## The Impact of COVID-19 on Senior Adults in Montana

An evaluation for the Area Agencies on Aging Association





Introduction	3
The Montana Area Agencies on Aging	4
Methodology	5
Demographics	6
Impacts of COVID-19	7
Access to Senior Services	13
Aging and Independence	17
Conclusion	18
Appendix I: MT AAA Service matrix	19



This report was prepared by the Montana Area Agencies on Aging Association by Loveland Consulting LLC.

Authors | Katie Loveland MPH, MSW Jade Vandall Dawn Zehr





In 2020, the Covid-19 pandemic disrupted life in the US and around the world. Though every demographic group has been affected, the negative outcomes from the disease have fallen disproportionately on older adults. Seniors have experienced elevated rates of complications from COVID-19 and comprise the majority of hospitalizations for the disease. 8 out of 10 COVID-19 deaths in the US have been among adults aged 65 years and older.<sup>1</sup>

As of late November 2020, more than 50,000 Montanans have contracted COVID-19, including more than 10,000 adults aged 60+. The median age of the 2,062 people hospitalized for Covid-19 in Montana through November 2020 was 69. Following national trends, of the nearly 600 deaths from the disease in Montana, most occurred among seniors. The median age of death from COVID-19 in Montana as of November 13, 2020 was 78 years old.<sup>2</sup>

In addition to the health impacts of COVID-19, seniors have experienced a cascade of social, emotional and financial changes due to the pandemic. Shelter in place orders, limits to group and social gatherings, contact tracing and quarantining, an economic downturn, and reductions in the type and number of social and health services available have affected the everyday life of seniors in Montana and across the country. Fifty-three percent of adults in the US report that their mental health has been negatively impacted due to worry and stress over coronavirus.<sup>3</sup> More than half of all older adults in the US during this time report feeling socially isolated.<sup>4</sup> Forty-one percent of US adults have delayed or avoided medical care for other health conditions because of the virus.<sup>5</sup>

While we applaud the development of more effective treatment protocols and await an effective and widely available vaccine, it is critical to continue to enact public health measures to protect Montana's seniors. In addition, we must commit to mitigating the compounding effects of social isolation, economic uncertainty and reduced service availability on this population. This report provides an overview of the impacts of the pandemic on a sample of Montana seniors as well as recommendations for the Montana Area Agencies on Aging for effectively targeting enhanced services and supports for seniors in Montana during this time.

I. https://www.cdc.gov/coronavirus/2019-ncov/need-extra-precautions/older-adults.html

<sup>2.</sup> Interim Analysis of COVID-19 cases in Montana (as of 11/13/2020). Montana DPHHS.

<sup>3.</sup> https://www.kff.org/coronavirus-covid-19/issue-brief/the-implications-of-covid-19-for-mental-health-and-substance-use/

<sup>4.</sup> https://www.aarp.org/home-family/friends-family/info-2020/isolation-survey-coronavirus.html

<sup>5.</sup> https://www.cdc.gov/mmwr/volumes/69/wr/mm6936a4.htm



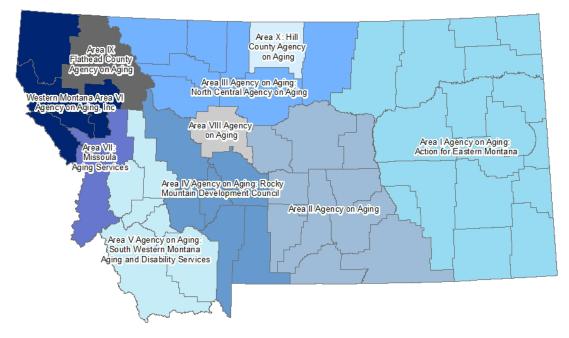
## The Montana Area Agencies on Aging

Montana's Area Agencies on Aging are public or private non-profit agencies designated by the federal Aging Services Bureau to address the needs and concerns of older Montanans at the local level. There are ten Area Agency on Aging offices in our state offering services to seniors in every county. Each region provides a different array of services to seniors designed to assist with maintaining their health and independence in their homes and communities.

The types of services offered in each region and a description of the services is located in Appendix I. This project was funded by the Montana Area Agencies on Aging Association (M4A) which is a private, non-profit organization that provides a unifying voice on issues that promote independence, dignity, and economic viability for Montana's aging adults. M4A supports and advocates for the work of all AAA regions in our state

Area ITreasure, Rosebud, Powder River, Custer, Carter, Fallon, Wibaux, Prairie, Dawson, Garfield, McCone, Richland, Valley, Roosevelt, Phillips, Sheridan, & Daniels CountiesArea IIJudith Basin, Fergus, Petroleum, Wheatland, Sweet Grass, Yellowstone, Stillwater, Carbon, Big Horn, Golden Valley, & Musselshell CountiesArea IIINorth Central Agency on Aging Choteau, Teton, Pondera, Teton, Glacier, Liberty, & Blaine CountiesArea IIINorth Central Agency on Aging Choteau, Teton, Pondera, Teton, Glacier, Liberty, & Blaine CountiesArea IVNorth Central Agency on Aging Rocky Mountain Development Council IV Lewis and Clark, Gallatin, Park, Broadwater, Jefferson, & Meagher CountiesArea VSouth Western Montana Aging and Disability Services Powell, Granite, Deer Lodge, Silver Bow, Beaverhead, & Madison CountiesArea VIWestern Montana Area VI Agency on Aging, Inc.Area VIRavalli, MissoulaArea VIRavalli, MissoulaArea VIIRavalli, MissoulaArea IXFlathead County Agency on Aging Hill County Agency on Aging Hill								
IWibaux, Prairie, Dawson, Garfield, McCone, Richland, Valley, Roosevelt, Phillips, Sheridan, & Daniels CountiesAreaII Agency on AgingJudith Basin, Fergus, Petroleum, Wheatland, Sweet Grass, Yellowstone, Stillwater, Carbon, Big Horn, Golden Valley, & Musselshell CountiesAreaNorth Central Agency on AgingAreaChoteau, Teton, Pondera, Teton, Glacier, Liberty, & Blaine CountiesAreaNorth Central Agency on AgingAreaRocky Mountain Development CouncilIVLewis and Clark, Gallatin, Park, Broadwater, Jefferson, & Meagher CountiesAreaSouth Western Montana Aging and Disability ServicesAreaWestern Montana Area VI Agency on Aging, Lincoln CountiesAreaMissoula ServicesVIRavalli, MissoulaAreaCascade County Aging ServicesAreaFlathead County Agency on AgingAreaFlathead		Action for Eastern Montana						
Valley, Roosevelt, Phillips, Sheridan, & Daniels CountiesArea II Agency on AgingJudith Basin, Fergus, Petroleum, Wheatland, Sweet Grass, Yellowstone, Stillwater, Carbon, Big Horn, Golden Valley, & Musselshell CountiesAreaNorth Central Agency on Aging Choteau, Teton, Pondera, Teton, Glacier, Liberty, & Blaine CountiesAreaNorth Central Agency on Aging Choteau, Teton, Pondera, Teton, Glacier, Liberty, & Blaine CountiesAreaArea IV Agency on Aging Rocky Mountain Development Council IVIVLewis and Clark, Gallatin, Park, Broadwater, Jefferson, & Meagher CountiesAreaSouth Western Montana Aging and Disability Services Powell, Granite, Deer Lodge, Silver Bow, Beaverhead, & Madison CountiesArea VIWestern Montana Area VI Agency on Aging, Inc. Lake, Mineral, Sanders Aging, & Lincoln CountiesArea VIIRavalli, MissoulaArea VIICascade County Aging ServicesArea IXFlathead County Agency on Aging	Area							
Area IIArea II Agency on AgingJudith Basin, Fergus, Petroleum, Wheatland, Sweet Grass, Yellowstone, Stillwater, Carbon, Big Horn, Golden Valley, & Musselshell CountiesArea IIINorth Central Agency on Aging Choteau, Teton, Pondera, Teton, Glacier, Liberty, & Blaine CountiesArea IVArea IV Agency on Aging Rocky Mountain Development Council U Lewis and Clark, Gallatin, Park, Broadwater, Jefferson, & Meagher CountiesArea VSouth Western Montana Aging and Disability Services Powell, Granite, Deer Lodge, Silver Bow, Beaverhead, & Madison CountiesArea VIWestern Montana Area VI Agency on Aging, Inc. Lake, Mineral, Sanders Aging, & Lincoln CountiesArea VIICascade County Aging ServicesArea IXFlathead County Agency on AgingArea IXFlathead								
Area IIJudith Basin, Fergus, Petroleum, Wheatland, Sweet Grass, Yellowstone, Stillwater, Carbon, Big Horn, Golden Valley, & Musselshell CountiesArea IIINorth Central Agency on Aging Choteau, Teton, Pondera, Teton, Glacier, Liberty, & Blaine CountiesArea IVNorth Central Agency on Aging Rocky Mountain Development Council U Lewis and Clark, Gallatin, Park, Broadwater, Jefferson, & Meagher CountiesArea VSouth Western Montana Aging and Disability Services Powell, Granite, Deer Lodge, Silver Bow, Beaverhead, & Madison CountiesArea VIWestern Montana Area VI Agency on Aging, Inc. Lake, Mineral, Sanders Aging, & Lincoln CountiesArea VIICascade County Aging ServicesArea IXFlathead County Agency on Aging Flathead		· · ·						
IIYellowstone, Stillwater, Carbon, Big Horn, Golden Valley, & Musselshell CountiesAreaNorth Central Agency on AgingChoteau, Teton, Pondera, Teton, Glacier, Liberty, & Blaine CountiesAreaArea IV Agency on AgingAreaRocky Mountain Development CouncilIVLewis and Clark, Gallatin, Park, Broadwater, Jefferson, & Meagher CountiesAreaSouth Western Montana Aging and Disability ServicesAreaPowell, Granite, Deer Lodge, Silver Bow, Beaverhead, & Madison CountiesAreaWestern Montana Area VI Agency on Aging, Inc.AreaLincoln CountiesVIRavalli, MissoulaAreaMissoula ServicesAreaFlathead County Agency on AgingAreaFlathead	A							
Area IIINorth Central Agency on Aging Choteau, Teton, Pondera, Teton, Glacier, Liberty, & Blaine CountiesArea IVArea IV Agency on Aging Rocky Mountain Development Council IVIVLewis and Clark, Gallatin, Park, Broadwater, Jefferson, & Meagher CountiesArea VSouth Western Montana Aging and Disability Services Powell, Granite, Deer Lodge, Silver Bow, Beaverhead, & Madison CountiesArea VIWestern Montana Area VI Agency on Aging, Inc. Lake, Mineral, Sanders Aging, & Lincoln CountiesArea VIIRavalli, MissoulaArea VIICascadeArea VIIFlathead County Agency on Aging FlatheadArea IXFlathead								
Area IIINorth Central Agency on Aging Choteau, Teton, Pondera, Teton, Glacier, Liberty, & Blaine CountiesArea IVArea IV Agency on Aging Rocky Mountain Development CouncilIVLewis and Clark, Gallatin, Park, Broadwater, Jefferson, & Meagher CountiesArea VSouth Western Montana Aging and Disability ServicesArea VBeaverhead, & Madison CountiesArea VWestern Montana Area VI Agency on Aging, Inc.Area VIWestern Montana Area VI Agency on Aging, Inc.Area VIRavalli, MissoulaArea VIIRavalli, MissoulaArea VIIFlathead County Agency on AgingArea IXFlatheadArea AreaArea X Agency on Aging / Hill County Agency on Aging								
AreaChoteau, Teton, Pondera, Teton, Glacier, Liberty, & Blaine CountiesAreaArea IV Agency on Aging Rocky Mountain Development CouncilIVLewis and Clark, Gallatin, Park, Broadwater, Jefferson, & Meagher CountiesAreaSouth Western Montana Aging and Disability ServicesAreaPowell, Granite, Deer Lodge, Silver Bow, Beaverhead, & Madison CountiesAreaWestern Montana Area VI Agency on Aging, Inc.AreaMestern Montana Area VI Agency on Aging, Inc.VILincoln CountiesAreaMissoula ServicesVIIRavalli, MissoulaAreaFlathead County Aging ServicesAreaFlatheadAreaArea X Agency on Aging / Hill County Agency on Aging								
III& Blaine CountiesAreaArea IV Agency on Aging Rocky Mountain Development CouncilIVLewis and Clark, Gallatin, Park, Broadwater, Jefferson, & Meagher CountiesAreaSouth Western Montana Aging and Disability ServicesPowell, Granite, Deer Lodge, Silver Bow, Beaverhead, & Madison CountiesAreaWestern Montana Area VI Agency on Aging, Inc.VILake, Mineral, Sanders Aging, & Lincoln CountiesAreaMissoula ServicesVIIRavalli, MissoulaAreaCascade County Aging ServicesAreaFlathead County Agency on AgingAreaFlathead	Area							
AreaArea IV Agency on Aging Rocky Mountain Development CouncilIVLewis and Clark, Gallatin, Park, Broadwater, Jefferson, & Meagher CountiesAreaSouth Western Montana Aging and Disability ServicesVPowell, Granite, Deer Lodge, Silver Bow, Beaverhead, & Madison CountiesAreaWestern Montana Area VI Agency on Aging, Inc.VILake, Mineral, Sanders Aging, & Lincoln CountiesAreaMissoula ServicesVIIRavalli, MissoulaAreaCascade County Aging ServicesAreaFlathead County Agency on AgingAreaFlathead	III							
AreaRocky Mountain Development CouncilIVLewis and Clark, Gallatin, Park, Broadwater, Jefferson, & Meagher CountiesAreaSouth Western Montana Aging and Disability ServicesVPowell, Granite, Deer Lodge, Silver Bow, Beaverhead, & Madison CountiesAreaWestern Montana Area VI Agency on Aging, Inc.VILake, Mineral, Sanders Aging, & Lincoln CountiesAreaMissoula ServicesVIIRavalli, MissoulaAreaCascade County Aging ServicesVIIIFlathead County Agency on AgingAreaFlathead								
IV       Lewis and Clark, Gallatin, Park, Broadwater, Jefferson, & Meagher Counties         Area       South Western Montana Aging and Disability Services         Powell, Granite, Deer Lodge, Silver Bow, Beaverhead, & Madison Counties         Area       Western Montana Area VI Agency on Aging, Inc.         Lake, Mineral, Sanders Aging, & Lincoln Counties         Area       Missoula Services         VI       Ravalli, Missoula         Area       Cascade County Aging Services         VIII       Flathead County Agency on Aging         Area       Flathead         Area       Area X Agency on Aging / Hill County Agency on Aging	Area							
Area       Jefferson, & Meagher Counties         V       South Western Montana Aging and Disability Services         Powell, Granite, Deer Lodge, Silver Bow, Beaverhead, & Madison Counties         Area       Western Montana Area VI Agency on Aging, Inc.         Lake, Mineral, Sanders Aging, & Lincoln Counties         Area       Missoula Services         VI       Ravalli, Missoula         Area       Cascade County Aging Services         VIII       Cascade         Area       Flathead County Agency on Aging         Area       Flathead         Area       Area X Agency on Aging / Hill County Agency on Aging		<i>,</i>						
Area vSouth Western Montana Aging and Disability Services Powell, Granite, Deer Lodge, Silver Bow, Beaverhead, & Madison CountiesArea vIWestern Montana Area VI Agency on Aging, Inc.Area VIIMissoula ServicesArea VIICascade County Aging ServicesArea VIIIFlathead County Agency on AgingArea IXFlathead County Agency on AgingArea IXArea X Agency on Aging / Hill County Agency on Aging								
Area       Powell, Granite, Deer Lodge, Silver Bow, Beaverhead, & Madison Counties         Area       Western Montana Area VI Agency on Aging, Inc.         VI       Lake, Mineral, Sanders Aging, & Lincoln Counties         Area       Missoula Services         VII       Ravalli, Missoula         Area       Cascade County Aging Services         VIII       Cascade         Area       Flathead County Agency on Aging         Area       Flathead         Area       Area X Agency on Aging / Hill County Agency on Aging		0						
Area       Western Montana Area VI Agency on Aging, Inc.         VI       Lake, Mineral, Sanders Aging, & Lincoln Counties         Area       Missoula Services         VII       Ravalli, Missoula         Area       Cascade County Aging Services         VIII       Cascade         Area       Flathead County Agency on Aging         Area       Area X Agency on Aging / Hill County Agency on Aging		•••						
Area     Lake, Mineral, Sanders Aging, & Lincoln Counties       Area     Missoula Services       VII     Ravalli, Missoula       Area     Cascade County Aging Services       VIII     Cascade       Hathead County Agency on Aging       IX     Flathead       Area X Agency on Aging / Hill County Agency on Aging	v	Beaverhead, & Madison Counties						
VI     Lake, Mineral, Sanders Aging, & Lincoln Counties       Area VII     Missoula Services       Area VIII     Cascade County Aging Services       Area IX     Flathead County Agency on Aging       Area X Agency on Aging / Hill County Agency on Aging	Area	Western Montana Area VI Agency on Aging, Inc.						
Area     Missoula Services       VII     Ravalli, Missoula       Area     Cascade County Aging Services       VIII     Cascade       Area     Flathead County Agency on Aging       IX     Flathead       Area X Agency on Aging / Hill County Agency on Aging		Lake, Mineral, Sanders Aging,						
Area     Ravalli, Missoula       Area     Cascade County Aging Services       VIII     Cascade       Area     Flathead County Agency on Aging       Area     Flathead       Area     Area X Agency on Aging / Hill County Agency on Aging	VI.							
VII     Ravalli, Missoula       Area     Cascade County Aging Services       VIII     Cascade       Area     Flathead County Agency on Aging       IX     Flathead       Area X Agency on Aging / Hill County Agency on Aging	Area	Missoula Services						
Area     Cascade County Aging Services       VIII     Cascade       Area     Flathead County Agency on Aging       IX     Flathead       Area X Agency on Aging / Hill County Agency on Aging		Ravalli Missoula						
Area     Cascade       Area     Flathead County Agency on Aging       IX     Flathead       Area     Area X Agency on Aging / Hill County Agency on Aging	VII							
VIII     Cascade       Area     Flathead County Agency on Aging       IX     Flathead       Area X Agency on Aging / Hill County Agency on Aging	A	Cascade County Aging Services						
Area     Flathead County Agency on Aging       IX     Flathead       Area     Area X Agency on Aging / Hill County Agency on Aging		Casaada						
Area IX Flathead Area X Agency on Aging / Hill County Agency on Aging	VIII	Cascade						
IX Flathead Area X Agency on Aging / Hill County Agency on Aging	A	Flathead County Agency on Aging						
Area X Agency on Aging / Hill County Agency on Aging								
Area		Flathead						
		Area X Agency on Aging / Hill County Agency on Aging						
× HⅢ								
	X	HIII						

and their stakeholders. For more information on M4A visit: http://sfx.vqo.mybluehost.me/M4A/



### Montana Area Agency on Aging Regions

Page 4 | The Impact of COVID-19 on Senior Adults in Montana



In the summer of 2020, the Montana Area Agencies on Association (M4A) received the federal *Administration for Community Living: Aging and Disability Resource Center* grant and used some of the funding to hire an independent consulting firm to conduct a survey of Montana seniors on the impacts of COVID-19. The project was tasked with assessing the emotional, social and financial impacts of the pandemic on Montana seniors and gathering information on how M4A might better serve this population in our state during the duration of the pandemic and beyond.

The following report contains the results of a 27-question survey covering the following topics:

- Health concerns for seniors related to COVID-19
- Social and financial impacts of the pandemic
- Ability to meet basic needs and access supplies
- Information access during the pandemic
- Perceived ability to maintain independence and needed supports and
- Access to and perceived quality of Area Agency on Aging Services including:
  - Meal on Wheels
  - Congregate senior center meals
  - Commodity foods
  - Senior farmer's market coupons
  - Support for enrollment in insurance and other senior benefits
  - Caregiving support
  - Homemaker services
  - Legal support for concerns with aging and
  - Senior transportation

Surveys were conducted over the phone from October 5th, 2020 to November 3rd, 2020 using a list of seniors provided by M4A. Some of the seniors contacted were already connected to Area Agency on Aging services and some had no experience with the Area Agencies on Aging. Seniors were identified by their county of residence and were only asked about access to AAA services in their service area. In all, 102 seniors from across the state completed the survey.

For more information about this survey or for questions about the analysis and results, contact Katie Loveland of Loveland Consulting LLC at 406-431-9260 or lovelandk@gmail.com.



In all, 102 seniors in Montana were interviewed for this project. We spoke to seniors in every AAA region, though the majority of the interviews were in Area II.

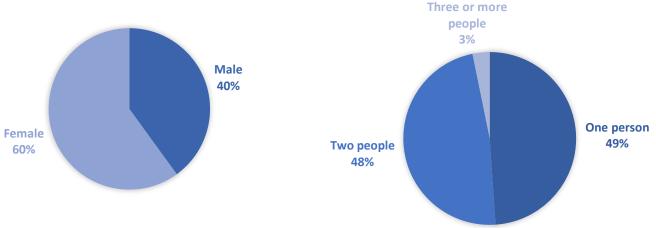
We spoke to both men and women, though the majority of interviewees were female.

Gender



Number of completed interviews, by region

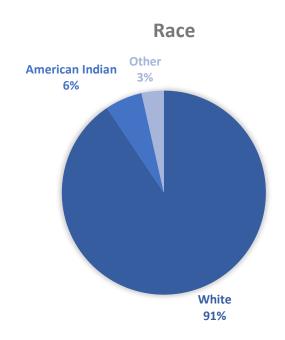
## Number of people in household

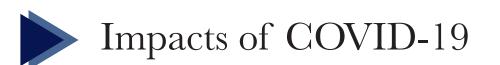


About half of all respondents lived alone and the other half lived with only one other person, often their spouse. Households of three or more were rare in the sample population.

Despite the small household size, many senior adults reported having support from non-household family members and neighbors. Several interviewees said things like, "My daughter helps with everything" and "My neighbors take care of me". Several interviewees who lived alone or in small households emphasized the importance of their pets as companions, especially after the loss of a spouse. Other interviewees expressed a lack of support from their community or family, as will be discussed in the next section. The small household size and lack of intergenerational living for seniors has implications for social isolation during the pandemic and also for barriers independent living and access to caregiving support.

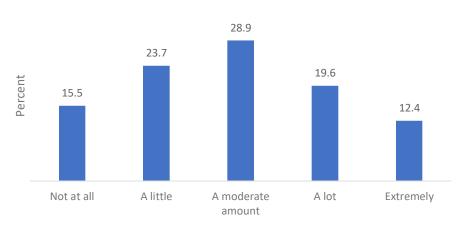
The racial characteristics of interviewees reflected the demographics of the Montana senior population as a whole, with white seniors comprising the majority of the sample, and American Indians were the largest minority population surveyed.



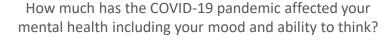


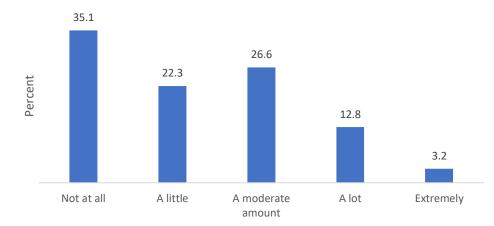
Seniors in Montana report that the pandemic has affected their day-to-day life to varying degrees. One out of three respondents report that the pandemic has affected their daily life "a lot" or "extremely

## How much has the COVID-19 pandemic affected your day-to-day life?

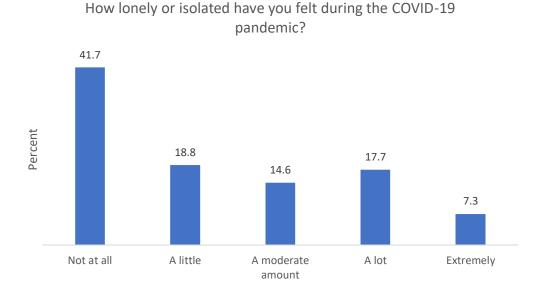


More than half of respondents reported that the pandemic has had little to no impact on their mental health, mood or ability to think. Still about one in six respondents reported larger impacts, noting that their mood or mental health has been affected "extremely" or "a lot".



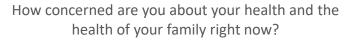


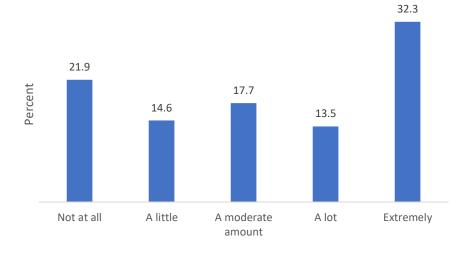
The social impacts reported by seniors were slightly larger than the emotional impacts. One in four respondents reported feeling a lot or extremely lonely or isolated during the pandemic. Some seniors in our sample noted that COVID-19 was not the beginning of their social isolation. One woman noted, "I already felt lonely before COVID-19". Others pointed out ways that their local Area Agency on Aging has worked to reach out to seniors who are isolated at this time. "I know there at the Council on Aging-they call on a weekly basis just to see if there is any other needs the seniors have. Just providing them with that personal touch is huge. They go out of their way to help people."



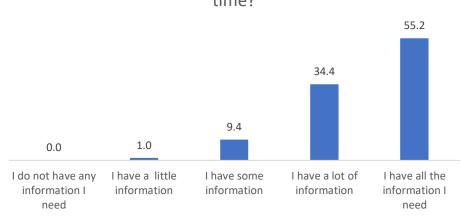
Increased health concerns were one of the most pronounced impacts of COVID-19 found in the survey. One third of all respondents reported being extremely concerned about their own health or the health of their loved ones during this time.

Despite these concerns, when asked about their ability to access information about keeping themselves safe during the pandemic, the majority of respondents felt they had adequate access to information.



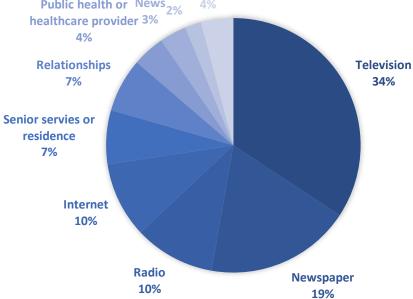


Do you feel you have the information you need to keep yourself and your family safe during this time?

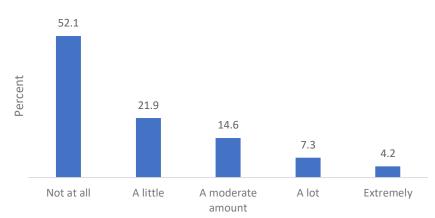


When asked where they get their information about staying safe during the pandemic, the most common responses were television, newspaper, radio and the internet. Many respondents reported accessing information from multiple sources.

# Where do you get your information to stay safe during the pandemic?



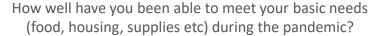
Though most seniors reported access to information, a number expressed concern with the kinds of messages they are receiving about the pandemic. One person noted, "It is frustrating to get inconsistent facts about the pandemic from the media." Another reported feeling bombarded, "Every channel you put on, they talk about the virus. That's all we hear anymore. We have too much information. We can't enjoy watching our favorite game shows or listening to music on the radio." In terms of financial impacts, more than half of all respondents reported that they have felt no financial affects during the pandemic. This may be due to the fact that most seniors are retired and are not subject to changes in the job market. However, there was a subset of seniors, about one in ten that we interviewed, who noted that the pandemic has had an extreme or large effect on their finances.

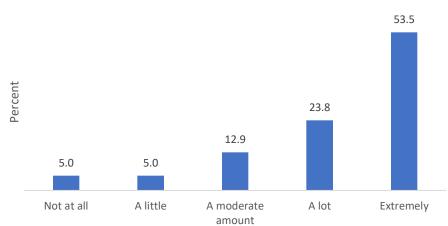


## How much has the COVID-19 pandemic affected you financially?

Page 10 | The Impact of COVID-19 on Senior Adults in Montana

Seniors were also asked about how the pandemic has affected their ability to meet their basic needs. Mirroring the financial impact question, the majority of the adults surveyed noted that they have met their needs extremely well during this time. However, a quarter of the sample (23%) indicated that they have had some level of struggle meeting their basic needs.





Individuals who indicated having some level of struggle meeting their needs were asked to further describe the specific needs they have struggled to meet during this time and the biggest barriers they faced to meeting those needs. Respondents described struggling to pay bills or get groceries or other supplies because of finances, rising prices and/or items being out of stock. Some seniors also reported feeling isolated because they have lost opportunities to socialize and volunteer. A few respondents reported reduced access to services, including prepared meals and the food bank. The seniors reported a number of barriers to meeting their needs, including health issues and disabilities. One respondent noted, "I am disabled and have medical problems. Now it is even more difficult to get into stores." Another barrier noted was a lack of transportation, specifically senior transportation options which have been limited during the pandemic. One senior said, "We need more transportation options, especially for seniors, because of COVID they are only allowed to have one person on the bus at a time." Finally, some interviewees cited store protocols and social distancing as barriers to meeting their needs.

When asked about their biggest individual need right relate the pandemic, the answers fell into five categories:

### Biggest individual needs due to Covid-19

Category	Example Comments
Support to address social isolation	<ul> <li>I miss human connection</li> <li>Emotional support</li> <li>I want purpose in life. I'm alone. No wife or children.</li> </ul>
Handling COVID-19	<ul> <li>To get rid of COVID</li> <li>Just want it to get over with. It's a bunch of bull anyway.</li> </ul>
Finances and supportive services	<ul> <li>They could pay my rent that would help.</li> <li>I am working on a small budget and food is my biggest concern.</li> <li>Meals on Wheels would be helpful</li> <li>I need help with bills</li> </ul>
Help around the house	<ul><li>I need help with chores and handywork</li><li>Help around house with chores, dishes, garbage.</li></ul>
Support for health issues	<ul> <li>My health. I am in good health but still look out for my health.</li> <li>I am doing okay but I am 99, live alone and have fallen several times.</li> <li>I need transportation to medical care.</li> </ul>

Seniors were also asked to describe the biggest needs in their community because of the pandemic. The most common responses to this question related to handling the pandemic, though there was disagreement over what responses were most needed or appropriate. Seniors also noted financial and social needs in their communities.

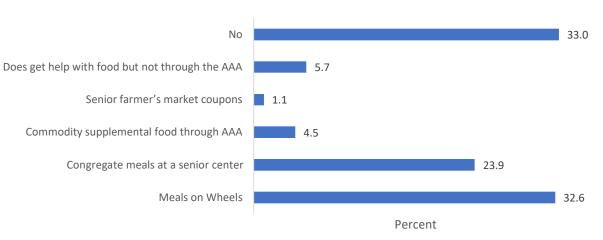
00 /	
Category	Example Comments
Handling COVID-19	<ul> <li>People need to wear their masks</li> <li>Need to be taking COVID more seriously</li> <li>Townhall to help others understand the pandemic</li> <li>People to not ignore the safety of other people, keep pandemic under control</li> <li>Listening to experts with information-not gathering, wearing a mask</li> <li>Everyone can lighten up while being safe</li> <li>Get rid of masks</li> </ul>
Financial needs	<ul> <li>Businesses need financial help</li> <li>I do read that there is a need for food in the food pantries and all. So I do try to meet those needs</li> <li>The pricing of the farm commodities has been a problem-the markets are so low for cattle to sell. They do have some programs to help the farmers and ranchers and stuff. The stores got COVID help but we need help too</li> <li>Cost of essentials such as Kleenex and toilet paper</li> </ul>
Social support	<ul> <li>We need a way to still have outreach into the community for seniors, especially senior newcomers to town</li> <li>We used to go eat down there but now you can't they closed the building down. You can't eat down there because of the virus.</li> <li>Lack of socializing.</li> <li>We need social gathering, family get togethers and church to meet again.</li> </ul>

### Biggest community needs due to Covid-19



To assess each interviewee's access to and use of Area Agency on Aging services, we identified the county of residence of the respondent and asked if they had ever accessed any of the Area Agency on Aging services available in their region. We also asked if the respondent received help or support that was not provided by the AAA. In all, 71% of respondents had accessed one or more AAA services. Overall, the most commonly accessed services involved food, including Meals on Wheels (home delivered meals) and congregate meals at the senior center. Some respondents indicated that they have signed up for AAA services such as meals and transportation but have not yet accessed them. Others lamented that some services, particularly senior center meals and transportation, have been disrupted or changed because of the pandemic.

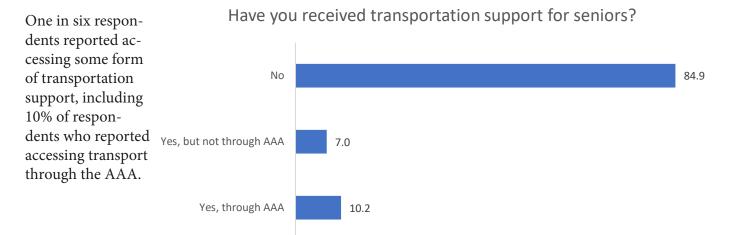
### Meal support



### Have you received help with food?

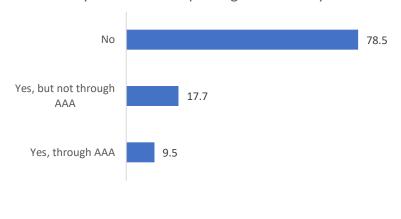
A third of all respondents we spoke with had received food support through Meals on Wheels and one quarter have accessed congregate meals at their local senior center. Six percent of respondents also reported receiving additional food support outside of AAA services, including food stamps and accessing their local food bank. Several seniors noted that the congregate meals at the senior center have been shut down during that pandemic and that this has reduced what was an important touch point of regular social interaction and connection for them. Several also noted that the local AAA has worked hard to maintain the Meals on Wheels service during this time and has transitioned some individuals receiving congregate meals to the home delivered meals service.

### Transportation



Transportation was flagged as an important need for many respondents and several seniors noted that they are experiencing barriers to accessing transportation. One respondent noted, "I have used the transportation, but because I use a walker, and some of the vehicles they provide are not conducive to my needs. The 15 passenger vans are not comfortable for me." Some respondents reported issues with scheduling transportation. "I need a ride to Kalispell for doctor appointments, but AAA transportation is inconsistent and the schedule changes frequently. It's too unpredictable." Others noted service disruptions in transportation support because of the pandemic. "I used to get transportation help for out of town medical appointments, but they stopped because of COVID." Transportation is critical for many seniors to attend medical appointments and to access supplies-especially in rural areas. As one woman noted, "The biggest need for me is transportation out of town to get to Costco. I prefer to shop there, where I can buy in bulk for better prices, than go to Walmart as well. I would use this service once or twice a month if provided, and pay any amount."

### Home Maker Services



Have you received help for light chores in your home?

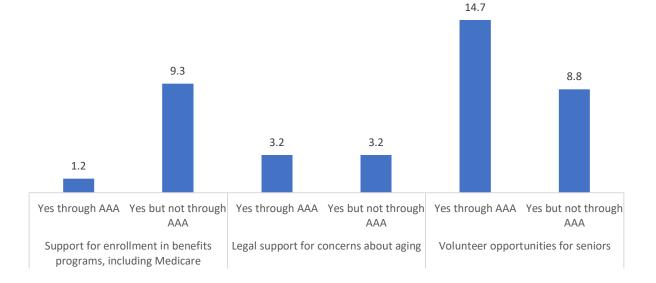
More than a quarter of respondents reported receiving help for chores in their home, but most of those who did receive these services did not access them through the AAA homemaker services program. These respondents reported either hiring outside independent help or relying on family members or friends for this type of support. Respondents who did not have in-home help frequently noted that they would like to have this kind of assistance. More than any other service on the survey, when asked about homemaker services, respondents reported, "I would like this help or I wish someone would help me".

### Other support services

Depending on the region, various AAA programs offer a variety of benefit enrollment support programs, legal support services and connections to volunteer opportunities for seniors. The range of services provided and the list of where these services are offered is outlined in Appendix I.

In general, few respondents to our survey reported accessing these services, though one in six had been connected with volunteer opportunities through the AAA. A number of individuals spoke about losing their ability to volunteer with AAA because of the pandemic, and some underscored this as contributing to their social isolation and a lack of purpose. "I would like to get my volunteer opportunities back because I enjoyed it. Sure, it was no pay but I enjoyed doing it." Another noted, "It would be nice to have this pandemic go away and get back to work. I took care of the dining room at the Council on Aging. I was being trained on how to put the Meals on Wheels together. But I am disabled and I lost my volunteer opportunity during the pandemic."

Access to benefits enrollment, legal support and volunteer opportunities, AAA and non-AAA

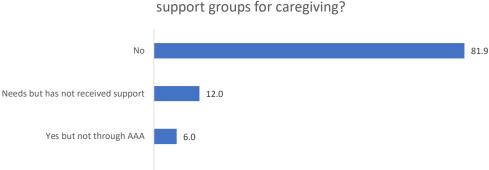


Yes through AAA

0.0

### Respite and caregiver services

A final service we asked about was respite services and support groups for caregivers. None of our respondents reported accessing these services through the AAA, though 12% indicated they do not have but could use this support and 6% say they access respite care, but not through the AAA.

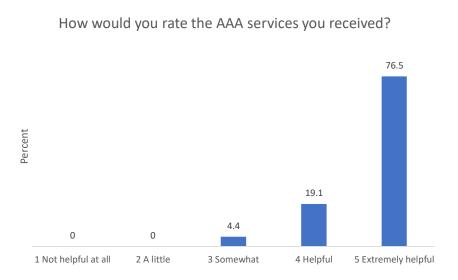


## Do you or anyone in your family use respite care or access support groups for caregiving?

A number of respondents talked about the caregiving duties they have, usually for a spouse, and expressed a desire for more help and support. "I wish there were more caregiving services such as helping going to the bathroom. I could really use financial help for caregiving." Another said, "I take care of my disabled nephew and it is very difficult to get medical attention and transportation because of COVID. I need more help."

### Rating AAA services

Over and over again, our interviewers heard about how beneficial and vital the AAA services are for seniors in Montana. Many seem to rely on them as a key support to meet their basic needs and as an access point for social support. When asked to rate the quality of the AAA services they have received, 95% of those who has accessed services rated them as helpful or extremely helpful.



A sample of comments on the feedback about the AAA services include:

- "The senior center takes good care of me. I've had a very good life. I'm not too worried about what happens next."
- "The meals are quite good from the senior center. They are very helpful. Right now we don't really do that much-we stick pretty close to home. I am one home dialysis."
- "My all time favorite Meal on Wheels is the meat loaf. That's the best kind."
- The agency is doing a great job! The only thing is that I wish I could pay for the meals I am receiving, but I'm out of work because of the pandemic."
- "I miss the social interaction at the senior center because of the pandemic. I really depend on the senior transportation to get around my community."
- "I cannot say enough good things about the agency. The two ladies in charge are so helpful and wonderful, and they personally helped me move into my house."
- I am so grateful for Meals on Wheels. I get the meals myself and have delivered meals for 15 years. The people who receive them are so grateful."
- The agency is very beneficial for those that need it and its important for the community. It's a good program in all aspects."



Because the mission of the Area Agencies on Aging is to promote independence for seniors in Montana, we asked about how confident the respondents were in their ability to remain independent. Many respondents placed a high value on remaining independent. One said, "I don't want to be in a nursing home. I saw my parents suffer enough. I don't want to suffer like that." And most respondents indicated a high level of confidence in their ability to be independent in the future. 90% of respondents said they were somewhat to extremely confident in their ability to remain independent in the coming years.

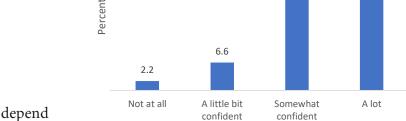
When asked "What do you see as the biggest barriers to remaining independent in the years to come?" the respondents listed a number of issues related to health, finances, caregiving and transportation. Responses, listed in order of frequency, included:

- Mobility
- Chronic health issues
- Housework and chores
- Losing the ability to drive
- Finances and
- Losing caregivers who they depend on for support

How confident do you feel about your ability to live independently in the coming years? 33.0 27.5

Extremely

confident



When asked "What services or supports would help you maintain your independence in the coming years?" many seniors were unsure because they could not predict what health or financial challenges might arise in the future. Those who did have an answer often referenced AAA-type services include:

- Meals on Wheels
- Help with chores and yard work
- Transportation and
- Social support and support groups

Respondents also indicated that they could utilize additional disability and accessibility supports and services such as a chair lift, help with technology, financial support, better access to medical care, and spiritual care.

A number of seniors indicated that they face challenges living in rural areas of Montana, "We are rural so my doctors and stuff are farther away. We have first aid in the small areas-but then you have to get in the helicopter to get to better care. Should I have a heart attack-my chances aren't good to make it. My husband had heart attacks but men have a stronger rate of survival. I live my life and I'm not afraid of death." Another respondent expressed his challenges this way, "Once in a while someone brings me a plate of pizza. I get food mostly myself. Unless I go out of town. There are no doctors here. I don't go to the doctor very often. Its 70 miles to Butte to the doctor from here. I drive to Butte if I need to get something."



This report summarizes the findings from a telephone survey with 102 seniors in Montana during the COVID-19 pandemic. The pandemic has affected the daily lives of seniors in our state and raised health concerns for many. A portion of the population reports increased mental health concerns, feelings of isolation and loneliness and financial struggles that affect their ability to meet their basic needs. As one of our interviewers for this project noted, "Many of the seniors we spoke to for this project were incredible people with rich life stories, careers, experiences. Yet many were all alone, or isolated because of a disability. I wish there was a way to ensure adequate social support and connection for these amazing Montanans." The majority of those older adults surveyed reported that they have accessed services from their local Area Agency on Aging and the feedback on these services was overwhelmingly positive. The AAA is a critical touch point for many services to meet their social and well as physical needs. However, the pandemic has impacted the AAA just like any service organization and seniors report reduced access to some services such as transportation and congregate meals. To continue to effectively meet the needs of older adults in their communities during this time, we offer the following suggestions, based on our research:

### Suggestions for the Area Agencies on Aging Association

- Target additional services to the proportion of the senior population in your communities that are experiencing increased financial difficulties, isolation and mental health concerns during the pandemic. Our survey found that the majority of the senior population is not reporting extreme difficulties in these areas, but a minority (less than 25%) are, and these individuals should be prioritized for additional supports.
- Focus on creating safe, meaningful ways to create social connection. Many seniors report acutely missing congregate meals at the senior center and eating out, particularly for the social aspects of these activities. Considering how to still allow seniors, especially those living alone, to connect with one another using technology or safe practices should be paramount. The Area Agencies on Aging that are regularly calling seniors during this time have helped reduce isolation for some. Creating a call schedule or phone tree with senior center members or volunteers may be one option to consider.
- The Meals on Wheels delivery seems to be an important point of social connection and service delivery for many seniors. Consider enhancing the use of this service to engage senior's socially, assess their needs, provide information and potentially deliver needed supplies.
- Consider using additional COVID funds for transportation and homemaker services. Of all of the services discussed in our survey these two services were the most requested in terms of increased capacity and availability. These services seem especially necessary in rural areas where individuals may struggle to access other cleaning or support agencies and must travel long distances to medical appointments and to access basic supplies.
- Focus on branding. Many seniors were unsure if the services they are receiving are connected to the Area Agency on Aging. With so many regions and various, and sometimes confusing, names, it might be useful to consider how to better brand and market your services to the seniors in Montana.
- Finally-keep up the good work. It is clear from this analysis that the work of the AAA is both vital to the health and well being of many seniors in our state, as well as deeply appreciated by those seniors who receive your support

As one respondent put is, "Senior citizens need to be taken care of because they've earned their way." We know that the AAA believes this and lives out this mission every day.



### Montana Area Agencies on Aging Service Matrix

		Area I	Area II	Area III	Area IV	Area V	Area VI	Area VII	Area VIII	Area IX	Area X
Caregivers	Caregiver Support Group							0	0		
	Respite Services	0	\$	\$			0	0	0	0	
Elder Rights	Ombudsman Program	0	0	0	0	0	0	0		0	
Supportive Services	Guardianship Program		0								
Scruces	Homemaker Services	0	\$	\$	0	\$	0	0	0	0	
	Aging and Disability Resource Center (ADRC) A one-stop resource for people age 60+	0	0		0	0	0	0	0	0	
	Foster Grandparents Program				0			0	0		
	Representative Payee Services		0								
	Retired Senior Volunteers		0		0			0	0		
	Self-directed Personal Care		0								
	Senior Companion Program	0			0			0	0		
	Transportation	0	\$	\$	0		0	0		0	0
	Veteran Directed Care Program		0				0	0			
Health & Wellness	State Health Insurance Counseling Program (Montana SHIP)	0	0	0	0	0	0	0	0	0	0
	Senior Medicare Patrol (SMP)	0	0	0	0	0	0	0		0	
	Benefits Enrollment Center						0			0	
Nutrition	Commodity Supplemental Food		\$	0	0	0	0		0		
	Congregate Meals	0	\$	\$	0	\$	0	0	0	0	0
	Farmer's Market Coupons					0	0	0			
	Home-delivered Meals	0	\$	\$	0	\$	0	0	0	0	0

\*Due to the expansive size of some regions, services may not be available in all communities within a region.

### Aging and Disability Resource Center (ADRC)

A one-stop resource for elders age 60 and older and people with physical disabilities over the age of 18. The ADC provides: Assistance to clients as they apply for publicly funded programs and outreach & public education on long-term care topics

### Certified Local Ombudsman Program

Advocate for residents residing in long-term care facilities, assisted-living facilities and personal care homes. They visit facilities on a regular basis, meet with residents, their families and resident councils. They assist residents in developing strategies to address problems including mediating or negotiating with the facility's staff, working with a resident council, getting a group of residents with similar concerns together to work on a problem, or filing a complaint on behalf of the resident. An Ombudsman may speak on behalf of the resident or family if conditions require it.

### Foster Grandparent Program.

The Foster Grandparent Program (FGP) offers community service opportunities to seniors age 55 and older. Foster Grandparents serve as mentors, tutors, and caregivers for children and youth with special needs.

### **Guardianship Program**

Guardians provide court ordered surrogate decision-making assistance and are appointed by the courts to provide specialized services to individuals deemed incapacitated. Referral forms are available from the Area Agencies on Aging offices. All referrals are reviewed by the Guardianship Review Committee comprised of representatives from Area II Agency on Aging, Adult Protective Services, clergy, a community representative, and a medical professional.

#### **Homemaker Services**

Home-based domestic services available to individuals who are physically capable of overseeing their physical and personal care but who need some help from time to time. Assistance with light housework allows more aging individuals to remain living independently, in their own homes, where they are most comfortable. Services include, but are not limited to:

- Garbage removal
- Grocery shopping
- Miscellaneous errands
- Laundry
- Light housekeeping
- Mail sorting
- Meal preparation
- Washing dishes
- Socialization
- Information and Assistance (Information and Referral) Services

Information and Assistance Technicians are available to help aging citizens, adults with disabilities, their families and caregivers with comprehensive information about local services.

#### **Representative Payee Services**

An Area Agency on Aging serves as a Representative Payee for clients deemed by the Social Security Administration to be in need of help managing their money and who do not have friends or relatives able to serve in this capacity. The Payee receives Social Security payments on a beneficiary's behalf and pays for housing and utilities, food, medical and dental expenses, personal care items, clothing, and rehabilitation expenses, if needed. The Payee can use remaining funds to pay debts, use the money to help support dependents, provide entertainment to the beneficiary and savings. Accurate records are kept and submitted to Social Security regularly.

#### **Respite Services**

The Respite Program helps provide primary caregivers with regular periods of rest (respite) through Personal Care Attendant services offered at a reasonable fee. For low to moderate-income individuals, a lower fee may be available on a sliding scale based on income. Respite services help to reduce stress and improve the health and overall well-being of the primary caregiver, while also enhancing the care recipient's quality of life. Research shows that respite is most effective when combined with education and supportive services to provide a complete circle of support. Our Respite Program also provides information and assistance, which helps the caregiver and care recipient understand resources available to them in the community.

#### State Health Insurance Counseling Program (Montana SHIP)

The Montana SHIP program is part of the Office on Aging/Senior & Long Term Care Division of the Montana Department of Public Health and Human Services. It is supported by a grant from the Centers for Medicare & Medicaid Services, U.S. Department of Health and Human Services. Provides information, counseling, and assistance to Montana Medicare beneficiaries, family members, caregivers, and local professionals. Montana SHIP is a statewide network of volunteers and staff who are trained to deliver the most current Medicare information available. The Montana SHIP program consists of over 100 certified counselors throughout the state. They are men and women of all ages who have received extensive training in the areas of Medicare, Medicaid, Social Security, prescription drugs, insurance, and other related fields.

#### Self-directed Personal Care Program

The Medicaid program provides assistance through our Personal Care Attendant staff who help with the functions of everyday life. Clients choose their Personal Care Attendants and can set their own schedules through guidelines determined by the Mountain Pacific Quality Health Foundation. Personal Care Attendants provide assistance to individuals who are Medicaid eligible and require assistance with daily living tasks including bathing, dressing, exercise, eating, traveling, shopping, laundry, etc. Clients must hire and direct their own Attendant or have a personal representative help them.

#### Senior Medicare Patrol (SMP)

SMP helps Medicare and Medicaid beneficiaries understand and stop healthcare waste, fraud and abuse. Through specialized training, this program recruits and utilizes volunteers to help in the efforts.

#### Veteran Directed Care Program

A partnership with the Veteran's Administration and Montana Area Agencies on Aging. Veterans in this program are given a flexible budget for services that can be managed by the Veteran or the family caregiver. Veteran-Directed Care can be used to help Veterans continue to live at home or in their community.

#### Transportation

Transportation service for aging and disabled clients in and around the Great Falls area. All riders must be ambulatory and able to get in and out of the vehicle with minimal assistance. Rides are arranged by calling in advance Medical Transportation is top priority over miscellaneous and shopping trips.