

Peaks Assisted Living (PAL) Community Survey Report May 2019

Taken from a survey sent out to all of the year-round and seasonal residents of Peaks Island, Maine, this report details the need for, interest in, and affordability of a potential assisted living facility on Peaks Island. The survey and report were both sponsored by Peaks Assisted Living (PAL) a voluntary on-island organization. There were 462 respondents to the survey, which was distributed online. Overall, the survey sample is fairly representative of the island population as a whole, including both year-round and seasonal populations. However, given the nature of the survey topic, there was a higher proportion of people over 60 who are retired that took the survey. The survey was also predominately taken by people who live on the island year-round.

The first topic of the report is the difficulty of aging on the island, as seen in the data from the survey. 313 people (69% of respondents) have concerns about aging on-island. These concerns range from difficulty accessing medical services to the uphill nature of the island to mainland parking. It was also found in the survey that there are many people on the island who are already receiving care on-island. However, most of that care is coming from a spouse or partner.

The second topic of the report is the interest in an assisted living facility on-island. 161 people (35% of respondents) reported that they would be interested in living in an assisted living facility on island in the near or distant future. Younger Peaks Island residents were also targeted with a question asking whether or not they think older family members would be interested in living in an assisted living facility on Peaks Island. In response to that question, 87 people (19% of respondents) said yes. In total, including both people interested in the facility for themselves, and people interested in the facility for their families, there are 248 people (53% of survey respondents) who are interested in having a facility on the island.

The final topic of the report is the financial feasibility of such a facility. Assisted living facilities in Maine generally cost between \$4,000 - \$7,000 per month for the resident, depending on the level of care offered. To better understand whether or not that cost would be feasible for residents of Peaks Island, the survey asked them to estimate their monthly income in retirement. Within the range of responses, most respondents (51.31%) fell between \$3,000 and \$10,000 per month for income in retirement. However, half of these (26.18%) estimated that their retirement income will be between \$3,000 and \$5,000 per month.

In conclusion, based on the data taken from survey, it is apparent that not only is there a significant need for an assisted living facility on Peaks Island given the unique difficulty of aging on an island, there is also significant interest in the facility. And, there are people who would be able to pay for these services, though the facility would be open to all elders regardless of income.

Introduction and Methodology

This report is an assessment of the need for an assisted living facility on Peaks Island, which is part of the City of Portland, Maine. It is based on data received from a survey sent out to all of the residents of Peaks Island in April 2019. The survey was prepared by members of Peaks Assisted Living (PAL), an island organization whose purpose is to identify and address the needs of the aging population on Peaks Island so that all islanders and their families, regardless of income, are granted the ability to age on island. The members of PAL were aided in creating and distributing this survey by an Island Institute Island Fellow.

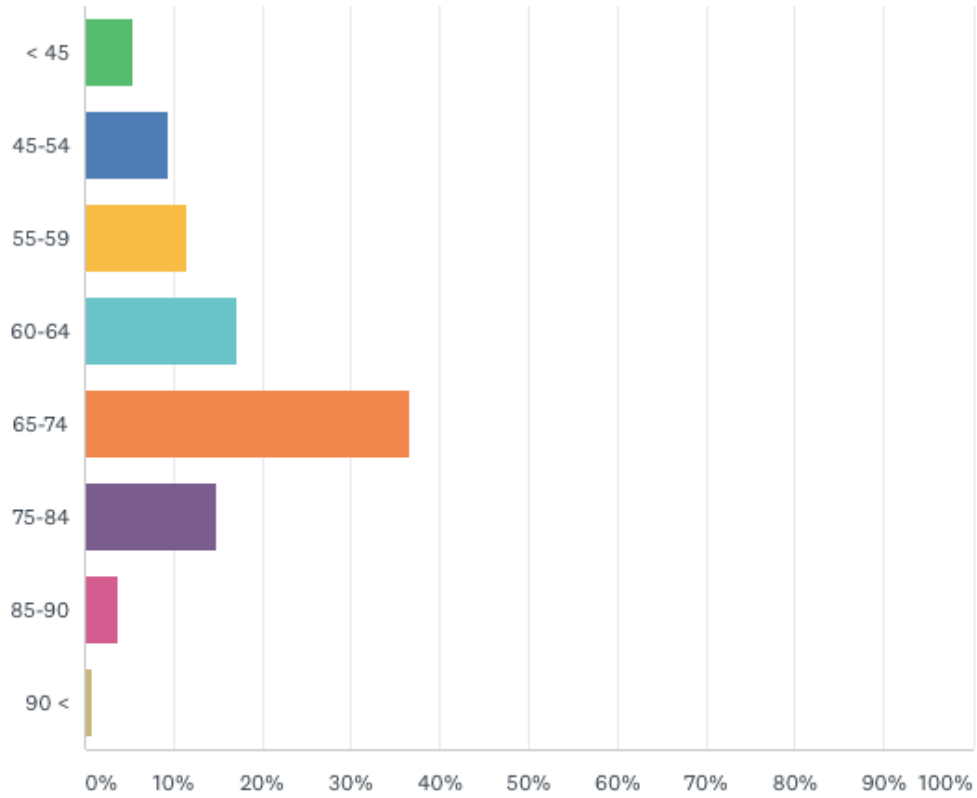
There were 462 responses to the survey, which was distributed online through the website Survey Monkey. Islanders were invited to complete the survey in three ways: on Neighborhood Nextdoor which is an online platform for members of the community, through the PI List which is an island-wide listserv, and by postcards which were mailed to the entire Peaks Island Tax List. These tactics were used to make sure both year-round residents and seasonal residents of Peaks Island took the survey. Summer renters were not included in the targeted population.

Survey respondents were self-selected; that is, they opted into taking the survey online, while other residents did not. In comparing some of the demographic data collected through the survey to demographic data collected in the 2017 American Community Survey, it is fair to say that overall, the survey sample is fairly representative of the island population as a whole, including both year-round and seasonal populations.

Demographic Data

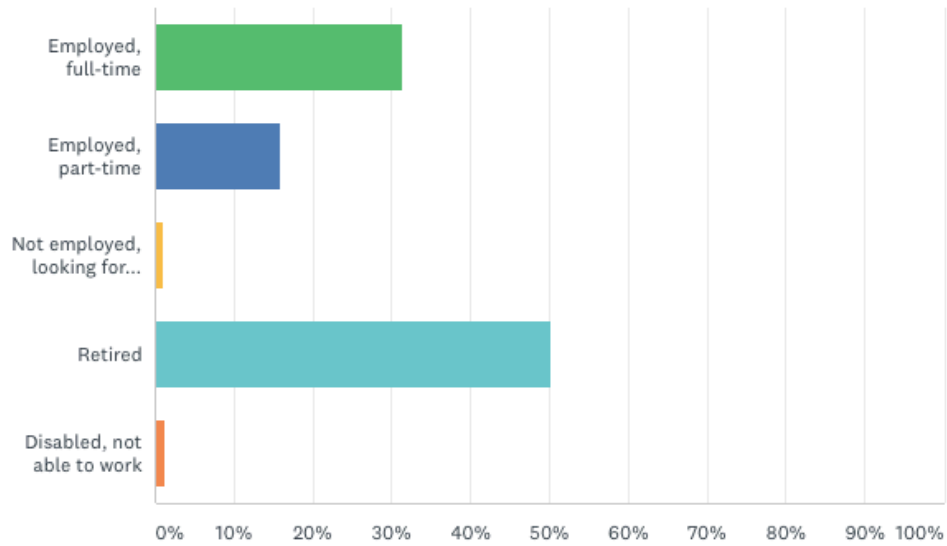
37% of the people who took the survey (162 respondents) were between the ages of 65 and 74, and 69% of the people who took the survey (304 respondents) were between the ages of 60 and 84. The 2017 American Community Facts Survey reported that only 38.3% of the year-round population on Peaks Island were people from the ages of 60 to 84. PAL survey respondents included a higher proportion of 60 to 84-year olds (69% compared to 38.3%). This makes sense given that the 60 plus population is the target audience for all issues surrounding aging. However, it is important that we also received responses from a number of younger residents, both for consideration of the long-term feasibility of the facility, and for consideration of the parents of younger islanders who might be interested in using the facility.

Figure 1: Age Range of PAL Survey Respondents



Results also show that 50% of survey respondents indicated that they are retired, and only 31% indicated that they are employed full time. The 2017 American Community Survey found that 61.9% of year-round islanders are employed full-time, while only 35.6% are not in the labor force i.e. retired. This data comparison further corroborates that a high percentage of people over 65 took the PAL survey.

Figure 2: Employment Status of Survey Respondents



Of the 462 respondents, 323 (71%) live on the island for the majority of the year; 74 (16%) live on Peaks in the summer; and 59 (13%) live on the island for less than 2 months of the year.

Survey Results

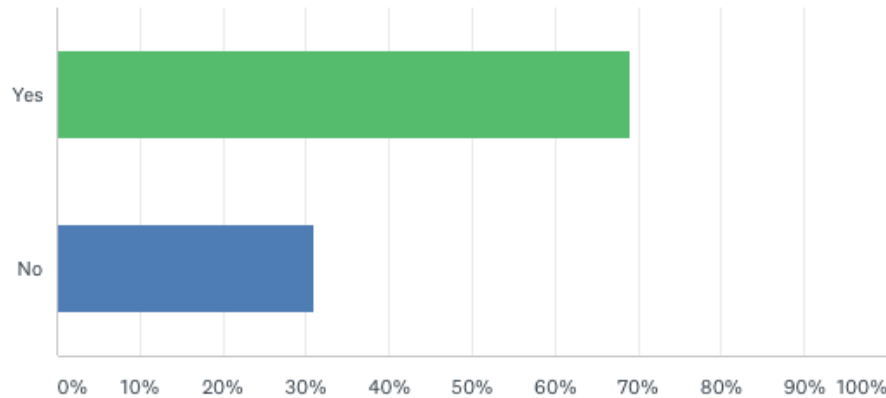
A. Difficulties Aging on Island

From the survey, it is clear that citizens of Peaks Island have concerns about the difficulties of aging on the island. In response to the question “Do you have any concerns about living on the island as you get older?” 313 people (69%) answered yes.

Figure 3: Concern about Aging on Island

Do you have any concerns about living on the island as you get older?

Answered: 454 Skipped: 8



This question was followed by an open-ended question that gave respondents a chance to explain those concerns. The concerns about aging on the island broke down into the following trends:

- Lack of (easy) access to medical care
- On-island Health Center is limited in care it can offer
- Transportation, including:
 - To and from Portland
 - To and from medical appointments
 - Getting on/off the Ferry
- Social isolation
- Cost of living on the island, including:
 - Taxes
 - Mainland Parking
- Mobility, including:
 - Stairs
 - Uphill nature of Welsh St. (right when you get off the Ferry)
- Assistance with household routines

To understand the nature of the way people articulated their concerns, two full-length quotes from respondents are included below:

- “I want to stay on Peaks; however, I already know how energy and time-consuming multiple appointments during one week are for me. I want to remain close to our friends and community on Peaks and give and receive care more readily.”

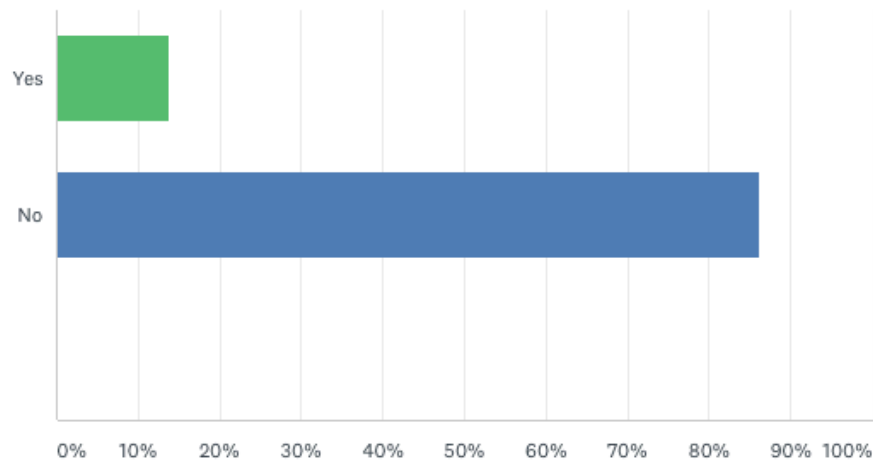
- “The island can be isolating, and it is difficult to afford. The ‘uphill’ nature of the topography is challenging as people are less physically able to walk. Going to and from town is time consuming and [mainland] parking is always an issue.”

Questions were also asked to elaborate on the difficulties of aging on island. Two difficulties that were identified before the survey was sent out in Community Listening Sessions held in December 2018 by PAL were 1) lack of care givers on the island and 2) going to the mainland for medical appointments. Therefore, two questions were asked about whether or not people were receiving and/or giving care on-island; and one question was asked about taking trips into town for medical appointments. Of the 462 respondents, 63 people are actively receiving assistance with everyday tasks on-island.

Figure 4: Receiving Care On-Island

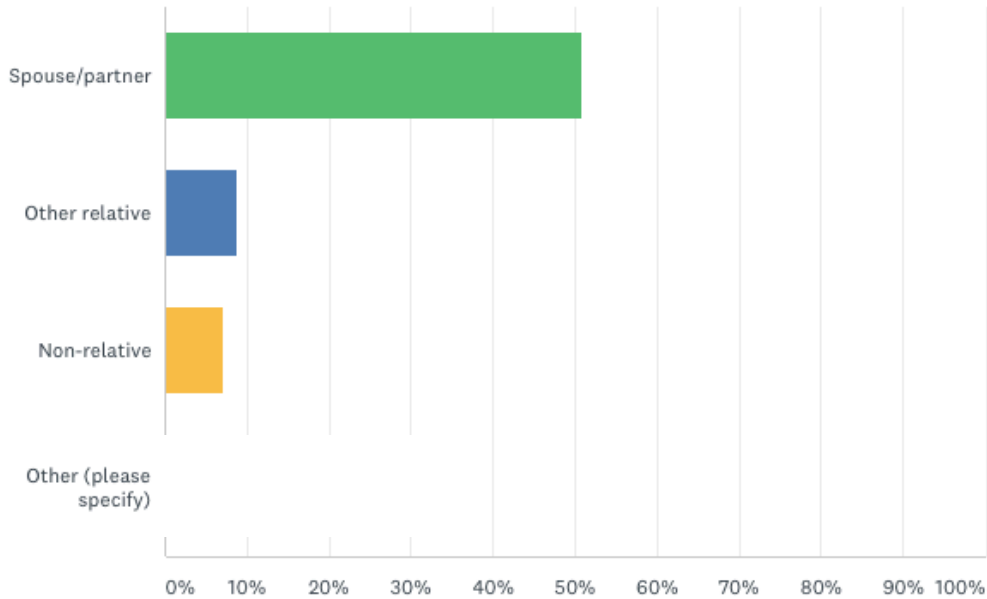
Does someone help you with regular, everyday tasks like cooking, cleaning, managing medicines, going to appointments, or other things?

Answered: 459 Skipped: 3



A follow-up question was asked about who was providing the care to the people who responded “yes” to the above question. Of the 63 people who are receiving care, 58 of them are receiving the care from their spouses/partners.

Figure 5: Caregivers On-Island

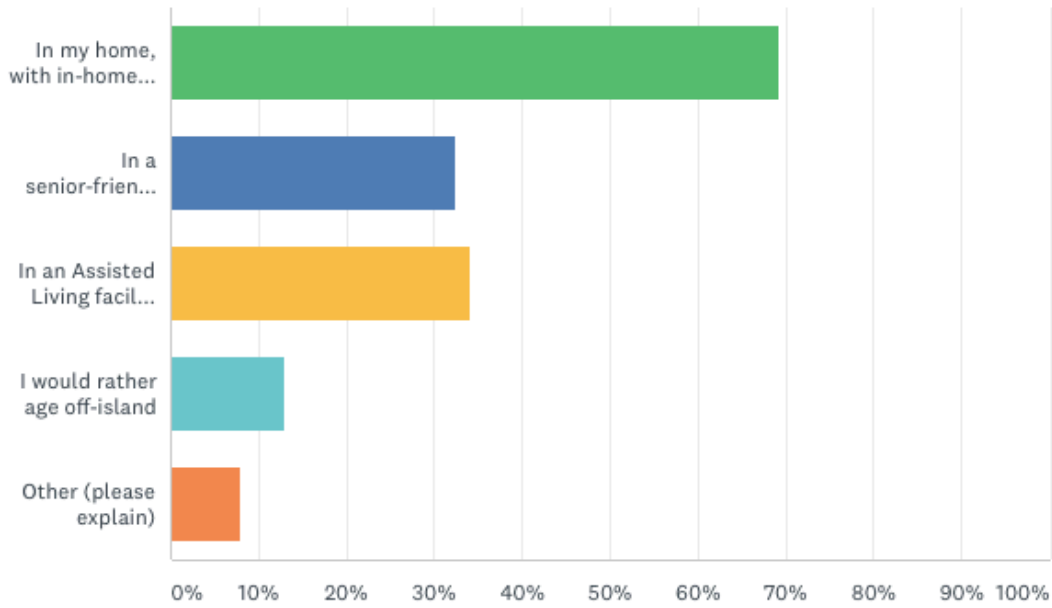


There are many components of living on an island that make daily tasks more logistically difficult than if one were living on the mainland. These “logistical challenges” becomes difficulties and concerns as the residents of Peaks Island age and don’t have access to caregivers (outside of their spouses and a couple neighbors/relatives) to help them with these daily tasks, including cooking, cleaning, managing medicine, and getting to the doctor. There are many island-specific difficulties of getting older, but there isn’t necessarily more care being offered to help with these additional difficulties of getting older on an island. Therefore, many seniors often face the difficult decision of staying on the island with their family and community or leaving to be able to receive care.

B. Assisted Living Facility

The main goal of this survey was to collect data on the number of people who would be interested in living in an Assisted Living facility in the near or distant future, and to try and quantify both the need for and feasibility of such a facility. This central question of *how many* people was approached in several ways. The first was through a question asking respondents to compare how interested they would be in an Assisted Living Facility versus other aging options. To the question: “How would you choose to age on island? (check all that apply)” 315 people (69%) said in their homes, with in-home assistance; 155 (34%) said in an Assisted Living Facility; 148 (33%) said in a senior-friendly apartment complex (downsizing); and 59 (13%) said they would rather age off island.

Figure 6: Preferences for Aging Options



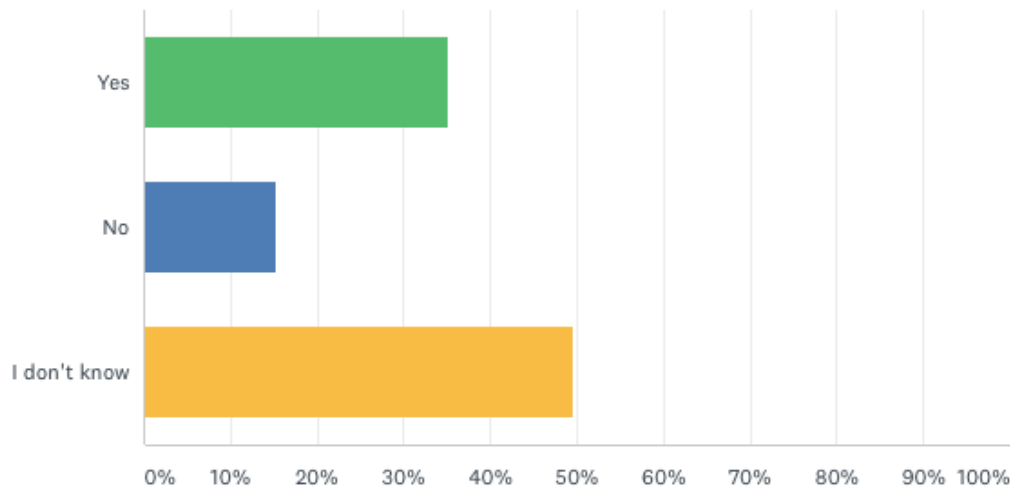
From this data, it is clear that most people on Peaks would choose first and foremost to age in their own homes. However, there is still significant interest in a facility, both as a first option as a way to age on the island, and as a second option if living at home or living alone becomes too difficult.

To get a more direct answer to the question about *how many* people, the question “If there was an Assisted Living facility on-island would you be interested in living there?” was asked. To this question, 161 people (35%) answered yes; 70 (15%) answered no; and 227 (50%) answered I don’t know.

Figure 7: Interest in Assisted Living Facility

If there was an Assisted Living facility on-island, would you be interested in living there?

Answered: 458 Skipped: 4



In talking to people who have taken the survey, it is clear that the answer “I don’t know” means that in most cases they would be interested in having the facility available, but they don’t know if they would use it unless they needed to. Or, they don’t know if they’ll be able to afford to utilize the care offered. Or, they would just need more information in general. Therefore, the interest in the facility extends beyond the 161 people who answered “yes” to the above question. However, the 161 people who answered “yes” to the above question is also an extremely good indicator for interest in having a facility on the island.

To answer this question of *how many* people, it was also necessary to quantify the people who would be interested in having access to a facility on Peaks because they have connections to Peaks Island but don’t necessarily live there. Therefore, the survey asked Peaks Island residents “Do you anticipate that any of your family members (parents, grandparents, etc.) would be interested in moving to an Assisted Living facility on-island if they don’t already live on Peaks Island?” to target that demographic. In response to that question, 87 people (19%) said yes; 248 (55%) said no; and 114 (26%) said I don’t know.

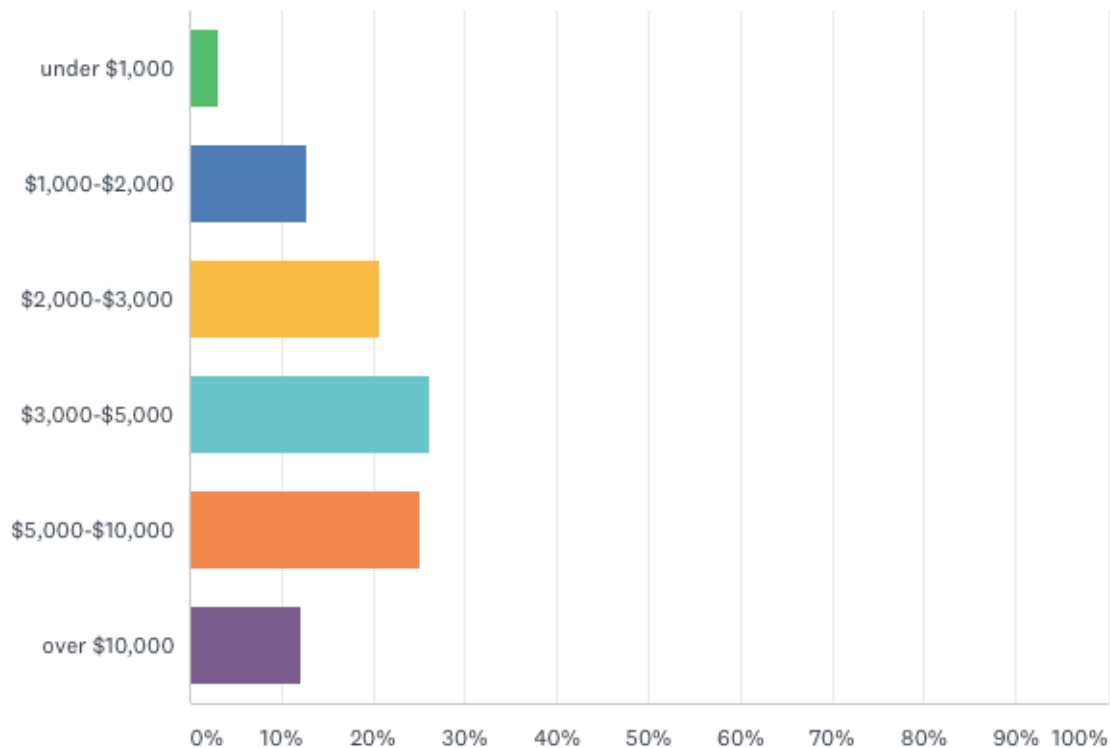
In total, including both people interested in the facility for themselves, and people interested in the facility for their families, there are 248 people (53% of survey respondents) who are interested in having a facility on the island.

C. Affordability

One of the main concerns with most assisted living facilities is whether or not people are going to be able to afford the services being offered; and consequently, whether or not the facility will be able to operate at capacity.

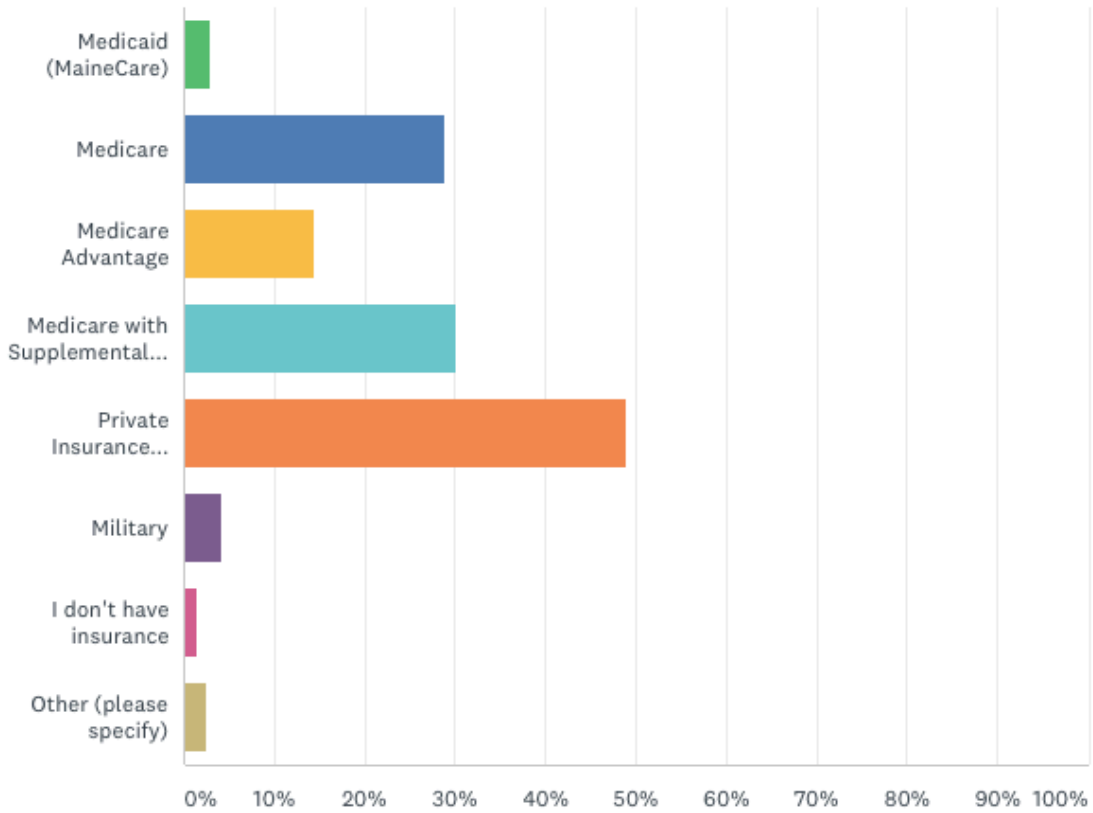
Assisted living facilities in Maine generally cost between \$4,000 - \$7,000 per month for the resident, depending on the level of care offered. This entire cost can be covered by MaineCare for people that qualify, but facilities generally only offer a certain number of MaineCare beds. For the rest of the residents, they (or their families) have to incur most of that monthly cost, depending on their insurance. To better understand whether or not that cost would be feasible for residents of Peaks Island, the survey asked them to estimate their monthly income in retirement. Within the range of responses, most respondents (51.31% of respondents) fell between \$3,000 and \$10,000 per month for income in retirement, though the majority of those respondents (26.18%) estimated that their income will be between \$3,000 and \$5,000 per month in retirement. The entire range is shown below:

Figure 8: Anticipated Monthly Income in Retirement



The survey also asked the question “which of the following kinds of health insurance do you have? (check all that apply)” to understand how people are covered. Of the respondents, 213 (49%) have some form of private insurance; and about 44% have Medicare (either advantage or not, and either with or without supplemental insurance). Only 3% of respondents qualify for MaineCare.

Figure 9: Types of Health Insurance



Appendix I: Tables

Table 1: Age range of Year-Round Peaks Islanders, 2017 American Community Survey

Subject	Total		Percent	
	Estimate	Margin of Error	Estimate	Margin of Error
	Total population	858	+/-118	(X)
AGE				
Under 5 years	18	+/-19	2.1%	+/-2.1
5 to 9 years	27	+/-23	3.1%	+/-2.5
10 to 14 years	39	+/-30	4.5%	+/-3.2
15 to 19 years	32	+/-21	3.7%	+/-2.2
20 to 24 years	33	+/-20	3.8%	+/-2.2
25 to 29 years	36	+/-27	4.2%	+/-3.2
30 to 34 years	10	+/-11	1.2%	+/-1.3
35 to 39 years	25	+/-17	2.9%	+/-1.9
40 to 44 years	36	+/-27	4.2%	+/-2.8
45 to 49 years	47	+/-24	5.5%	+/-2.7
50 to 54 years	98	+/-51	11.4%	+/-5.7
55 to 59 years	112	+/-34	13.1%	+/-3.9
60 to 64 years	119	+/-39	13.9%	+/-4.6
65 to 69 years	57	+/-27	6.6%	+/-2.9
70 to 74 years	81	+/-38	9.4%	+/-4.3
75 to 79 years	37	+/-22	4.3%	+/-2.4
80 to 84 years	35	+/-16	4.1%	+/-1.8
85 years and over	16	+/-15	1.9%	+/-1.8

Table 2: Anticipated Monthly Income in Retirement

ANSWER CHOICES	RESPONSES	
under \$1,000	3.14%	12
\$1,000-\$2,000	12.83%	49
\$2,000-\$3,000	20.68%	79
\$3,000-\$5,000	26.18%	100
\$5,000-\$10,000	25.13%	96
over \$10,000	12.04%	46
TOTAL		382

Table 3: Types of Health Insurance

ANSWER CHOICES	RESPONSES	
Medicaid (MaineCare)	2.98%	13
Medicare	28.90%	126
Medicare Advantage	14.45%	63
Medicare with Supplemental Insurance	30.05%	131
Private Insurance (either through employer or an individual plan)	48.85%	213
Military	4.13%	18
I don't have insurance	1.38%	6
Other (please specify)	Responses 2.52%	11
Total Respondents: 436		