



**AREA AGENCY ON AGING
FOR SANTA CRUZ AND SAN BENITO COUNTIES**
Committed to maximizing the health and independence of seniors since 1979



SENIORS COUNT
2015 SENIOR NEEDS ASSESSMENT
Summary Report

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This is a historic time for seniors and senior programs

2015 was a significant milestone for senior services. Social Security celebrated its 80th anniversary, and Medicare and the Older Americans Act turned 50. Today it is almost impossible to imagine what life would be like for many seniors without them. **When Medicare and the Older Americans Act were enacted, 1 in 3 seniors were living in poverty,** without enough income to sustain a basic quality of life. Today the number of seniors with income at the federal poverty rate is 1 in 10.

These programs have been so effective that they are often taken for granted. They have also become political targets, threatening to reverse the progress that we've made. Federal funding for senior programs continues to remain flat while the numbers of seniors continues to grow at an unprecedented rate. Funding for the state's innovative Older Californians Act has been completely eliminated. California's high cost of living puts over 30% of our region's seniors in the gap of not having enough to live on, but not qualifying for the benefits provided to those living below federal poverty thresholds. New challenges such as a growing senior homeless population are emerging. Locally, demand for services continues to grow and senior programs are stretched to the limit. Will we accept a senior being homeless or going hungry? **We face critical choices about how we as a society choose to age, and what our parents and ourselves will experience in the final decades of our lives.**

Older Americans Act funding provides for cost-effective and essential supports to help seniors to live as independently as possible. **Whether it is a meal, a ride, information about resources, or support for an overwhelmed family caregiver, these services are often the lifeline that help seniors to live as independently as possible.** Without that lifeline, medical expenses rise, emergency room and hospitalizations increase, and expensive institutionalized care often results.

Area Agencies on Aging are the local stewards of Older Americans Act funding. As the designated Area Agency on Aging (AAA) for Santa Cruz and San Benito Counties, the Seniors Council assesses the needs of seniors, plans for services, ensures the delivery of efficient, high quality programs and a well-coordinated service delivery network, and advocates for the needs of seniors. All AAA's complete a comprehensive survey of senior needs, which helps form the foundation of the 4-year Area Plan on Aging. **The senior survey gives seniors a voice in the planning process. In our 2015 survey, we heard from more than 1000 seniors.**

This report presents a summary of the results of our 2015 senior survey. Results from the survey will help us establish priorities and lay the foundation for our 2016-2020 Area Plan on Aging. It will also help to guide our advocacy efforts on behalf of seniors at the local, state and federal levels. **There has never been a more important time to make SENIORS COUNT.**

SURVEY HIGHLIGHTS

- The survey tool was based on the 2011 survey. It offered seniors the opportunity to identify their own challenges from a list of 27 possible needs, as well as providing opportunities for written comment. The survey was translated into Spanish.
- Data was collected from May to October 2015. Surveys were distributed through senior events, senior programs, senior housing complexes, libraries, home-delivered meals, brown bag programs. The survey was also available online.
- Sample size 1,087
- 81.7% paper surveys were entered by staff; 18.3% were entered by seniors online.
- 84.5% of responses were from Santa Cruz County and 15.4% of responses from San Benito County, mirroring the proportion of 60+.
- 24% of responses were from ethnic minority seniors, which nearly mirrors the 2016 California Department of Aging's 60+ projection of 25%. 4.9% of responses were completed in Spanish.
- Surveys were targeted to low-income seniors, but responses were received from seniors at all income levels. Data was cross-tabbed to allow analysis across income levels.

KEY FINDINGS

- For the third survey in a row, paying for dental care is the most identified challenge, with 59% of respondents saying this is a challenge.
 - Home and yard maintenance is again the #2 need, and is now followed by housework in the #3 position.
 - Although the top 10 issues remained fairly consistent, two new issues emerged in the top 10: Isolation and Depression, and Paying for Rent or Mortgage.
 - 1 in 3 respondents said paying their mortgage or rent is a challenge. There was an increase in survey respondents who identified themselves as homeless.
 - More than 1 in 3 respondents identified buying food as a challenge.
 - Nearly 1 in 5 respondents identified as transportation dependent. Similar numbers said that getting rides to doctor's appointments and shopping is a challenge.
 - Almost 1 in 10 respondents reported either being afraid of, or hurt by a caregiver or family member at some time.
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MOST FREQUENTLY IDENTIFIED CHALLENGES

#1 Paying for Dental Care (59%)

“The majority of people my age cannot pay for dental services.”

For the third survey in a row, seniors have identified paying for dental care as the most frequently identified challenge. Dental care for seniors tends to be complex and expensive and is not covered by Medicare. While some dental coverage has been restored to Medi-Cal, most seniors have no coverage for dental care at all. Paying for dental care was ranked as a significant issue across all income levels. 3 out of 4 low-income seniors report this as a challenge, and 1 out of 4 with incomes over \$50,000 also say it is a challenge.

#2 Home and Yard Maintenance (57%)

“My mobile home is 50 years old; there is a roof leak and the ceiling needs attention. I live on a fixed income that leaves very little for me to get things done.”

Home and yard maintenance is the second most frequently identified challenge, for the third survey in a row. The percentage of those identifying this as a challenge rose dramatically, from 40% in 2011 to 57% in 2015. The ability to maintain their homes is key to helping seniors remain there. This category also crossed all income levels; 50% of seniors with incomes over \$50,000 identifying this as a challenge.

#3 Doing Housework (48%)

“I need help with lifting things and vacuuming my stairs.”

“Need help with laundry and cleaning my house”

Housework is another aspect of home maintenance that is key to the ability to live independently. In 2011, 35% ranked it as a challenge; now nearly half of seniors responding said it is a challenge.

#4 Paying for health care costs (42%)

“Right now, I can’t even afford to buy glasses.”

While health care costs continue to increase for nearly all Americans, seniors tend to be disproportionately affected due to increasing needs for medical care and medications.

#5 Understanding Medicare or Medi-Cal coverage (40%)

“I need help understanding and navigating Medicare and Social Security.”

Understanding what is covered and dealing with changes in coverage for Medicare or Medi-Cal is both a challenge and a frustration for many seniors. A lack of understanding of Medicare and supplemental insurance, including Part D prescription coverage, can create unnecessary additional out of pocket costs for seniors.

#6 Paying for help in my home if I need it (39%)

"I need a helper to help me shower, do shopping, laundry and cleaning."

Many respondents reported that the support of family members was key to helping them live in their homes. For seniors who do not have family or friends available to assist them, or who are not eligible for programs such as IHSS, paying for help can be a significant challenge.

#7 Finding reliable help if I need it (38%)

"Who to contact if I need repairs? I need a list of good, dependable help."

Whether the help is paid or unpaid, many seniors are unsure where to turn to find someone they can trust.

#8 Buying Food and Other Essentials (37%)

"I have a small pension but I cannot pay all my bills and have enough for food."

For many seniors on fixed incomes, food is the only discretionary item in their budget. When other costs such as housing or health care increase, they may be forced to make difficult choices. Almost 60% of those living at or below the poverty level said this is a challenge for them.

#9 Feeling isolated or depressed (36%)

"I have no family nearby and have become a shut in. I lost the one daughter who visited me, and I am still in mourning."

The issue of self-reported isolation and depression among survey respondents continues to rise and it now ranks for the first time among the top 10 issues.

#10 Paying for mortgage or rent (33%)

"I am living in a homeless shelter."

"I am 74. I must work part-time to pay my rent."

I will soon be unable to work because of my health."

Paying for mortgage or rent continues to be a significant issue for many seniors. Requests for help from seniors who have are losing their housing and have nowhere to go are on the rise.

SIGNIFICANT ISSUES BY CATEGORY

HEALTH & DENTAL CARE

“Medicare does not cover dental or vision. I wish it did.”

Paying for dental care continues to be the most frequently identified challenge by seniors, and the percentage continues to rise. Dental care is a significant and costly gap in the healthcare system for seniors, and ranked as a significant issue across income levels in the survey. Medicare does not provide any dental care, nor do supplemental plans. Although some dental care benefits have been restored to Medi-Cal, paying for dental care continues to be a challenge that ranks even higher than other health care costs.



Paying for health care costs. Health care costs can be unpredictable, difficult to budget for and sometimes catastrophic financially. Ongoing prescription drug costs can also pose a challenge for seniors on a fixed income, which sometimes forces them to make difficult decisions such as choosing between prescriptions and food.

Understanding Medicare and Medi-Cal coverage is a challenge for many seniors. 37% of respondents said understanding their benefits is a challenge for them. Knowledge about Medicare is particularly important when seniors are choosing Medicare supplemental policies; choosing the wrong policy can result in additional out of pocket costs.

Because Medicare benefits do not begin until age 65, **there is a significant gap for those who do not qualify for Medi-Cal, but are not yet old enough for Medicare.** The Affordable Care act is helping to make insurance available to this population, but finding affordable coverage is still a challenge for many.

MENTAL HEALTH AND ISOLATION

Many seniors commented on concerns about depression and isolation. **More than 1 in 3 seniors said depression or isolation is a challenge, up from 1 in 5 seniors in 2011.** The suicide rate among elders is two to three times higher than in younger age groups. . White males over age 85 are at the highest risk and complete suicide at almost six times the national average.



“My Senior Companion with Mental Health has been a real godsend. She gives me hope and a reason to go on living. I no longer think of suicide.”

HOUSING

Housing affordability and availability overall continues to be a challenge. **1/3 of all seniors responding to the survey said paying their rent or mortgage is a challenge, more than half of seniors at or below the federal poverty level did.** A recent surge in housing prices is once again putting pressure on the rental market. As if to further accentuate the point, a recent study ranked Santa Cruz County as the 4th least affordable housing market *in the country*. **Seniors who are renting are especially vulnerable.**



“My Section 8 voucher will expire in 16 days and I’m desperate to Find a place to live. I’m 67 years old.”

According to the Housing Authority serving Santa Cruz and San Benito Counties, **there are 10,124 families on the waiting list for Section 8 housing vouchers in Santa Cruz County**, full applications are just now being taken from people who went on the waiting list before 2009. **In San Benito County, 3,405 families are on the waiting list** and full applications are being taken for those went on the list before 2008. **Waiting lists in both counties are closed.**

“We need more low-income apartments.”
San Benito County resident

In the 2015 Santa Cruz County Homeless Survey, 11% of those identified as homeless were age 61 or older.

Mobile homes parks are also a critical piece of the housing puzzle for seniors. Seniors continue to experience concerns about increasing space rents and worry about changes in park ownership.

“I do not have a home,I am homeless. I have no family and no money.”

Homelessness among seniors continues to be an emerging issue. Calls from seniors who have lost their housing and have nowhere to go are on the rise. Some long-term homeless are now becoming seniors and are accessing services. **A recent survey of senior participants at the Loudon Nelson meal site in Santa Cruz revealed that 25% of the participants were homeless.**

“I need to have safe stairs, mine are out of code.”

For seniors who have housing, home and yard maintenance can be a significant challenge. This has ranked as the second most identified challenge for the past 3 surveys. It can range from tasks that seniors are no longer physically able to do such as heavy housework and yard work, to handling major repairs such as plumbing or roof repair. **Many seniors would also benefit from simple modifications that can help avoid falls such as grab bars and hand rails.**

ECONOMIC SECURITY

*“If it wasn’t for Social Security and Medicare,
I don’t know what we would do.”*



Social Security is the major source of income for many seniors, and the future of this critical program continues to be the subject of debate at the federal level. Most recently, Congress failed to support a Cost of Living increase for only the fourth time in 40 years.

- The average monthly Social Security benefit is \$1,335.
- Among elderly Social Security beneficiaries, 53% of married couples and 74% of unmarried persons receive 50% or more of their income from Social Security.
- **Among elderly Social Security beneficiaries, 22% of married couples and about 47% of unmarried persons rely on Social Security for 90% or more of their income.** Source: www.ssa.gov

About half of all households age 55 or older have NO retirement savings.

Source: National Committee for the Preservation of Social Security and Medicare

What is “low income”?

The Federal Poverty Level has long been the benchmark for defining low income, and is required to be used by many programs that can help seniors. According to the latest figures from the California Department of Aging, 10% of seniors in Santa Cruz and San Benito Counties have incomes at or below federal poverty. The problem is that the Federal Poverty Level is the same dollar amount across the country, and does not reflect today's cost of living. **Because of this, many economically insecure seniors fall through the cracks of our public systems with too much income to qualify for help, but not enough to get by. Senior programs play a critical role by helping to fill the gap between federal poverty and income adequacy to help seniors maintain a basic standard of living.**

The **Elder Economic Security Index (EESI)**, developed by the UCLA Center for Health Policy, is a measure of income adequacy. It is calculated by county and includes actual costs of housing, medical costs, food and transportation. The most recent estimated income needed to meet basic needs for a single elderly renter in Santa Cruz County is \$29,223 and in San Benito County it is \$26,997.

**Using the most recent available figures for the Elder Economic Security Index,
41% of seniors in Santa Cruz County and
43% of seniors in San Benito County fall below the EESI.**

FOOD SECURITY

*“Not enough food from food stamps.
The last 2 weeks is bad.”*

More than 1 in 3 survey respondents said buying food or other essentials was a challenge for them.
But it isn't just a challenge for seniors living in poverty.



Percentage of seniors in the survey who said buying food has been a challenge:

- 58% of seniors living at or below poverty level
- 44% of seniors with incomes between \$11,701 and \$24,999
- 28% of seniors with incomes between \$25,000 and \$50,000

Food insecure seniors are at increased risk for chronic health conditions, even when controlling for other factors such as income.

- 60% more likely to experience depression
- 53% more likely to report a heart attack
- 52% more likely to develop asthma
- 40% more likely to develop congestive heart failure
- The number of food insecure seniors is projected to increase by 50% when the youngest of the Baby Boom Generation reaches age 60 in 2025.

Source: Feeding America.org

Nutrition programs funded by the Area Agency on Aging provide meals at five senior dining sites in Santa Cruz County and two sites in San Benito County. Home-delivered meals for homebound seniors are also offered in both counties. It is important to note that for some seniors, it's not just getting access to food, it is also the challenge of preparing that food. Receiving *prepared* meals can make the difference.

Brown bag programs in both Santa Cruz and San Benito Counties are also an important source of food for seniors. In Santa Cruz County, the Grey Bears Brown bag program delivers 4,500 bags of food per week. The Food Bank in San Benito County is serving approximately 1,300 senior clients.

**When funding for programs serving our most vulnerable seniors is reduced or programs are eliminated, the needs don't go away.
It can actually push them into more costly levels of care.**

TRANSPORTATION

“We need to keep bus service and Lift Line”

Transportation is a critical part of helping seniors remain in their homes. For seniors living in rural and outlying areas, transportation is even more essential.



- **20%** of respondents said they are dependent on transportation programs for their rides.
- **24%** of seniors said that driving is a challenge for them.
- **19%** of seniors said it is a challenge for them to get rides for medical appointments
- **17%** of seniors said it is a challenge to get rides for shopping, errands or social visits.

When seniors have to stop driving they are at much greater risk for isolation, becoming homebound, and having little or no access to shopping, medical services and social events. Many seniors who can still drive cannot drive at night. Seniors who do not have friends or family to help them with rides must learn to navigate a system that includes bus service, paratransit and volunteer ride programs. Transit systems do not operate on holidays, leaving transit dependent seniors with no way to visit friends or family. **When asked what kind of help they get from family or friends, the number one response was transportation.** For seniors who are helping someone else, when asked what kind of help *they give others*, the number one answer was also transportation.

A strong system of transportation that includes busses, paratransit, volunteer programs and walkable cities is a key to helping seniors remain independent and self-sufficient. Government dollars spent on senior transportation programs reduce government dollars spent on medical care for seniors.

RURAL AND GEOGRAPHICALLY ISOLATED SENIORS

In addition to the critical need for transportation, seniors living in rural and geographically isolated areas often do not have a similar level of access to services.

“We live in Boulder Creek, which is remote to most services. Fortunately, we have a strong neighborhood support system. Being connected with the internet helps a lot.”

“I live in a remote mountain community – isolated and hard to find personal support”.

“Most resources come from out of the county and are here only one day per week or by appointment. Hard to get what I need when I need it. Jovenes [de Antaño] is great but they can only do so much.” San Benito County resident

CAREGIVING

“I moderate a group for caregivers through a local church. Their needs, of all kinds, are staggering; food preparation, transportation, respite, exercise, legal and support.”



The U.S. Administration on Aging estimates that unpaid family members are providing 65% of the care that seniors need. Supporting family caregivers in their role is a critical piece of a system of long term care supports.

“I need help with caring for my spouse, my own health is becoming an issue.”

Statistics for Unpaid Caregivers

- The average age of a caregiver is 49.
- Nearly 1 in 10 caregivers is 75 years of age or older.
- 60% are female.
- 85% are caring for a relative.
- On average, caregivers spend 24 hours a week providing care to their loved one.
- 40% of caregivers say they are providing a high burden of care; 18% report a moderate burden; and 41% report a relatively low burden.

Source: *Caregiving in the U.S. 2015 AARP Public Policy Institute*

“[I] care for a disabled son. It is emotionally draining and constantly upsetting, sad, depressing and endless. It takes joy out of what’s left of my life.”

Seniors are not only in need of care at times, they are also **providers of care**, not only providing support to spouses or friends, but also adult children and grandchildren.

“My daughter and her family moved in with me 6 years ago. If it were not for them, I would be putting a lot more in the “need help” column.”

Another trend that has emerged from the 2008 economic downturn is adult children moving in with their aging parents. While this can be a benefit for some seniors, it can also add stress and additional caregiving responsibilities for the senior as they are thrust back into the role of providing assistance to their adult children and their families.

“I need for my children to move out!”

Ensuring that family caregivers receive the support they need will be more important than ever as the senior population, including those age 85+, continues to grow rapidly.

LEGAL AND PROTECTIVE SERVICES

33% of respondents said understanding legal issues is a challenge. OAA-funded legal services provide assistance to seniors with critical issues such as housing, income maintenance (Social Security, SSI), healthcare issues including Medi-Cal and elder abuse.



Elder Abuse. Two specific questions were asked related to elder abuse. 6.6% of respondents indicated that they were having a problem or concerns with someone who is managing their finances. **9% said they had felt scared of or been hurt by a family member or caregiver at some time.**

LGBT SENIORS

“LGBT seniors have invisibility, need more of a focus.”

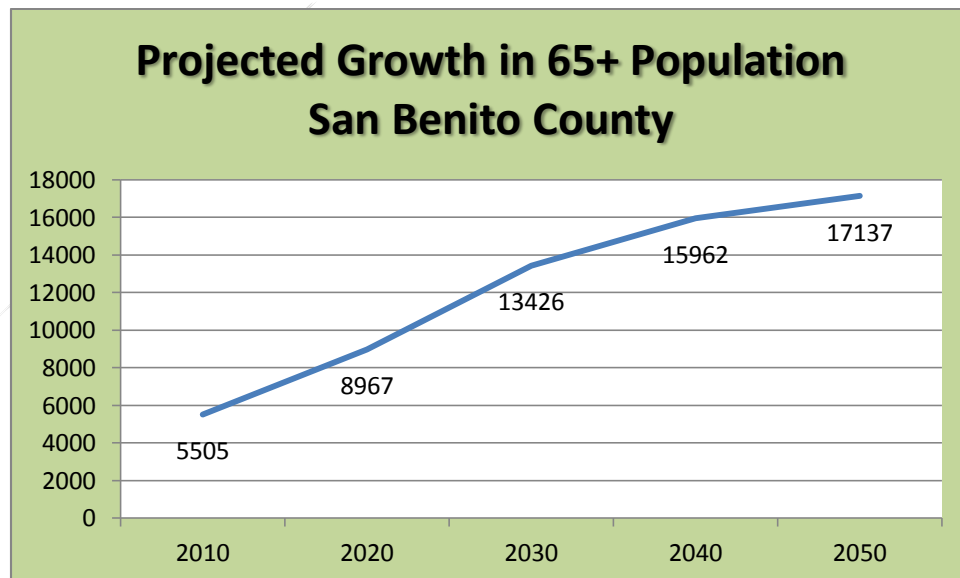
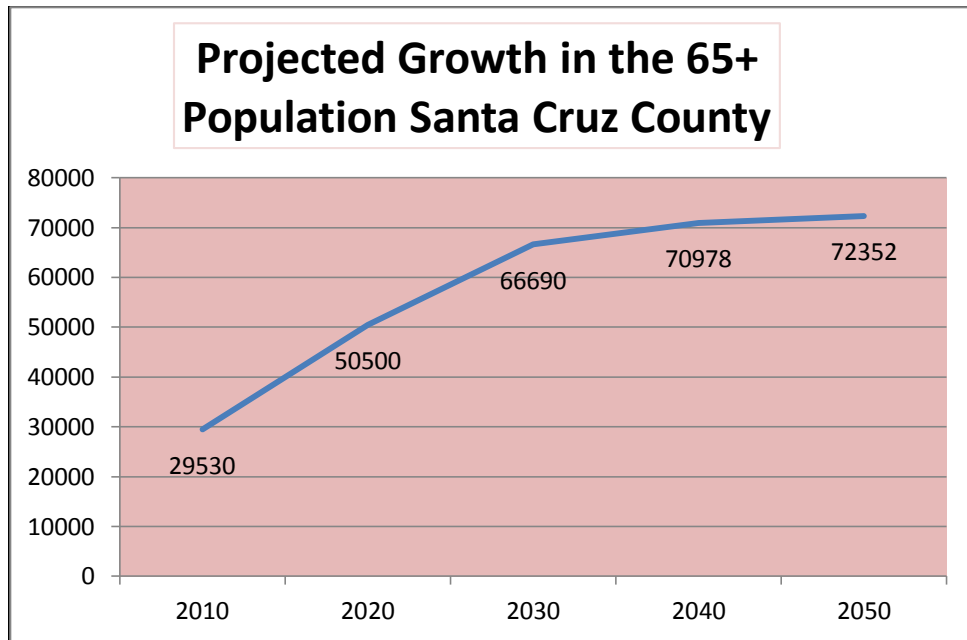
As members of a legally and socially disfavored minority, LGBT elders face unique circumstances that make successful aging more difficult for them than for their heterosexual counterparts. While confronted with the same challenges that face all people as they age, LGBT elders also face an array of unique barriers and inequalities that can stand in the way of a healthy and rewarding later life. (Source: National Resource Center on LGBT Aging)

Programs such as Santa Cruz County's Diversity Center 60+ Program are helping to increase the visibility of LGBT seniors and giving them a place where they can feel accepted and safe and learn more about resources available to them. Like all agencies, aging services need to be LGBT-friendly, and programs designed specifically for LGBT seniors are essential to create safe, supportive and welcoming environments for elders.

As the Baby Boomers continue to drive an unprecedented growth in the senior population, the need is urgent to maintain and expand the infrastructure to support seniors to live independently in their homes to the greatest extent possible. This is not only more desirable for most seniors, it is more cost efficient for all of us; including caregivers, family members and the tax-paying public. It is also being increasingly recognized that home and community-based services can not only help seniors remain independent in their homes longer, they may also help decrease medical costs.

THE ARRIVAL OF THE BABY BOOMERS

The tables below, based on 2010 Census population projections, illustrate the urgency of preparing for rapid growth in the senior population. The most dramatic growth will occur in the next 15 years. How are we going to handle this massive increase in the senior population when senior service providers are already being stretched to the limit?



TRENDS AND EMERGING ISSUES

- ✦ The impact of the Baby Boomers on the number of 60+ is becoming apparent.
- ✦ The 60+ population is continuing to become more diverse.
- ✦ The 85+ population continues to grow at a rapid pace.
- ✦ Funding for senior programs remains flat.
- ✦ Baby boomers are often not prepared for retirement. Many will not have the pensions that were more common in the previous generation. About half of households age 55 or older have *no* retirement savings.
- ✦ Homelessness among seniors is becoming an issue, especially among veterans and those with mental illness.
- ✦ Housing prices have surged, placing tremendous strain on the rental market.
- ✦ Few affordable senior housing projects are being proposed and completed.
- ✦ LGBT seniors are becoming more visible, but many are still reluctant to access senior services.
- ✦ Seniors are self-reporting depression and isolation in higher numbers.
- ✦ Programs serving seniors are being stretched beyond capacity.

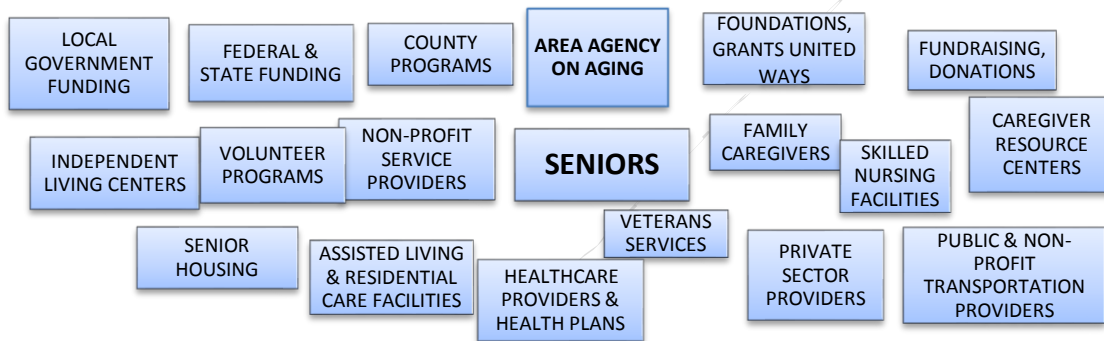
AREA AGENCY ON AGING POLICY PRIORITIES

- ✦ Fund services that address, within categorical funding requirements, key issues including, housing, economic security, food security, information and assistance, support for family caregivers, transportation, and protection of rights.
 - ✦ Increase awareness about the needs of all seniors, including LGBT seniors, veterans, homeless and isolated seniors.
 - ✦ Continue efforts to ensure that seniors are a priority at the local, state and federal level and that community-based programs supporting them are strengthened.
 - ✦ Increase awareness about the impacts of Baby Boomers on the 60+ population, as well as the tremendous growth coming in the numbers of those aged 85+.
 - ✦ Continue efforts to build collaboratives and partnerships that include community partners, non-profit and for-profit and government and seniors that support our mission to create a well-coordinated system of long term care services and supports.
 - ✦ Implement and expand the Monterey Bay Regional Aging and Disability Resource Connection (ADRC), bringing community partners together in a “no wrong door” approach to service delivery.
 - ✦ Support emerging and innovative volunteer-based projects such as Santa Cruz Village that not only provide support for seniors, but valuable opportunities for them to contribute their skills and make connections with their neighbors.
 - ✦ Encourage local jurisdictions to make our communities age-friendly.
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TRANSLATING NEEDS INTO ACTION BUILDING A COMPREHENSIVE, COORDINATED AND EFFICIENT NETWORK OF LONG TERM SERVICES AND SUPPORTS



The programs funded by the Area Agency on Aging are just one component of a larger system of services and supports. A successful comprehensive system of care must include federal, state and local government, private sector, non-profit community based programs, seniors and family caregivers. As each of these components do their fair share and work together in a coordinated system of care, we can create a system of long term services and supports that is sustainable and effective.



The Seniors Council/AAA is working not only with our own contracted service provider network, we are actively pursuing collaboratives and reaching out to new partners to build a more comprehensive network. Projects such as the **Tri-County Aging and Disability Resource Connection**, a collaboration with the Monterey County Area Agency on Aging and the Central Coast Center for Independent Living are bringing new partners together, increasing coordination and creating a larger community conversation.

“[There is an] Immense wealth of knowledge, experience, energy in the Baby Boomer generation. How do we tap this amazing wealth and re-invest it into our communities in order to create benefit?” - survey respondent

We believe that we *can* create an age-friendly society that supports seniors to age as independently as possible, but will we *choose* to?

Would you like to help make seniors count? If you would like to receive our newsletter or advocacy alerts, please contact us at: info@seniorscouncil.org

PROGRAMS FUNDED BY THE SENIORS COUNCIL/AREA AGENCY ON AGING WITH OLDER AMERICANS ACT FUNDS

AAA programs leverage federal Older Americans Act funding with state and local match and participant contributions to provide maximum impact. The AAA and its contracted service providers are required to obtain local matching funds.

- Home-delivered Meals
- Meals at senior dining centers
- Information and Assistance
- Case Management
- Legal Assistance
- Transportation
- Tax Preparation provided by trained volunteers (Santa Cruz County)
- Assistance with Forms Completion/Benefits Applications
- Minor Home Modifications provided by volunteers (Santa Cruz County)
- In-home Assessments for the Visually Impaired
- Peer Counseling and Friendly Visiting provided by volunteers (Santa Cruz Co.)
- Family Caregiver Support Services including information, assessment, case management, support, training, respite and caregiver respite registry
- Trained staff and volunteer ombudsman advocates in skilled nursing and residential care facilities
- Elder Abuse Prevention Services
- Disease Prevention and Health Promotion

Other Programs funded by the Seniors Council/Area Agency on Aging

- Health Insurance Counseling and Advocacy Program
- Local distribution of Senior Farmer's Voucher Coupons provided by the U.S. Department of Agriculture.

Programs Directly Operated by the Seniors Council

- Project SCOUT: Free Tax Assistance by Trained Volunteer Counselors
- Companion for Life Project: Local Provider of Personal Emergency Response Systems
- Foster Grandparent Program: Trained volunteers provide assistance in classrooms
- Senior Companion Program: Trained volunteers provide companionship and support to isolated elders

[For more information visit our webpage at www.seniorscouncil.org](http://www.seniorscouncil.org)

For inquiries about this report, contact Patty Talbott, AAA Planner at pattyt@seniorscouncil.org. Special thanks to Pam Arnsberger, Ph.D., Seniors Council Board Member for providing oversight and technical support for this project.

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