Rural 'villages' help older adults stay in their homes

Aging-in-place organizations give seniors a chance to retain their independence

A sprawling 72-acre wooded homestead overlooking Hunt's Pond in Hancock is an unlikely retreat for a 75-year-old woman living alone. And Francelia Clark is the first to admit she hadn't planned on managing her timber-framed house on her own, but it was something she wound up doing after her husband passed away five years ago. Yet despite the overwhelming responsibility, she's not rewriting her vision for her golden years: "There's nowhere I would rather be," she says, "because I love this place. And here I am."

Like some seniors who need a hand with the logistics of daily living, Clark pays an annual \$450 fee to Jaffrey-based Monadnock at Home – or MaH -- a membership-based nonprofit that gives adults over 62 access to trained volunteers, referrals to social service agencies and discounted vendor services.

"My husband had on his calendar a note to change the water filter every four months," she explains. "I had no confidence in how you might do this." Her membership allowed her to make one phone call to the MaH director, who recruited Rick Harnden, a volunteer and one of the organization's founding directors. Harnden is a retired researcher with the Harvard-Smithsonian Center for Astrophysics, and Clark was delighted to have a "rocket scientist fixing my water filter."

For Clark, the small gesture was a big step toward putting her mind at ease. Since joining MaH, she also calls upon Harnden on occasion when she runs into technical logjams on her computer. "A lot of us feel we're already where we want to retire. Why should we have to move somewhere else?" says Harnden, who also notes with a touch of chagrin and a heap of common sense, "There's a time to stop climbing seven-foot ladders."

'From the bottom up'

Founded in 2010 with a \$15,000 startup grant from the Bean Family Foundation in Jaffrey, MaH has doubled its membership to close to 120. Membership fees subsidize two-thirds of the operating expense, with private funds supporting the remaining third. Harnden says not all the members regularly use the service, which helps subsidize those who do.

MaH, and a similar organization in New London called At Home, are two nonprofits in New Hampshire modeling their operations on the heels of the "Beacon Hill Village" success story. That group launched in 2006 when a group of aging residents decided to pool resources to safely remain within the urban and historic charm of their Back Bay

brownstones. Judy Willett is the Beacon Hill Village's founding director, and now heads the national support organization, the Village-to-Village Network, based in Newton, Mass. About 110 "villages" exist around the country, and while they don't all work the same way, they all call upon a corps of volunteers and one or two paid staff to coordinate affordable services.

Willet explains these are virtual, not real, villages. And she's careful not to construe their function as an alternative to assisted living or a substitute for home health agencies. She likens them to a concierge service, through which seniors receive vetted referrals on all types of vendors, from massage therapists and pet sitters to personal trainers. The village organizations also train volunteers — mostly other seniors — who cook or help with chores. The more developed villages build affinity groups, trips, seminars and other opportunities for seniors to engage in their communities.

"The village movement is not a social service agency," says Willet. The leadership comes from older people who go into the community and generate interest. She says its focus is "from the bottom up, not the top down."

To help its member organizations manage operations, the national village network provides software to track who requested a service and when, and then monitor how satisfied the member was with the volunteer, vendor or social agency that provided the service.

Harnden says MaH deploys the software for a modest cost – about 25 cents per member per month. MaH receives an average 18 requests each month, and Harnden says that number is increasing at a higher rate than the memberships, but he's not concerned because people "don't take advantage of what we provide."

The biggest challenge, says Harnden, is transportation, particularly in a community that's geographically spread out among residents and services. "You can drive 30 miles to one member, and then have to drive another 30 to get the other end of our region."

Those geographic distances can also weaken social liaisons, leading to isolation and depression among the elderly. To compensate for the dearth of public commuting options, MaH collaborates with the Red Cross in Keene and the Contoocook Valley Transportation Company. As Harnden explains, the partnerships are more like a barter than a business agreement: MaH solicits volunteer drivers the agencies wouldn't have otherwise, and the transportation services provide rides to MaH members. "That helps us fill this major gap," says Harnden.

The rural barrier

In a bucolic setting where seniors and service providers don't naturally cluster in centric quarters, launching and supporting a village presents its own set of challenges, which is why, according to Willett, only 20 percent of the national network's villages operate in rural areas.

In the Lake Sunapee region, David Royle, executive director of At Home in New London, concurs that transportation is the number one request. To accommodate that need, he collaborates with the local senior center, the Kearsarge Area Council on Aging, or COA. "But if members need assistance getting into a car [from their house]," says Royle, "we have the liability insurance [to go into the homes and] to provide that type of transportation, which COA does not."

Royle acknowledges that COA and At Home overlap in their missions, but differentiate in how and where they serve. At Home, as the name implies, caters to adults in their homes, and not within a senior hall. For example, volunteers may cook light meals for members after a surgery, help them fill out Medicaid forms, walk their dogs, or suggest ways they can modify their homes with assistive technology.

At Home, as with most senior villages, does not provide any medical care, but refers members to agencies, such as the Lake Sunapee Region Visiting Nurse Association and Hospice.

The members of At Home include seniors like 88-year-old Carlton Bradford who resides in a farm-style ranch on a quiet dirt road in New London. Bradford is a master of practical arts: He stews slow-cooked chili to last for multiple days and stays warm throughout the winter by stoking wood in a Norwegian-made cast iron stove.

Bradford is also a self-described Yankee, a characteristic that extols independence, but as David Royle suggests, can also interfere with an elder's safety.

Bradford says that although neighbors will gladly pitch in, he hesitates before asking for help. But as a member of At Home, he legitimizes the call for service because, he says, "You've paid for it. That's different than calling [a neighbor or a friend and saying], 'Would you come over tomorrow and take me to the doctor?'"

Recently, Bradford was in the hospital after injuring his hip, and an At Home volunteer, who coincidentally lives down the street, came in to walk his dog. In addition, Royle transported him to doctors' appointments and shopped for food.

"If we hadn't gone in every morning for 30 days to check on him," says Royle, "he would have gone to [an] extended care [facility] because he would not have taken care of himself."

In addition to remaining in familiar surroundings, Bradford also avoided the costs of a nursing home stay, which in New Hampshire averages about \$200 a day.

Royle, the only paid employee, launched At Home with \$10,000 in seed money from the Brown Foundation in Texas. The membership fees, plus any charitable contributions, cover his salary and benefits, as well as advertising, insurance, office expenses and transportation.

To date, only 20 members are on board. However, the word is spreading, and he anticipates expanding the membership to at least 90 within three years. It's a realistic goal, he says, especially since the Medicare population in the towns surrounding the Lake Sunapee region is 10 to 15 percent above the national average.

Assessing the need

Low crime rates, a moderate cost of living and easy access to metropolitan areas like Boston cultivate an allegiance to the "Live Free or Die" state for the denizens who've grown up, built careers or raised families here.

That's why, despite plummeting temperatures during long winters, droves of seniors are not fleeing to the sunnier states in the south. In contrast, Census statistics reveal New Hampshire's population over age 60 is on the upswing, with projections reaching 419,080 for 2020, and 504,000 by 2030.

In a recent AARP-NH survey, nearly 95 percent of residents say they want to remain in their homes as they grow older. Assuming that Americans on average are living an additional 19 years, according to the federal Administration on Aging, the demand for senior services is likely to swell — because while medical breakthroughs mend broken hips and heal ailing hearts, the fact remains that living longer is not without its challenges.

Barbara Salvatore, vice chair of the New Hampshire Committee on Aging, says the new village models fill a niche because conventional caretaking in nursing homes and senior centers serve only 20 percent of the elder population.

"Many of the traditional senior services focus on the most frail among us," says Salvatore -- an important subset that needs support. "But the reality is that most of us are not frail and may only need assistance in what are called independent activities of daily living." For example, she says, arthritis may make it difficult to vacuum the house or weed the garden, while cataracts may prevent driving at night.

One of the things these self-governing models demonstrate, says Salvatore, is that older adults can contribute their expertise as volunteers, while also receiving help in areas where they are less skilled. This give-and-take is a touchstone for how an intergenerational society can build a web of supports as adults live longer, and enter a chapter of life that's less easy to navigate than they previously imagined. Advertisement

This article appears in the June 28 2013 issue of New Hampshire Business Review