Deepening the conversation on aging...



Executive Summary

2015 INTERGENERATIONAL SUMMIT ON AGING



MAY 28, 2015 | 9:30 a.m.-3:30 p.m. EDT LIVE WEBCAST HOSTED BY WHYY-TV Join the conversation on Twitter: #agingsummit





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Groups of Old and Young in 5 Cities Discuss White House Conference on Aging Key Issues

On May 28, 2015, Kendal partnered with its local public media station to webcast live, intergenerational discussions about each of the four themes of the upcoming White House Conference on Aging: Retirement Security, Healthy Aging, Long term services and supports, and Elder Justice. These "Deepening the Conversation on Aging" discussions were hosted and networked online from WHYY-TV's studios in Philadelphia (*view age chart of participants*) and took place in Kendal retirement communities located near Cleveland, Columbus, New York City, and Washington, D.C. To view the recordings of the day's events visit the *Program Page*.

"This initiative is consistent with our mission statement, which is 'Together, transforming the experience of aging," said John Diffey, Kendal President and CEO. "Kendal has a very expansive view of how to carry out that mission. It does involve serving people directly. But we also have a presence in the world through Kendal Outreach. Moving the ball forward is going to take more of these kinds of conversations to transform the system of services and supports and to inspire a reconceptualization of this period of life," Diffey said. "This is not a one-and-done initiative and it is not a Kendal-only initiative."

from left to right:
Bill Silbert, Kendal;
Betsy Werley, Encore, Inc.;
Ken Coburn, Health Quality Partners;
Rob DeVitis as Ben Franklin;
Willo Carey, WHYY;
Bill Benson, Health Benefits ABCs;
Donna Butts, Generations United;
Beryl Goldman, Kendal Outreach;
John Diffey, Kendal.

Below: Welcome from Nora Super, 2015 White House Conference on Aging.





THE INTERGENERATIONAL PERSPECTIVE <u>Donna Butts, Presenter</u>

In reflecting upon the meaning of intergenerational connections and practices, and why she thinks they are so vital, Donna began with a story about visiting the country of Bhutan, where entry fees result in tourists being of an older age. The younger brother of Donna's tour guide once asked him whether there were any young people living outside of Bhutan. Donna used this to illustrate what's been

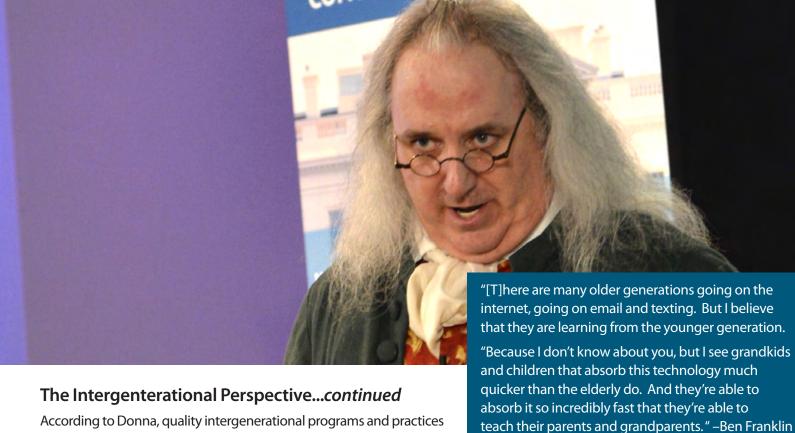
created over the last 50 years, segregating people by age, building walls around communities, having schools that only have children, child care centers with only children, adult day care centers with only adults.

Rather than encouraging healthy aging by allowing older adults to really contribute to "the recycling and learning of knowledge," instead, they're too often isolated in environments where conversation goes to "the three P's; pain, pills, and passing." A similar disservice is done to the young, when "the three T's; texting, Twitter, and Twilight" dominate. "What's needed is to make sure we're mixing our P's and our T's if we're really, really going to have a healthy social compact and a healthy society," Donna said.

Generations United was formed for this purpose. "We are so fortunate to have a healthy young population and to have the most vibrant healthy older adult population ever. But we have to make sure that we're treating it as an asset, that we're valuing it, and that we're doing the most important thing that we can do with assets in this country and that's not let them sit dormant, but engage people of all ages."







According to Donna, quality intergenerational programs and practices are intentional (actually connecting and bringing the generations together), reciprocal (based on the realization that each generation has something

to give and to receive and to take from each other), respectful (participants help each other to learn and know about each other), and purposeful ("sometimes the purpose is fun, sometimes the purpose is to have a dialogue like today. But there's a purpose, why we're here, what we're doing").

Common models of intergenerational programing include young serving old (referring to Ben Franklin's earlier comment about young people teaching older people how to use technology), old serving young (an example being **Seniors4Kids** that raises the voices of those 50+ in support of policies that benefit children), and old and young serving together (a **short film** shows a moving example of this model).

We need to be sure we're connecting the generations through public policies (like Social Security—regarded as a retirement program but can have a huge impact on young people via survivor benefits, or by those being raised by grandparents). Getting away from "generational segregated frames" when thinking about policy, to envisioning ways that generations can help each other, (like student loan debt that could be reduced if young people were willing to provide service to their elders) is the frame we should be thinking about.

Donna charged her audience to look at, and think about that intergenerational lens. "Be sure that you're moving the conversation from concern to contribution, from burden to benefit. How can we look at these changes and not look at it with a deficit model? As you're dealing with and thinking about some of these issues what does it mean to people of all ages, and how can we weave that social compact together?"



WHCOA ISSUE #1: RETIREMENT SECURITY Betsy Werley, Encore.org

Betsy cited a recent *Time* magazine cover showing a newborn baby girl with the headline, "This Baby Could Live to be 142 Years Old" — "wow!" Applying today's rules that means that little girl would have 20 years of education, 40 years in the workforce, and 82 years of retirement. "So even if many of us in the room are only going to live to be 100, I think that that future look says to us that we need

to radically rethink the lifespan work, education, and a few other things for our much-longer lives."

Betsy identified three points in the WHCOA brief on Retirement Security, **Social Security**—for one third of retired American's, their sole source of income, **Pensions**—which for the younger members of the audience, she referred to as an "endangered species," and **Savings and Investments**—gaining greater access to the former, understanding fees charged by advisers for the latter. Missing, Betsy observed, was a fourth topic that has to come into the discussion of retirement security, which is **work in later life.** "Kendal (as does Encore.org) certainly has a philosophy of continuing engagement of fulfillment throughout the lifespan, and I think that ties in very much with work...for financial gain and also for healthy aging." Two views of aging can influence the subject of work in later life, (1) aging equates with decline, or (2) the 1950's idea of "graying as playing," where all responsibilities are set aside to just play tennis, play bridge, play mahjong, etc. "I think neither of those is a vision for the 21st century."







Maryland and Washington, D.C.

Retirement Security...continued

Betsy shared three stories of older adults starting new careers in retirement, one now paid for bringing the Encore concept to the

Cleveland area. A second involves an immigrant nanny who is now an organizer for the National Domestic Workers Union. The third, is about a woman who in response to language barriers that complicated her Korean mother's need for care, now owns a new business providing Asian-speaking caregivers. "Today, across the country, there are about 4.5 million older adults doing some kind of encore work and 21 million who are interested in moving into work for the social good in the next five years, so the numbers are growing. We're really sort of just seeing the beginning of this movement."

Betsy addressed the fear often expressed that employing elders will shrink the job opportunities for young people. "The short answer is there's no evidence that that is the case. Older adults and younger adults almost always work in different roles ... if older adults are earning, they're spending more on goods and services that create more jobs ... so let's not worry about this being a zero-sum game, because it's not."

Betsy sees three priorities around financial security for older adults. First, akin to Donna Butt's earlier assertion, is "reframing" our thoughts about aging, speaking to the capabilities and assets older adults represent. "Let's call on the president and the White House Conference team really to make a strong statement about the assets of older adults and what they can bring to our society."

Another is to create more opportunities for older adults in education, in health care, and in social services. So another thing to say to the White House is, "Let's be sure that we continue the existing federal programs that connect older adults with paid work, and let's support innovative nonprofit models."

The third area where important changes will allow work in later life is education. "We need the government to be more flexible about funding for education and to think about whether Social Security and retirement programs could change, so that people could dip into those during a transition period, which would help them continue working into their 60s and 70s, so let's make the White House aware of these education funding issues."

"This is the next one, and this meeting really gives us a voice to speak directly to the White House about making change. And for the pre-encore folks in the audience, this is your chance to join forces with your



aunt, with your teacher, with your Scout leader, and combat ageism and be part of this discussion about how work can be part of older adults' lives and of your lives for as long as you want. So together, we can absolutely achieve the freedom to work, not the freedom from work, and I really look forward to coming back 10 years from now, in 2025, and celebrating the fact that we have moved the needle and that paid work is really an important part of financial security for all of us as we look at our own aging."

EXCERPTS OF REPORTS FROM BREAKOUT DISCUSSIONS ON RETIREMENT SECURITY

From Collington participants by Facilitator Mara Liasson

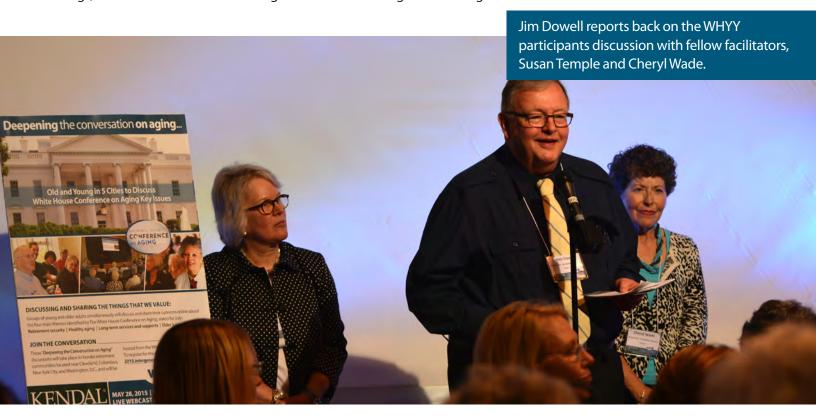
Mara said the group agreed that, "The lack of high paying jobs is absolutely key to retirement security." They recommend keeping Social Security solvent by completely eliminating the maximum taxable income cap (set at \$118,500 in 2015), raising the minimum wage, making 401(k) and 403(b) retirement savings plans mandatory, and promoting widespread financial literacy education.

From WHYY studio participants by Facilitator Jim Dowell

Jim said the discussion among groups at WHYY largely focused on "What are our needs in retirement going to be and how are they going to be met?" The groups agreed that needs requiring immediate attention include: retirement housing options, health care costs beyond what's covered by Medicare, increasing access to transportation for older adults, and engaging younger workers in financial planning by adopting an opt-out (not opt-in) approach to retirement savings plans.

From Retirement Security Chat Room Moderator Rich Eisenberg

Rich reported that concerns expressed by Chat Room participants included: whether Social Security will be there for those now 40 and younger; the cost and limits of long-term care insurance; inadequate retirement savings; and the difficulties of continuing to work after reaching retirement age.





WHCOA ISSUE #2: HEALTHY AGING Ken Coburn, Health Quality Partners

Ken Coburn, MD, MPH, is President and CEO of Health Quality Partners, a notfor-profit research-and-development organization committed to designing, testing and disseminating more effective systems of preventive care. Advanced preventive care combines care coordination, disease management and personalized prevention to improve the health outcomes of vulnerable

populations. Among chronically ill older adults, this model is extremely well received and has been shown to reduce deaths, hospitalizations, and lower health care costs.

Ken Coburn kicked off his **presentation** by noting that: "[O]ur health care system, which does some miraculous and wonderful things, has really been geared around delivering care for acute, complex diseases, not longevity with vibrant, vital lifespans that are preventively oriented. . . . We've invested in an amazing amount of resources in the health system we have, but we've got to do some retooling in order to adapt to the needs of our, thankfully, aging and, hopefully, healthfully aging populations."

The 2015 White House Conference on Aging policy brief on healthy aging highlights key issues, he said, including the importance of physical activity, mental activity, staying engaged, civic involvement, and optimizing multiple chronic conditions that begin to layer on top of each other. "[T]he good news," Coburn said, "is more of those conditions are ones that no longer are fatal. But they often are ones we have to continue to live with,







Healthy Aging...continued

whether it's arthritis, diabetes or chronic lung disease. And as we go along, we tend to accumulate more and more of those."

Advanced Preventive Care, the Health Quality Partners' approach, he said, brings together three techniques: **Care coordination**, connecting the parts in a seamless way that help people navigate a complex system; **Disease management**, which is managing those multiple chronic illnesses and the medications; and **Personalized prevention**, which is what often gets overlooked, especially in those who are older, frailer and more limited.

Coburn emphasized that research has clearly demonstrated the importance of personalized prevention to healthy aging. "There is no end of evidence-based, solid preventive interventions that are out there, ... whether it's seated-chair exercise, gait-and-balance training, social interaction and reducing social isolation, weight management, medication adherence and reconciliation," he said. "The problem is we don't have a system that puts these all together in an easy-to-access portfolio ... that people feel they can engage easily."

Staying involved in one's community and engaged in intergenerational activities can do a great deal to advance healthy aging, Coburn said. "[C] aring about one another has huge potential to drive a lot of these innovations."

The Centers for Medicare and Medicaid (CMS) have documented the effectiveness of Health Quality Partners' Advanced Preventive Care approach. The most recent report to Congress documented a 34 percent reduction in death at two years and a 22 percent reduction in death at five years. "These are not data that we generated," Coburn noted. "This is what a third-party evaluator from Medicare assessed."

Health Quality Partners staff deliver Advanced Preventive Care by making house calls. "Our model is very high touch, about 29 contacts a year," Coburn says. "We use nurse care managers in the community. They travel wherever the patients need them to go—at home, in long-term care facilities,



Healthy Aging...continued

acute-care hospitals. And the idea of listening without judging is huge."

This approach has had a major impact on both the well-being and the cost of caring for those with high-risk, chronic conditions, including heart failure, coronary artery disease and chronic lung disease. People with those conditions who are enrolled in the Advanced Preventive Care program have 39 percent fewer hospital admissions and 37 percent fewer emergency room visits, resulting in major savings for Medicare, Coburn said.

EXCERPTS OF REPORTS FROM BREAKOUT DISCUSSIONS ON HEALTHY AGING

From Kendal at Oberlin participants by Facilitator Emma Mason

"[W]e want to say that healthy aging really begins in utero. And while we cannot deny the role of genetic or economic status [with] which we are born, at some age, we must make the choice to do healthy living. We must make the choice to do the things that will take us to old age in as good physical shape as possible.

"We want to make sure that there is a change in the incentivization structures in Medicare, medical institutions and insurance programs, so that they will provide support to healthcare providers, especially those that are giving home care. We're going to give a big plug for Health Quality Partners, who give direct care on management of chronic diseases. . . . So we really need to look at this from a long term perspective, and that's really the message that we want to give to the White House conference."

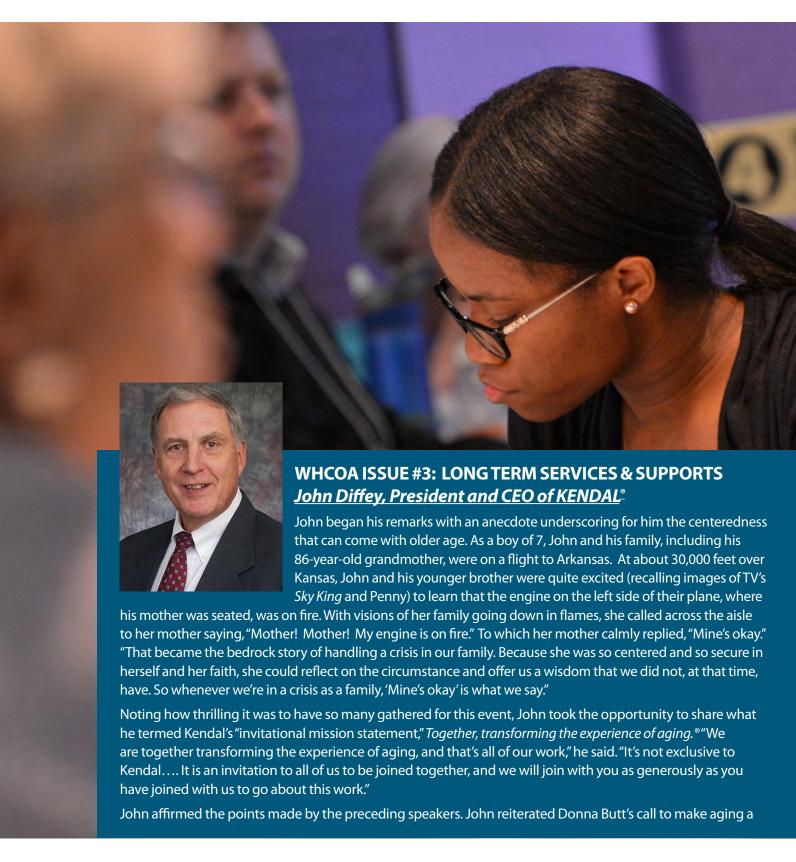
From WHYY studio participants by Facilitator Kate Clark

Well, first we started out with our definition of healthy aging, and we just wanted to say that includes physical health and emotional health, but it also includes living in an age-friendly community, in an age-friendly home. And then to the White House, we need to incentivize the private sector and nonprofit hospitals to promote and commit to prevention and wellness. We need to create more policies and programs that facilitate intergenerational programs, and the collocation of intergenerational programs. We need to change the perception of aging, because we are all aging, and we need to prioritize and value health. And lastly, we need to address and fund the social and environmental determinants of health at a community level for all age groups, and it must be an interdisciplinary approach.

From Healthy Aging Chat Room participants by Moderator Emily Gurnon "Being able to live ... wherever you consider home is very important. We also talked about isolation. There were lots of ideas about intergenerational programs. ... Tutoring, that can go in both directions: ... for instance, a younger person helping an older person use technology; [and] older people working with younger people, teaching them how to read.











Long Term Services & Supports...continued

more intergenerational experience, citing the fact that when he entered the field 40 years earlier, there were four potential caregivers in their working years, 18 to 65, for every one person younger than 18 or older than age 65. Today, that ratio is down to two to one. Responding to Betsy Werley's comments about working in retirement, John noted that these opportunities may represent "a profound necessity" because defined-benefit pension plans are disappearing. John also endorsed Ken Coburn's call to transform aging by focusing more on sustaining well-being and mitigating declines.

John then described past and present features of our long term services and supports system (or "non-system") that will drive needed transformations going forward. To do so, John introduced an *Evolving Aging Services* diagram showing—from least restrictive, least expensive to more acute, more expensive—the various forms of service that older adults receive as their needs increase.

Funding for this service continuum, in John's view, has developed in disjointed ways, with service providers often pitted against one another as they compete to support older adults in their own homes vs. through institutional services. "It's a very difficult system to describe and to navigate. So many people are frustrated that they don't know where portals of entry are, don't know what the benefits are," John said. "And because the providers are ... in boxes or silos [without clear] transitions from one to another, there is a profound necessity, I think, to redesign this non-system."

John said **three criteria will characterize successful providers:** (1) **consumer satisfaction**—knowing what people want, (2) **demonstrable added value**—measurable improvement in outcomes that contribute to sustained well-being, and (3) **demonstrable cost savings** to the American health care system. "Our culture can't afford to maintain its tax structure, maintain a standing army to fight wars overseas," he said, "and at the same time, with a burgeoning olderadult population, sustain a health-care system as inefficient, as fragmented as ours."



EXCERPTS OF REPORTS FROM LONG TERM SERVICES & SUPPORTS BREAKOUT DISCUSSIONS

From Kendal on Hudson Facilitator Edith Litt

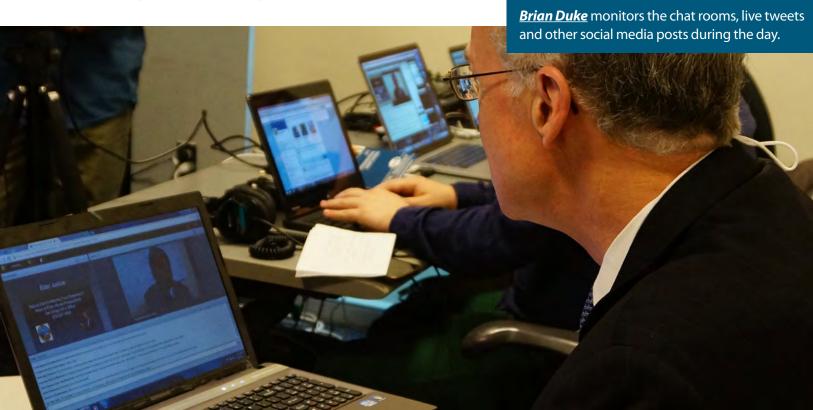
Edith said the group identified many obstacles to providing care and support services, including: older adults being isolated and not wanting to ask for help; poor compensation, training and supervision of aides and family caregivers; and limited access to transportation. The group said these obstacles could be addressed in many ways, including: creating comprehensive sources of information about all available local care and support services; training seniors to use Skype and FaceTime to help them stay connected with friends, family and caregivers; and offering tuition credits to students in exchange for helping out older adults.

From WHYY studio participants by Facilitator Jenny Campbell

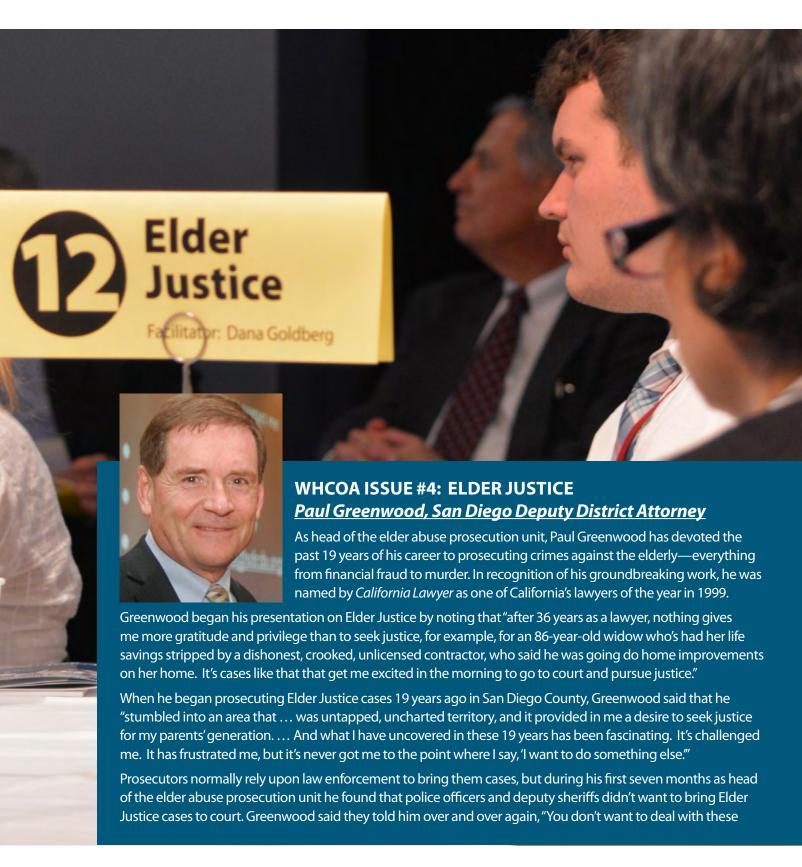
Jenny said one idea came through clearly in their groups' discussions: older adults need affordable care and accessible care. They proposed a variety of initiatives, including: eliminating gaps between what people need and what Medicare covers; exploring the use of telemedicine and robots in caring for seniors; supporting family caregivers with flexible work options and reimbursement for training; and funding demonstration projects to identify best practices.

From Chat Room Moderator Brian Duke

Brian said that Chat Room participants were concerned that cost can keep older adults from accessing needed care. They also discussed integrating social services with health care to help meet the needs of seniors beyond treating chronic illnesses. "We have a challenge in communicating across generations using technology," Brian said, "that should be addressed to help seniors stay connected to family and friends."











Elder Justice...*continued*

cases because elders make poor witnesses in the courtroom."

After prosecuting over 600 elder abuse cases, Greenwood said, "I can tell you with certainty that in the majority of my cases, the elderly victim makes for a powerful witness in the courtroom. . . . I find that [elderly] victims are extremely well detailed in recounting what happened to them. In fact, teenagers can be more forgetful than a lot of older adults."

Greenwood said that he was pleased that he was participating in an intergenerational webcast and conference. "And I hope that what I say today will inspire one young person to decide that justice for seniors is something that you want to dedicate your career to."

In the online Elder Justice chat room following Greenwood's presentation, Moderator Kathy Cubit (Director of Advocacy Initiatives for the Center for Advocacy for the Rights and Interests of the Elderly) said: "We can't prosecute our way out of this problem, so it's critical we work on prevention. Many older adults are reluctant for a variety of reasons to come forward after being victimized by a scam or abuse. Any thoughts on how to encourage folks to share their experiences to get help?"

Paul Greenwood responded: "Because so many victims are reluctant to come forward, we need to encourage mandated reporters to do their utmost to identify and report. We also need to create coalition groups in every community to promote awareness campaigns so that everyone is as familiar with elder abuse issues as they are now with domestic violence and child abuse."

Below: Ray Wall, a student at Constitution High School, was inspired by Paul Greenwood's passionate presentation and is now set on becoming a lawyer specializing in Elder Justice.





EXCERPTS OF REPORTS FROM BREAKOUT DISCUSSIONS ON ELDER JUSTICE

From Kendal at Granville Facilitator David Skeen

David said his group's bottom-line recommendation to both state and federal legislators is that mandated Elder Justice programs must be funded. "The federal government and state governments need to begin seriously to fund demonstration projects, which will allow us to get evidence-based programs into a position where they can serve the elder populations in our nation in the years ahead."

From WHYY studio participants by Facilitators Dana Goldberg and Diane Menio

Older adults are victims of a many types of financial exploitation, Dana said, including pyramid scams, financial adviser fraud, aggressive sales techniques, Medicare scams, IRS scams, caregiver exploitation, power of attorney fraud, and Internet fraud. The group called for a crack-down on telephone and electronic scams. They also recommended: distributing large-print warnings about scams in multiple languages; training law enforcement and other professionals to recognize elder abuse and exploitation; and reauthorizing the Elder Justice Act.

Diane noted the group's concerns that many older adults don't report being financially exploited or scammed because they are afraid of losing their rights through guardianship or of being institutionalized.

From the Elder Justice Chat Room Moderator Kathy Cubit

Because victims are often reluctant to come forward, Kathy said: "we need to ... promote awareness campaigns so that all are aware of elder abuse issues, just like they are about child abuse and domestic violence issues. We need more prosecution to deter predators. We need to educate all ages, starting in high school all the way through to the elders themselves."





RESOURCES:

Morning Session

Speaking Exchange Video

Presented by Donna Butts, Generations United

Healthy Aging Slides

Presented by Ken Coburn, Health Quality Partners

Long Term Services & Supports Spectrum of Services Diagram

Presented by John Diffey, Kendal

Online Chat

Photo Gallery

Transcript

Twitter Feed

Online Breakout Session

Retirement Security

Healthy Aging

Long Term Services and Supports

Elder Justice

Expert Transcript

Afternoon Session

Online Chat

Transcript

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Kendal at Oberlin

Kendal on Hudson

Kendal Outreach

LearningTimes

Next Avenue

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Welcome from Nora Super, 2015 White House Conference on Aging



PARTICIPANTS IN THE DISCUSSIONS HELD IN FIVE CITIES:

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Author: The New Senior Woman

Benefits Data Trust

Bringhurst Funeral Home

Bryn Mawr College: Graduate School

of Social Work & Social Research

Campbell-Collaboratives

CARIE—Center for Advocacy for the

Rights and Interests of the Elderly

Center in the Park

Centers for Medicare & Medicaid

Services

Chester County Intermediate Unit,

Practical Nursing Program

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Episcopal Community Services

Friends Council on Education

Friends Life Care Partners

Friends Services for the Aging

Generations United

GenPhilly

Growing Older

GU-Seniors4Kids

Healing Concepts, LLC

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Philadelphia Corporation for Aging

Philadelphia Yearly Meeting

Ralston Center

Ralston My Way

Renaissance Healthcare and Rehab

Select Greater Philadelphia

Senior Care Cooperative/Advocates

for the Elderly and Disabled

Senior Care of Center City

SeniorLAW Center

Sexuality and Aging Consortium

St John's University

The Ad Couple

The Centers for Medicare and

Medicaid Services

The Garage Community and Youth

Center

The Kendal Corporation

The Parkinson Council

The Radical Age Movement

Thomas Jefferson University

University of Delaware

University of Maryland, Baltimore

University of Pennsylvania

University of the Arts

West Chester University

West Oak Lane Senior Center

White Horse Village

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YMCA of Greater Brandywine

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Schools

Commonwealth Academy

Collington Residents

Local Business and Industry Leaders

from Maryland and Washington, D.C.

Students from Oberlin High School

Oberlin College

Retired Nurse

Kendal at Oberlin Board Member

Kendal at Oberlin Residents

Kendal at Oberlin Staff

Oberlin College Staff

Students and Teachers from Sleepy

Hollow High School

Residents of Kendal on Hudson

Columbus School for Girls Students

Local Business and Industry Leaders

from Columbus, Ohio area

Ohio State University-Newark

Students

Denison University Students

Columbus Area Seniors

Kendal at Granville Residents

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