

*Testimony of Tim Mungavin, chair the housing committee of the Minneapolis Regional Retiree Council AFL-CIO and Tom Beer, past president of the Minneapolis Regional Retiree Council AFL-CIO in support of S.F 1902 (Live Well at Home Grants Establishment)*

*Minnesota Senate Human Services Committee, March 27, 2023*

Mr. Chairman and members of the Human Services Committee, we are submitting testimony on behalf of the membership of the Minneapolis Regional Retiree Council AFL-CIO. The Council is made up of retired unionists from 19 labor unions: teachers, craftsmen and women, service workers, public employees and industrial unionists. We actively engage our membership in education, public policy and elections to insure elders have a voice in the public arena.

Seniors want to remain in their own homes and apartments as they age, that is, to age-in-place. Over 90% of Minnesota seniors live in their homes. According to the state demographer, half of senior home-owners live on yearly incomes of \$25,000 or less. That's a big number. Of these, 20% now take advantage of some support or service to remain at home. That's also a big number, yet it does not include those who would use more accessible services. We know that seniors who remain in their own homes have better emotional, mental and physical health. By staying at home, they will also help hold down the costs of institutional care.

Aging in place preserves seniors' independence and reduces care costs. As one study has concluded: "[Aging-in-place] costs ...never approach the costs for nursing homes and assisted-living services."

Over the past two years our Council has researched the various barriers seniors face to stay in their own homes. We've found the desire to remain in one's home doesn't vary by income or health or where one lives. But a minor thing can become a barrier: a ride to go shopping, someone to clear the walks or take snow off the roof, do simple household chores. Larger barriers also exist: the need for an access ramp, a furnace repair, a visiting nurse. But many services to address these barriers, small or large, remain fragmented, underfunded, limited by eligibility, not doable within existing programs, and often unknown to seniors who need the help.

We've found that the senior serving non-profit agency, operating at the community level, does the best job helping seniors navigate the complexity of services to deal with barriers. Strengthening the ability of such non-profits through better funding, including administrative dollars, will be a positive step to make community-based services more accessible to more seniors.

We should expand these services to seniors without regard to income, that is to all seniors through a sliding fee system. Middle income seniors no less than working-class and lower-income seniors face barriers. The ability to pay some share of costs by those who can to cover service costs will be fairer, as well as meet the intent of this legislation.

Getting old, as the saying goes, "Ain't for the faint of heart." It takes resourcefulness and persistence to age-in-place. Let's design a system that matches the strengths and wishes of the

majority of elders. It's the right thing to do for seniors and will be more cost efficient as we navigate our way through the coming wave of aging in Minnesota.

Please support and adequately fund S.F 1902 as a step towards these goals.

Thank you,

Tim Mungavin

Tom Beer

Minneapolis Regional Retiree Council AFLCIO