questions about where to go to get impartial and useful information on and/or help with such issues as reverse mortgages (being marketed heavily to seniors), credit counseling, dispute resolution, elder abuse, health insurance and Medicare, difficulty in paying utility bills during the summer months, buying property on Native American Tribal leased versus fee-simple land (a complex decision facing many senior buyers), and other issues.

One pressing issue voiced by attendees concerned high utility bills during the summer, which can force seniors to go without air conditioning during periods of intense heat. A representative from Southern California Edison noted that while the company offers a program to help seniors and others living on low fixed incomes manage their energy bills during the summer so they don't have to go without air conditioning, few seniors take advantage of the program. Another program that seniors may be unaware of is the Community Action Partnership program, which provides help with weatherization, utility payment and other related issues.

It was also noted that while there are several drop-in cooling centers available during the summer months to seniors, handicapped and other vulnerable individuals in need of temporary relief from the heat, seniors may not know that these centers exist (cooling centers in Palm Springs include the Mizell Senior Center, the Desert Resource Center, and the James O. Jessie Desert Highland Unity Center). Additionally, many seniors are unaware that the Desert Health Car service is available to transport seniors to these centers, as is SunLine's SunDial curb-to-curb paratransit service.

Among the suggestions offered for addressing this issue:

- Create a central telephone clearinghouse that residents, caregivers and service providers could call to obtain information on programs, services and other sources of information and help for seniors. The clearinghouse must be advertised consistently and extensively if it is to become an effective source of help.
- Place information kiosks in banks, shopping malls, grocery stores, restaurants and other places that seniors visit on a regular basis. These kiosks could provide information on programs and services for seniors as well as who to call to get help in answering questions and locating community resources. These kiosks could advertise the availability of such resources as the County's new 211 telephone social service referral resource, the Office on Aging's Network of Care website and its HelpLink telephone service, the Mizell Center's new SOS Net (Save Our

Seniors Network) resource, and the Desert Healthlink website, which contains an extensive list of social, health and community resources available to Desert residents.

- Educate and enlist the help of the Palm Springs business community, especially the resort and hospitality industry, in finding solutions to the problems facing seniors. As a representative of the hotel industry noted, most resort and hotel owners are not aware of the issues facing seniors, and business owners could sponsor programs and contribute valuable resources to help address these issues.

2. Lack of Easy Access to Register for Food Stamps: *The only registration site at the Western end of the Valley is located in Cathedral City, which can be difficult for frail seniors to access.*

Access to food stamps can help ensure that older adults have nutritious, well-balanced meals. But older adult residents of Palm Springs must travel to the Dept. of Public Social Services office on Perez Road in Cathedral City if they want to register for food stamps. This is a serious barrier for frail older adults (as well as parents with small children) who cannot drive and must take public transportation, since this can entail bus transfers, extensive walking, and possible long waits both for the bus and at the office itself. Access is an especially critical problem in the summer given the intense heat in the desert.

It was suggested that local government and county agencies, such as the Office on Aging, contact and work with the Riverside County Dept. of Public Social Services to provide off-site registration services for food stamps at specific times (e.g., once per month) at a Palm Springs location (Mizell Senior Center, the Desert Resource Center, local grocery stores and other convenient locations around Palm Springs), in effect taking the service to the people. This could be extended to other sites in the Valley, since the only other registration site is in Indio.

The Desert Healthcare District does provide door-to-door transportation services to Palm Springs residents through Desert Health Car, and SunLine Transit Agency provides on-demand curb-to-curb paratransit services for qualified individuals through SunDial. While Desert Health Car is available only for medical appointments, it was noted that nutrition directly impacts health status, and that registering for food stamps could be considered as a “health appointment” under a broadened definition of medical appointment.

3. There is a shortage of safe, affordable housing for seniors, including housing which is handicap accessible or can be modified for a handicapped resident. *The number of affordable housing units is shrinking as real estate values increase. Prices for rental units are escalating because of demand. Many seniors who want to remain independent and in their own homes are finding it increasingly difficult to do so because of the lack of housing options.*

Finding affordable housing is a major challenge for seniors living in Palm Springs (and the Coachella Valley) given escalating real estate prices driven by the Valley's rapid population growth. Prices for rental apartments have skyrocketed because of increasing demand, and while mobile home communities were once a viable source of affordable housing, the supply of affordable mobile homes is shrinking as well. Currently, while 26% of the City's population is over age 65 (and that number is growing), only 23% of the City's 1,126 income-restricted rental units are designated for occupancy by seniors. It was also pointed out by one attendee that Riverside County currently needs 60,000 affordable housing units, and that another 60,000 will be needed by the end of the year. And this is just for the county, not cities within the county. The Riverside County Office on Aging and the Advisory Council view this as a priority for action, and will be bringing together community planners and decision-makers to identify solutions and recommend strategies for implementing the solutions.

One attendee noted that a designated senior housing project now includes families and younger tenants, and that it is falling into disrepair. While it was noted that the complex had recently changed ownership and that it was now operating under the Section 8 HUD program (which opens the complex to all people with disabilities), the City of Palm Springs indicated that it would investigate the original land lease conditions.

Another issue involves finding housing that is wheelchair accessible and modified (or capable of being modified) for seniors who may be frail and/or have physical disabilities. While seniors may want to remain independent and living in their own homes, they may be forced to relocate if the home and its surroundings are not disabled-friendly or capable of being modified. The City's building codes do require that new residential construction comply with the Federal Americans With Disabilities Act (ADA). ADA provisions include requirements that a minimum percentage of units in new developments be fully accessible to the physically disabled. The City of Palm Springs employs an ADA Coordinator to help the City and general public stay in compliance with these and other programs. The Coordinator also reviews development plans for compliance and helps homeowners and builders in the design and construction of accessible facilities.

It was noted that while cities can encourage home builders to apply *universal design principles* when designing and building new homes, developers are hesitant to incorporate the principles because they don't see a potential market for such homes (uniform design principles ensure full accessibility and are designed to work for people of all ages, abilities and disabilities; they result in designs that are adaptable to changing needs over generations so people can live as independently as possible in their own homes and age in place). Additionally, within gated or off-street condominium complexes, the cost of modifying sidewalks and other access areas to make them handicapped accessible may be the individual condo owner's (or the condo association's) financial responsibility. One suggestion was approaching local businesses (sidewalk contractors, etc.) to solicit their help in making such modifications more financially viable.

It was also noted that through the City of Palm Springs' Community Development Block Grant (CDBG) Program, very low-income homeowners are provided financial assistance of up to \$1,500 for minor routine home maintenance repairs and accessibility modifications. In coordination with the city's Fire Department and the Desert Water Agency, disaster preparedness items are included, such as smoke detectors, natural gas shut-off valves, hot water heater straps and emergency water containers. Applicants must be an owner-occupant of a primary Palm Springs residence, and meet income guidelines and current and other government obligations.

Finally, in response to a question concerning the addition of caretaker accommodations for seniors who need live-in caretakers at existing homes, it was noted that the City of Palm Springs allows for the development of accessory units in association with primary residential units, or "granny flats," traditionally intended for elderly or other members of owner-occupied families. These accessory units are subject to Conditional Use Permits and the City's Zoning Code.

4. Elder Abuse, Including Fraud and Identity Theft: *Elder abuse is a serious, growing and underreported problem which now encompasses identity theft as well as fraud, physical and emotional abuse, unfair merchant tactics, and crimes targeting seniors.*

The Palm Springs Police Department is active in helping seniors and their caregivers prevent elder abuse. A representative noted that the Department will send officers out to work with neighborhood and community groups to address this (and other) safety issues. The Department will also provide help specifically tailored to preventing elder abuse, especially identity theft, Internet fraud, and other kinds of crimes against seniors. The Department will field telephone questions, and resources are available on the Department's website (www.pspd.com).

It was also noted that the County's C.A.R.E. (Curtailling Abuse Related to the Elderly) program, under Riverside County Adult Protective Services, investigates elder abuse, consumer fraud and other crimes against the elderly. One of the County's three C.A.R.E. teams is located in Palm Desert. Seniors and/or their caregivers can call the program to report a problem, which will be investigated by either Adult Protective Services or the C.A.R.E. Team.

5. Credit, Financial and Health Insurance Assistance: *Seniors often face complex decisions concerning whether to buy a home on leased versus fee-simple land, which kinds of home loans to consider, and other issues such as whether to take advantage of reverse mortgage options currently being marketed to seniors. Seniors also face complex decisions about long-term care insurance and, now, whether and how to enroll in the new Medicare drug benefit program. But where can seniors go to find impartial and accurate answers to these and other credit-related questions?*

Credit counseling agencies will provide advice in these and other areas. These agencies are known as the 3-C organizations (Consumer Credit Counseling); in Palm Springs, the local non-profit organization is Springboard Consumer Credit Management.

It was also suggested that the local Board of Realtors be asked to help develop a detailed and clear explanation tailored to seniors of the immediate and long-term ramifications of buying homes on leased land, which could be provided to all senior home-buyers in Palm Springs.

HICAP (Health Insurance Counseling and Advocacy Program) was cited as an agency that will provide information for making decisions about the Medicare drug benefit program, and the benefits of keeping a full long-term care policy or dropping the nursing home benefit and converting to a sole home-care benefit policy.

6. Traffic and pedestrian safety: *Explosive population growth in the Coachella Valley, including Palm Springs, is bringing a growth in automobile traffic, and with it the risk of accidents and injuries involving senior pedestrians.*

One particularly dangerous intersection for senior pedestrians is the corner of Ramon Road and Sunrise Way, which many elderly pedestrians must cross to access the Ralph's Supermarket, other commercial establishments in the shopping center, and the Mizell Senior Center. Another is at South Palm Canyon and Tahquitz Canyon Way in the heart of downtown Palm Springs (where many seniors cross to access the Palm Springs Follies theater). It was suggested that the City consider instituting four-way traffic stops to allow pedestrians to cross these intersections without interference from automobile traffic.

7. Accessing transportation to services: *Even when seniors are aware of program and services, getting to the resources can be difficult, especially for those who are without access to a car or other vehicles. This can be a particularly serious problem during the summer, when snowbirds leave the Valley and full-time residents are without neighbors and friends who can drive. Seniors may live many blocks away from a fixed-route SunLine bus stop, and travel to a destination may entail several transfers, which makes travel by bus difficult and potentially hazardous during the summer given the intense heat in the desert.*

Two major alternative transportation resources are available to residents of Palm Springs: Desert Health Car, which provides door-to-door transportation for medical appointments, and SunLine's SunDial on-demand curb-to-curb paratransit services for qualified individuals. While Desert Samaritans for the Elderly also provides transportation services for seniors, the agency is overloaded with requests and having a difficult time meeting demand.

A SunLine representative noted that the agency currently is conducting a comprehensive study of the entire SunLine system, including its SunDial service, and will begin implementing the findings from that study by late Fall. The study is focusing on how

SunLine can better meet the growing demand for service given the Valley's current and projected population growth.

ABOUT THE FORUM'S CO-SPONSORS AND PARTNERS

The City of Palm Springs

Palm Springs lies on the western edge of the Coachella Valley in central Riverside County, approximately 107 miles east of Los Angeles. The City covers a geographical area of 96 square miles with well-established neighborhoods. The permanent population is 43,800 as of 2001, and another 27,000 to 30,000 people live in the City in the winter, bringing the total population to almost 75,000 residents during the winter season. Over 26% of the population of Palm Springs is age 65 years and older. Palm Springs was incorporated in 1938 and has a City Council/City Manager form of government. As its governing body, the Palm Springs City Council is comprised of five members, including the Mayor, who are elected citywide. Contact the City at (760) 323-8299.

Riverside County Advisory Council on Aging

The Advisory Council on Aging is a mandatory body under both the federal Older Americans Act and the state Older Californians Act. The members are appointed to serve in an advisory capacity to the Riverside County Office on Aging, the local Area Agency on Aging. The membership is comprised of 17 volunteer leaders, five of whom are appointed by the Board of Supervisors. The Council considers demographic trends, unmet needs and emerging issues affecting seniors and adults with disabilities. The Council also provides input into the Office on Aging's Four-Year Strategic Plan, and recommends policy, program direction, funding, and advocacy priorities for the Office on Aging. It oversees the request for proposal process for awarding service contracts to local community providers of senior services. The Advisory Council can be reached through the Riverside County Office on Aging (see below)

Riverside County Foundation on Aging

The Riverside County Foundation on Aging works to ensure that programs and services provided by the County to its older adults will keep pace with current – and future – needs. To accomplish this, the Foundation works to strengthen and expand programs offered by the Riverside County Office on Aging, and to support the work of the Riverside County Advisory Council on Aging. The Foundation also serves as a catalyst for creating innovative public-private sector partnerships to leverage existing resources to develop new, innovative solutions to meeting the needs of the County's older adults, especially those who are underserved and vulnerable. Contact the Foundation at (951) 776-7792

Riverside County Office on Aging

As the official Area Agency on Aging for Riverside County, the Office on Aging works to ensure enhanced quality of life across generations. The Office on Aging funds home and community-based services, including volunteer opportunities, outreach, transportation, adult day care, legal services, in-home support, ombudsman services,

congregate and home-delivered meals, community elder abuse education, and peer counseling. In addition, the office funds advocacy initiatives, educational workshops, and technical assistance provided to the community on planning and program development. It sponsors educational events that address emerging senior issues and bring key members of the community to consider steps in making system changes, as well as encourage new local programs in response to changing needs. The Office on Aging also provides services for seniors and adults with disabilities directly or through contracts with community agencies. Contact the Office on Aging at (951) 697-4697.

Desert Healthcare District

Created by the state of California in 1948, the Desert Healthcare District's original mission was to provide hospital services to residents of Desert Hot Springs, Thousand Palms, Palm Springs, Cathedral City, Rancho Mirage and Palm Desert (west of Cook Street). The district's service area encompasses 457 square miles and extends into Mountain Center. Today, the District has two missions: to oversee Desert Regional Medical Center's lease with Tenet Health Systems, and to improve community health. Through a system implemented in 1998, the District budgets more than \$2 million each year for grants and other programs. Grant funding is linked to fulfillment of District objectives, which focus on enhancing the health of District residents. Contact the Desert Healthcare District at (760) 323-6113.

Mizell Senior Center

The Mizell Senior Center is the Coachella Valley's oldest and largest Senior Center providing over 140 programs monthly to the seniors of the Palm Springs area. Programs include education and enrichment classes, fitness and health classes, social activities including dances, card games, support groups, and senior-specific services, including pro-bono legal assistance, Medicare insurance counseling and Senior nutrition services including Palm Springs Meals on Wheels program for homebound seniors. The Mizell Senior Center is a non-profit organization that relies on the support of the community to enable its volunteers and professionals to tools to provide the much needed services. Contact the Mizell Center at (760) 323-5689.

PROGRAMS, AGENCIES AND RESOURCES REFERENCED
DURING THE FORUM

Adult Protective Services 24 Hour Hotline: (800) 491-7123

C.A.R.E. (Curtailling Abuse Related to the Elderly) Team program: (800) 476-7506

City of Palm Springs CDBG Home Repair Program: (760) 323-8264

City of Palm Springs Information Line: (760) 322-8340, or visit www.ci.palm-springs.ca.us

Community Action Partnership: (951) 955-6448 or (800) 999-5584

Cooling Centers:

Mizell Senior Center (760) 323-5689

Desert Resource Center, (760) 327-6515

James O. Jessie Desert Highland Unity Center (760) 323-8271

Desert Health Car: (760) 320-7137

Desert Healthlink website: www.deserthealthlink.org

Episcopal Community Services: (760) 318-7740

HICAP (Health Insurance Counseling and Advocacy Program) (951) 697-6565, or visit http://www.inlandagency.org/html/hicap_home.htm

Jewish Family Services of Palm Springs and the Desert Area: (760) 315-4088

Mizell Senior Center: (760) 323-5689

Palm Springs Police Department (elder abuse): (760) 323-8116, or visit www.pspd.com

Riverside County Office on Aging Helplink: (800) 510-2020

Riverside County Office on Aging Network of Care website:
<http://riverside.networkofcare.org/aging/home/index.cfm>

Riverside County 211 social service referral telephone number: Dial 211

Southern California Edison - For information on programs and services, call (800) 655-4555, or visit www.sce.com/staycool

Springboard Consumer Credit Management: (760) 323-5084

SunLine SunDial Paratransit Service (760) 323-6999; or 323-3451 for general Customer Service Information; also, visit www.sunline.org

The Well in the Desert (at the Desert Resource Center): (760) 327-6515

THE OTHER SIDE OF RETIREMENT ISSUES FACING OLDER RESIDENTS OF PALM SPRINGS

The following factsheet, prepared by the Riverside County Foundation on Aging, was distributed at the Forum.

Over 26% of the population of Palm Springs (about 11,028) is age 65 years and older. While we may think of our senior residents as generally affluent and well-to-do, data from the 2000 Census indicates that almost 7% of seniors are living at or below the poverty threshold (\$8,259 for an individual age 65 or older). Many are living above the poverty threshold but on relatively low fixed incomes, and they face daily choices between paying for food, rent, utilities and their medications. Seniors are counted among the estimated 336 people who, at any given time, are homeless in Palm Springs.

Census data also indicate that over 4,000 older residents of Palm Springs are living with at least one physical, sensory, mental and/or self-care disability, and that almost 1,000 of these seniors have disabilities that prevent them from leaving their homes.

Seniors in Palm Springs face many if not all of the key issues identified by the Riverside County Advisory Council on Aging as impacting quality of life for seniors:

- Hunger and poor nutrition, which directly affect health status
- Lack of access to transportation to get to medical appointments, shopping, and other necessary resources
- Limited access to affordable housing, which is becoming a serious problem as housing prices and rents escalate
- Limited access to quality health and mental health services
- Limited choices in employment opportunities paying livable wages

A small but growing number of seniors in Palm Springs are grandparents who are also raising one or more of their grandchildren, which places significant strains on the grandparents' financial, physical and emotional resources.

Finally, seniors in Palm Springs face the possibility of crimes and safety issues specifically targeting seniors. These include financial scams, elder abuse and, more recently, identity theft. Among the most frequently reported problems are:

- Financial scams perpetrated against elders by professional criminals
- Internet phishing for the purpose of financial scamming or performing identity theft
- Physical, emotional and/or financial elder abuse, most often by members of the person's own family or by their caregivers
- Coercion by merchants to force seniors into making purchases

Data used in this factsheet are from the U.S. Census 2000, Riverside County Office on Aging, Riverside County Dept. of Public Social Services, City of Palm Springs and City of Palm Springs Police Department.