



The Our American States podcast—produced by the National Conference of State Legislatures—is where you hear compelling conversations that tell the story of America’s state legislatures, the people in them, the politics that compel them, and the important work of democracy.

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Living to 100: The Policy Implications | OAS Episode 81

Welcome to “Our American States,” a podcast of meaningful conversations that tell the story of America’s state legislatures, the people in them, the politics that compel them, and the important work of democracy. For the National Conference of State Legislatures, I’m your host, Gene Rose.

The U.S. Census Bureau says that in less than two decades, for the first time, there will be more older adults than children. By 2060, the bureau says, nearly 1 in 4 Americans will be 65 years and older, the number of 85-year-olds will triple, and the country will add a half million centenarians. So, we decided to explore what living to 100 means for state policymakers across the country.

Later in the program, we’ll talk with Karen Brown, who is an original and current member, and a former chair, of the Colorado Strategic Action Planning Group on Aging. The group was formed by the Colorado General Assembly since the state has one of the fastest-growing senior populations.

But first, we get a national perspective on the issue. We have as our guest Dr. James Firman, who is president and CEO of the National Council on Aging. Dr. Firman, welcome to “Our American States.”

Dr. F: Thank you. It’s great to be here.

Time Marker (TM): 01:25

Gene: Briefly tell us about the National Council on Aging and how long you’ve been involved in aging issues.

Dr. F: NCOA is the longest-serving national nonprofit focusing on improving the lives of older adults. Our mission is to improve the lives of millions of people all across the country, but especially those who are struggling now or who are at risk. Unfortunately, if you put those two groups together, that’s about 80% of older people.

For the past 70 years we’ve been a leading advocate on every major piece of legislation affecting older adults and we work with thousands of community organizations in every community

across the country to make life better for older adults by improving their health and economic security.

Personally, I've been involved in this field almost 45 years. I want to say I was a kid when I got started; I had a full head of hair; no longer do. But I'm 68 now, so it's no longer about them, it's about me, it's about my high school buddies and the 75 million other baby boomers who are coming into this new phase of life.

TM: 02:30

Gene: So you're a perfect person to talk to about this. Are more Americans living to be 100 and, if so, is there a reason for this growth?

Dr. F: People living over 100 is literally just the tip of the iceberg of the challenge that we have. From 2010 to 2040, the number of people over 65 in this country is going from 40 million to 80 million, doubling in a 30-year period.

And so it's really dramatic and the reasons are multifaceted, but mostly they come down to improvements in public health—people aren't dying of communicable diseases like they did in the past, better nutrition, and the fact that because of Medicare, people at least have pretty good healthcare to help them address chronic conditions.

TM: 03:16

Gene: You mentioned some great statistics. Are there others about our growing population that would be valuable for our audience, and is every state being affected?

Dr. F: Yes, every state is being affected dramatically by the fact that there are 10,000 a day turning 65 for a period of almost 20 years. What we're also seeing is that the economic condition of many of these older adults is really pretty dire.

Our most recent statistics show that 20% of all people over the age of 60 have no assets today—they are under water; they're in debt an average of \$10,000 per person. The next 20% in the last three or four years have seen their total asset base shrink from \$30,000 to \$15,000. So what this means is that 40% of older people are going to run out of money before they die.

In addition, the next 40% are likely to run out of money if they have a significant long-term care event. So as a state legislator, I would be really worried about the economic plight of most of my older constituents.

TM: 04:27

Gene: And especially if more people are living to be 100, then the amount of money they need for their care expands.

Dr. F: Yes. And many of them, it's not just living to 100; it's living to 85 that really is going to cause the challenges, or needing long-term care. So these are dramatic numbers because not only is the number of people living to 100 increasing, the number of people, for example, over the age of

90 is going from 2 million in 2010 to 5.6 million in 2040, and also rapid growth in the number of people over the age of 80.

So it's not only sheer numbers, but the fact that many of them are living much longer and living, most of them, with multiple chronic conditions.

TM: 05:09

Gene: Tell us about other issues that you believe policymakers should be concerned about.

Dr. F: I think there are several that state legislators really ought to be paying more attention to. One that we've begun to talk about is economic security needs of older people. And it's really multifaceted. First of all, people need to be working longer, which means that the focus of job training and employment programs can't just be on younger people, as important as that is. We need to find ways to encourage and help older people to retrain for the future.

In addition, older adults are probably leaving more than 50 billion dollars on the table in public benefits, many of them fully federal that they're eligible for and not receiving. So the economic plight of older people, the solutions involved—workforce training and development, access to benefits, reducing debt, helping people make better use of their home—there are a number of issues related to economic security which are essential.

In addition, on the health side, 90% of older people have at least one chronic condition, 75% of them have three or more chronic conditions, and these are the main drivers of health care costs: arthritis, diabetes, heart disease, etc. We have to figure out ways to help older people take the actions which we know will make a difference to improve the quality of their health in order to keep health care costs down, because as we all know, when people can't afford health care, older people, they're going to wind up on not just Medicare, but Medicaid.

And the third big white space and problem that I see is the need to educate and prepare generations of older people to know how to live in this phase of life. We invest enormously in every state in elementary, junior high, high school, college, sometimes graduate school, trade schools. We have Girl Scouts, Boy Scouts, religious organizations, YMCAs, 4-H, all of these institutions to help people prepare for the phase of life known as adulthood, and no institutions to help people know how to be trained for working in this next phase of life, how to be healthy, and how to be engaged.

We think this should particularly be a mission of public research universities and community colleges and we think the state legislatures are a key to helping bring that about. State legislators need to understand the urgency of the challenge and the need for immediate action. We see what is coming, but we are not prepared as individuals, as communities and as states. This needs to rise quickly to the top of the legislative agenda before it's too late.

TM: 08:11

Gene: And where would you encourage state legislators and staff to go to for more information on this topic?

Dr. F: They should come to us, the National Council on Aging: www.ncoa.org. It's a great place to start. We have some terrific free tools. One is called benefitscheckup.org, which has already helped over 8 million people connect to 18-plus billion dollars and annual benefits. This is a service that every older person should take advantage of. It's free, it's confidential, it's available 24/7, and we've been shown that it can make a dramatic difference in the economic security of low-income seniors.

TM: 08:50

Gene: OK, Dr. Firman, any final thoughts you would like to leave our audience with today?

Dr. F: Yes. The one issue I haven't really talked about, which I think is almost a fourth issue that legislators need to be worried about, is long-term care. This is a huge drain on the state budget, particularly it accounts for more than 50% of all Medicaid spending, and what we need to do there is recognize that most of the care for older people is informal care provided by caregivers, typically spouses, relatives or children.

And most states have no significant comprehensive strategies to plan for supporting caregivers, because typically it's when the caregiver collapses, they no longer can care for that older adult, that a person has to go into a nursing home, spend down and go onto Medicaid.

Gene: We've been talking with Dr. James Firman, who is the president and CEO of the National Council on Aging. Thanks for sharing your time with us today.

Dr. F: You're welcome.

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Gene: Our next guest is Karen Brown. Karen was an original member of Colorado's Strategic Action Planning Group on Aging that was created by the Colorado General Assembly in 2015. She is a former chair of that group, and is the CEO of iAging, a nonpartisan organization focused on senior needs and issues. And she is also the state representative for Aging 2.0, focusing on promoting technologies to assist the aging population. Karen, welcome to our program.

Karen: Thank you so much, Gene. I'm just delighted to be here and hopefully share some good information.

TM: 10:30

Gene: We appreciate that. Karen, I know you're a former executive in the oil and gas industry. How did you come to invest your time and effort now on seniors?

Karen: Correct. I worked in the oil and gas industry as a geoscientist, went on to get an MBA in finance, environmental science and engineering, and really loved the industry.

But I became a caregiver and after eight years of caregiving, I recognized that between my in-laws and my own parents, there were some big issues on the horizon for our society in general if what I was facing was any measure of what could be for all families that are involved.

So, I really made a decision that we really needed to be focusing on what are some of the needs and the issues for our aging family members and their support system moving into the next decade or two.

TM: 11:21

Gene: As I mentioned in the intro, you are a member of Colorado's strategic planning group on aging. Tell us why this group was formed.

Karen: Yes. Well actually, about the time that I had made this decision to switch careers, I started going around into the aging communities, into some of the nonprofits, the large organizations like AARP and special organizations that focus on policy saying, you know, I think we have some challenges on the horizon.

What happened simultaneously was that these organizations were kind of looking a little bit longer term too in 2020, 2030, 2040 and seeing that here in Colorado, they recognized that we have the third fastest growing population of 65-year-olds in the U.S. And with that kind of a change demographically, were our programs designed to meet the needs of that many people?

So the real intent was to have our policymakers, our government, our legislature look closely at the challenges and opportunities connected with this change in our demography and with so many older people. So we really wanted people to look more closely at the programs. Are some perfect? Not so perfect? Do we need to change things? Do we need more of some and less of others?

So that was really the driving force. And the statute that was created focused us on six key areas: housing, transportation and healthcare, supportive services, financing of course, and then workforce.

TM: 12:53

Gene: And with our population getting older, we have more people living to be 100 years old, and I suppose that affects public policy in Colorado as well.

Karen: Well, you know, it affects public policy in Colorado and in every state in the nation. Gene, if you think back to 1935 when we designed Social Security, we set our retirement at 62 and that made good sense. The average person lived to be, a man, 59.9, almost 60; a woman, 63.9.

So about 60% of the population died before they ever got a chance to retire. So back then when we were thinking about retirement and planning, there weren't that many years left. Now we have 20 years, 10, 20, sometimes 30 years of life beyond retirement. So things are very different than they were before and our programs were never designed to be supportive to families for that length of time.

TM: 13:48

Gene: What recommendations has your planning group adopted that you forwarded on to the state legislature?

Karen: Well, I will share with you that we've actually done two reports in our four-and-a-half years of existence. We did one in 2016, another in 2018, and we tackled bits and pieces in each report. But in our 2016 report, we actually came up with, I think there were 16 different recommendations, several of which we were actually able to implement.

Our number one recommendation that we felt was really critical for the state of Colorado was to have a senior advisor on aging placed within the governor's office, someone who could connect all the different programs across the state and really elevate the level of aging as an issue and help different departments and programs start to be thinking about that.

So we were extremely fortunate in that under the Hickenlooper administration, he worked the Next 50 Initiative, a foundation, and they funded three years of a position specific within the governor's office on aging. So we actually have that person in place.

Another recommendation, and this is a big issue in Colorado and across the nation, is our workforce. So one of our recommendations was to have somebody put on our Colorado Workforce Development Council who would have the eye and the ear focused on the older population, looking not just to ensure that we have enough people to care for older people, but that as people age, if they choose to work, that they have an opportunity to work.

So we actually had somebody placed on that mission last year, and one of our other recommendations was to create a special subcommittee on the aging population, and that was formed four months ago. So we are making some positive headway in that direction.

A third project that we felt was very important was for the state as a whole to look at: Are our communities age-friendly? So last year one of our recommendations was to create an age-friendly state. We already have some age-friendly communities. And, again, under the Hickenlooper administration, they adopted Lifelong Colorado, which really put us as the third state in the nation to be designated as age-friendly and working towards having all of our communities be age-friendly.

So that really focuses on the infrastructure, sort of transportation and housing, making sure that we can get around no matter your age, very easily.

TM: 16:14

Gene: And what issues are the focus of the planning group right now?

Karen: Well, moving into 2020 as we wrap up 2019, workforce of course is still another large issue that I think will continue for, I hate to say it, for decades. But we are looking much more closely at health care. We've had numerous conversations within the strategic action planning group and within several departments in state government about something called "age-friendly public health."

And it really focuses on: How do we look closely at the 50-plus population and work towards prevention and maintenance to really keep our health as best we can? Obviously if we can prevent a disease or maintain without getting to that point of crisis, we're saving money, we're improving lives, and those are all good things.

We will continue to look a little bit more at retirement security. I don't know how many people know that half of the population 65 or over have saved zero: no money whatsoever. So that was one of our high-level issues in 2016.

There has been a retirement security commission put together and they are looking more closely at: How do we really educate people to better prepare for retirement, now knowing we're going to live decades longer?

The other thing I would add is that while our strategic action planning group hasn't looked extensively at technology, we recognize that technology will probably play a role not only in that healthcare sector of prevention and maintenance, but as well in lightening the burden for caregivers and empowering older people. So that's probably something that's going to be looked at a little more in 2020/21.

TM: 17:58

Gene: Anything else you'd like to add, Karen, regarding public policy for seniors?

Karen: You know, I think that historically public policy for the aging population has been very low on the radar screen. I think that several states, Colorado, California, a couple of other states, are doing just what Colorado is doing—the master plan and looking longer term.

I think people, policymakers, financial departments within state government are looking closely at: Wow, things are about to change, and we really do need to take a look longer term. And as you know, most legislators don't get the opportunity to look longer term, but that's the purpose of these special groups is to help us look longer term.

So I think it's elevating itself into a much bigger, broader issue and that governors and every legislature is trying to look more closely at this.

Gene: We've been talking with Karen Brown, a member and former chair of Colorado's Strategic Action Planning Group on Aging. Karen, thanks for be a part of "Our American States."

Karen: Well, thank you Gene. You have a great day.

Music and Gene VO:

And that concludes this edition of our podcast. We encourage you to review and rate our episodes on iTunes or Google Play. You may also go to Google Play and iTunes to have these episodes downloaded directly to your mobile device when a new episode is ready. For the National Conference of State Legislatures, this is Gene Rose. Thanks for listening and being a part of "Our American States."