



Equity Focus Group Results in Comparison with Listening Sessions

July-August 2023

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I. Overview

A team from DAAIL and VDH have been working to gather information from older Vermonters to inform the multi-sector plan for aging well, referred to as Age Strong Vermont. In the fall of 2022, a series of listening sessions were held around the state (and one on-line) to speak directly with older Vermonters regarding what is working well, what is not working well, and what could be changed to improve their experience of aging in the state.

It was determined that these listening sessions did not include the voices of all groups of older Vermonters, especially those who are members of groups that experience discrimination and marginalization due to some aspect of their identity, such as their race. Therefore, focus groups were planned with the intent to hear from older Vermonters who are members of these communities.

Focus groups were held from June-September 2023, and included participants from the following groups (colors are used throughout the report):

- Residents of an assisted-living facility
- Residents of a long-term care facility
- LGBTQ+
- Arabic-speaking older Vermonters (recent immigrants/refugees)
- French-speaking, African older Vermonters (recent immigrants/refugees)
- Black, indigenous, person of color (BIPOC)

Unfortunately, despite multiple attempts, the team was unable to gain participation from members of Vermont's **Abenaki** communities. Although the reasons Abenaki Vermonters declined to participate are not known, their lack of wishing to engage in this activity may be a sign that trust-building needs to occur between these communities and the State of Vermont.

Focus groups were conducted in-person, by video conference, and by phone, depending on the mode of administration that worked best for respondents. Most interviews were conducted as group interviews, but some of the interviews were conducted individually, depending on the wishes of the respondents.

A **content warning** – this report contains quotes about traumatic, racist experiences that may be difficult or upsetting to read.

II. Optimal Health & Wellness

II.1 Facilitators of Health & Wellness

Listening session themes also mentioned in focus groups:

- **Staying active, physically and mentally:**
 - **Not mentioned by Arabic-Speaking or BIPOC**

“Being busy is good, just not too busy - physically and mentally.”

“To add to the marathon runner’s comments, a lot of the Councils on Aging in the state offer some kind of exercise program that is also a social thing, so for our mental health. Some are Tai Chi and yoga, which is great. Bike riding and hiking events for the Momentum group, which is a group for the older population, where you can feel comfortable being there. It is open to anyone anyways and provides a safe space.”

- **Having access to healthcare [including mental health services and medications], including trusted providers:**
 - **All groups mentioned**

“Having understanding healthcare professionals. This is something that has helped me through. [Being in] VT allows me to be myself. It puts me in a position to be myself; it encompasses my doctor, dentist, physical therapist. [All of my providers] are very accepting and understanding.”

“Having a doctor I trust, a seasoned – experienced – doctor. My doctor took care of my [parent] before they died. I had a great relationship with my doctor. And there was a time I really trusted [my mental health care provider]. I went through a lot of their mental health services, and I want to say Thank you for those services.”

“The first is my medications – I am living on medications, and my husband, too – they are keeping us alive.”

- **Having social interactions and connections:**
 - **Not mentioned by French-speaking, Arabic-speaking, or BIPOC**

“Being around people that they enjoy the different things being done, programs and things like that. The main thing is I have met a lot of nice friendly people since I’ve been here. ... Wonderful people; can’t ask for anything better.”

- **Having access to (and eating) healthy foods:**
 - **Mentioned by LTC, LGBTQ+, French-speaking and Arabic-speaking**

Listening Session Themes Not Mentioned:

- Having places to gather for exercise, social connection, games, and classes
- Being of service to others: Volunteering, teaching classes, doing things for other people
- None of the minor themes were mentioned here

New Themes:

- **Spending time with family, keeping in touch with/visits from family members:**
 - Mentioned by Assisted-living, LTC, and BIPOC

“My grandchildren!!”

- **Living in a healthy environment:**
 - Mentioned by Assisted-living, LGBTQ+, French-speaking, and Arabic-Speaking

“I love Vermont, the weather, the environment, it’s clean – it makes me feel healthy. The food is good, the water is clean.”

“Living in a healthy environment throughout your whole lifetime. Like living in a state like VT or NH with a lot of trees and fresh air rather than a city with a lot of pollution and contaminants.”

“Moving to VT from [the city] has made a huge impact on my sanity regarding the stress level, just even driving...”

- **An accepting community, workplace:**
 - Mentioned by LGBTQ+

“I live in [place in Vermont] and it is a very diverse community, and I was surprised how comfortable I was to fit in the community. I work in the healthcare industry and see from the front lines how Vermonters are open-minded, accepting, etc. and also see how challenging it is for folks from outside the area to accept. In the hospital we capture a 50–75-mile radius and opinions may not be as mature or diverse as ours. ... The CEO of the hospital finally had an epiphany: Gay people stand out and are different, and I can appreciate that now. [They could see that] I am not diseased. The CEO took the first step in awareness.”

“[One of the things that helps me be healthy and well is] Knowing that we are accepted, that this is a state I can be listened to and taken with respect, and we treat others with respect. ... God bless VT for many reasons.”

- **Trying to keep a positive attitude:**
 - **Mentioned by Assisted-living, LTC, LGBTQ+**

"It is what you make it."

"It was different at first, but you get used to it. You kind of work with the people and it's been very rewarding; it has helped a lot."

"I am not divisive and appreciate, respect and honor other people. They are not ignorant. They are uninformed. They haven't matured."

- **Access to good housing:**
 - **Mentioned by French-speaking, Arabic-speaking**

"The other thing is the housing part – when it is comfortable, I feel really good. Because we are old, we don't go to work, or go many places – we are staying at home, so if it is not comfortable, we are going to be miserable."

Minor themes:

- **Societal changes, changes in laws**
- **Having access to Medicare** (insurance not linked to employment, can't lose it if fired for being LGBTQ+)
- *"I'm a storyteller – it's therapeutic for me."*
- *"I really feel that the state is doing a lot of things to keep us healthy and well."*

II.2 Barriers to Health and Wellness

Listening session themes also mentioned in focus groups:

- **Difficulty accessing healthcare and other providers & services:**

“Firstly, if I had known how hard it is to find a doctor, I would have gotten one. Getting tests done takes forever. In May I was supposed to have [a test] and it is now July.”

“I was trying to find a doctor to go to, and I called places, and they told me they are not accepting new patients. So, if the person needs healthcare, where can they go? Also, this isn’t just about me, it’s about my kids and grandkids, too. If I go and try to make an appointment for my grandkids and they tell me they are not accepting new patients, what are we going to do? I am not just worried about me, I am worried about my family, too. Where can we go for care?”

“I used to have a relationship with a doctor I trusted, but not anymore because they retired. I miss it! During the pandemic, the healthcare system broke down. There was a shortage of doctors. And there’s still an imbalance in the healthcare system. We don’t have any primary care providers in the neighborhood. I’m hearing it from others as well.”

- **Can’t get insurance or it doesn’t cover expenses; can’t pay the bills:**

“Health care is an important part – you need to be taken care of when you are sick. There is often the money issue when you get bills you can’t pay so you may hesitate to go to the hospital because of the bills that will need to be taken care of.”

“There are so many expenses, yes, healthcare – so many places are so expensive. What if the person needs dentures, those cost like \$4,000, and Medicaid won’t pay for them, Medicare either. These are the things that keep elderly people up at night. You can’t eat without teeth! Medicaid will only pay for cleanings. So, if you need any big dental work, it doesn’t pay. Medicare either.”

- **Loneliness, isolation, and lack of social connection and interaction:**

“We are immigrants. We came here when we were older, we were already over 60 when we arrived here. To settle in a new place, a new environment, country, was so hard and put a lot of stress on us. One example is the cultural differences, the language – if I am young, I am able to learn English easily. I’ve been trying to learn English, I’ve been going to classes, but my brain is not like it was when I was young. So, I am very isolated. I am not making connections because I am not speaking English. I am trying to be heard, but it is a big barrier. I’m not able to socialize.”

- **Lack of transportation:**

“When you give up driving, that’s a very, very traumatic experience. Your independence is cut way down and it affects your whole system.”

- **COVID and Technology barriers (lack of reliable internet connection) were also mentioned here, but these were minor themes**

Listening session themes not mentioned:

- **Lack of opportunities and places for physical activity, especially in winter**
- **Places that serve and support older Vermonters lacking funding/low reimbursement rates (minor theme)**

New themes:

- **Traumatic experiences (both before coming to Vermont and in Vermont):**

“There are many immigrants and refugees in our community that is slowly changing the overall VT population. Many come with trauma, having experienced war, death in their country, and come with mental health issues. Especially among the older population coming with trauma and coming to a new environment, it is very hard for them to integrate, so they often experience exclusion, isolation. We need to promote inclusion.”

“The doctors are going to do what they want to do, they are not consulting me. I have pain in all my bones, my whole body. ...I asked for [a test], and they told me, no, ... we’re not doing that. He’s deciding for me! ... The doctors here, they are working from their head, their own brain. They don’t respect me, don’t share about their decisions with me – they are not listening to me. ... my test results were abnormal. There were no steps to follow up with me. Why didn’t they do anything? They don’t care. I’m sick now, coughing, but I don’t trust the system – I requested someone to send me medicine from [home country]. I’ve been sick since the [traumatic] death of my parent. My health is deteriorating.”

“Recently I was struck by a vehicle [when I was driving]. I had a panic attack in the car – I thought I was dead! But later [when I got the video footage of the accident] I saw that I had been left sitting in my car in the middle of the street [in my car] and no one helped me for a long time. First, I was thankful that I survived it. The nightmare came later, when the other driver – not only did they lie, but they said I hit them! They filed a claim against me! It was a very draining and horrifying experience. I’ve survived a lot of trauma in my life.”

“In 2019 I was attacked by a white business owner. ...He came at me screaming. I had a severe panic attack and I’ve struggled with PTSD ever since. I thought he was going to take

my life. I had nowhere to run. I had a flashback to being in high school, when the white kids hated us, didn't want us there. All you could do was run, run for your life. I keep re-living it. I can handle talking about it now, it doesn't affect me – I'm outspoken about my experiences. But they are draining on my physical, mental health."

- **Discrimination and racism:**

"The only thing bothering me is discrimination and racism, for example from the police. The problem is that the system is blind, it is racist. Even if you are a citizen, a U.S. citizen, a Vermont citizen – you have all the legal documents that say you are like everyone else – the system judges you by your color, that you were not born here, by how you look. [I had a problem with my neighbor, and they didn't fix it after I talked with them] So I called the police and explained what was happening, and they didn't do anything about it! It is because my neighbor is white; they are helping them and not me, even though it's my land, my right not to have them [do that]!"

"I still know that there are people out there that are not willing to share who they are, especially with the tone now across the country and the backlash."

"The struggles & stress that gay people live with is another layer of acceptance for who we are that becomes an un-talked about stress. And that does affect your health and well-being and your sense of safety."

- **Myself:**

"I have a hard time feeling like I am entitled to what other people have. The roadblock I just recently ran into was a referral and they needed information and they wanted to know [information about my identity] and I completely missed the boat on that, and I didn't respond. I think if in our community we don't maintain the information around us, it's going to catch up with us."

"For me, it's my own damn self. I'm very introverted. To come here today took every ounce of my being. I'm not one to go on walks or go to exercise classes."

- **Stress of not having enough money to support yourself, but may not be able to work:**

"Among the obstacles to wellness is the issue of employment - when you are either unemployed or working to pay the costs, especially with rents so high and inability to buy insurance, so bills that keep coming in can be a big source of stress, especially if you are old or sick. You cannot provide for your financial needs."

"Some people may already be aging, say over age 60, or sick, and cannot work but because you have not worked enough you are denied the right to social security or disability benefits, so this is a serious issue."

“For us people who are 70 years old or older, we are less and less able to work, we can’t support ourselves.”

- **Difficulty accessing good housing:**

“Many of us aging immigrants come here to follow our children. Our children chose this place, and we joined them. Housing is a major issue as we often end up living with our children, where there isn’t much room or quiet.”

Other themes mentioned:

- **No barriers to health and wellness (just Assisted-living, LTC)**
- **Social Security customer support doesn’t understand LGBTQ+ question (marital status)**
- **Difficulty accessing healthy foods**
- **Not getting out as much**
- **Lack of information about things want to do**
- **Age, body limitations**

III. Safety & Protection

III.1 Times and Places Feel Safe and Protected

Listening session themes also mentioned in focus groups:

- **In my home:**

"I feel very safe here [in my home]. Day and night I feel very safe."

"When I am in my house, these four walls are protecting me."

- **When people are around/with me; watch out for each other:**

"I think there's a kind of comradery here too. If you don't see your neighbor, you watch out for each other and feel kind of secure in that arrangement."

"My neighbors who I've come out to are great with it. They're younger, "that's fine" and they look to me sometimes to answer some questions as they are teaching their children."

"I feel protected inside my home when my husband and son are there."

"I love my neighbors. We try to protect one another, stay safe together."

- **In my neighborhood, community:**

"I feel safe with my community. I love having conversations with folks in my community."

"I feel very safe in my home and in my community, which is very small. It's at the top of a dead-end street where there is a sanctuary and it's wonderful and I feel very, very safe there. The people that live there know me and would protect me."

"I feel safe in my community. I have extreme right-wing neighbors as well, but we get along and we joke and it's strange."

- **Locks on apartment, exterior doors, security cameras:**

"We had to have security cameras put in. A wanted man came in our building to visit someone! So, we had the cameras put in."

- **When I have a way to contact someone if I need help urgently**

"About two months ago I fell on the floor. And my leg was underneath me and I couldn't get up. They'd told me that if I ever have a problem, just scream. So, I screamed and just like that I had some help. They are wonderful here."

Listening session themes not mentioned:

- At this center, in group gatherings
- None of the minor safety themes were mentioned
- Only one of the Protection themes came up
- Protection themes that didn't come up here:
 - Having knowledge to make informed decisions (on aging well); EMS; AARP classes and alerts on how to avoid fraud, scams; *“Orange County Sheriff, since Randolph no longer has a police force”*; Newspaper; Streetlights; Living close by to other people; near the statehouse; Having a cell phone; and Being careful going down the stairs, taking it slowly

New Themes:

- I feel safe all the time, everywhere:

“I feel safe every day.”

“We came to this country for one thing: safety. In [country], there was no safety – people are being killed in the streets, there is so much war there. Relatively, I feel this state is safe.”

- I've found ways to cope with my fears:

“I have never owned a gun and have never had a situation when I felt I needed to own a gun. Even today when it scares the crap out of us with it in my face. I refuse to bow to that fear. That doesn't mean I am not careful about where I go. They just as soon shoot me at the grocery store as at a gay pride parade.”

“There was one time, I was driving, and this man almost ran me off the road! He forced me to stop, pulled up beside me, and motioned for me to roll down my window. He was driving one of those pick-up trucks with the shotgun in the rack in the window. So, I rolled down my window, and he said, I just wanted to know what your bumper sticker said. He was trying to scare me! There are some people that are just cuckoo for Cocoa Puffs in this world. But I just keep it moving, just get out of their way, just keep going...”

“I happened to be at the point where I was not afraid of dying. I grew up in a white trash household. I wasn't treated well or respected and it turned into a life thing. I was bullied in school - I felt insignificant, vulnerable, etc. I felt that if I was going to be killed or die, I was OK with that. I had to accept the potential.”

Additional reasons participants feel safe and protected:

- Have trusted, reliable caregivers who check on us, advocate for us
- “This state is very good at keeping guns out of the hands of those that shouldn’t have them.”
- Have caller ID, answering system
- *“I feel protected by the police when they are here, and they are not racist – when they are doing the correct job and serving everyone.”*
- When “it’s quiet.”
- *“When I hear information in my own language.”*
- *“I find safety with conversations with folks.”*
- *“I feel strong advocating for others”*
- They have our emergency contacts
- We have to sign out when we leave, so they know where we are going

Quotes:

“[I feel safe and protected] When I hear information in my own language. When they send videos that are teaching us some things in our language. I feel that they notice me, that I’m here, they are taking that extra step – it makes me feel safe, feel welcomed. It shows that they care about us, that we are important. [Interpreter clarified that these are videos from the Vermont Language Justice Project.] These videos are the bridge to make us part of this community we are living in. If they are saying something not in my language, I won’t learn from it.”

When I’m being an advocate for my children, myself, and newer members of our community:

“I find safety in conversations with folks. I love having conversations with folk in my community. And they haven’t all been great. One of my children, they were the most racially traumatized growing up. In elementary school, they were spit on and called a n____. That’s when the advocate in me was born. You know, back in [the city we moved from], saying that would cause a person to attack you! I was so proud of my kid, that they didn’t react negatively towards the little white kids who were teasing them, who spit on them. My kid could have, but they didn’t. Instead, they did what they were supposed to do, and sought help from an adult. And the adults had no clue what to do! They really let my kid down. So, I took on the school. I said, that’s my kid - it was traumatizing for them! I still carry that pride for how my kid handled that, and I’ve told them that so many times... That’s when I started advocating not only for my children, but for myself.

When I had my first Section 8 apartment and I moved, I asked for my security deposit back. The Landlord looked me right in the face and told me I never paid a security deposit. So, I took him to court. [I won and] he was so upset – he didn’t think he would lose! I felt underestimated. He thought I couldn’t read, couldn’t understand my rights.

So, I feel strong advocating for others. We have an abundance of New Americans in our community. They look at them like – you don't understand. [Landlords] aren't held accountable - there's a lot of havoc around landlords, rents, and race. People don't like to talk about it, but we have to talk about it! And it doesn't have to be painful or uncomfortable. It's rewarding to my spirit to speak my truth – it's healing."

III.2: Times and Places Feel Unsafe, Unprotected

Listening session theme also mentioned in focus groups (only one):

- **Crime (violence, shootings, theft):**

“I think we feel unsafe when we leave here, like to go to a shopping mall with all the shootings now. A big difference from years ago.”

“The news has affected me because of the gun laws in VT. That somebody will actually have a moment in VT whether it’s a large crowd, in Montpelier, or whatever. For me, I feel like it’s only a matter of time... I go to events, like with Bernie Sanders, in a pretty large group in VT, and someone could have a gun out there and I am standing right up front and am thinking of my loved ones and the situation. Don’t know if it is the news...”

“For people in the refugee community, security is very important. We came from places with war and a lot of insecurity. We have recently in Burlington had a lot of crime and murders, and that is very difficult with our community. Because we thought we left that, and it brings it back. To have safety in our daily life is very important.”

“I’ve been in Vermont [a long time]. I’m originally from [a city] – I took my safety for granted in Vermont. But then I got robbed! My pocketbook was stolen out of my car. It taught me a lesson.”

Listening session themes not mentioned in focus groups:

None of the other reasons why people feel unsafe or unprotected that were mentioned in the listening sessions came up in the focus groups.

New Themes:

- **When I go places or think about going places (e.g., cities, leave my house):**

“I don’t know if probably going to the cities just because my left eye vision is not great and my balance is sometimes off when I’m walking, because of those things I may keep myself from going. I have to weigh if I want to go and be with a whole lot of people or stay home with the dog. And we have a bunch of idiots out there with guns who might go to a Gay Pride Parade for target practice. If these times weren’t like that – I have my own shortcomings as I am aging. [Before,] I thought I would drive across the country by myself but I thought, “maybe not”. I am ok staying in VT with bumper stickers on my car.”

“If someone is living only inside their own four walls, what kind of protection do they need? But when I am outside, what do I have to do to protect myself, do I have to carry a gun?”

- **Discrimination, racism, anti-LGBTQ+ sentiment:**

“The only thing bothering me is racism and discrimination. I am Muslim and wear Hijab (scarf that covers hair and neck). When I go out, I can see people looking at me like I am from another planet - as a foreigner, not as a member of the same community. I don’t feel safe when I am outside my home, and people are looking at me like I’m an alien. When I’m in public I feel that people are not comfortable with something, from the looks they give me. Especially when I am running errands, doing my shopping, things like that.”

“I have neighbors who are very radical right-wingers and there were times when I didn’t feel safe. And they have farmland and kids come out and party over there and they are doing whatever.”

“When I am in my house, these four walls are protecting me. But when I’m out of my house, and someone is doing something to me – I am the one at fault, always. I used to drive a taxi, and one night I picked someone up and they asked me to take them to their hotel. But when we arrived, they said they didn’t have the money to pay me. And what could I do, I had to have the money to support my family, to pay our bills, so I called the police. And they told me, he doesn’t have the money, how are you going to make him pay, he can’t, so just let him go. And I was upset, this person was not paying, so I called the police again. And do you know what they told me? They said that you are calling 911, and these calls are recorded, and if you call again, we are going to give you a ticket! So here the law is on paper only, not in practice, there is no justice. But this is nothing. There are so many other examples. Because my name is [Muslim name], I get nothing. The law is only on paper, it is only for white people.”

Other things that make people feel unsafe, unprotected:

- **Living around younger people, when they’re partying, being noisy**
- **Being alone, isolated – not feeling a part of the community**
- **In a changing VT**
- **VT’s gun laws**
- **When I’m around extended family, classmates – people I have history with**
- **When it is difficult to get the information I need**
- **When I focus on the fear factor**
- **When I am financially insecure (this may have been a translation issue)**
- **When I first moved to Vermont**

Quotes:

“I was going to mention how age restriction makes you feel as far as security goes. If it were age 55 and up, I would feel safer as the lifestyle is different than younger people who like to slam doors, party, and make noise.”

“Being isolated and not being part of the community. When we experience that, it makes us feel insecure.”

“I went to an anniversary gathering and I felt afraid. I went to [another family event] and was wondering who I might run into. Any historical component, not just in our communities, but in our own families.”

“In my community the [town officials], knew me [before I came out] and are accepting and have asked me to be on a board and I chose not to. [It’s hard] not letting that fear get in the way. Some of my best friends ... we get together a couple of times a year and telling them was really scary. I said, either they are going to say, you know what [it’s ok] or they don’t want to see me again. They are kind of ok with it and say, just don’t try to convince me to have that lifestyle. We worked side-by-side in difficult situations and had a tight bond. The fear factor that’s out there - it’s hard to ignore it.”

“What makes me feel very insecure is that in order to support oneself you have to work really hard. I am already old and have to work very hard for housing, utilities, etc. and it is not really making me feel very secure. Where we came from, I wouldn’t have had to work so hard. It’s not that we don’t want to work, but as we are aging, we are not as capable of working, as the body is starting to fail you - like we can’t stand all day. We don’t really have a choice, and that is what makes us feel insecure.”

“My [parent] moved here from [a city], and my siblings and I came as adults. My siblings adapted immediately. I struggled for years to settle down here. When I got to [town], I struggled with it being so quiet. I was in culture shock. There’s a different kind of intense cold here.”

IV. Financial Security

Note: Topic was skipped for focus group with Long-Term Care Residents.

IV.1 Things that help people feel financially secure

In general, it was only some of the LGBTQ+, Assisted Living, and Long-term Care participants who indicated feeling any degree of financial security. Most of the Listening Session themes also came up during the Focus Groups for this topic but were mentioned much less frequently and with less emphasis.

Listening session themes also mentioned in focus groups:

- **Having savings**
- **Living simply, being frugal**
- **Having family member to advise, manage finances**
- **Owning a house**
- **Can rely on family if need to**
- **Having inherited money from parents**

Not mentioned:

- **Receiving financial advice/management help from someone other than family member**
- **Having investments**
- **Being a married woman, being able to rely on spouse's SS, pension, savings, knowledge**
- **Having medical insurance**
- **Having financial assistance, not having to pay taxes**
- **Receiving help with home improvements that reduce costs**

New:

- **Still working or worked a "good job"**
- **Not having children and therefore expenses like college**
- **Social Security "decent"**
- **annuity**
- **pension**
- **Gave up driving, didn't have car expenses**
- **Has a plan for passing easily**
- **Section 8 really helps**
- **There is always someone to help you**

Quotes:

"I am really lucky because we are OK. We both work ... Since we were 20, we have saved and saved, and the dog wasn't going to go to college. We had to come up with \$12,000/month for a nursing home if we need it from age 80 on, so we saved and saved and saved, and now we are ok."

"I have a bank account and CDs and don't have a lot of money, so I do worry a little bit. I was never good at saving money. My Social Security is decent enough to live on and I have an annuity. I have very little, and I have enough."

"When I was living on my own, I was living from paycheck to paycheck, so my sister took over paying my bills and she saved me quite a bit of money. She saved it for me."

"I have a family that loves me, and I know I will be taken care of."

"We really appreciate the Section 8 program. When we first arrived, we had a little money, but we had to pay the whole rent. We spent the money we had in just one year, just on rent. And then we were able to get Section 8, and that really helped a lot."

"I'm [older] and mom died at 95, had dementia at 90, so if I can't remember what I'm doing, I'll go out on a snowy day... and my brother will get the rest of the money. I don't worry like I used to."

"One of the best things about Vermont is there is always someone to help you. For example, during COVID, there was always help. The army was distributing food everywhere. All the time people could obtain food. If you have an electric bill you can't pay, CVOEO can help you with that, so that your heat, your electricity won't be cut off. There is always help. That is one of the beautiful things about Vermont."

IV.2 Reasons Don't Feel Financially Secure

Listening session themes also mentioned in focus groups:

- **Having no money, or not enough**

Note: Although this was a theme that came out of the listening sessions, it was much more predominant in the focus group discussions, except for with the LGBTQ+ participants.

- **Costs are going up all the time**
- **Fear that the money isn't going to last; programs will be cut**

No other themes around feeling financially insecure that were mentioned in the Listening Sessions came up in the focus groups.

New themes:

- **Don't qualify for Social Security – have to work to pay the bills, but ability to work is diminishing.**
- **Social Security marriage penalty; can't get it increased when spouse passed**
- **Don't have enough money to have good food, enough food**
- **Don't qualify for long-term care insurance; LTC-Medicaid**
- **Spouse passed – costs huge, unexpected, and SSI paid only a fraction**
- **Might be written out of parent's will because I am LGBTQ+**

Quotes:

"There is never enough money. Yes, sometimes I don't sleep all night long thinking about how am I going to pay the bills, pay for all the things I need to."

I've never felt financially secure. I've been poor my whole life, working. During the pandemic, there were different things to help folks, like extra food stamps. Now it's been almost a year since the pandemic. Everything has gone up. But COLA has not. I live on disability. I struggle to maintain just myself. The cost of food is at an all-time high. With food stamps, they gave us extra in the middle of the month. I miss that. It helped me eat more. Since it stopped, I've been struggling."

"I have come to the point where I have come to the end of my finances. My wife was accepted (Long Term Care Medicaid). I wasn't. I need help with the shower, etc. but I wasn't accepted. It's an impossible task. Our daughter is doing it – it's been 2 years she has been doing it. I am going to go out and live in a tent now."

"The issue is access to benefits like Social Security because we come here and if you are already old or not able to work or have an accident that prevents you from working, usually

we are told we haven't worked enough to get Social Security or disability benefits. Those who come here have worked many years in the country they are coming from but have not paid into this system. Getting some benefits would be very helpful in our position."

"For Social Security, when you are married, they are not giving the man and wife together the full amount for each. It is not enough for rent, food - to live a normal life. We are not young; we are not able to go out and get a job. We are really worried that we do not have enough money to live in this country – to live a decent life and to have good health. It is one of the nightmares here."

"My nursing home is a shallow grave – that's mine."

"I have to find a job now, even though I am sick, I have pains all through my body, because my income from caregiving has ended and I lost my housing, now that my parent is gone. I didn't apply for disability for myself because I was so busy taking care of my parent. I have to work to pay for rent, for food, everything, even though the body is not helping me. I have to work to take care of me."

"We really have to work to cover our needs for housing, for food, and we are very tired. We have to work really hard. We are standing 8-12 hours a day and our back hurts, but we don't have a choice."

"We can be nullified at the drop of a hat. For 6 months that happened to me. I was in [another state] and moved up here [to take care of my parent]. Then I was living on my credit cards to survive. I had family – I asked if there was money for me to survive on as my share of inheritance, and I took it to pay off my credit cards, and that is just the way it is. You don't have as much of a safety net because you don't have as much to fall back on."

"I don't worry like I used to. My parents, because I was gay, were not happy about my lifestyle. When I first came out, I was [a young adult] and knew the balance that you have to have – are you giving this [inheritance] to me because you love me or because it is a deal? ... I might have been written out of the will. And I'm sure that there are many gay people who had to walk that line with their families. It was always a carrot held out – if you straighten out – to inherit. I said, I wouldn't let friends treat me the way you treat me. If it happens again, you will have a [child] who loves you from a distance. And they finally heard that... The struggles and stress that gay people live with is another layer of acceptance for who we are that becomes an un-talked about stress. And that does affect your health and well-being and your sense of safety."

V. Social Connection and Engagement

V.1: Ways People Have Stayed Socially Connected & Engaged

Listening session themes also mentioned in focus groups:

- **Activities at Residence (games, social hours, exercise)**
- **Connecting on-line/virtually (esp. through Facebook)**
- **Interacting with young people, staff**
- **Volunteering**
- **Sharing meals with people**
- **Transportation/outings**

Theme not mentioned:

- **Spaces to gather (except for the Assisted-Living/LTC facility)**

New Themes:

- **Recovery groups, clubs**
- **Connecting with [young] caregivers, offering them advice, helping them**
- **Visits with friends and family, staying in touch with friends out of state.**
- **Celebrating life events together as a community**
- **Outings, van rides**
- **Spending time outside, gardening**
- **Art on display**
- **Being an advocate, helping my community**

Quotes:

“When I moved here the Pride Center one of the first places I volunteered, and what that did for me, as my [partner] would say, it put a smile on my face. ... [Another time I was asked to] volunteer [for my town] and I said yes, and that gave me exposure to people and exposed people to me. The reaction has been pretty positive, but some choose not to talk with me and I’m ok with that. ... over time they would see me as a person with ideas and who would step forward when something needed to be done. ... They saw me as a person and that’s all I asked. That’s my pitch for volunteering – it’s scary – you put yourself out there – you are going to get some resistance – but we are in VT so the chances are that you will get more of a positive response.”

“I really keep busy by volunteering. Like during COVID, I was driving food to people, leaving it on their doorstep – people who couldn’t go out because of COVID. I like to be a helpful member of society.”

“I volunteer with the mutual aid People’s Kitchen. We feed folks for free, take donations. We’re anti-capitalistic, but we need capital to do what we do! (laughs) The social part of it I’ve enjoyed. My family was part of the Black Panther movement. Now those were some revolutionary times, there was a lot going on, but I remember the goodness, the comfort they gave us. They fed us! They gave us breakfast, helped us with our homework, and walked us to school... I hold on to these memories through the People’s Kitchen. It’s similar to that- the good parts of that. I like to feed the spirit of the community if I can.”

“[My caregivers] make me feel good about me. [Name], I am going to give her away at her wedding. If they have a problem, the young people come and ask, “what do I do?”. So, they treat me like I’m their parent. They are wonderful people.”

“I have [many] grandbabies, all born here. Young people, they flock to me. Beautiful people thank me, they tell me – you remind me of my grandparent. They come near me just to listen to me, they embrace me – in a good and wholesome way. I love that! I love people! Girl, boy, gay, straight, pink, purple, blue, green– anything at all, it doesn’t matter! (laughs) I wasn’t taught to judge; I was taught to love first. All societal labels are extra. Love comes first.”

“I’ve been in recovery for [a long time] in the 12-step program and I’ve been out [as LGBTQ+], and I don’t know what people do who aren’t. Many in the gay community surrounded ourselves with the bar scene and slept with everyone. So, my socializing was pretty much keeping going to meetings and staying connected. In [my community] I stay connected to that area.”

“Without the internet, life is tough here. I don’t have any family here, so the only way I can connect with them is through the internet. It connects me with my family who live in different countries.”

“Facebook - It has been a God-send to get connected with the friends that I left in [state] and you could be out pretty easily in the community there.”

“For me, Facebook has been great- I belong to a collector’s club that is rabid Republican and we all agreed to not talk politics.”

“In our communities, people have family and friends, and there are births and deaths – these are opportunities for people to come together, which is also a way to release stress.”

V.2: Barriers to Social Connection and Engagement

Listening session themes also mentioned in focus groups:

- Opportunities just don't exist
- Can't get there (but only came up once here & not sure it's a transportation issue)
- Mental Health (only came up once)
- COVID (only one mention)
- Lack of money (only one mention, in reference to not always being able to afford good internet)

Themes not mentioned:

- Lack of computers/technology
- Accessibility barriers (impassable sidewalks, no elevator to access classes on upper floors)
- Working full-time
- Friends pass, social circle *"starts going down"*
- People who aren't active and volunteering *"are falling through the cracks"*
- Kids, grandkids live far away, only interact virtually
- Caring for a family member, can't leave them alone

New Themes:

- Nothing, N/A
- My health, visual impairment
- Harder when just moved to Vermont
- Not having kids
- Meeting over Zoom
- Lack of access to mental health services
- People can have discomfort with my identity
- Language, cultural barriers
- Lack of information
- Lack of money
- Weather
- Violence, Bullying
- Can't find a job that my older body can handle

Quotes:

"This is one of the hardest things here. There are no programs or services to be able to go and participate in. The only place is the mosque, and that is just to pray together. There aren't other socialization opportunities there. I don't know of any places to talk with people, to socialize in

our language. We would go to places like the Senior Centers if they had programs in our language, but that is not available now. Because of my age and that I'm not able to socialize, I feel depressed all the time. I feel isolated and sad."

"One thing I miss – I can't get over to church on the other side of town. I haven't been able to go."

"Because I am getting older, it becomes hard to do things, to work like I used to do. Also, my body aches, I have pain, and that sometimes prevents me from doing what I would like to do. You know, most of the work that is available for people who come here as immigrants involves manual labor, physical work. So, who is going to hire you when you are older, when you need to sit, because you aren't able to stand for long periods of time, because you are older?"

"That was all on Zoom, so you never got to know people – they didn't know me, and I didn't get to know them. Was it me or the fact that we were on Zoom? I don't know."

"I feel safe here, it's only the relationships that cause a lot of turmoil. I feel very tired from dealing with people, I don't want to socialize. People are not there for you when you need them. Since my parent died, I don't want to socialize. I feel very depressed. I had a friend, but they changed on me. I thought, if I have problems keeping relationships, it is better if I don't have any."

"Language is a big issue as many of the seniors in our community do not speak English. English classes were helpful, but COVID ended all that. The language barrier is a real issue for seniors who have a hard time learning a new language. And there's a difference between academic and street English – there are several words I don't understand which gets in the way of access to make it in this country."

"Gun violence. Domestic violence. There's been an increase because people are struggling. They're picking up a gun thinking it's the answer. It doesn't help, only hurts! I'm not a gun user, I don't like guns. There are so many more good things to focus on. Also, bullying. It's at a phenomenal, all-time high. Our children suffer the most."

"You have to pay for good internet if you want a good connection, and sometimes we can't afford to pay for good internet since we are living on a low income, social security."

"More cultural exchanges. There are things that we could learn to live better in VT like activities that could be of interest to all, for example, restaurants. But there are no African restaurants. Our community may not understand how to operate here and to have a restaurant and what habits are here."

"Access to mental health care services. It's just like healthcare, it should be a right! People don't get the assistance, the guidance they need to conquer the mental health madness of the world."

VI. Self-Determination

VI.1. Times When Had Self-Determination

In general, these respondents expressed a strong sense of control and self-determination.

Listening session themes also mentioned in focus groups:

- Self-determination around when to give up your car, driving
- Self-determination around where you live
- End-of-life decisions – planning for

Themes not mentioned:

- Saying no to, or negotiating with, adult children, caregivers
- Saying no to, or negotiation with, doctors and other healthcare providers around medications, surgery, etc.
- Having self-determination can have its downsides; it's okay (but hard) to ask for help

New Themes:

- Always - I make decisions for me, full-stop.
- There is no one else who can try to make decisions for me
- I know my right to freedom of expression
- In our culture, women transmit cultural knowledge to next generations
- I look to my ancestors, remember who I am
- Coming out was a big source of self-empowerment
- I focus on the good things, my grandchildren, my legacy

Quotes:

"I made the choice myself [to move to Assisted Living] and I regret it, yet I know it was for the best."

"Unless I walk down that track (dementia)... I should be my own self-determining person. I am specifically cultivating relationships with folks who know who I am and what my decisions would be. With my mother, when I made decisions, I knew it was what she wanted because we had done that. It's important that people know and are aware of those advanced directives."

"I am not going to allow someone to dictate what I think and do."

"No one tells me what to do."

"It is a breeze because nobody cares. I don't have children, grandchildren, etc. When I make up my mind, there's nobody to object to it. It's very liberating to be in a position to have that. Even end of life, I can do what I want. I don't have to answer to anybody else."

"My parents both passed when I was in my early 20's so it's just my wife and I so there's nobody to tell us we can't do anything."

"After I was disowned, I made up my own mind. I did what I did. I took care of myself."

"I was never disowned. I disowned them."

"Here [in the U.S.] I have the freedom to tell my opinion and express my feelings."

"I am self-determined, I always talk. This is the First Amendment; this is free speech – I studied it during my citizenship. Even if it is not fair, if nobody listens, I still have the right to say this is wrong. Even though I am not getting my rights respected, I can't shut up... This is for my self-esteem, I will keep talking, keep complaining to the authorities."

"Women in our culture usually are the pillar of the family – they are the ones who translate knowledge and culture to the next generations."

"My mom is an ancestor. ...My grandmother... went to sleep and kept on going to glory. There is no better way in life to experience that victory. I am named after her, named after both of my grandmothers. I try to remember the goodness of where I come from, who I am."

"Coming out [later in life], after being married for [a long time], was big. I had to be myself now. [I went back to school, changed careers.] I was strong. I felt strong. ... I took ahold of things. I took command."

*"I try to do more of what makes me happy, makes me feel good, to embrace humanity in a loving and kind way. I don't like the [people who are] "cuckoo for Cocoa Puffs," the chaos. I like peace, gentleness, truth. ...My granddaughter taught me how to TikTok and I had to pretend to like it. But it's entertaining! She's a little artist, tells jokes, reads aloud so well. I love her **so** much! She is a reward money can't buy. They say being a grandparent is a reward for being a parent. Legacy has a way of giving you life, allowing you to age well. There are barriers of course, but there are good things, too. Focus on those first."*

VI.2. Times When Didn't Have Self-Determination

Listening session themes also mentioned in focus groups:

- In conversations with doctors, healthcare decisions, medications
- Driver's license taken away, lack of choice/control in getting around without it

Themes not mentioned:

- Lack of self-determination around housing
- Minor Themes:
 - Abrupt transition from "independent" to "assisted"
 - Don't like to talk about death; don't have much choice in end-of-life decisions
 - Adult child makes the decisions (by choice in one case, not at all in another)
 - People make assumptions about people in recovery, what they need
 - Poverty impacts ability to make own decisions
 - Older Vermonters hurt by scams
 - Trouble finding the words
 - "Sometimes people *dwelt more on what they can't do than what they can do.*"

New Themes:

- Need support and culturally-responsive options before can be fully self-determined
- Self-determination is different than being listened to
- Grandchildren don't receive cultural knowledge
- N/A – many participants had no examples to share here

Quotes:

"Where I don't have control is at the doctor's office – they keep telling me to do things. My health is getting worse because they are not listening to me. They just keep saying, take this, take this – my health is deteriorating."

"I still have my license, but no car. My son made the decision about a year ago. I don't enjoy it. I used to go for rides just to get out. I went to Burger King just to do things and I enjoyed it."

*"This is a very important issue for our aging immigrant & refugee communities. We could use some help, although we are not asking to be completely assisted, more like asking for **what would allow us to be self-sufficient to decide our own fate.** Some conditions would be like where we live, what we eat, what organizations we would prefer to participate in. This is part of the notion of a global sense of security, where we decide ourselves, make our own decisions, that is tied to our own cultures. We feel that we are in the US, and it is important to integrate and also important to have some of our own culture and community that can provide us with some relief valves."*

“Self-determination is different than being listened to. When I see something is wrong, I say, no, this is wrong. I stand in front of this injustice that is happening. But what happens next is out of my control. Like with my neighbor parking their vehicle on my land. I said, no, I don’t want this here, this isn’t right, but when I called the police, they made my words ineffective. There are many, many examples of this.”

“Women in our culture usually are the pillar of the family – they are the ones who translate knowledge and culture to the next generations. Our children get that, but our grandchildren grow up to be American and don’t have the traditional knowledge.”

“I am very stubborn. If I don’t want to do something, I won’t do it.”

VII. Housing, Transportation, & Community Design

VII.1 Housing: Good Features of Home

Listening session themes also mentioned in focus groups:

- Have (or can) adapt house to meet changing needs
- Nice view (mentioned once)
- Being independent (mentioned once)
-

Themes not mentioned:

- Close to (or with) family (or planning to be)
- Lighting
- Home share situation, both sides benefit
- Location is close to things, convenient to get around
- Rural, “middle of nowhere” - “peaceful and quiet”
- Living in “community,” “village”

Minor themes:

- SASH
- Soundproof – can sing and not bother my neighbors
- Cross-country ski out my door
- Heat pump
- Garage

New Themes:

- Comfortable, nice
- They “take care of things”/home is easy to maintain
- Big, meets space needs
- Staff is super/look out for our safety
- Meal service is convenient
- Safe, secure
- Solar panels/energy efficient
- Clean (makes feels secure)
- Has laundromat
- Fun things to do
- Makes you feel like family/living with actual family members
- Roommates, other people are friendly, I like them, feel safe around them

- **Community is diverse, helps us integrate**
- **I like that I own my home**
- **It's the only home my grandchildren have known me in**

Quotes:

“When we bought the land because I was working with dementia folks and people with disabilities, I made sure the house was made for people with disabilities. So, something like that was pre-determined as far as what the house needs to look like. Most people don't think about that until they are disabled, and they live in a place where they can't get around. You need to think about what you need so you don't have injuries. I'm so grateful to have this since I'm going to have surgery [that will affect my mobility].”

“Many people in our community live in housing with people from different cultures and who speak different languages – it helps with integration to have such neighbors.”

“We live next to the river; the views are really nice.”

“Things are taken care of. We don't have to worry about little bills. We pay a monthly bill.”

“It's wonderful to call a plumber and not have to pay the bill!”

“Our place is good because it is safe, we feel very safe here. There are professionals who live in the building, doctors and engineers, and that's why we chose it. No strangers can come inside our building.”

“[We] Built something comfortable, easy to maintain, and inexpensive to run. I don't have to worry about wood, oil, propane, etc. Solar is a little on the expensive side with the loan and all, but the way we have it planned, if one of us passes away, the other can live there and stay there for as long as they want.”

“The best thing is that I have my own home. Yes, I have to pay the mortgage, and worry about paying for the other expenses, but it is really nice to have my own home. ... no one is telling me, you didn't pay the rent, you need to get out, or discriminating against me.”

“I've been homeless many times, I came to VT homeless. But I've been in my current apartment over twelve years now. I had to learn to be on top of everything that keeps a roof over my head. Now I feel like, Yes, I've got it! I love being independent. All of my grandchildren know my address because it's the only place I've lived for all of their lives.”

VII.2 Housing: Dislike About Home

Listening session themes also mentioned in focus groups:

- Where you live affects your ability to get around
- Housing is not affordable
- Housing has need for maintenance - expenses

Themes not mentioned:

- Housing will not meet my needs in the future
- Housing shortage – hard to find, especially if want to downsize

Minor themes:

- Where you live can make you isolated, affect your mental health
- Lack of soundproofing, noisy
- Fall hazard (cement floor)
- Close to family
- Don't know all my neighbors
- Get "stuck" where you are, a lot of change

New Themes:

- Have to live with children – not enough room, not quiet
- Little things need maintenance
- Roommates can be difficult to deal with
- Very small
- It's not our own, and not a house
- Caregivers have to change housing when loved one passes

Quotes:

"Some people in our community live where there isn't easy transportation, and the bus stop is far away, and they have trouble walking."

"Rent is very expensive, increasing every single year – we are worried it will reach a point where we can't afford to live here."

"There are so many [expenses] to worry about. High bills, cost of heat – and they keep increasing year after year. And the property taxes – it is too much! But what can you do? Maintenance is a huge expense."

“Many of us aging immigrants come here to follow our children. Our children chose this place, and we joined them. Housing is a major issue as we often end up living with our children, where there isn’t much room or quiet.”

“We live in an apartment, not a house that is our own. We have neighbors up and down. We don’t have our own backyard, where we could walk. Having our own house would give us independence – we could plant things, walk around, sit in the sun. We had our own house back home before the war. This is not our own home. We don’t have that feeling when you have your own home, where you feel safe. If you are late paying the rent one month, your landlord can up and kick you out – you don’t feel secure.”

“We were living in senior housing when I was caring for my parent. When they died, they kicked me out! I am elderly, too! They didn’t give me enough time to move all of my things out, so I lost a lot of my things.”

“When my spouse died, Section 8 told me that we no longer qualified for a 3-bedroom apartment, that we had to find a 2-bedroom apartment instead. But the only 2-bedroom places I could find all had higher rent than what we are paying now. Section 8 said no, we can’t give you more. So, I suggested that my adult child could pay the difference, but they said no, you can’t do that. So now we are in a dilemma. We have to move but can’t move!”

VII.3: Transportation: Means & Likes

Similar to the participants in the Listening Session, focus group participants use a variety of ways to get around. Some have their own car and drive places, some use the bus, and a couple of LGBTQ+ folks mentioned having e-bikes. The Assisted Living and Long-term Care Residents are driven places by staff members or have a van that takes them places.

Quotes:

“We are rural. And we have [public] transportation in our community but it is a challenge. You [have to] rely on a vehicle.”

“We have our own car to go places. I don’t drive but my husband does. It gives us independence. Before we had a car, we had to take the bus, and we would have to leave our home two hours before any appointment we had, because we had to have enough time to walk to the bus stop, and we walk slowly. If you missed the bus, you missed the appointment. We missed so many appointments. But now that we have our own car, we can use it whenever we want, we don’t have to leave two hours before, and no longer miss appointments.”

“They provide some bussing and I try to take advantage as I can. We still like to shop, honestly, or need to.”

“In our community the majority of seniors do not drive because they come here and don’t have a driver’s license and are too old to get a driver’s license. So, the issue of where people are housed – they need to have access to a nearby bus stop to get transportation to go shopping, meet people, have doctor’s appointments, etc. because they generally do not drive.”

“This is one of the best things in Vermont that the buses, the transportation is free. It’s still the case until now! They can bring you to places, and you don’t have to worry about paying for gas, and other expenses. I am not sure of the name of this – it used to be CCTA, maybe now it’s Green Mountain Transit? It’s really, really good. If you don’t have money, but you have to go the doctor, or go to get food, you don’t have to worry about having transportation, or about paying for gas and things like that. If the government keeps this service, it will be good, people won’t drive.”

“[Staff person] is the one that drives. And I like it because she drove me to the doctor’s but on the way home, we stop and get Chinese food. She is a wonderful person.”

“I converted my bike that fits me into an electrical bike.”

VII.4: Transportation: Dislikes

Again, results on this topic are similar to those from the Listening Sessions.

Some quotes:

"I am happy with the way things are going."

"We have cabs but they close at 5, so if you don't have the resources, it's a struggle. If you have a time-sensitive necessity, you may be screwed. Also, you may be stuck in the rain."

"We need more bus lines, there are still areas that don't have service. Like the road I'm living on, there is no bus that comes. But I know I can't ask for it just for me."

"When you give up driving, that's a very, very traumatic experience. Your independence is cut way down and it affects your whole system."

"I used to get out a little more than I do now, and I miss that very much because I like to be independent."

"You are allowed so many trips out and then after that you are charged mileage. And you are allowed only trips in [this town]. After that you pay additional."

"I have a fear of driving with other people. I trust [staff driver]. She's a real good driver so I can relax. My daughter doesn't yell, do this, do that, so I really trust her. I am really, really bad with other people."

"There are so many difficulties with having a car. Because we're old, we don't want a car that breaks on us every minute, so there is a lot of maintenance we have to do. Gas prices are just crazy. We need to get a different car, but we can't afford to. Then you have to pay for insurance, and other things."

VII.5. Transportation: Future Plans

This question was rarely asked during these focus groups. However, one participant had the following to say about their future plans when they have to stop driving:

"I drive but I recognize that I have to give it up because I have [a health condition] and it's starting to affect my eyesight. I'll use public transportation, get a ride from SSTA. I'm getting that done by the end of the year. But it's going to be hard for me. I like my independence, having my own vehicle, being able to come and go as I please. But I want to continue to age well, and driving drains my energy. So, I'm going to allow myself to be picked up and driven places. I've used SSTA before and it went well. Or maybe I'll marry someone, and they can drive me (laughs)."

VII.6. Community Design: Good Features of Community

Interview fatigue started setting in at this point during the focus groups, so few positive community features were mentioned.

Features that were mentioned were:

- **The people:**

“I wouldn’t be here if I wasn’t happy. My daughter wouldn’t allow it. I like it. The people are so good. I can’t complain about a thing.”

“I recently ran for office in [my town]. No person of color had ever tried to, even though there are a lot of beautiful people of color in [our town]. So, I said, yes, I’m going to do it, and I stepped up and went through the process. I had to get 30 signatures to get on the ballot, and I got 40. My neighbors were the first ones to say yes, to sign my form. I had so much fun, it was a great experience. I got a good portion of the vote – I was blown away! I felt like my community heard me, like they had my back.”

- **Church**
- **Places to get ice cream, creemees**
- **Patio, gardens at facility**
- **Fox Market**
- **Parks:**

“Many of our communities here have parks. They are a common feature which is a nice space to go for a walk and release stress. It’s peaceful.”

VII.7. Community Design: Things that are Missing

Again, respondents only mentioned a few things here:

*“We had a **Market** that was part of a consortium of markets and that was a huge disappointment when it went away. A lot of people could walk there and get meals there – it was a watering hole.”*

*“It is important to have things like **stores** to be nearby that you can walk to for shopping and also **churches** nearby **within walking distance**, but that is not the case for me.”*

*“The community I’m living in has **no sidewalks**. And there is not enough **parking**, not enough **playgrounds**, or **parks** for the older people to enjoy some peaceful walking. Why isn’t tax money being used for these things? It feels like the city councilors are taking the tax money for themselves rather than using it for the people.”*

*“Not many **cultural activities** are happening in the parks or, if they are happening, there is a lack of information, so people don’t know they are happening to take part in it.”*

*“I have a problem with my back and my legs, so I **don’t like walking** around my town, because all the streets go up or down. But the only thing I can do is go for walks, **there is nothing else.**”*

*“The problem with the community we’re living in is that there is **no education about faith and how to be good to your neighbor, a good human being**. When the shows come on TV and I see two men kissing, I feel that this is wrong. This is not democracy, not freedom. I hope we start using the media, TV, to teach kids good things, not things against faith, against Islam.”*

*“I felt **attacked and bullied by my local newspaper**. I told them, lose my number, don’t ever call me again. No one is going to push me around, to George Floyd me. I refuse to let anyone who is cuckoo get to me.”*

VIII. Solutions

1. Health & Wellness:

- Provide food that seniors like, from their culture
- Make healthcare a priority
- Pay our grandchildren to take care of us rather than having us move to assisted-living
- Find ways to help people support each other
- Increase access to mental healthcare for people with limited means
- Provide fun activities:

“I really want to ask if the state can pay more attention to the elderly. We only have a short time left in this world, if you can do fun activities for us, take care of us. Do something good for us to make us happy. We hope the state will reach out and do some things.”

- *“Understanding insurance and what’s covered, what’s not covered, and also what’s covered by Medicare... what’s right for me and my partner.”*
- *“I recently just signed up for SS and you are supposed to put down if your spouse is also collecting and I didn’t know if it was marriage or a civil union.”*

2. Safety & Protection:

- Structure living situations based on (55+)
- Maintain our gun control laws

3. Financial Security:

- Financial assistance – this came up frequently. Participants are especially in need of assistance to support their expenses in the areas of housing, food, and healthcare (including mental health care):

“This is very important. Crucial - the crux of the issue - because without money there isn’t much one can do, especially in the US. Many aging people in our community cannot work for various reasons, but do not qualify for Social Security or other benefits. So, we believe the VT government should try to broaden its view on financial security and aging. Every senior in the state should receive some sort of fixed minimum income to cover things like housing, food, and so on. Financial

security is what brings peace and a general sense of security, global security, to age well.”

- Provide information on expenses to expect when your loved one passes away (funeral costs, housing regulations, SSI changes)
 - *“Tell people the bitter reality of death here”*
 - Provide education through videos in people’s languages
- Information, personal guidance:

“People need to understand what is going to happen here with the new government coming on, the banks, financial investments, etc. We need help trying to understand that as well as helping us with what we need to do, each one individually.”

- Knowledge re: how to access money:

“There’s lots of money out there in big companies but you’ve got to apply or know about it – how do you get to know about it? Maybe there are organizations or people who look into these things for you? Not grants – that is not what I am talking about. I mean money that is given to you.”

- *“Keep us updated on everything; that is important.”*

4. Social Connection and Engagement:

- Person to help you locate opportunities for connection and engagement
- More assisted living facilities as they provide a lot of connection and engagement
- *“More programs for volunteers to come in [to our facilities] and work with the elderly. We have some volunteers. They need to see more people coming in for more interactions with different people, different generations. Now that COVID is lifting, we need to get those programs back.”*
- *Communication: “I miss the publication we used to have called “Out in the Mountains” – it covered the entire state, so I knew what was going on. This was all the stuff that’s happening, so even if you are introverted and don’t want to go, you know what is happening.”*
- *More connection of Facebook Groups: “We are not connected enough. Different FB groups are cropping up, but they are not universally connected.”*

“The Pride Center should hire someone to do that.”

“Maybe get a start-up for one year and then get the advertising to keep it going.”

- Promote inclusion: *“Especially among the older population coming with trauma and coming to a new environment, it is very hard for them to integrate, so they often experience exclusion, isolation. We need to promote inclusion.”*
- Multi-cultural Meet-ups: *“[Our celebrations are] always within our own community. I believe that for better living in society, it would be good to meet other communities, to have opportunities for multi-cultural meetings to get to know one another, relate to one another, build bridges to one another and encourage better co-existence. It would be good to work with women’s or senior organizations to promote such events. But lack of funding is a bit of an obstacle. Funding would also help promote community events to bring more social engagement.”*
- Re-start English classes that stopped during COVID
- Provide interpreters: *“If we could have interpreters for social events so people can get to know each other and socialize, make connections.*
- *“Make certain important documents available in different languages – this would make a big difference.”*
- Training in culture understanding: *“We need more cultural exchanges. There are things that we could learn to live better in VT like activities that could be of interest to all, e.g., restaurants. But there are no African restaurants. Our community may not understand how to operate here and to have a restaurant and what habits are here. We need training in cultural understanding for all, not just those who are aging - including younger, professionally active people - with a basic understanding of how to function in American society would help.”*

5. Self-Determination:

- Organize women’s groups to transmit cultural knowledge:
“Women in our culture usually are the pillar of the family – they are the ones who translate knowledge and culture to the next generations. Our children get that, but our grandchildren grow up to be American and don’t have the traditional knowledge. As women, we can organize to teach them also the values of our culture for living,

how to cook, the way we have been taught, to bring better food to them. My wish is to organize it like in women's groups to relay our cultural knowledge and traditions to the New American families here."

- Provide supports so people can make their own choices:

"It is very important issue for our aging immigrant & refugee communities. We could use some help, although we are not asking to be completely assisted, more like asking for what would allow us to be self-sufficient to decide our own fate. Some conditions would be like where we live, what we eat, what organizations we would prefer to participate in. This is part of the notion of a global sense of security, where we decide ourselves, make our own decisions, that is tied to our own cultures. We feel that we are in the US, and it is important to integrate and also important to have some of our own culture and community that can provide us with some relief valves."

6. A. Housing:

- More age-restricted housing (55+)
- More housing:
 - assisted-living facilities, accessible
 - more affordable housing
 - help us have our own place to live (not with our children)
 - a place to age well (adapted for needs)
 - a place where our grandchildren can live with us or come and help support us:

"What helps to feel safe and protected is safe housing – to have housing where you are living with your grandchildren, or they can come and help. It helps to feel at peace and without stress. However, when you are 70 and over and have to work to pay for your rent as high as \$1,350/month plus food and insurance, it is very hard. We are not asking for money, but for some kind of aid or help to live under good conditions."

- Assistance and someone to advise on home modifications (or information on supports already available):

*"Something that should be in this grand plan is how do we help someone like me, an older Vermonter, who is going to build a house, or more importantly, already in a house, how are they going to get the **assistance to get the work they need done**? They have these little odds and ends jobs at X agency – they can't afford to call an electrician. Maybe it could be supported somewhere to talk to someone or to send a volunteer who might **know on some level if it's safe or needs work**, and then **arrange for that to be done**. Build a ramp, etc.*

*Does **Capstone** do some of that? I think they do some of it.*

*We do need to have something like that that **isn't too expensive**. There are many living in their own houses with disabilities that have low income and need work done. I see all kinds of different needs and how they have **been taken advantage of** and it's very difficult. They are living in a situation that is not conducive to healthy living.*

*They are **scalping people**.*

*The **vocational centers** have a graduation requirement to do community service and that's how my uncle got a ramp built.*

How to connect them – how do I know what services are out there?"

- Assistance with buying own home:

"My dream is if you can help us have our own home."

B. Transportation

- "I see on my iPad See VT – a list of different places in VT that they want you to see and go to. Are there any buses or services that might help get us to places like that? I know they would help here, but not everything, but is it something the state could help with? Seniors in VT activities – the senior Olympics I have seen in other towns."
- "We need to expand bus service to make more people's lives easier."

C. Community Design

- More parks, parking, playgrounds
- Stores and churches "within walking distance"
- Cultural events in parks

7. Other Solutions/Needs:

"In African culture, when we age, we have what we call the 3rd leg, which is our children and grandchildren who are taking care of us. Sometimes the issue is that the grandchildren apply for a visa to come to the US, but nothing is happening. Perhaps the government could help move it forward for them to come here, which would be a great help to us."

8. Other, Final Comments:

“You know, if you are in an emergency, it is better to call a taxi because that person is probably a doctor. Or an engineer. Most people who come to this country, the only job they can get hired to do is to drive a taxi. But they are overeducated for that job, they were a doctor or engineer in their country. So, you can rely on them - don't rely on 911 to come and save you.”

“I also went through a time at 10 years old where I was not to get pregnant, not to use drugs, and not to commit suicide until I was 30. What was that about knowing at a very young age?”

“I believe we covered it all – all the issues that are important for seniors like housing, financial security, health, general environment, engagement, and entertainment.”

“We need to reevaluate our values in this country. Family values aren't taught, and the sex education in the schools... We need to stress the importance of family bonding and respecting your parents. I saw on TV a kid with a shirt that read, Parents for Sale – so disrespectful! We don't bring the family together, it's all about money, money, money. You hear about children killing their father, the father killing his children. I'm not sure where this world is going. We need to re-evaluate our values, the media, what we are showing young kids. In our country, we learned from our neighbors as kids, learned good things. Ours wasn't even a developed country, but we learned good values, had good teaching. Here, kids are allowed to chew gum in front of their teachers, put their feet up in front of the teacher, not sitting on chairs, and more.”

“We've covered it all – a lot of ground – and addressed issues that are very important to seniors and aging. We would be very happy if decisions taken by the authorities after these discussions – if they could be inclusive for the majority of cultures and keep in mind more specificity of minority cultures to allow us to integrate without totally forsaking our cultures and specificity. At the end of the day, we try to make VT the best place to age.”

“We have to re-think about all of the immigrants coming here with high education, we don't put it to use. The only work they can get is to work as janitors, working at hospitals, cleaning the bathrooms. Most of those people have degrees, we need to use those people.”

“I'm going to live until I'm 99, I've got a lot of years left.”

“I was strong enough to come out [today, to this focus group].”

“I apologize, I opened my heart and spoke about a lot of things – I am sorry if I offended you. I love where I am now. I don’t have very many years left to live, but I want to see things change so they are better for my kids and grandkids – I want them to be able to grow older here with the values I want to see. I hope to see some of these changes made soon, I hope I will be alive to see these changes. I know change happens slowly, but you never know what may happen in the future. This is a step in the right direction.”

“I want to thank the interpreter for his work, and we feel that he was able to carry the true meaning of our thoughts and what we were trying to carry and hopefully it will help us to continue living and enjoying living here.”

“I am very, very thankful that you are trying to ask these questions, to uncover what is happening, to hear about people’s experiences. It shows that there is the intention to change things. It might not happen in my lifetime, but as long as it happens some time, that’s good. It is good there is the intention to change things.”

“We have missed a group that are in wheelchairs and others with disabilities because their observations would be very different than ours today.”

“I am really pleased that you called from the state. You showed you care about us, showed you want to make some improvements for us. Thank you.”