



# Fulton County Senior Summit 2018

Harriett G. Darnell Senior Multipurpose Facility

July 17, 2018

Fulton County Department of Senior Services  
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## Executive Summary

The Fulton County Department of Senior Services (DSS) hosted a Senior Summit as the culminating event to Older Americans Month 2018 on May 31, 2018. The Summit addressed the following four major issues that impact the senior population

- Mobility (Transportation)
- Food Security (Hunger)
- Housing
- Health/Wellness

Additionally, the program provided information to support advocacy efforts that may lead to funding enhancements and policy changes that will improve the quality of life for older adults in Fulton County.

The objectives of the event were as follows:

1. Highlight how the diversity of the demographics in the senior population and the economic impact of aging are creating challenges for seniors in each topic area.
2. Solicit feedback from participants with an emphasis on realistic solutions to address the challenges for inclusion in the Department's Strategic Plan.
3. Provide participants with information to support their personnel advocacy efforts.

In an effort to engage a large and diverse number of participants the Summit was held simultaneously at Fulton County's four Senior Multipurpose Facilities. The program at each site was facilitated by a Senior Department of Senior Services staff and included pre-recorded interviews with subject matter experts for each of the topic areas. Following each topical presentation participants participated in a table discussion to discuss the topic and suggest possible initiatives for staff to further develop and request funding in the next budget cycle. Additionally, facilitators engaged the audience in a question and answer discussion of each topic area.

The summit ended with a discussion led by advocacy experts who focused on actions that seniors can take to impact decisions made by policy makers and to have their voice heard on issues that are important to them.

This report documents the participant table discussion feedback and the participant evaluation feedback from the attendees at the Harriett G. Darnell Senior Multipurpose Facility. There were 169 total attendees at the Mills Facility. The Department of Senior Services staff will use the information in this report to address issues and concerns specific to the Darnell Facility.

## Participant Feedback – Table Discussions

Senior Summit 2018 attendees were provided an opportunity to discuss each of the four topic areas in small groups and record their discussion on comment sheets that were distributed to each table. The attendees were very engaged in the discussion which resulted in a large number of comments submitted on the comment sheets. The following is a transcription of all comments provided at the Harriett G. Darnell Senior Multipurpose Facility.

<b>Senior Summit 2018 Table Top Discussion Feedback</b>	
<b>Darnell</b>	
<b>Topic</b>	<b>Number of Comments By Topic</b>
Food Security Feedback	23
Health/Wellness Feedback	20
Housing Feedback	21
Transportation Feedback	34
Random Summit Notes	0
<b>Total</b>	<b>98</b>
<b>Food Security Feedback</b>	
	<b>Comment</b>
1	Age 60 and over to receive the meals on wheels program. Can you order specific foods that cater to your health needs? Diabetic related nutrition. Farmers market or trucks to provide nutritious foods. Pop up food market on certain days of the week.
2	How can we address home delivered meals? Increase in food stamps, community gardens - develop a way to use open spaces Discounts for parents to use grocery stores -Incentives Mobile farmers market in truck Partner with Fulton Co Schools - teacher module on healthy eating - bring incentive coupon home to parents to use in grocery stores in area.
3	Fulton County food storage
4	Fresh fruits/vegetables Pop-up market - Fulton Co. Mobile Farmers Market, Free/Reasonable Prices Grants/Invest Atlanta Community Garden, Atlanta Urban Garden's Group, No money from county

5	Need convenient access to fresh vegetables and fruits, "inexpensive." Resolution- Community gardens to involve children and parents. Educational support of starting and continuing these gardens.
6	Need more church(es) to supply more food to seniors. More mobile fresh vegetable and fruit markets or a pop up market. Community garden need more More food pantries
7	Establishment of community food gardens particularly in food desert areas.
8	Establish more community gardens that can be worked and manned by community.
9	Seniors need more fruit and vegetables. Mobile farmers market.
10	Locate a farmers market at the centers for communities on a specific day, like they have at various Marta stations.
11	Problem - Grocery stores (affordable) Solution - Mobile food trucks (for fresh produce), Mini community markets, grocery delivery.
12	Limited food available for people with food allergies or alternative diets i.e. Vegan - wheat, gluten, dairy, eggs, nuts, corn, broccoli, cauliflower, yeast. Lack of fresh fruits/vegetables at reasonable costs.
13	Community gardens
14	Food Desert (Fast Food/High Sugar) No Grocery Store What are we hearing? What can Fulton County do? Co-op grocery store Grants & loans for residents Expand mobile farmers market Partner with our churches, schools, kids, parents, and grandparents involved in starting (home and church) community gardens.
15	Petition grocery stores to come into food desert communities.
16	Problem: too many fast food places fed by the "warehouses". Solution: "Fresh food trucks" - mobile farmer's markets, pop-up shop, co-op, community garden.

17	Centers have to prepare and serve what is considered a healthy meal. There is a great difference in what is healthy for a senior who perhaps has health issues and what is considered healthy for someone who does not have health issues. Can the Open Hand concept be applied in the center's meal preparation?
18	Community garden co-op, ordering from Publix, Walmart and Amazon, develop a food bank, plant garden in our community, food truck every Wednesday.
19	More food trucks, pop up market (mobile), and home delivery
20	Need more food trucks to come to the community. Fresh food and vegetables. Develop a garden area in the community.
21	Diabetes Nutrition-specifically designed for that. Yes, [you] can order for diabetic meal special type chronic condition they can provide.
22	Meals at center need more fresh fruit, whole wheat bread and cereal, and baked meats, vegetables, and turkey bacon.
23	Community gardens, Food truck-traveling
<b>Health/Wellness Feedback</b>	
	<b>Comment</b>
1	The county/city could find a way to encourage insurance providers to cover medical issues that allow the body to heal on its own rather than always resorting to medication (pills) and surgery that doesn't always allow seniors to adequately recover. (ex. knee surgery rather than cartilage replacement or stem cell injections). When rehab exercises are required, most seniors cannot or will not do the following so they wind up still in pain after the fact.
2	Accountable people for classes. If more classes are needed add them. Simplify Medicare process.
3	Health services important to seniors 1. Do not hide need trying to keep their independence. 2. Let someone know you need health with health issues. 3. Get active and keep reaching out to others. 4. Fulton County alternative medical use.

4	<p>Continue with the support and funding that's in place now.  Continue with balanced meals at the multi purpose centers.  Continue the meals on wheels programs.  Provide a full time doctor, dentist or registered nurse at the Darnell facility.  Continue the nutrition programs and workshops for diabetes.  Address alternative medicine at the next Summit 2019.</p>
5	<p>We need more fitness equipment. We really need a larger fitness room and an instructor in the fitness room. Also, we need hand wipes in the fitness room at all times.</p>
6	<p>Why is there a physician at Benson and at none of the other multi-cultural facilities?  Thank you for an excellent answer!</p>
7	<p>I like to do more than I do and lose weight by walking.  We need health at our house and better machines in the fitness room.  We need a vegetable truck every month.</p>
8	<p>Would like the vegetable truck to come to the seniors community more.</p>
9	<p>Water exercise</p>
10	<p>Continue fitness programs and water aerobics.  Pool needs to be opened before start of 1st class. This will help individuals who just need to swim free style or for exercise (1 hour before center opens.</p>
11	<p>We need to encourage our participants to take full advantage of all the things that are offered at the centers.  The class/activities have been setup to benefit any skill/ability level.</p>
12	<p>Explain the Medicare/Medicaid collaboration.</p>
13	<p>We need more healthy food and more exercise  Low [impact] exercise</p>
14	<p>Consider doctor/nurse practitioner at centers.  Discussion on alternative medicines for 2019 session.</p>
15	<p>Fortunately for senior centers in Fulton County much is being provided for Health and Wellness programs.  Many of us are able to take advantage of programs being provided at the senior adult multipurpose centers.  Consider providing medical/dental personnel at Darnell Center- Primary care physician</p>
16	<p>Physician on premises of each senior center.</p>

17	Association with fitness centers for work out seniors discount Walking clubs Group activities Available to a physician - option Alternative medicine
18	Make sure we get to cut back on sodium at the center's food facility/cut back on fried foods and desserts. More fresh fruits, vegetables and salads. Need doctor stationed at center.
19	Partnership to provide affordable medical and dental care at facilities and places that will provide these services to families as well.
20	Offer more vegan/vegetarian meals Quarterly health forums to assess community health needs.
<b>Housing Feedback</b>	
	<b>Comment</b>
1	Need new senior development Low cost maintenance plan on program
2	Home repairs
3	Home repair services - \$2500 Must be homeowner Provide proof of ownership Program needed for seniors who do not qualify for housing rehab. 10 High-rises in Atlanta (1100 occupants) subsidizing housing Granny pod Affordable housing for seniors
4	Need senior individual housing that will allow space for gardens and allow you to enter your home without going through a building i.e. high-rise.
5	Need more affordable housing for seniors Seniors need repair on their homes How long you have to stay in home after repair?
6	New corporate entities to the county should not affected cost of housing. New construction increasing rates Gentrification
7	1. Build more housing dedicated to seniors at affordable price and have combination independent and assisted living. 2. Boomers who are independent need single family housing that's affordable in Fulton County, maybe a senior community.



8	<p>Are there problems that will make repairs to my home that are not based on my income. Usually I am not qualified because of only a few dollars. (\$100 or less).  The county/city needs more grant money for home repairs for seniors so we can age in place and not feel that our homes will be taken away if we can't pay for taxes and repairs.</p>
9	<p>Problem:  - Limited Affordable Senior Housing  - Accessibility  - Affordable maintenance and repair that have been vetted for reliability</p> <p>Solution  -Roommate pairing services  -Pilot Program: Combined senior/healthcare facilities  *possible partner w/Emory or Morehouse School of Med to offer onsite/in-home healthcare &amp; living.  - Grandparents raising (grandchildren residences w/services to assist grandparents care for kids (homework assistance and kids activities) transportation for kids  -Quality affordable vendors for seniors to contact for services</p>
10	<p>Waiting list to get in is too long. Need more buildings based on projected growth in Aging Population.</p>
11	<p>We need an onsite cafeteria at all, Senior housing for independent and assisted living.</p>
12	<p>Make income not a criteria for home repair. Have referral list of reputable repairman or company.</p>
13	<p>Issue- More affordable housing needed</p> <p>Ideas./Solutions - Send out info about repair scams  Work with NPUs to get info out  Work with churches to get your info to more people/seniors  Have a team of volunteers to put door hangers on doors in neighborhoods within a 5 mile radius of the senior center.  Increase ways to get info to seniors</p>
14	<p>Older neighborhoods  Seniors should be able to stay in their neighborhoods  Disorganizing community  10 years old contract needs to be done away with  Gentrification should be addressed.</p>
15	<p>1) If I have land could you buy the land from myself and I will in time put houses on them to rent out.  2) Low income housing in different communities.</p>

16	1. Must own home -show proof of insurance 2. National church residency #Problem - How do you qualify for repairs under the Fulton County program?
17	Does the county home repair program operate on age as well as income base?
18	Better housing for seniors Watch out scam for seniors Read the paperwork well or have a family member to look out for you.
19	There needs to be something in place for us when you're not 62 to get in affordable housing for people that are 50 and 55. I am not 62 yet but I am 60 and disabled and some places will not take you in housing even if you are disabled they say you still have to be 62. I don't think that's fair. I thought you are a senior when you are 50 years of age they don't have enough housing for 50 and 60 years old, they need to build more housing for 50-55.
20	I would like to see a dentist at sunset neighbor center. We had one there at one time. I would appreciate you looking into this matter.
21	Provide more information for single black males who don't want to live with family nowhere. Rooms for rent info - affordable housing - trailer homes - services that will impact people right away. Provide a list of available housings throughout Metro Atlanta. List the criteria for applying for those housing initiatives.
<b>Transportation Feedback</b>	
	<b>Comment</b>
1	Free Uber to and from center works! Vans bring to neighborhood. Why not others? Churches could loan vans - county pay insurance. This is a wonderful presentation! Without a city council representative- This has no TEETH
2	I basically drive myself, but it would be very helpful to have a couple of designated parking spaces downtown marked for seniors. Handicapped spaces are great but all of us are not handicapped to the extent that we qualify for a handicap permit. Senior parking especially around hospitals and government buildings. Can you create a program to allow seniors 65 and older to park in regular spaces? We could register in advance and possibly be given a sticker for [our] car. Sticker can be sent by mail to verify address.

3	<p>I need transportation to go church on Sunday.  We need more seats to be at the bus stop.  Marta Mobility is too high. I wish they could go down on their [fare]. I would like transportation to take us to the New Horizon in the morning and the same bus to take us back home. Once I was picked up by transportation in the morning and I was not picked up by the driver who brought me to the center and a person at the center had to take me home. I felt so [bad]. I was the only one left.</p>
4	<p>1. Fulton Co. - Not enough buses to accommodate seniors needing transportation.  2. Not accommodating schedules of seniors who participate in various classes (1,2 or 3 classes daily).  Fulton Co. Sr. Services - Seniors need to receive more info on security services for Uber/Lyft drivers to ensure that they are bonded and to ensure safety for seniors.</p>
5	<p>Flexible timing for transportation pick up  More routes need to be available  Training around Uber/Lyft for how to use it  Late pickups leaving home/getting back home  More accessibility for handicap buses need to have [lift]  Marta Mobility - Why are they denying approved patients the service after the doctor has signed approval form.  Fulton County buses need to be handicap accessible; Some of the vans used [are] not.  Solutions - Provide Fulton buses with the steps for all buses to be handicap accessible.  Training for Lyft/Uber - Seniors are afraid to use it. How to use the service.  Education for drivers on flexibility in pick-ups.</p>
6	<p>Problems - Limited transport options, traffic volume, parking, expensive transport services, safety, reckless drivers, trusted drivers, no internet access, routing issues, and paying issues.</p> <p>Solutions- Integrated transportation service, reasonable cost, consolidated service, valet parking svcs, car pooling/ride share, face to face conversations with Marta, partner with churches/doctors office, and fees being waived.</p>
7	<p>Transportation to and from appointments are not on time. In other words, you miss appointments.  Marta Mobility charges are too high.  When you ride with Uber, you've got to pay with a debit card.</p>
8	<p>Make seniors more aware of the benefits of Uber or Lyft.</p>

9	<p>Barriers/Problems</p> <ol style="list-style-type: none"> <li>1. Cost - public transportation</li> <li>2. Disparity based on physical capacity for disabled.</li> </ol> <p>Solutions: Have Fulton County Dept. of Family Children Services - Adult Protective Services be placed at the four (4) Senior Citizen Places as a worker to help those individuals with Marta Mobility fees. Each center will have their own worker from DFACS.</p>
10	<p>Make transportation more reliable in so far as scheduled pick up times.  Decrease the amount of time to make an appointment.  Decrease and make affordable the cost of Marta Mobility and shared services.</p>
11	<p>Need for better transportation to hospitals or health facilities, appointments especially in health care at very busy centers where traffic is very heavy.</p>
12	<p>Decrease time to request transportation services via Marta &amp; etc.  Decrease time for scheduled pickup on day of pickup.  Resolution: Get information out via social media, library, churches, stores &amp; etc. in reference to Uber &amp; Lyft.</p>
13	<p>1. Issues and how Fulton County can help:  Problem - Many seniors cannot get to church  Help - Perhaps get grants or donations  Talk with local business especially Mercedes Benz &amp; Porsche. They have received millions in tax credits.</p>
14	<p>1. Major problem - lack of ability to drive  Solution - use of Uber or Lyft  2. Lack of public transportation for specific areas. Long distances between bus stops  Solution- - Extension of bus services to previously served areas and areas that have not been served  Installation of sidewalks in community areas  3. Limited number and availability of Uber/Lyft drivers</p>
15	<p>Funds to ride mobility-any help  Need transportation getting to and from doctor appointment</p>
16	<p>Information on Marta Services  Able to talk with someone 1 on 1  How to access information without the internet.  Marta chats @ community centers scheduled</p>
17	<p>Problems with transportation: Not applicable -4 people at our table have [their] own cars. Did not know of anyone. Lyft &amp; Uber - GREAT!</p>

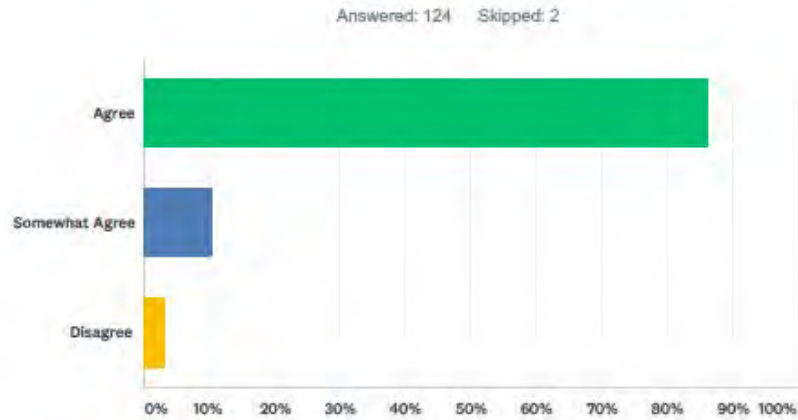
18	Transdev medical appointment Uber/Lyft Darnell and other centers. Problems: scheduling. Sometimes late arrival for pick-up. Marta Mobility availability: weekends
19	Marta Mobility is too high for the rides. They don't come on time. Slow for pick up and to bring you back home.
20	The way the provider or dispatch changes the routes. In the morning we will have our regular driver in the afternoon we might have the regular if not we [have] two different drivers that don't know the route and a lot of the times the drivers don't want you to tell them which way to go.
21	For those of us who still drive, the problem is getting emission clear once for our older cars. There is an age requirement of 65 for the emission to be waived. Some of us are retired and on fixed income and cost are sometimes prohibiting. Can the waiver for emissions on vehicles be open to all retirees and not just those 65 and older?
22	Marta Mobility inconsistent and expensive. No bus service in some areas to Marta Stations. No transportation to/from the Multipurpose Centers.
23	My problem is driving in Atlanta is horrible traffic. I want to know what the accessibility criteria is for Marta Mobility. Medicaid transportation is not reliable, missed appointments, long wait times, many drop off and pickup points makes seniors get up earlier than needed to make appointment times. Revamp Medicaid transportation.
24	The way transportation has changed the buses, we have different drivers they don't know the route and sometimes they have one person on one bus, we have New Horizon. We like our same driver to take us. Thank you I have transportation but its only temporary, can I get permanent?
25	I would like Fulton County have a service line to call such as # or * 711. Also, routing the distant between the bus stop and homes are too far. Possible ride share.
26	It is difficult to schedule transportation.
27	Senior services connect with Uber/Lyft for discounted prices to Seniors 55 and above, come to senior center and Dr. appointments, etc.
28	Make interview process for Marta riders less difficult. Getting letter from doctor and walking (performing) for an interviewer.
29	What is the qualification for Uber's fee?

30	Seniors need to have the ability for curbside pickup. Uber/Lyft should be free or at least at a discount.
31	The bus is later pickup for tips and it takes an hour to get home from the senior center-New Horizons.
32	Uber/Lyft Left Senior at Emory. Returned home @ 7:00pm. We need better service and a cell telephone is required. Resolution: Have operators to take information for ride's request. Only take a debit card for payment. Year 2018 waiving the fees; \$4.00 senior services fee.
33	We need more transportation. I think Atlanta does it better than anyone in the region. The Southeast transportation does a great job of providing medical transportation.
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## Participant Feedback – Evaluation Surveys

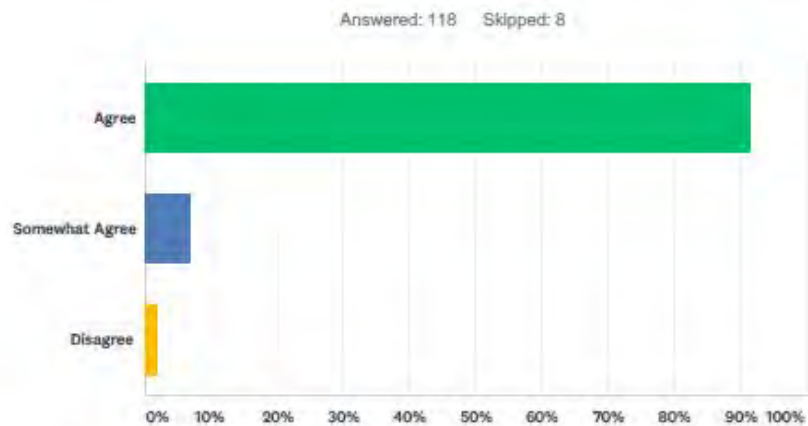
Participants were requested to complete an evaluation form at the end of the summit, asking their level of agreement with 10 statements. This information will be used to assess portions of the summit and to plan for future events. Below are the results of the survey.

### Statement 1: The summit registration process was easy.



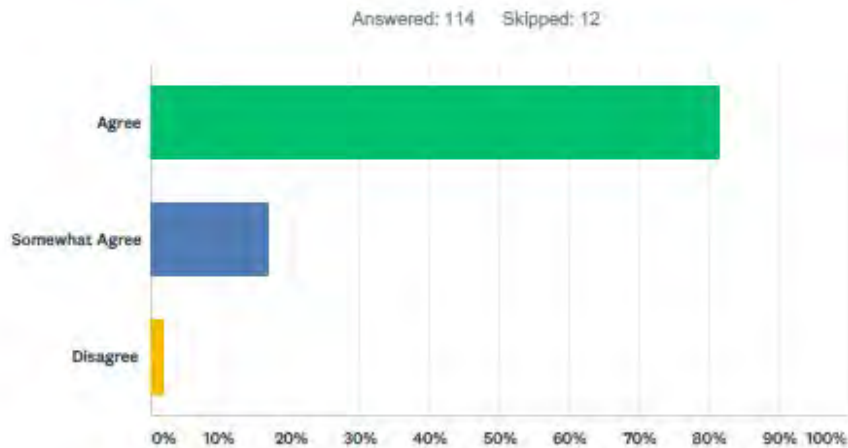
ANSWER CHOICES	RESPONSES	
Agree	86.29%	107
Somewhat Agree	10.48%	13
Disagree	3.23%	4
TOTAL		124

### Statement 2: The format was easy to follow.



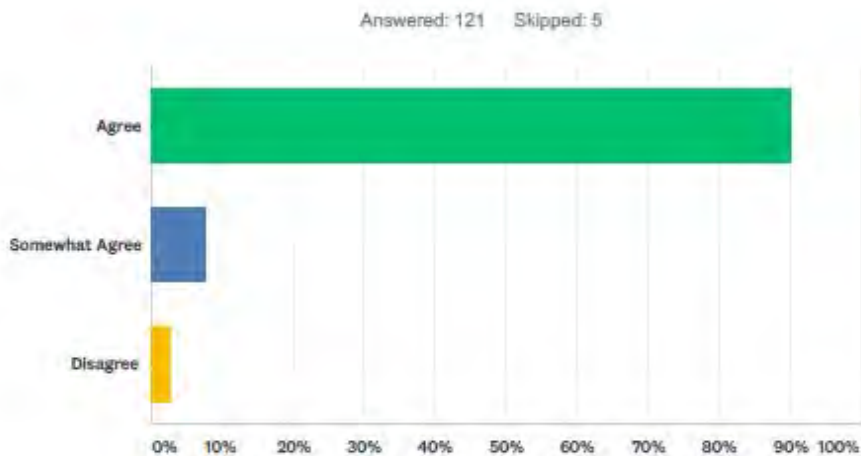
ANSWER CHOICES	RESPONSES	
Agree	91.53%	108
Somewhat Agree	6.78%	8
Disagree	1.69%	2
TOTAL		118

Statement 3: The duration of the program was satisfactory.



ANSWER CHOICES	RESPONSES	
Agree	81.58%	93
Somewhat Agree	16.67%	19
Disagree	1.75%	2
TOTAL		114

Statement 4: The presentation environment was comfortable.

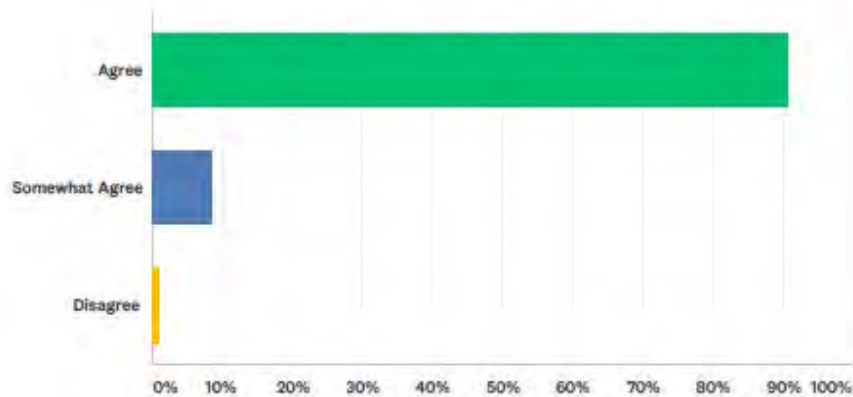


ANSWER CHOICES	RESPONSES	
Agree	90.08%	109
Somewhat Agree	7.44%	9
Disagree	2.48%	3
TOTAL		121



Statement 5: The speakers were clear, concise, and knowledgeable.

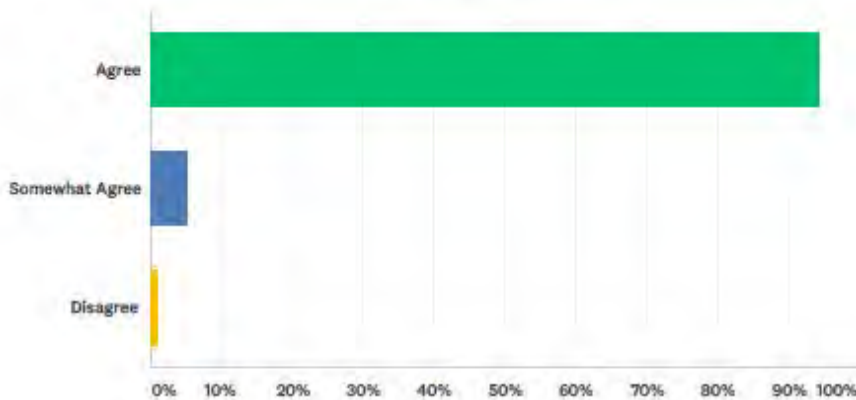
Answered: 120 Skipped: 6



ANSWER CHOICES	RESPONSES	
Agree	90.83%	109
Somewhat Agree	8.33%	10
Disagree	0.83%	1
TOTAL		120

Statement 6: The information provided was helpful and useful.

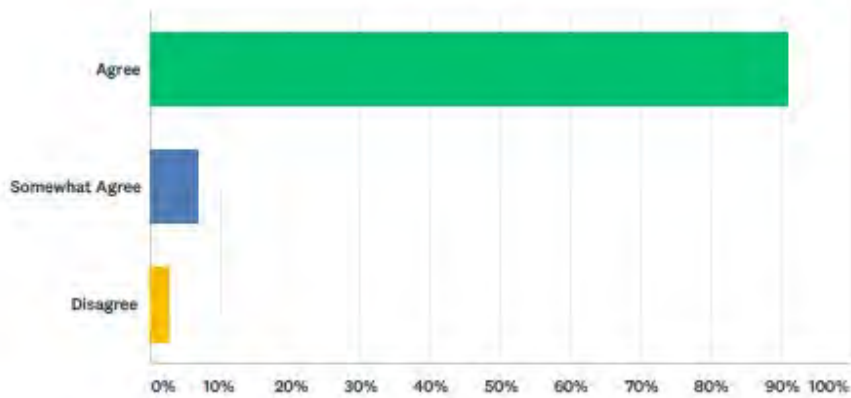
Answered: 122 Skipped: 4



ANSWER CHOICES	RESPONSES	
Agree	94.26%	115
Somewhat Agree	4.92%	6
Disagree	0.82%	1
TOTAL		122

Statement 7: I feel I had an opportunity for my voice to be heard.

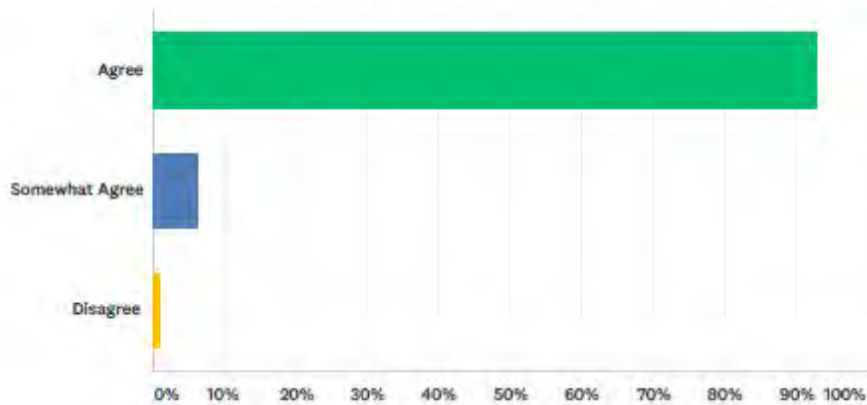
Answered: 121 Skipped: 5



ANSWER CHOICES	RESPONSES	
Agree	90.91%	110
Somewhat Agree	6.61%	8
Disagree	2.48%	3
TOTAL		121

Statement 8: I would be interested in attending the Senior Summit 2019.

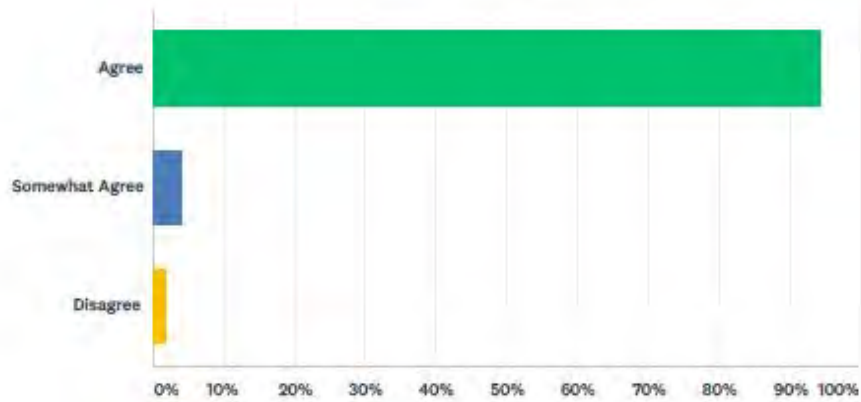
Answered: 126 Skipped: 0



ANSWER CHOICES	RESPONSES	
Agree	92.86%	117
Somewhat Agree	6.35%	8
Disagree	0.79%	1
TOTAL		126

**Statement 9: I would recommend a friend to attend Senior Summit 2019.**

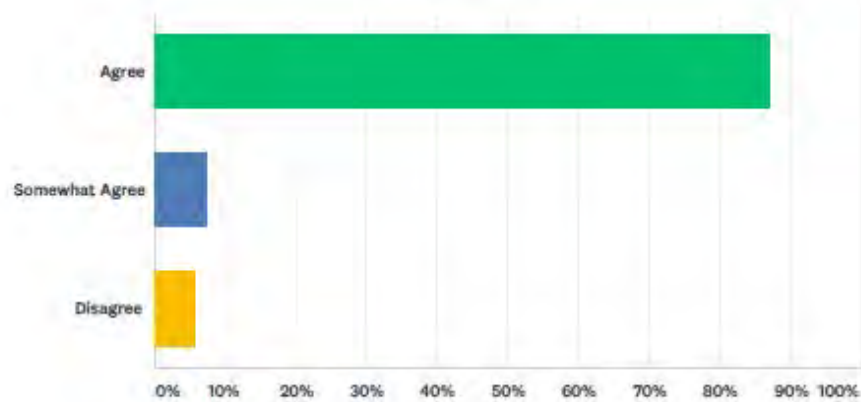
Answered: 126 Skipped: 0



ANSWER CHOICES	RESPONSES	
Agree	94.44%	119
Somewhat Agree	3.97%	5
Disagree	1.59%	2
TOTAL		126

**Statement 10: I enjoyed the complimentary breakfast and lunch.**

Answered: 123 Skipped: 3



ANSWER CHOICES	RESPONSES	
Agree	86.99%	107
Somewhat Agree	7.32%	9
Disagree	5.69%	7
TOTAL		123

## Survey Comments

Fulton County Department of Senior Services –Senior Summit 2018 Survey Mills	
In your opinion, how could we improve for the 2019 Senior Services Summit?	
Answered	36
Skipped	90
<b>Responses</b>	
1	Came prepared for seniors to actually apply for and/or complete forms for the various services being shared with us.
2	Have small group session on issues in a workshop format using the same topics.
3	In person speakers, round table discussions on each topic presented on program.
4	911 fee Sanitation billing and low cost access to internet
5	Live Stream it so that seniors who cannot come can partner with churches to get the word out. Put the presentation online and on Fulton Gov. TV. Thanks!! Great event. Commissioner Darnell and Hall were a good treat! Thanks for having them there.
6	Very excited about information period. I think that this Summit was and is very necessary. Should be done in frequency.
7	Use the same format for 2019 and the information collected at the 2018. Some one to discuss the need to have legal advice before signing any contracts for/on senior properties.
8	1) Make the program a 2-day event so that people who have standing appointments on one day (i.e. dialysis) can have the option to attend the next day. 2) Live broadcast on the Fulton County channel. Early registrants can have info packages mailed or delivered to them. 3) Also, offer an online interactive component to the summit for people who have computer access 4) Send or post a summary of results from Summit with any changes made.
9	I enjoyed everything.
10	What about 2 days or 1 1/2 days. The summit was very helpful. Presenters were all knowledgeable on subjects spoken on. Really informational and enjoyable.
11	Very good conference. Thank you for the information. Thank you, thank you.
12	Continue updating senior services according to info received at yearly mtgs.
13	I think you guys did great!
14	My daughter said some houses and apts. are not any that you rent. They said 62 up. But she is out on disability and can't find any place to live. She is 61. There should be some places where they will take her from 55 up.
15	More emphasis on economic guidelines for programs and examples might be a little more informative. Overall, thank you for an event that's very much needed in the senior community.
16	Great job from the food service to the presentations. Add legal aid issues.

17	Get this information out to more people in the community; maybe TV ads, church handouts, and any other means to get the word out.
18	I wasn't able to enjoy the meals. Create a pamphlet to outline services and income requirement limits. That way if not qualified, I am not wasting time. It would be nice to eliminate income requirements.
19	Big issue-taxes, taxes, taxes! Repairs on home.
20	Provide more immediate services. Housing information for single black men needs to be addressed. Provide a list of available housings for immediate consideration.
21	You have been great
22	The breakfast was good - the chicken biscuit - chicken was too salty for seniors with blood pressure issues.
23	Try to make it a little shorter.
24	Ask audience to be respectful of speakers or persons asking questions. It is difficult to hear presentation or responses to questions when people near you are talking.
25	Have a short dancing group from the people that came.
26	What can be done to decrease noise level (conversation during speaker's presentations)?
27	Continue as it is offered.
28	By bringing in more sponsors
29	I would suggest that the representative be representing the companies/sponsors be more knowledgeable on their company/sponsor instead of giving a telephone number to call.
30	I did miss some of the speakers but my preference would have been to hear more about what each speaker's dept provided. Test equipment prior to meeting. Volume was too loud. Let lunch be the ending. Just a tad too long.
31	I didn't get any food as I wasn't able to register.
32	Can't think of anything, I really enjoyed the Summit. Alternative meds.
33	Please get back to group about feedback from the group. Include AARP.
34	By having a discussion on alternative medicines for seniors. Also AARP should be on the program at each summit meeting.
35	Have some senior talents included in the summit. This will create a personal interest. Performance--singing and dancing. Registration changes are needed.
36	Prayer before all services, try to meet unmet needs and accommodations for ones' with disabilities this is what helps people that need it the most.