

## Articles by or with quotes by Prof. Philip McCallion

1. *The New York Times*  
August 14, 2007  
“A Grass-Roots Effort to Grow Old at Home”
2. *The Washington Post*  
September 16, 2007  
“Friendship Heights in Front Ranks of Senior Care”
3. *Times Union*  
October 7, 2007  
“Society values the work of retirees”
4. *Times Union*  
November 1, 2007  
“Age unkind to elderly homeowners upstate”
5. *San Francisco Chronicle*  
December 12, 2007  
“Senior villages that help elderly stay at home come to West Coast”

# A Grass-Roots Effort to Grow Old at Home



Andrew Council for The New York Times

Climbing stairs is a challenge for George Allen.

By JANE GROSS

WASHINGTON — On a bluff overlooking the Potomac River, George and Anne Allen, both 82, struggle to remain in their beloved three-story house and neighborhood, despite the frailty, danger and isolation of old age.



George and Anne Allen hope to continue living at their Washington home with help from a community group under development.

Andrew Council for The New York Times

Mr. Allen has been hobbled since he fractured his spine in a fall down the stairs, and he expects to lose his driver's license when it comes up for renewal. Mrs. Allen recently broke four ribs getting out of bed. Neither can climb a ladder to change a light bulb or crouch under the kitchen sink to fix a leak. Stores and public transportation are an uncomfortable hike.

So the Allens have banded together with their neighbors, who are equally determined to avoid being forced from their homes by dependence. Along with more than 100 communities nationwide — a dozen of them planned here in Washington and its suburbs — their group is part of a movement to make neighborhoods comfortable places to grow old, both for elderly men and women in need of help and for baby boomers anticipating the future.

“We are totally dependent on ourselves,” Mr. Allen said. “But I want to live in a mixed community, not just with the elderly. And as long as we can do it here, that's what we want.”

Their group has registered as a nonprofit corporation, is setting membership dues, and is lining up providers of transportation, home repair, companionship, security and other services to meet their needs at home for as long as possible.

Urban planners and senior housing experts say this movement, organized by residents rather than government agencies or social service providers, could make “aging in place” safe and affordable for a majority of elderly people. Almost 9 in 10 Americans over the age of 60, according to [AARP](#) polls, share the Allens’ wish to live out their lives in familiar surroundings.

Many of these self-help communities are calling themselves villages, playing on the notion that it takes a village to raise a child and also support the aged in their decline. Some are expected to open this fall on Capitol Hill; in Cambridge, Mass.; New Canaan, Conn.; Palo Alto, Calif.; and Bronxville, N.Y.

“Providers don’t always need to do things for the elderly,” said Philip McCallion, director of the Center for Excellence in Aging Services at the [State University of New York at Albany](#). “There are plenty of ideas how to do this within the aging community.”

Although not a panacea for those with complicated medical needs, the approach addresses what experts say can be a premature decision by older people to give up their homes in response to relatively minor problems: No way to get to the grocery store. Tradesmen unwilling to take on small repairs. The isolation of a snowy winter.

As these small problems mount, sometimes accompanied by pressure from adult children, experts say, the elderly homeowner is caught off guard. Remaining at home without sufficient help is frightening. But moving to an assisted-living center is often an overreaction that can be avoided or postponed.

“A few neighborhood-based, relatively inexpensive strategies can have an enormous effect,” Mr. McCallion said. “If people don’t feel so overwhelmed, they don’t feel pushed into precipitous decisions that can’t always be reversed.”

For inspiration, the nascent groups looked to Beacon Hill Village in Boston, which pioneered the approach six years ago. Beacon Hill’s 400 members pay yearly dues — \$580 for an individual and \$780 for a couple, plus à la carte fees — in exchange for the security of knowing that a prescreened carpenter, chef, computer expert or home health aide is one phone call away.

Experts in aging say the self-help approach provides a sense of mastery, often lost with the move to an institution or even an adult child’s spare bedroom. That can-do spirit is attractive to baby boomers like Alisia Juarrero, 59, who is a board member of the Allens’ group, which spans the Palisades neighborhood, an enclave of single-family houses northwest of Georgetown, and Foxhall, an adjacent area of attached Tudor homes.

Ms. Juarrero is mindful of the future because of the struggles of her 89-year-old mother and 92-year-old aunt in Coral Gables, Fla. “This is where we’re all headed,” she said. “If I help set this up, it’ll be there when I need it.”

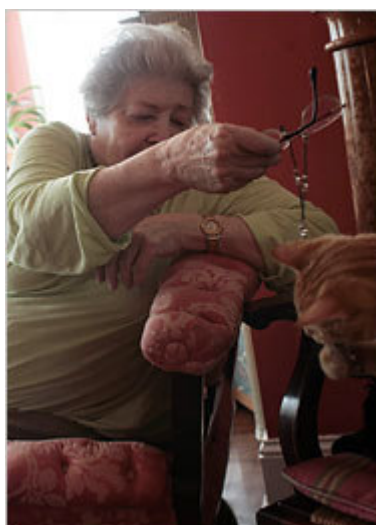
So far, most of the villages are in places where residents are well connected and skilled in finance, law, medicine and philanthropy as a result of their own careers. That raises the question of whether the model is viable only in neighborhoods of privilege. But experts point out that most care for the elderly is already out of reach for all but the wealthy.

The amenities of an assisted-living center are far more expensive than a village’s membership fee. Medicare does not pay for long-term care, and private help is costly. Only the destitute are protected in old age because Medicaid pays their nursing home fees.



Andrew Councill for The New York Times

The Allens’ home, northwest of Georgetown. “I want to live in a mixed community,” Mr. Allen said, “not just with the elderly.”



Andrew Councill for The New York Times

Georgine Reed, 78, right, and Marie Spiro, 74, share a Capitol Hill home and are joining a group that will help them stay there. “I’d rather pay a fee,” Ms. Spiro said, “than have to ask favors.”

A few villages are cropping up where low-income families live, such as in the Richmond District of San Francisco, with its recent wave of Russian immigrants; Falmouth, Mass., where year-round residents struggle when the summer crowd is gone; and in pockets in Westchester County, like Yonkers, with diverse populations.

In such locations, social service organizations are likely to organize the project, instead of the older residents, and they rely on volunteers or bartered services to keep fees down. One member fixes another’s faucet, banks the time and in exchange gets a ride to a medical appointment.

Groups also share expertise online and at local and national conferences, including several this past spring. Some have access to regional resource centers that help with matters like hiring an executive director or buying liability insurance.

In terms of government support, New York State is at the forefront, with a 20-year-old model known as a NORC, or naturally occurring retirement community. Since 1995, the state has financed social services, including nurses and case managers, in many apartment buildings with a concentration of residents over 60. Last year, it added a few suburban neighborhoods, so-called horizontal NORCs.

On the federal level, Congress authorized experiments in aging in place in the 2006 Older American Act but did not finance them.

The sprawl of suburbia presents challenges to the elderly once they cannot drive. Amid the rolling hills of Fairfax County, Va., one group is grappling with how to serve prospective members in a place with a single general store and five-acre lots. Taxi vouchers may be too costly when running errands can take hours. Recruiting volunteer drivers from 118 home owners' associations and 17 churches presents liability issues.

“The question is distance and time, and the money that relates to that,” said William Cole, 77, the founder of the group. Mr. Cole anticipates yearly dues of \$1,000, which may be prohibitive for neighbors who are real estate rich but cash poor. One likely service, Mr. Cole said, will be advice about reverse mortgages.

Many of the villages are concerned about whether they can provide adequate support once the founding members, who tend to be vigorous regardless of age, decline either physically or cognitively. In this regard, the New Canaan group, with annual dues of \$360 and \$480, may be less vulnerable than most. The suburb already has a home health care agency, an assisted-living center and a nursing home, thanks to years of advocacy by a local physician, an 87-year-old board member.

Because of that, “we have the confidence to live without these problems getting the best of us,” said Tom Towers, 69, the board president of the group, Staying Put in New Canaan. “And if they do, we can take care of it right here.”

The first village in the Washington area is expected to be on Capitol Hill. When it opens for business on Oct. 1, annual memberships will be \$750 for a couple and \$500 for an individual.

Among those eager to join are Marie Spiro, 74, and Georgine Reed, 78, who share a rambling house that they insist they will only leave “feet first.” Between them, Ms. Spiro, an emeritus professor of art history and archaeology, and Ms. Reed, a retired designer of museum exhibits, have already endured three knee replacements and an array of other ailments.

Ms. Spiro describes huffing and puffing while grocery shopping; Ms. Reed is increasingly reluctant to visit friends across town. Both women, who are childless, would already welcome help with meals, transportation and paperwork. If they need home care, Capitol Hill Village will be able to organize that.

“I’ve never had to rely on other people, and I never wanted to,” Ms. Spiro said. “But I’d rather pay a fee than have to ask favors.”

Members of all these groups share an independent streak — and the willingness to plan for the future. Those characteristics were on view recently in a living room in Hollin Hills, a post-World War II development in Alexandria, Va., where a half-dozen neighbors who once organized baby-sitting co-ops are now organizing for their final years.

Now, in their 70s and 80s, they still drive, play tennis and travel the world. None has yet lost a spouse, but they fear what will happen to the one left behind.

“The vast majority of people don’t have the capacity to be realistic,” said Ruth Morduch, 71. “We don’t know what’s going to happen in X number of years, but we know we’re going to need help. In my own home, that’s less likely to be humiliating. And an organization like this gives me a sense that we’re all in this together, our last grand adventure.”

# Friendship Heights in Front Ranks of Senior Care

By Lori Aratani

Washington Post Staff Writer

Sunday, September 16, 2007; A13

At a time when local governments are in a whirl of planning for aging baby boomers, folks in one Montgomery County community have mastered the art of delivering senior-friendly services.

Perks in Friendship Heights include a free shuttle bus with door-to-door service to the grocery store, Metro station and more than a dozen other spots. Four times a month, a nurse from Suburban Hospital in Bethesda stops by the Friendship Heights Village Center to do checkups, and residents can get their blood pressure checked for free on Tuesdays. There's an early morning walking club and an afternoon bridge group. Several doctors have offices nearby so older patients can walk to their appointments.

In Friendship Heights, an affluent community of high-rises west of Wisconsin Avenue just north of the District border, one-third of the 4,500 residents are seniors. It started providing services to seniors in the 1970s, and it has done such a good job that younger residents occasionally complain they don't get enough attention.

In demographic terms, Friendship Heights is what planners consider a NORC, a naturally occurring retirement community. NORC is a label that describes areas where the population has gradually shifted to include significant numbers of senior citizens. Many of the residents moved into buildings or neighborhoods when they were young, chose to stay and are now "aging in place."

NORC is just one of several terms that demographers and planners use to track living patterns of older Americans and is often used by government and nonprofit agencies as they decide how to award funds to provide services. Another term, DORC, or deliberately occurring retirement communities, refers to developments such as Leisure World that were built with seniors in mind.

"NORCs have always existed, but we just didn't always recognize what they were," said Philip McCallion of the Center for Excellence in Aging Services at the State University of New York at Albany.

But that is quickly changing. As the population ages, NORCs are now more likely to pop up in suburbs than in cities, creating challenges for policymakers.

Michael Hunt, a professor of environmental textiles and design at the University of Wisconsin at Madison, is generally credited with creating the NORC concept in the mid-1980s. Originally, it referred to high-density developments where more than half the residents were seniors.

But Hunt said that definition has expanded to include other types of neighborhoods. In the case of Friendship Heights, it means a collection of apartment buildings and condominium complexes that make up a single neighborhood. In the Palisades neighborhood north of Georgetown, it's a collection of single-family homes.

In some areas, residents are taking matters into their own hands. Some have created nonprofit corporations, to which members pay yearly dues for services ranging from in-home nursing help to grocery shopping. One of the most well-known examples is Boston's Beacon Hill.

In other instances, older residents might receive support through nonprofit groups. The Jewish Federation of Greater Washington, in conjunction with other local nonprofits, offers support to NORC residents at seven properties in Montgomery County. Between 2002 and 2005, the U.S. Administration on Aging oversaw 45 programs from Maryland to California. The idea is to offer older people a range of help -- anything from home maintenance to exercise classes -- that will help them stay in their homes.

In Friendship Heights, village officials stepped in.

"Bit by bit we've developed more things to keep people living active and vital lives," said Julian Mansfield, who has been village manager for more than a decade. "We bring services to people so they don't have to go out and get them."

One of the most pressing needs was reliable transportation, so village officials established free shuttle bus service in 1979. All shuttle buses have a place to store metal walkers, and drivers help passengers with heavy packages. At an estimated cost of \$330,000 a year, the service is the biggest expense besides salaries in the village's \$1.9 million 2008 budget.

In 1986, the village opened a community center to provide a central location for activities. Officials launched a partnership with Suburban Hospital to provide free health services, including home visits by nurses.

Health isn't the only service: Once a month, representatives from the Maryland Department of Motor Vehicles stop by to help people with car-related issues.

Mansfield said Friendship Heights has advantages over more sprawling suburban communities because it is such a compact area. Seniors also have political clout, holding five of seven seats on the village council.

While older residents say they appreciate the convenience of living in a place that caters to their needs, many say they love that their triangular-shaped 32-acre community doesn't *feel* old.

"In a retirement community, you just have a bunch of oldsters," said Suzy Morris, a retired lawyer in her early 70s, who moved to the area with her husband, Alvin, in the early 1990s. "Here, we have a bunch of infants and teenagers. There's a whole variety of individuals."

## **Society values the work of retirees**

By **PHILIP McCALLION** and **LISA FERRETTI**

First published: **Sunday, October 7, 2007**

Time was when our work and retirement worlds appeared better defined. As that 65th birthday approached, a flurry of activity and paperwork transferred job earnings to pension or Social Security and health care benefits from private to public. A celebration and perhaps a gold watch marked the transition, and rest, relaxation and no responsibilities beckoned.

Today, there is largely no mandatory retirement age. Early retirement in some work arenas is outright encouraged, and phrases like “civic engagement,” “reinventing retirement” and “encore careers” speak to possibilities of full- or part-time work and meaningful post-retirement volunteer work activities. We are encouraged to plan for such transitions while still fully employed.

All this is happening while the largest group of retirees ever, the baby boom generation, enter their retirement years. Boomers would be forgiven for questioning why everyone is now so intent on taking retirement away and acting like society is doing them a favor by doing so.

The intent is not to take retirement away, but to better ensure that it will be enjoyed. Retirement is still a period to which we look forward, but the popular view of the retirement years – no responsibilities, no worries, no involvement – is unrealistic and for most people unfulfilling after the first few months.

This is not a new realization. The University at Albany – as administrator for the last 35 years of the Retired and Senior Volunteer Program, supporting 700-800 volunteers in local not-for-profits – has a long standing relationship with people in retirement. Whether the retirees participate in literacy programs for children, teach favorite courses on film appreciation to other retirees or help manage the tasks that not-for-profit agency staff just never get to, we see many examples of them making contributions that are valued by the individuals and agencies they touch, and by the volunteers themselves.

Retirees in the university's programs are not unique. The local PBS TV 13-week series “It's An Age Thing: Our Communities,” developed by the Albany Guardian Society, features example after example of such contributions. Tuesday, the Capital District Senior Issues Forum will honor, as it does each year, a large number of peoples age 85 and older for life-long and current assistance and leadership in communities, agencies and faith communities throughout the Capital Region.

Many concerns drive a re-examination of retirement. Fiscally, we worry about the viability of the funds backing Social Security and Medicare; the impact of longer life on savings and other retiree resources; spiraling costs for Medicaid driven in part by nursing home expenses; and a decline in the availability of defined benefit pension plans. All this, coupled with a low savings rate among current and potential retirees.

Socially, new retirees are often the new “sandwich” generation, with continuing responsibilities for children and grandchildren as well as responsibilities for parents in their 80s and 90s.

Also, the smaller families characteristic of this generation means smaller social support networks. A history of long work hours may mean fewer ties to our local neighborhoods and communities. And from a labor market perspective, a growing percentage of aged and retired persons in communities may mean fewer workers at a time of greater labor needs, particularly in the area of health care.

With such daunting issues stated so bluntly, a boomer might ask, “Can I retire?”

Again, the answer is yes. It is important to note that the 65th-birthday gold watch was the experience of only a minority of retirees, and today is the least of our worries. Our concern now is that the number of retirees is increasing, the length of time in retirement may be longer, and financial circumstances may be more precarious.

However, new and current retirees bring a broadening range of skills and experiences to their post-retirement activities, and employers and not-for-profit agencies are beginning to learn how to redesign the workplace, hours of work and employee and volunteer supports to make the best and most personally fulfilling use of the desire of many retirees to continue to contribute.

The Corporation for National and Community Service, sponsor of RSVP and other senior volunteer programs, as well as foundations like Atlantic Philanthropies and national movements such as the Civic Engagement Agenda have all been posing the challenge to find new ways and new approaches. Here in the Capital Region, ExcelleShare, a Model of Significant Service project funded by the National Council on Aging and Atlantic Philanthropies, is working with a vision council of retirees to capture a range of new roles of interest to boomers as they retire.

Other programs involving retired executives (such as ESCOT) and in collaboration with chambers of commerce (such as SmartWorks) also are testing new waters of involvement for volunteers.

Programs such as Umbrella, a home repair service, and caregiver support programs throughout the region are examples of the entrepreneurial spirit among retirees themselves developing fulfilling programs that meet pressing needs of their own generation.

Among local universities, there is increasing interest in the development of training certificate programs for retirees that will open up new opportunities. The state Office for the Aging has convened a statewide work group to make recommendations on these issues.

In these new visions, retirement is not the continuation or ending of a working life, but the discovery of roles and activities on one's own terms that offer fulfilling experiences that enrich the retirement years.

Retirement then is something to look forward to.

Philip McCallion, Ph.D., is director and Lisa Ferretti is director of operations of the University at Albany's Center for Excellence in Aging Services.

## Age unkind to elderly homeowners upstate

That suburban dream can become a costly nightmare of isolation, report warns

By **CHRIS CHURCHILL**, Business writer  
Click [byline](#) for more stories by writer.

First published: Thursday, **November 1, 2007**

Many senior citizens in upstate New York are living in homes where it's exceptionally tough to grow old.

A report Wednesday by the Buffalo branch of the Federal Reserve Bank of New York concludes that housing patterns upstate exacerbate the housing, transportation, home maintenance and health care issues faced by older Americans.

That's because houses here are relatively old, posing maintenance issues, and they're often located in suburban or rural settings far from services the elderly need.

Moreover, the study says, upstate has lagged in the construction of housing options like condominiums, which might be easier on seniors. And don't even mention the winter weather.

Older New Yorkers, said Jane Humphreys, the analyst who authored the report, "might not be thinking about how the house they bought for a growing family might not suit their needs as they grow older."

The report says housing issues for seniors are of particular relevance upstate because the population here is unusually old. And the 65-and-over population is projected to increase by 40 percent from 2005 to 2030, according to the Federal Reserve.

The report aims to alert government officials and charitable organizations of the growing concerns faced by an older population.

"We need to think about how their changing needs will bring changing demands," Humphreys said.

Those demands could include the need for better public transportation or senior-targeted services such as home-heating help and property-tax rebates.

It also could lead to innovative approaches such as senior cooperatives, in which seniors pool their resources to lower the cost of services such as lawn care or transportation.

The report rejects the perception that most older people relocate when they retire. Eighty percent of upstate residents ages 65 to 74 own their own homes, it says, and most are likely to stay in those homes as they age.

That's understandable, said Philip McCallion, director of the Center for Excellence in Aging Services at the University at Albany.

Many people have an emotional attachment to their property, especially if they've lived there for many years, he said. But a two-story, four-bedroom home in the suburbs can be a difficult place to grow older.

"The challenge of suburban sprawl is that stores may not be close," he said. "You can't walk to places, and there isn't public transportation."

But McCallion said an aging population presents business opportunities, a theme echoed in the Federal Reserve report. For example, an increasing number of pharmacies and groceries offer delivery services.

And many places, including the Capital Region, are seeing the emergence of new housing options designed with older folks in mind.

Developers David Whitney and Jim Finning, for example, have opened Waterside, a low-maintenance apartment complex in Cohoes for people older than 50.

The pair said built the complex after they sensed a growing demand for such housing.

But the Federal Reserve report says moving to lower-maintenance housing isn't an easy option for some older homeowners, as upstate seniors are often concentrated in low-demand neighborhoods with flat or even sinking real estate values.

"Seniors with relatively high levels of home equity ... will be able to take advantage of emerging private-sector responses," the report says. "Those with more modest home values, lower savings and smaller incomes will likely face more limited options and rely more heavily on public-sector responses."

Churchill can be reached at 454-5442 or by e-mail at [cchurchill@timesunion.com](mailto:cchurchill@timesunion.com)

# Senior villages that help elderly stay at home come to West Coast

Robin Evans, Special to The Chronicle

Wednesday, December 12, 2007

The first “senior village” is open in the Bay Area, bringing to the West Coast a popular new model of care for the elderly. This village is not a place but a membership program that helps people stay in their own homes by providing support – everything from the medical to the mundane.

The concept was developed by a group of elderly neighbors in Boston trying to line up in-home services their insurance didn’t cover.

“People end up moving because they can’t change the lightbulbs or (they) get isolated when they get home from the hospital and can’t coordinate everything,” said Judy Willett, director of Beacon Hill Village in Boston, which opened five years ago. “The reason it’s so popular is it’s what everyone wants: to stay in their own homes. ... It’s unbelievable the impact of such a brilliant and simple idea.”

That simple idea is being developed in San Francisco by the Rev. Mary Moore Gaines, and is a reality at Avenidas Village in Palo Alto, which opened in October.

Mary Minkus, 74, a retired family law attorney in Palo Alto, was the force behind the village after she hurt her elbow five years ago and discovered what many seniors do: Her health insurance covered a nursing-home stay, but she didn’t have coverage for the in-home help she’d need to stay at home during recovery.

For the first time in her adult life, the self-sufficient paraplegic couldn’t lift herself from her wheelchair to her bed. She couldn’t drive her specially equipped car and needed help dressing. What seemed at first like a nuisance had become a major obstacle, and she had a short stay in a nursing home.

“I was in the hospital for two weeks because I couldn’t figure out how to do this,” she said, referring to coordinating the cooking, cleaning, transportation and other daily tasks. “It changes your life.”

The experience planted a seed. After hearing about the Boston village, she and some friends hooked up with Avenidas, a private nonprofit agency that has provided help and programs for seniors in the mid-Peninsula area for more than 35 years. It took almost two years, but the group developed the village program. In the past two months, it has signed up 187 members.

Here’s how it works: Avenidas Village members pay an annual fee - singles pay \$750, couples, \$900. This buys them access to services that are often discounted for members: someone to cook, clean, do the laundry, fix the air conditioner, pick up groceries, make doctor’s appointments, help them dress or get in and out of bed when they’re laid up. It can even provide limited nursing care.

Members pay the providers, often from the community, but the village staff and volunteers select and screen them, and can help coordinate these appointments. Avenidas Village also provides a social outlet, linking people with similar interests. It’s one phone call away.

Minkus, who still serves on the advisory committee, hasn’t yet felt the need to take advantage of the village services - although she does occasionally volunteer to help others. She regards her membership as a safety net.

“Peace of mind is what goes with it, knowing someone is there to find answers for you at times you’re not quite up to it or when it’s faster and easier for someone to do it for you,” she said.

In San Francisco, Moore Gaines, the pastor of St. James Episcopal Church, has spent the past year working with seniors and organizations to bring a village for people 50 and older to her Richmond District neighborhood. She

hopes to develop programs to connect people with the help they need to stay in their homes as they encounter the physical limitations of growing older and the loss of family and friends. She expects the village to open by the middle of next year.

She also looked to Boston's Beacon Hill Village as a model and sees a silver lining for givers - from businesses to volunteers - as well as receivers: bringing back a sense of belonging.

"It creates community is what it does," Moore Gaines said. "We're talking friendship and an appropriate level of intimacy and trust, where you would be willing to ask someone for something and they would be delighted to be asked."

## Retiring Boomers

As the huge Baby Boom generation begins to retire, more people will be coming face to face with the demands of aging. By the year 2030, people 65 and older will make up 20 percent of the population (a growth of 104 percent over 2000), according to Census Bureau projections. In San Francisco, and the Bay Area, that figure is put at roughly 23 percent.

"Every country is looking at large growth in the elder population and greater longevity," said Philip McCallion, director of the Center for Excellence in Aging Services at the State University of New York at Albany. "They're looking at quality of life and ways of prolonging the ability to live where we've always lived - and contain costs."

As employees care for their aging parents, business has a stake, too. Adult children still provide the majority of elder care, a value the National Institute on Aging puts at about \$60 billion a year. The stresses and distractions of that extra, unpaid work can hurt on-the-job productivity.

"Everything in this country is already being affected by the growth in older adults," said Tom Miller, president of the National Research Center in Boulder, Colo. Its 2004 survey of Colorado seniors showed that those whose communities provided them social and practical support were less likely to be in a nursing home and happier with their quality of life.

"That's why aging well is going to benefit the entire community as well as the individual," he said.

Lisa Hendrickson, Avenidas Senior Center CEO, said that not everyone is ready to acknowledge they might need help.

"Is there a reluctance by some seniors? Sure. There are those who are doing just fine, thank you very much," she said. "This is a very youthful community. We have Facebook right across the street. People don't get it until they experience something in their own life."

McCallion calls that difficult moment when a senior becomes overwhelmed the "changeover point."

"Successful aging means being able to do the things you want to do," McCallion said. "But it's also about being able to find support when changes happen. Many of these programs, their real intention is to delay that moment."

Most seniors want to stay in their homes as they age, studies show. But many find themselves alone and isolated as their spouses die or children move out of state for jobs or, in the case of the Bay Area, cheaper housing.

That represents a potentially large cost to municipalities, said Anne Hinton, director of the Department of Aging and Human Services in San Francisco.

Hinton recalled many years ago helping a woman in her 80s found wandering the Richmond District in her nightgown. Police took her to a hospital, where she was found to be dehydrated and undernourished. After a few days of care, her confusion cleared.

“She was able to remember,” Hinton said. “It turned out her husband had died. She had a home but no friends. She was just eating poorly. That’s just a small example. It doesn’t take long to go down that slippery slope.”

The Richmond Village program, she said, could help people avoid lurching from crisis to crisis until they’re in even bigger trouble. “I’m really interested in how it plays out and if there is a role for us. This is so creative. It has a lot of possibilities.”

One thing the city may be able to do, Hinton said, is help pay for individual village memberships through the \$3 million Community Living Fund, created by the city last year to bring institutionalized people back into the community.

### **“If I knew then ...”**

It was watching parishioner Joan Gascoyne teeter down the slippery slope that prompted Moore Gaines’ dedication to the village concept. “If I knew then what I know now, I think I could’ve done something different” for Joan, said Moore Gaines.

Gascoyne, 89, the daughter of an English vicar with an ingrained bent for helping people, moved to San Francisco after serving as a nurse in the British army during World War II. During the early years of the HIV epidemic, she volunteered to keep AIDS patients company. As the leader of St. James’ healing ministry, an outreach program for parishioners, she prayed with and comforted members of her church in their time of need.

But there was little anyone could do to keep Gascoyne in her book-lined Richmond District flat when hip problems threatened her independence. At first, she could no longer climb out the kitchen window to tend the rooftop garden she’d created. Then she had emergency surgery for intestinal problems. She came home with some in-home nursing care, but it wasn’t enough.

Her worried sons, living across the continent and overseas, found her the best nursing home they could afford in Palo Alto. She left her neighborhood of familiar faces. The grandfather clock, hand-carved by her father, was sent with her son to England. She gave away her beloved tabby cat of 18 years. “That was very sad,” Gascoyne said.

Through the efforts of friends and after a couple of years on the Peninsula, Gascoyne was able to move back into her old neighborhood early this year. Too frail now to be on her own, she lives in a comfortable board-and-care facility. But old friends and parishioners are nearby, and they take turns taking her to church.

“It wasn’t anybody’s fault,” said Paula Morgan, a St. James parishioner who’s kept up the friendship she and Gascoyne developed when Gascoyne comforted her through the death of Morgan’s husband. “It was just the best they could do given the options. We need more options.”

That’s just what St. James and Avenidas Village are offering.

“It’s like we’re being green,” Minkus says. “We’re doing the right thing.”

*E-mail Robin Evans at [home@sfchronicle.com](mailto:home@sfchronicle.com).*

This article appeared on page **G - 1** of the San Francisco Chronicle

12.12.07