

# Maine Policy Review

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Volume 12

Issue 2 *Aging*

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2003

## Table of Contents

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### Recommended Citation

"Table of Contents." *Maine Policy Review* 12.2 (2003) : 4 -5, <https://digitalcommons.library.umaine.edu/mpr/vol12/iss2/1>.

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# FORUMS

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## *The Aging Imperative in Maine: Present Realities and Future Prospects*

*In this overview of Maine's aging population, Helen Miltiades and Lenard Kaye discuss the challenges and opportunities we face in the "revolution in aging" now taking place. With one of the oldest populations in the United States, Maine faces growing demands on its family caregivers, health and long-term care systems, and on budgetary and policy decisions. Maine has been in the forefront in innovative public and private sector responses that have provided expanded home- and community-based care for its frailer elders. At the same time, there are increased opportunities as growing numbers of healthier older adults choose to remain in the labor force, to participate in education, and to play active roles in philanthropy, the arts, and as volunteers.*

Helen B. Miltiades and Lenard W. Kaye . . . . . 10

## *The Changing Nature of Long-Term Care in Maine*

*The increase in the proportion of older adults, many with one or more chronic medical illnesses, is leading to growing demand for long-term care. Paul Saucier and Julie Fralich, each with extensive experience in long-term care policy and financing, describe the sociodemographic factors affecting long-term care, and discuss various state and federal options for providing and financing this care. They note that Maine's long-term care system has been able to absorb considerable growth in people by serving increasing numbers in lower-cost settings. Cost sharing has been introduced and tax policy changed to encourage long-term care insurance. However, policymakers need to address whether the current balance of public and private financing is sustainable in the long run.*

Paul Saucier and Julie Fralich . . . . . 24

## *Government-Assisted Rental Accommodations: Should They Accommodate Homeowners with Unmet Needs?*

*Stephen Golant, a national expert on elderly housing, describes the types and seriousness of housing problems for older homeowners nationally and in Maine. Older adults are predominantly homeowners, yet the needs of this group are often downplayed, and responsibility for meeting their needs is handed over to state and local governments in the absence of national policy initiatives. Golant reviews both the arguments given by cynics for deemphasizing older homeowners' needs and many of the various solutions that could meet their needs. As the title suggests, he proposes that a good solution is to increase the availability of government-assisted rental housing, ideally accompanied by supportive services.*

Stephen M. Golant . . . . . 36

## FEATURES

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TO OUR READERS . . . . . 6

### THE MARGARET CHASE SMITH ESSAY

*The Dream of Coming Home*  
Nancy Grape . . . . . 8

# FORUMS

## *Getting Creative About Elderly Housing*

In his commentary on Stephen Golant's article, Frank O'Hara suggests that while Golant has very successfully identified the problems of some older homeowners, the proposed solution—government-assisted rental housing—may apply to only a few. Moreover, he notes that very little government-subsidized housing is currently being built or planned for Maine. The greatest problem for Maine's older homeowners is affordability, yet the majority of older homeowners are not interested in reverse mortgages, the policy alternative that would best meet their needs. At the same time, older Maine homeowners are increasingly willing to sell their homes and move into multi-family settings if the attractions are there.

Frank O'Hara . . . . . 58

## *The Human Face of Housing Policy for Rural Elders in Maine*

Here, Sandra Butler reflects on the ways in which elder households—with which she has been working in her in-depth research on the Senior Companion Program in Washington County—match those described by Stephen Golant in his article in this issue. As one of its primary purposes, this program has helped elders remain in their homes as long as possible. A number of elders Butler interviewed live in government-subsidized housing, while others remain (sometimes precariously) in their own homes. Through the use of vignettes and quotations, she gives a picture for the reader of "the human face" of housing policy for some of Maine's rural elders.

Sandra S. Butler . . . . . 64

## *Ready or Not—Here They Come!*

We are faced with a "tidal wave" of baby boomers. In this article, Laurie Lachance, Maine's state economist, echoes the theme of Miltiades and Kaye's article—that Maine's aging population presents both challenges and opportunities. In the face of a smaller future labor force, Maine has to prepare for serving the housing, transportation and health care needs of its rapidly aging population. On the positive side, Lachance notes that we have time on our side to prepare; seniors are and will be living healthier lives; they will have greater financial resources than seniors of the past; and they are and will be increasingly engaged in social, cultural, and educational activities. Moreover, as boomers seek a safe, clean retirement location with opportunities for an active lifestyle, Maine's "retirement industry" could become somewhat of an economic force in the future.

Laurie Lachance . . . . . 70

## *Art and Culture in an Aging Maine*

Lois Lamdin and Willard Hertz, active "retirees" who have chosen to settle in Maine, describe the major role the state's current senior population plays in ensuring the liveliness and durability of Maine's arts and cultural organizations. Through vivid examples, they show the four ways in which seniors affect the well-being and economic health of these organizations: as volunteers, as financial supporters, as active producers, and as consumers. Lamdin and Hertz ask whether today's boomers, as they move into their older years, will have the same kinds of commitments to the arts as did their parents and grandparents.

Lois Lamdin and Willard J. Hertz . . . . . 76

## *A New Look at Senior Education*

Rabbi Harry Sky, founder of the senior college movement in Maine, provides in this essay his insights on the increasing desire by older adults for lifelong learning. Older adults are seeking experiences to counteract the profound sense of loneliness and "disconnectedness" that often accompany retirement. Institutions such as senior colleges offer one such kind of experience, though they are not the only answer. Rabbi Sky reflects that American society as a whole does not afford seniors the kind of honor and opportunities afforded seniors in other countries and cultures.

Harry Sky . . . . . 84