AARP INTERNATIONAL

# THEJOURRNAL

### **Making Waves**

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### FINANCIAL RESILIENCE Recognizing Age-Friendly Commitments Maximizing Our Aging Potential Big Change for Small Business

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LIVABLE COMMUNITIES Age-Friendly Boston Manchester: A City of Firsts Building an 8-80 City Road Safety for Seniors



### PERSONAL FULFILLMENT

West Meets East Smooth Sailing Rewriting the Social Contract Digital Engagement



**HEALTH SECURITY** The Danish Approach Dementia-Friendly Banking Combatting Dementia Globally



### Isabella Aboderin

Head, Aging and Development Program, African Population and Health Research Center (APHRC)

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The Lord Mayor, City of Manchester

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### Lieve Fransen

Director, Europe 2020: Social Policies Directorate-General for Employment, Social Affairs and Inclusion, European Commission

Dr. Fransen has devoted herself to promoting social justice and the values of solidarity. During a distinguished career in international public health, she worked as Public Health Advisor to the Ministry of Health, Mozambique, Kenya, Rwanda and Cape Verde Islands.

### **Dennis Gillings**

### World Dementia Envoy

Dr. Dennis Gillings was appointed as the World Dementia Envoy in February 2014. He is the founder and executive chairman of Quintiles, the world's largest provider of biopharmaceutical development and commercial outsourcing services. He has more than 30 years of experience working with numerous biopharmaceutical companies and with many health organizations.

### **Rosa Kornfeld-Matte**

United Nations Independent Expert on the Enjoyment of All Human Rights by Older Persons

Prior to her appointment by the Human Rights Council in 2014, Ms. Kornfeld-Matte served as the National Director of the Chilean National Service of Ageing where she designed and implemented the National Policy of Ageing.

### Amina Mohammed

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Since her July 2012 UN appointment, Amina Mohammed has been coordinating the design of the next development agenda. With more than 30 years' experience as a development practitioner, she managed more than \$1 billion annually toward accelerating progress on Nigeria's MDGs.

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Ryan is a 30-year veteran of IBM and Intel, where he has held a broad range of global technical and business leadership roles focused on commercializing leading-edge platform technologies. He is responsible for global strategy, planning, and marketing for Intel's Health & Life Science Group. He also leads the company's global Age-Friendly Initiative.

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Since taking the helm of Norwegian in 2008, Sheehan has overseen major initiatives, using his extensive 30-year background in the business world to help the company post a sharp turnaround in profitability in the midst of a tough economic climate.

### Ursula M. Staudinger Ruth Finkelstein

Robert N. Butler Columbia Aging Center

Through innovation in science, policy, and practice, the Robert N. Butler Columbia Aging Center, under the direction of Ursula M. Staudinger, PhD, seeks to develop the knowledge base necessary to inform aging-related health and social policy locally, nationally, and globally, and to train a new generation of thought leaders to address issues facing aging societies.

### **Enrique Vega**

Regional Advisor in Aging and Health, Pan American Health Organization/ World Health Organization

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### Martin J. Walsh

Mayor, City of Boston

Mayor Martin J. Walsh became Boston's mayor in January 6, 2014. Previously, he served 16 years as a state representative, establishing himself as a leader on job creation, economic development, civil rights, and substance abuse and recovery issues. He is a former union laborer and leader of the Building Trades.

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**Tom Miller** President and CEO, International Executive Service Corps Together, AARP and the nonprofit International Executive Service Corps (IESC) are working to create new opportunities for older people to become more active and more engaged in society, some of which are bringing people in China and the United States closer together.

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**About the Cover:** Though the coming "Age Wave" has often had negative implications, the cover artwork explores the unexpected opportunities that will follow in its wake. The unique reaction of the pigments in water represents the abundant possibilities for innovation in an aging society. The image was conceived and produced specifically for AARP and this edition of *The Journal*.

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### 2015 presents a fresh opportunity to embrace new demographic realities and set the stage for people to live their best lives.

Josh Collett VICE PRESIDENT FOR INTERNATIONAL AFFAIRS, AARP

2015 presents a fresh opportunity to embrace new demographic realities and set the stage for people to live their best lives. To realize the potential of an everchanging world, all stakeholders must engage. And so in this edition of *The Journal*, we spotlight how the key actors are preparing for population aging. Governments, business, civil society, academia, and others continue to transform our institutions in forward-looking ways that benefit people across the lifecourse. For its part, AARP will work with many of these actors throughout the year to foster progress.

*The Journal* opens with a Big Picture section and is subsequently arranged in four sections covering broad, cross-cutting themes. Leading voices report on global trends, innovations, and activities that underscore how older people are shaping central roles in society. We are pleased to feature Arianna Huffington,

who exhibits and speaks to how aging transcends society in our Spotlight section.

AARP Chief Executive Officer Jo Ann Jenkins sets the scene by outlining her mission to "disrupt aging – to change the conversation around what it means to grow older in today's world; to recognize that it's not really about aging, it's about living." This is our organizational focus.

AARP is a nonprofit, nonpartisan organization, with a membership of nearly 38 million, that helps people turn their goals and dreams into real possibilities, strengthens communities and fights for the issues that matter most to families such as health care, employment security and retirement planning. We serve as a collective voice with policymakers, an advocate in the marketplace, and a champion for the vulnerable. Internationally, we are a presence around the world and across sectors. AARP serves as a collective voice with policymakers, an advocate in the marketplace, and a champion for the vulnerable.

In this edition, we continue to explore how aging is being addressed in different parts of the world. Regional reports start in Europe with Lieve Fransen, Director for Europe 2020, the European Union's ten-year growth strategy. Ms. Fransen confirms – what is now conventional wisdom – that aging is a cross-cutting issue and notes that it is a priority of the incoming European Commission.

In Latin America and the Caribbean, "longevity democratization" has seen life expectancy rise as a result of social advances and health improvements, according to Dr. Enrique Vega, Regional Advisor in Aging and Health with the Pan American Health Organization (PAHO). Dr. Vega explains how aging is, nevertheless, still a burden in the region and suggests that a comprehensive, coordinated approach can leverage the demographic dividend the region anticipates over the next 40 years.

While Latin America is aging rapidly, Asia is already there. AARP International's own Bradley Schurman delivers a high-level overview of aging in Asia with reports on the challenges, opportunities and activities in select East Asian countries, where AARP has been particularly active in recent years. Also here, Hondao Senior Citizens' Welfare Foundation CEO Doris Ling reports on how her organization is supporting Taiwan's older people.

In her article on aging in Africa, Dr. Isabella Aboderin comments on how supporting older Africans who both work as small-scale farmers and serve as caregivers for children will confer intergenerational benefits and societal gains. Dr. Aboderin links the recognition of older people to ongoing negotiations at the United Nations on the Sustainable Development Goals (SDGs), which will frame global development policy over the next 15 years under the theme of "leave no one behind." As demographic change continues to reengineer societies, age will remain a key development consideration going forward.

To elaborate on the SDG process, we are pleased in this edition to welcome Amina Mohammed,

Special Advisor to the UN Secretary General. She suggests that this new agenda must ensure the rights of older people and promote their full participation in society. Like Dr. Aboderin, she links support for older people with positive impact on youth education and development, noting that "the new sustainable development agenda will need to take a lifecourse approach". AARP has been actively involved in the development of the SDGs and is working to ensure that references to aging and the lifecourse are included in the text.

Concurrent to the SDG process, there is an effort underway to assess how well older people are protected by existing international instruments. The effort is led by Ms. Rosa Kornfeld-Matte recently appointed UN Independent Expert for the Rights of Older People, who describes her role in The Journal. Leading up to a comprehensive report to be delivered in 2017, Ms. Kornfeld-Matte will present annual thematic reports on key issues and individual country reports showing best practices and gaps on rights issues.

An increasingly valued role for people 50+ is in the workplace, illustrated in the Financial Resilience section. In 2014, we announced the AARP Best Employer International (BEI) award winners, recognizing organizations that have pioneered best practices for attracting, retraining and retaining older workers. AARP Financial Ambassador Jean Chatzky, who moderated the event announcing the BEI award winners, notes in her piece that employing older employees works "to the benefit of individuals, companies, and society as a whole." Other articles examine how modifying the way we work can change the way we age and how small and medium-sized businesses can prepare for the aging workforce.

In the Health Security section, Danish Minister Manu Sareen observes that in response to major demographic changes, "Denmark has reinvented its eldercare," describing the country's social services as transitioning from a safety net to a "trampoline" that moves people back into the mainstream. Graeme Whippy of Lloyds Banking Group discusses how his company has taken up UK Prime Minister David Cameron's "Challenge on Dementia." And so we are pleased to feature an article by Dr. Dennis Gillings - appointed by the Prime Minister to be World Dementia Envoy - on his efforts to stimulate action on Alzheimer's disease and other dementias.

Issues related to aging and lifecourse come together in our Livable Communities section. As of this writing, AARP's Network of Age-Friendly Communities has 41 members representing 28 million Americans. As an affiliate of the World Health Organization program, the Network commits member communities to becoming better places for all ages through improvements in both their built and social environments. We are grateful to have Boston Mayor Marty Walsh and Manchester, UK Lord Mayor Susan Cooley writing about how their cities are preparing for demographic change.

In focusing on the economic and societal potential of population aging, we must not forget the possibilities longevity presents to individuals. In our Personal Fulfillment section, we highlight AARP's work with the International Executive Service Corps (IESC) on providing senior technical and management expertise in China, utilizing AARP members. IESC President and CEO Tom Miller reports how this effort is helping to shape markets, build new skills for our senior experts, and importantly, to redefine aging through the placement of older adults in new environments. We also look at the changing landscape of recreational travel in this section.

In technology, two national experts contribute articles suggesting that the digital age must accommodate new demographic realities. David Ryan, Global Director with Intel, observes that "These new demographics demand a new social contract for the 21st century," adding that the present-day social construct is considered an out-of-date model that needs to evolve to a "new normal." AARP Chief Information Officer Terry Bradwell covers how AARP is helping older people live their best lives by engaging them in technological innovation and in the freedom and possibilities it offers.

Meanwhile, AARP Members Tim Channell and Terry Bond are There is much to do to capture the opportunities of aging, and all actors need to play a part.

living the various aspects of this section as they bike though Europe, tweeting on their travels, and reporting here in *The Journal*.

Encapsulating this edition of *The Journal* is Debra Whitman, AARP's Executive Vice President for Policy, Strategy and International Affairs. Recognizing the realities of rapid population aging growth, she envisions significant individual and societal gains from the longevity bonus and identifies opportunity where there are challenges.

There is much to do to capture the opportunities of aging, and all actors need to play a part. Aging is universal and AARP is working to reach all sectors in every corner of the world in this effort. In 2014, AARP was active in Haiti, India, China and Peru as well as well as in Brussels, London and Berlin. As we look to 2015, we again have a global view and will work to ensure that policies and practices reflect the new realities. The world is changing and no one should be left behind.

# LET'S DISRUPT AGING

Jo Ann Jenkins | CEO, AARP

## Our goal at AARP is to help people 50-plus and their families confront their challenges and embrace their opportunities to the fullest extent possible.

The ability to lead longer, healthier lives is one of mankind's greatest accomplishments. In 2000, there were already more people ages 60 and older than children age 5 and under, and by 2050, the world will have more people 60 and over than under 10. In 2012, 810 million people were ages 60 and older, accounting for 11.5 percent of the global population. That number is projected to reach 1 billion in less than 10 years and more than double to over 2 billion by 2050. Each day in the United States, 10,000 people turn 65 years old, and that trend will continue for the next 16 years.

United Nations Secretary-General Ban Ki-moon has observed that "the social and economic implications of this phenomenon are profound, extending far beyond the individual older person and the immediate family, touching broader society and the global community in unprecedented ways.1" And, it's clear that the demographic trend is not going to change. Just 7 years ago, only 19 countries had a life expectancy at birth of 80 years or older. Today, more than 33 countries have reached that milestone. By 2050, 64 countries will join Japan with more than 30 percent of its population age 60 or older.

We can't change those demographics, but we can change how we address the opportunities and challenges they present. When I became the CEO of AARP last September, I set out on a mission to "disrupt aging"—to change the conversation around what it means to grow older in today's world; to recognize that it's not really about aging, it's about living.

Much of the conversation around aging today is focused on the challenges-the problems aging presents for individuals and societies. When I do an online search for the term "global aging," I get articles with titles such as "World Not Ready for Global Aging," "Global Ageing: A Billion Shades of Grey," "The World Won't be Aging Gracefully-Just the Opposite," and "Global Aging and the Crisis of the 2020s." Articles such as these treat demographics as destiny. They look at the growth in the older population and compare that with the current older population and conclude that population aging is a disaster in the making.

When I read these articles, I am reminded of what Edmund Burke wrote more than 200 years ago: "You can never plan the future by the past." We may be able to predict the size of the older population in 10, 20, or 30 years fairly accurately based on reasonable assumptions, but we cannot predict what it will be like to be 60, 70, 80, or 90 in those years. There are too many unknowns. If nothing else, advances in health and technology demand that we look at the future through a different set of lenses. There is a new paradigm that is constantly changing.

This provides us with an opportunity to embrace aging as something to look forward to, not something to fear. "Disrupting Aging" means coming up with innovative ways of meeting the challenges older people face throughout the world, especially in developing countries, where much of the growth will occur. Disrupting aging means changing the conversation around what it means to grow older in today's world; to recognize that it's not really about aging, it's about living.

It also means recognizing that older people have much to offer and calling on their wisdom and experience to help solve the world's problems and promote a society for all. It means seeing older people not as a crisis or problem, but as part of the solution.

AARP is an organization of real possibilities because we believe that no one's possibilities should be limited by their age and that experience has value. Today's older population is made up of individuals who are actively seeking-and living withpurpose in a variety of ways. They are caregivers, volunteers, philanthropists, leaders in their communities, supporters of their churches, and helping hands to their neighbors and friends. They are a generation of makers and doers who have a desire to continue exploring their possibilities...to celebrate discovery rather than decline. They are optimistic, and they desire to live life on their own terms, to make a difference, and to change the world.

But we know that real people face real challenges every day. Many

struggle to meet their most basic needs—health, financial, caring for themselves and their families. They don't want to be limited or defeated by these challenges. They want to win back their opportunities. They need our help and support.

Our goal at AARP is to help people 50-plus and their families confront their challenges and embrace their opportunities to the fullest extent possible. This requires innovative thinking, big ideas, and bold action and leadership. It requires changing the conversation around aging so we embrace aging as something to look forward to, not something to fear. We need to be unapologetic in fighting for the wants and needs of older people, and we need to be fearless advocates for them.

We live in a dramatically changing world, and it will require all people working together to build a future where all people can age with dignity and purpose. There is a public role for governments at all levels, a private role for businesses and NGOs, and a personal role and responsibility for all people to join in building this future. Building a society for all means using every means at our disposal to help people meet the challenges of aging while also involving all people in creating the solutions, and giving every citizen of the world the opportunity to live his or her best life, regardless of what that might be.

Disrupting aging is not only about changing the conversation around aging, it's also about changing the reality of aging—individual behaviors, social norms, public policies, and private sector practices. It encompasses changing the culture—how we perceive, what we believe, and how we behave... as individuals, as institutions, and collectively as a society.

At AARP, we strive to create a society where older people:

- have access to the care, information, and services they need to lead healthier lives with independence and dignity;
- have the financial resources and opportunities to match their longer life expectancies; and
- are seen as an integral and inspirational asset to society.

In order to do that, we are disrupting aging. We are changing both the conversation about and the reality of aging. We are working to demonstrate that an active, engaged, employed older population has the potential to be more of an economic boon than a social challenge; that the growing number of older people is not a drain on society, but a key driver of economic growth, innovation, and new value creation. We are helping people understand the new reality—that the older population is quite possibly the greatest untapped market for labor and commerce that the world has ever seen.

We can't change the demographic trends, but we can change how we respond to them. While governments see global aging as an unaffordable cost and a financial burden, corporations, entrepreneurs, and small businesses are beginning to view it as an opportunity—a growing market for goods and services, a pool of untapped talent and resources, and a driving force behind economic and social innovation.

The simple truth is that when we change the conversation from "unaffordable costs and financial burdens" to "opportunity," and when we change the reality to be more of an "economic boon" than a "social challenge,", that's disrupting aging. And by disrupting aging, we can build a society for all, where people are valued because of who they are, not judged by how old they are.



o Ann C. Jenkins Jo Ann C. Jenkins

CEO, AARP

<sup>&</sup>lt;sup>1</sup> United Nations Secretary-General, Ban Ki-moon, preface to "Ageing in the Twenty-First Century: A Celebration and a Challenge." United Nations Population Fund (UNFPA), New York, and HelpAge International, London, 2012.

### **EUROPE**

# THE EU FOCUS ON AGING

Lieve Fransen I DIRECTOR RESPONSIBLE FOR EUROPE 2020: SOCIAL POLICIES DIRECTORATE-GENERAL FOR EMPLOYMENT, SOCIAL AFFAIRS AND INCLUSION, EUROPEAN COMMISSION



Aging is a universal phenomenon. It affects everybody either by the personal experience of growing older or through association with an older person. Therefore, the question of how to respond to an aging population is a universal one. The challenge of aging affects individuals and households, but it is also a global policy challenge requiring solutions at international, national, and local levels.

Aging is also a cross-cutting issue, touching on several policy areas from employment and pension

to long-term care and innovation (both technical and social services are delivered). It is a policy area where all stakeholders come together: ranging from the public sector to the private sector, civil society (including older adult organizations), and, last but not least, philanthropic organizations and social entrepreneurs.

It is therefore not surprising that being better prepared for the global challenge of population aging was singled out as one of the tasks for the next European Commission. This Commission, which took office in late 2014 for a 5-year mandate, will need to act in the testing times of a stillfragile economic recovery.

In his agenda for jobs, growth, fairness, and democratic change, Jean-Claude Juncker, European Commission president-elect, stated that the Commission should focus on key challenges for economies and societies, including job creation, but also emphasize the importance of Europe's social dimension. In the mandate letter for the incumbent commissioner in charge of employment, social affairs, skills, and labor mobility, the president-elect specifically stated that "employment and social considerations, including the impact of aging [should be] appropriately taken into account in all Commission proposals and activities."

What does this mean in practice? It means delivering on key targets and policy objectives of Europe 2020, the strategy outlining Europe's smart, sustainable, and inclusive growth. This means raising employment levels, curbing poverty rates, and fostering innovation.

In this context, I believe the European Commission will continue its focus on the active aging agenda, enabling longer working lives and pension reform. Given the growing number of the very old, it may pay particular attention to the issue of long-term care.

Active aging means growing older in good health and playing an active role as a member of society, feeling more fulfilled in our jobs, more independent in our daily lives, and more involved as citizens. Older people are a very important part of the economy and society, and their participation can be optimized even more if we promote physical, social, and mental care throughout the lifespan.

No matter our age, we can still play our part in society and enjoy a good quality of life. Older people are a very important part of the economy and society, and their participation can be optimized even more if we promote physical, social, and mental care throughout the lifespan.

This is one of the messages of the so-called "Social Investment Package" launched by the European Commission in February 2013, which provides policy guidance to member states for more effective and efficient social protection systems and social investment throughout life. This policy package called for a more efficient use of social budgets, strengthening people's capacities and improving opportunities to participate in society and the labor market. It highlighted the need for better conditions for independent living and active aging, which can be accomplished by the implementation of measures aimed at reducing dependency and enabling older people to continue to manage independent living with functional limitations. The new Commission will continue to work with the member states on the implementation of these key messages.

Active aging gained more visibility on the European Union (EU) policy agenda in 2012 during the European Year of Active Aging and Intergenerational Solidarity (EY2012). But our efforts did not end with the European Year. It created a momentum on which we can capitalize in the future. I can say that the policy area gained more understanding and recognition; many member states developed specific policies and programs in this field.

A useful tool in this regard is the European active aging index, which was also calculated for the United In the area of active aging, the EU can organize a level playing field, but ultimately the policy changes are up to the individual EU member states.

> States and presented in the 2014 print edition of AARP The Journal. We are now helping member states interpret their results and have a discussion on the possible policy options that would improve their index position. The index is a very good tool to help the member states identify challenges and unrealized potential and monitor progress in this policy area.

> In the area of active aging, the EU can organize a level playing field, but ultimately the policy changes are up to the individual EU member states. Guidance for the development of better policy responses to aging was provided through the Guiding Principles on Active Aging in 2012. The 19 guiding principles are structured under the headings of the European Year: employment, participation in society, and independent living. They are addressed to member states and other relevant levels of government

and organizations that have a role in further improving conditions for active aging.

The EU supports member states in those efforts. The European Social and Investment Funds now include an investment priority for healthy and active aging. This offers possibilities for funding training for people older than age 45 to remain attractive in the labor market. The European Commission is also cooperating with the World Health Organization with the aim of supporting European cities and regions to become more age friendly

Given concerns about fiscal sustainability of the member states' budgets, reforming pension schemes would also be high on the new Commission's agenda. Our interest is that, in light of the needed reform, they remain adequate and prevent older persons from falling into poverty.

One big policy area where the new Commission may want to take action is that of long-term care. In our work so far on the issue, we emphasized the need for EU countries to move from a reactive to an increasingly proactive policy approach seeking to contain the growth in long-term care needs and to meet them in the most efficient way. That means preventing people from becoming dependent, detecting frailty early, promoting age-friendly environments, strengthening rehabilitation and re-enablement, providing better integration care services, and enhancing support for informal caregivers. This approach has also been advocated by the 2014 report on Adequate Social Protection for Long-Term Care Needs in an Aging Society prepared by the EU member states and the European Commission.

There is a huge increase in the need for long-term care, because in the next 5 decades the number of Europeans aged 80 and older is expected to triple. Coupled with this is the threat to the supply of long-term caregivers because of the decline in the number of people of working age. Additionally, we must take into account the budgetary constraints that social services are facing as a result of the recent economic crisis. Also of importance for Europe is the quality and affordability of long-term care. Here a crucial question is the balance between social protection solutions versus the risk of dependency. The new Commission may take action on that.

When we are talking about Europe's global economic competitiveness, one substantial area with a significant growth potential is the market for accessible or universally designed goods and services that will also benefit older people. There is also possibility for more employment in social care services, as the emphasis is on professional development. We are acutely aware of the fact that relying on family care is not sufficient and, simply speaking, families cannot do it alone. Therefore, cooperating with social entrepreneurs and innovators is crucial, and this is an area on which the new Commission may focus.

When talking about population aging and demographic trends, we cannot forget about the situation of young people. European young people are facing a very challenging situation given the high levels of unemployment. Youth is a high priority for the new Commission. Investing in their future, primarily in employment opportunities, is of crucial importance for all of society. High youth unemployment rates threaten the sustainability of the social protection system. Increasing employment rates of young people is key in addressing the challenge of an aging population and the higher demands placed on pensions, health, and long-term care. Also, having more economic stability in their personal lives can make younger people more comfortable in making family decisions and reversing the decline in fertility rates-for those facing employment instability, starting a family may be too difficult a choice.

This is a very interesting and challenging time for the EU. Important decisions will be made, and member states must explain the reasons behind them to society. The next Commission will need to bring the EU closer to its citizens, and this includes communicating with older people on the many initiatives the EU is spearheading for their benefit. •



#### Dr. Lieve Fransen, MD, PhD

Since mid-November 2011, Dr. Lieve Fransen is the Director responsible for Europe 2020: Social Policies in Directorate-General Employment, Social Affairs and Inclusion of the European Commission. Dr. Fransen has devoted herself to promoting social justice and the values of solidarity. During a distinguished career in international public health, Dr. Fransen has worked as Public Health Advisor to the Ministry of Health, Mozambique, Kenya, Rwanda and Cape Verde Islands; as Task Manager of a research programme on pregnant women and new-borns in Rwanda; and as Director of a research programme on sexual and reproductive health in Kenya and in the Tropical Institute in Antwerpen, Belgium.

Dr. Fransen is Medical Doctor with a PhD on Social Policies.

### LATIN AMERICA

# AGING IN LATIN AMERICA AND THE CARIBBEAN

Enrique Vega | REGIONAL ADVISOR IN AGING AND HEALTH PAN AMERICAN HEALTH ORGANIZATION/WORLD HEALTH ORGANIZATION (PAHO/WHO)

### It is clear that the aging population is one of the biggest challenges that LAC societies must face this century.

During the 2002 Second World Assembly on Aging in Madrid, participants agreed that one of contemporary society's greatest challenges is improving the lives of older people in developing countries, where the vast majority of the aging population live. Nevertheless, 10-plus years later, we are still questioning why older people remain invisible in our societies.

Populations in Latin America and the Caribbean (LAC) have been aging rapidly, and the speed of population aging will increase exponentially in the coming years. This demographic shift means that by around 2050, 24 percent of the LAC population—some 200 million people—will be ages 60 and over. Beyond indicating demographic maturity, this aging demographic also results from social advances and progress in healthcare. Around 81 percent of people born in the region will live at least to the age of 60, while 42 percent will live past 80. In 2025, there will be 15 million people ages 80 or over. It is clear that the aging population is one of the biggest challenges that LAC societies must face this century.

As an example of LAC "longevity democratization," in 2006, the socalled geriatric life expectancy—or life expectancy of people at 60 years old—was 19 years for men and 23 years for women. This is similar to the geriatric life expectancy in developed countries. Greater longevity, however, has not been accompanied by comparable improvements in well-being, health, and quality of life.

Aging in LAC countries remains a burden. Despite the recent



improvements in the region's economic situation, there are many differences between countries, and the economic resources dedicated to older people remain very limited. Studies show that almost 50 percent of older people do not have the financial means to meet their daily needs, and one-third have neither a pension nor a paying job. Their education level is lower than that of the general population, and they have very high illiteracy rates, especially in rural areas.

Almost 80 percent of United States residents ages 65 and over claim to be in good health. In LAC countries, however, less than 50 percent of people ages 60 and over describe their health as "good." Furthermore, LAC women say that they are in poorer health than men. Various studies show a reduction in the prevalence of disability in this age group in the United States and Canada: however, in Latin America and the Caribbean, 20 percent of the group members' basic functional capacity has been affected, necessitating long-term care in their homes or in institutions.

The implications of these statistics for present and future public health in the region are many, but unfortunately the region's health systems still lack a comprehensive vision of health for older people. Knowledge about the health care needs of older people is not uniform, and most health systems in the region do not have adequate indicators that allow for proper impact monitoring and analysis. Coverage; continuity of care; and geographical, physical, economic, and cultural access to health services without discrimination is lacking, and those people who do have access still do not receive adequate services.

In LAC societies, family members, especially women (90 percent), care for older relatives. However, their capacity to do so is changing; 60 percent of caregivers say that "it's too much" for them, and more than 80 percent indicate financial difficulty in providing care. Expectations that families and other informal caregivers alone could fill this gap are unrealistic. The rapid demographic transition and factors such as the transformation of the family, women's participation in the labor market, migration, and urbanization is affecting the availability of household resources to provide the care needed by older adults.

In 2009, the 49th Pan American Health Organization Directing Council approved the "Plan of Action on the Health of Older Persons, Including Active and Healthy Aging," emphasizing that the exponential shift toward a new demographic and epidemiological situation means that countries must not only rapidly adapt, but also anticipate new contexts, and that only adequate social and health investment can produce healthy and active longevity with benefits for all.

The commitments outlined in the Plan of Action fall into four main strategic areas: 1) endorse the health of older people through public policy; 2) expand the suitability of health systems to meet the challenges of an aging population; 3) increase human resources training necessary to meet this challenge; and 4) develop the capacity to generate the information needed to undertake and evaluate action to improve the health of the older population.

## This approach to aging will demand efficiency, effectiveness, and quality of health systems and services.

Improving health conditions and reducing disability and dependence in the older population requires shared commitment and responsibility. To ensure healthy and active aging, it will be important to develop strong health promotion and prevention programs with a life course approach. Better intersectorial work among health and social protection systems, using a human rights approach, will be needed to guarantee better development opportunities, for example through the establishment of safe and age-friendly environments.

Primary care-based health systems in the region must be developed with better community and family approaches to preventing dependence while also promoting better ways to care for older people. Health systems must also provide their workers with the training they need to meet the health care needs of this population group.

This approach to aging will demand the efficiency, effectiveness, and quality of health systems and services. Tackling this challenge will also require academic and research institutions to play an active role in the production of new knowledge and scientific evidence to inform decision-making. Appropriate information mechanisms and products will facilitate monitoring, evaluation, and supervision, as well as the adaptation of plans and strategies.

The success of this Plan of Action will depend on the mobilization of political, social, and economic backing necessary for the adoption of effective public policies related to health and aging. It will require the active participation of stakeholders, donors, private sector, and civil society. Older people have yet to be recognized as independent contributors to LAC society, but this can change with improved efforts in the areas of aging and health.



### Dr. Enrique Vega García, MD, MPH

Dr. Vega is a specialist in geriatric medicine who has served as the Regional Advisor in Aging and Health at PAHO/WHO since January 2006. Before joining PAHO/WHO, he was the National **Director of Older Persons Care** at the Ministry of Health of the Republic of Cuba; Deputy Director for the Research Center on Longevity, Aging, and Health in Havana; Professor of Geriatrics, Gerontology, and Public Health at the Medical University of Havana; and a former Secretary General of the Latin American Committee of the International Association of Gerontology and Geriatrics.

AGING ASIA

Bradley Schurman | SENIOR ADVISOR, AARP INTERNATIONAL



By 2050, Asia will transition from one the youngest regions in the world to one of the oldest. This is due, in large part, to the rapid aging of China, where the estimated median age has increased from 35 to 46. The populations of Japan and South Korea are experiencing an increase in their median ages from 45 and 38, respectively, to 53.

It is not just that these populations are growing older; they are also contracting due to low fertility and immigration rates. Overall, Asia will see its percentage of the global population decrease, along with Europe, while the Americas will remain constant and Africa will increase.

These demographic trends are not universal across Asia, since the UN predicts that working-age population in countries like Indonesia and the Philippines will peak in 2058 and 2085, respectively. However, the sheer size of the population shifts in the largest economies is remaking the face of Asia and has caused consternation among the oldest and richest countries.

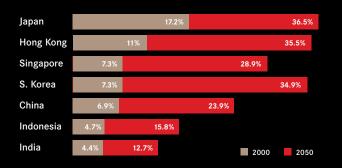
According to the PEW Research Center, significant majorities of the population in China, Japan, and South Korea believe that aging is a "major problem." This is not a surprise, given that a shrinking working population could lead to an economic slowdown driven by an imbalance in the dependency ratio for social insurance systems.

### China

Over the past 25 years, China has enjoyed dramatic economic growth due, in large part, to an incredible abundance of cheap labor. China has also been able to increase its life expectancy by approximately seven

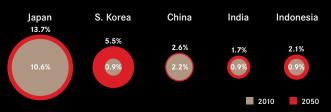
# **ASIA'S AGING POPULATION**

The imbalance created by an aging population, shrinking birthrates, and steady retirement is creating challenges for Asian economies. Governments will need to extend working lives and reexamine the social contract to continue growth.

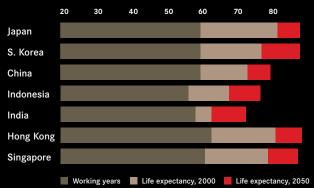


**PERCENTAGE OF POPULATION AGED 65+** 

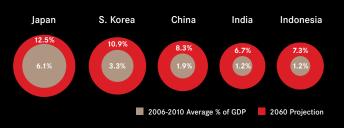
### PREDICTED CHANGE IN PUBLIC EXPENDITURE ON PENSIONS AS % OF GDP



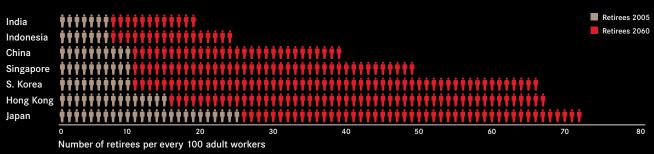
### LIFE EXPECTANCY AT BIRTH



### PREDICTED CHANGE IN PUBLIC HEALTHCARE SPENDING AS % OF GDP



### **RETIREES PER 100 ADULT WORKERS**



Source: www.cnbc.com/id/101198566# with data from the United Nations, World Bank, OECD, IMF, IPSS Japan

years from 68 to 75. However, thanks to the one-child policy, the days of abundant cheap labor may soon be coming to an end.

China may also see the development of a significant imbalance of the working age population compared to the retired population. For example, it is expected that over the next decade, the number of pensioners is expected to grow by approximately 100 million, even though the workforce is expected to stay the same. Economists have suggested that China will reach what is known as the Lewis turning point, or the point where they no longer see economic advantage from moving workers from agriculture to manufacturing.

China is also experiencing a challenge with the National Security Pension Fund that only has 2 percent of GDP in reserves. This is incredibly small compared to other economies with a similar demographic profile. The amount people receive from pensions is also considered small, and there are large numbers of people unable to support themselves in old age.

As early as the mid-1980s, the China National Committee on Aging began working with AARP to examine and address demographic change. AARP continues this relationship with China today and works closely with a number of groups affiliated with the China Ministry for Human Resources and Social Security.

In 2013, China began increasing the retirement age for the first time since the 1950s. This is a good policy and essential to correct the demographic challenges. Adding years to working life should help alleviate some of the labor shortages, and drive growth. China must ensure that there are adequate opportunities for experienced workers for this policy to work.

China also eased its one-child policy, which may drive population growth. Early evidence suggests that there has been little change upwards in birth rates. However, it is too early to assess the outcomes of this policy shift.

For all of the challenges facing China, its underdeveloped heath care and longevity economy have provided abundant opportunities for private investment. A number of organizations are entering the "silver market," and it is clear to me that the government and private sector have embraced the opportunity.

### Japan

Japan has had the luxury of becoming rich before becoming old. They have also had the luxury of aging at a substantially slower rate than China. However, this hasn't eliminated the challenges they face. In fact, this may have compounded them.

Japan still struggles with a male-dominated, youth-obsessed business culture. This has created barriers for women to enter the workforce. It has also created barriers for companies to recruit and retain experienced talent, and salarymen are routinely retired at 60 due to mandatory policies.

This all began to change in 2013 when the Japanese government, under the Law Concerning Stabilization of Employment of Older Persons, began increasing the retirement age to 65 by 2025. This was a big move for Japan and will have profound effects on their corporate culture and their economy.

Japan has also struggled to embrace immigration – a key driver

to economic growth. Immigration has routinely been proposed as a way to help the economy grow. However, proposals have either failed to achieve support or projects have failed to achieve traction. This includes efforts by the Japanese government to recruit Filipino nurses.

For all of the challenges, there are significant bright spots in Japan. Cities across the country are becoming more livable and joining the World Health Organization Global Network of Age-Friendly Cities and Communities. There are also technological innovations occurring across Japan's care sector.

Evidence of this came earlier in 2014 when Japan hosted the G7 Global Dementia Legacy Event. Japanese Prime Minister Shinzō Abe asked Minister of Health, Labor, and Welfare Yasuhisa Shiozaki to formulate a new policy program to accelerate measures for dementia. In his closing remarks, Minister Shiozaki outlined three foundational pillars of the new plan:

- Implement an integrated community care system for dementia by 2025
- Formulate a plan to foster dementia-friendly communities
- Prioritize the needs of the persons with dementia, not the needs of the care system.

Japan is also leading the world in the development of 50-plus technologies, including robots, that assist with health and caregiving needs.

### South Korea

South Korea is the middle child of demographic change in Asia. It

has been swift and dramatic for this nation, yet cultural norms and government policy remain relatively youth-focused. However, that appears to be changing.

This year, the Korea Labor Foundation, which is part of the Korea Ministry of Labor, began closely examining the concept of recareering, or transitioning older and experienced employees out of their salaried positions into new jobs. This unique approach takes into account Korean reticence to increase the retirement age – it has only increased from 55 to 60 in 2015. However, there is heated debate on whether the government or private sector should pay for recareering.

Unlike Japan, South Korea is embracing immigration at a greater rate. The *New York Times* reported on this in 2012, noting that 'the number of marriage migrants grew to 211,000 in 2011 from 127,000 in 2007. Migrant workers more than doubled to 553,000 in 2011, from 260,000 in 2007 — not counting those who overstay their visas and work illegally.'

South Korean businesses are embracing the opportunity of population aging and many companies have examined or begun implementing 50-plus strategies. This has led to hyper-competition for the 50-plus and driven the development of new product lines, as well as start-ups.

### **Big Picture**

While many challenges still exist, each country is embracing the new realities of population aging and demographic change. Some nations have seen better outcomes than others. However, countries across the region that seize the opportunities presented are seeing great results.



### **Bradley Schurman**

Bradley Schurman is a Senior Advisor with AARP International with expertise in employment and volunteering. He is responsible for a number of AARP's global strategic relationships, including those with the Organization for Economic Cooperation and Development (OECD), and nations within Asia and Europe. Mr. Schurman also administers AARP Best Employers International. He holds undergraduate and graduate degrees from American University, and lives in Washington, DC.

**ASIA** 

# SPOTLIGHT ON: HONDAO

Yi-Ying (Doris) Ling | CEO, HONDAO SENIOR CITIZENS' WELFARE FOUNDATION, TAIWAN

In the past 20 years, Hondao has actively promoted filial piety, a virtue to extend care and love to older people and to encourage interactions between generations.

With a low fertility rate, Taiwan has become one of the most rapidly aging societies in the world. In 1993, the Taiwanese population aged 65 or older reached 7 percent, and the figure is expected to double by 2018, officially making Taiwan an "aged society." Today, older people compose 11 percent of Taiwan's total population (about 2.74 million), and the country is expected to become a super-aged society by 2025, with the older population making up 20 percent of the total population.

Hondao Senior Citizens' Welfare Foundation (Hondao) is a non-profit organization established in 1995 with a goal to support Taiwan's older adults in living healthy, active, happy, and dignified lives. Headquartered in Taichung, Taiwan, Hondao currently has

approximately 450 employees at 5 service centers and works with 2,000 volunteers servicing 38 community stations throughout Taiwan. In the past 20 years, Hondao has actively promoted filial piety (a virtue to extend care and love to older people and to encourage interactions between generations) and organized a variety of communitybased programs (e.g., exercise programs and in-home care programs) for more than 4,000 older adults. In addition, it has developed various active aging programs, known as "Dreams Never Get Old," that allow older people to fulfill their dreams while also raising public awareness about the special wisdom that they possess.

In 2007, Hondao organized the first Grandriders event in Taiwan. Seventeen older adults, with an average age of 81, participated in the event and rode scooters around Taiwan Island for 13 days. Their impressive accomplishment was captured onscreen in a documentary movie called Go Grandriders. The theatrical release of this movie broke box office records for documentary movies in both Taiwan and Hong Kong. The movie was subsequently screened in more than 50 countries, generating overwhelmingly positive responses from audiences. Riding the success of this event, Hondao organized various activities, such as "Seniors on Broadway" (older people showcasing their talents on stage) and the "Grand Baseball" event (older people playing baseball in different parts of Taiwan).

Hondao has also proactively worked with the government to replicate its successful programs that helped the development of an aging-friendly society on a larger scale. In 2008, Hondao launched its first-ever national dance competition for older adults to promote social participation. The competition enabled about 2,800 older adults from 112 communities to stay active and connected. It was so successful that it became an annual event. In 2011, Hondao received an endorsement from the Taiwanese government for the go-ahead to expand its reach to include more older adults. As a result, this program became an integrated part of the Taiwan government's policy toward older people, and the number of participants rose from 5,000 in 2010 to more than 30,000 in 2012. This number reached more than 100,000 in 2014 and continues to climb steadily.

Hondao continues to work closely with the Taiwanese government. The foundation now works with a significant number of the 1,800 local community care stations (established with support from the Social and Family Affairs Administration of Ministry of Health and Welfare) to offer care and health promotion programs for local older people. Hondao recognizes that a strong and supportive community network is the key to ensure aging-in-place and has partnered with local governments to enable these local community care stations to become more age-friendly and self-sustaining. Hondao has lent its expertise to assist stations in designing more effective health promotion programs and fundraising activities.

Moving forward, Hondao strives to continue its role in innovating and delivering community- and home-based services, advocating aging-friendliness, and catalyzing community empowerment. The foundation recognizes that innovation, whether in terms of services or technology, is the key to address any future challenges brought by aging populations around the world. Working with its strategic partner, Silver Linings Global, Hondao organized a 6-day Aging Innovation Week (November 14-19, 2014) that brought together multi-disciplined experts in the aging industry from the United States, Denmark, Japan, Israel, and Hong Kong to share their success stories and entrepreneurship experiences. The international forum covered some of the most important care-related topics, such as service model, talent acquisition, and technology application.

Hondao's ultimate goal is to create an all-inclusive environment where all members of society, young and old, can live together happily, productively, and harmoniously.



### Yi-Ying (Doris) Lin

Yi-Ying (Doris) Lin is CEO of Hondao Senior Citizens Welfare Foundation and Secretary-General of Hondao Volunteer Association. Ms. Lin has a long history in social welfare and has served in various leadership positions, and boards and committees throughout Taiwan that are dedicated to the aging population. Ms. Lin holds degrees from Feng Chia University and National Chung Cheng University in cooperative economics and social welfare, respectively.

### **AFRICA**

# AFRICA'S AGING AGENDA

Isabella Aboderin, PhD I HEAD, AGING AND DEVELOPMENT PROGRAM AFRICAN POPULATION AND HEALTH RESEARCH CENTER (APHRC)



There is a hope, too, that the recognition of the needs, aspirations, and entitlements of older adults could be further expanded in the ultimate agenda. With the release of the final proposal of the United Nations' (UN's) Open Working Group (OWG) on Sustainable Development Goals (SDG)<sup>1</sup> came the conclusion of a first phase of unparalleled global advocacy to secure a proper consideration of aging in the new international development agenda that will succeed the UN Millennium Development Goals after 2015.

The effort achieved the inclusion of references to older age in a few goals or targets concerned with poverty eradication, health, and education (Figure 1). The next priority is to ensure that the explicit consideration of aging is maintained in the forthcoming intergovernmental negotiations that, based on the OWG's propositions, will determine the final size and content of the SDG framework. There is a hope, too, that

### FIGURE 1. REFERENCES TO AGING IN THE OWG SDG PROPOSAL

### GOALS 1, 1.2

By 2030, reduce at least by half the proportion of men, women, and children of all ages living in poverty.

### GOAL 3

Ensure healthy lives and promote well-being for all, at all ages.

#### GOAL 4

Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all.

Source: United Nations (2015), Open Working Group Proposal for Sustainable Development Goals. Document A/68/970. New York: United Nations the recognition of the needs, aspirations, and entitlements of older adults could be further expanded in the ultimate agenda.

Whatever the level of optimism, the focus of policy advocacy is now squarely on persuading UN Member States—individually or in traditional or newly formed blocs of the need to champion an aging responsiveness in the final set of SDGs. And, for two reasons, a direct engagement with African countries may be singularly important.

First, unlike any other world region, African Member States thus far speak as-and are being heard as-one "voice" on post-MDG development, united by what are perceived as shared values, challenges, opportunities, and ends. The Common African Position (CAP), adopted by the African Union in 2014 on the post-2015 development agenda, encapsulates the continent's joint aspirations.<sup>2</sup> Similarly, the common "special challenges" and declared development needs of African countries are recognized explicitly in the outcome document of the 2012 UN Conference on Sustainable Development.3

Second, despite remaining the youngest world region, defined by an overriding focus on its large and growing population of youth, Africa may show a unique readiness to embrace the imperative of considering older people in the SDGs.

What, then, are the perspectives on which to engage African Member States? The principal rights-based arguments for a necessary development focus on older populations have been made amply and forcefully—not least by the recently formed Stakeholder Group on Aging. An additional set of considerations may now be needed for the dialogue with African Member States.

An initial point to underscore is that Africa has already shownand could renew-its leadership in advancing the aging agenda. Having forged an Africa-specific Plan of Action on Aging as early as 2002,4 African countries were first to (1) begin the joint formulation of a regional human rights instrument for older people-the African Union Protocol on the Rights of Older Persons in Africa (to be adopted in 2015<sup>5</sup>) and (2) issue a common position in support of a global UN Convention on older people's rights <sup>6</sup>.

A related aspect to note is Africa's assertion—among others as part of its recently reaffirmed "African Renaissance" paradigm of a defining and shared cultural value of respect and support for its older people <sup>7,8</sup>.

Beyond this, effective exchange with African countries on a need to retain, or even extend, the SDG references to aging, will hinge on pinpointing the relevance of the references to Africa's overarching development interests. These interests—crystallized in the African Union CAP<sup>2</sup> and its longer term agenda for progress till 2063<sup>9</sup> as well as in a number of salient regional reports<sup>10-13</sup>—center on achieving a structural transformation of the continent's economies to enable inclusive, people-centered growth.

The remainder of this paper sketches two lines of analysis that,

## Despite remaining the youngest world region...Africa may show a unique readiness to embrace the imperative of considering older people in the SDGs.

indeed, point to a direct significance of the SDG aging references for realizing such a transformation. It concludes by offering suggestions on how the emerging perspectives may be built on in 2015 and beyond.

### SDG Aging References and African Economic Transformation: Connections?

Clear connections between the extant SDG references to older people and an achievement of Africa's desired economic shift arise in connection to two of its key envisioned drivers. These are (1) a revitalization of Africa's agriculture by enhancing the productivity of smallholder farmers, who grow the bulk of the region's food and (2) building enhanced human capital-education and health-in Africa's vast population of children and youth to foster and subsequently reap their heightened productivity once they have reached working age 10-13.

### Revitalizing Africa's Smallholder Agriculture

Target 2.3 of the proposed SDGs directly captures an endeavor to raise smallholder farmers' productivity and incomes:

"By 2030, double the agricultural productivity and incomes of small-scale food producers, in particular women, indigenous people, family farmers, pastoralists, and fishers, including through secure and equal access to land, other productive resources and inputs, knowledge, financial services, markets, and opportunities for value addition and non-farm employment.<sup>1</sup>"

The target also speaks to a need to remove the access barriers to financial services, markets, technology, and knowledge, which have been identified as central constraints on the capability of small-scale food producers in Africa<sup>10,13</sup>. Additional limitations due to underlying individual-level capacity deficits in skills and essential income security are addressed broadly in targets pertaining to the implementation of social protection schemes and access to technical and vocational education.

Also important, target 2.3 entails an acknowledgement of the demographic composition, specifically "female face" of the smallholder population<sup>10,13</sup>—and the heightened obstacles it implies.

What requires similar recognition is the age profile of Africa's small-scale farmers. We know that older Africans (ages 60 and over) reside chiefly in rural areas, and

that a majority of this population in most sub-Saharan African countries continues to work14, overwhelmingly in agriculture. African Population and Health Research Center (APHRC) analyses show that, across a range of sub-Saharan African countries, three-quarters or more of older labor force participants are engaged in the rural sector. Crucially, older people also constitute a substantial share of the region's farming population. Close to a fifth of smallholding land decision makers in Kenya and Malawi, for example, are ages 60 and over<sup>15</sup>. At the same time, evidence indicates that older farmers in Africa-while undoubtedly possessing valuable traditional knowledge—are significantly more likely than their younger peers to suffer basic capability deficits that limit productivity and access to innovation<sup>10,16-18</sup>. Illiteracy, chronic, and acute disease are widespread in this population<sup>19</sup>. In Rwanda and Tanzania, for example, more than 60 percent of the older rural labor force has no formal schooling. In Senegal, the proportion is close to 90 percent<sup>15</sup>.

These figures imply that investments in appropriate basic education and health care, as well as

### FIGURE 2. PROPOSED ADDITIONAL SDG REFERENCES TO AGING

### TARGET 2.3

### By 2030, double the agricultural productivity and incomes of small-scale food producers, in particular women, older people, indigenous people, family farmers, pastoralists, and fishers including through secure and equal access to land, other productive resources and inputs, knowledge, financial services, markets, and opportunities for value addition and non-farm employment.

### TARGET 3.8

Achieve universal health coverage, including financial risk protection, access to quality essential health care services, and access to safe, effective, quality, and affordable essential medicines and vaccines for all people of all ages.

### TARGET 4.5

By 2030, eliminate gender disparities in education and ensure equal access to all levels of education and vocational training for the vulnerable, including persons with disabilities, older persons, indigenous peoples, and children in vulnerable situations.

Modified from: United Nations (2015), Open Working Group Proposal for Sustainable Development Goals. Document A/68/970. New York: United Nations

enhanced service access for older farmers, are indispensable if Africa is to fully revitalize its agriculture.

The current references to older adults in the proposed SDGs (Figure 1) are clearly relevant to, and critical for, buttressing such investments. Their impact would be greatly strengthened, if accompanied by additional minor references, as indicated in Figure 2.

### Building Enhanced Human Capital in Africa's Young People

Just as the current and desired additional SDG references to aging concur with Africa's ambitions regarding agriculture, so do they bolster the envisioned building of enhanced human capital (education and health) in the region's children and youth, especially in currently underserved populations.

The chief focus of African youth education and health agendas is on

expanding the scope and quality of formal service provision<sup>2</sup>. However, there is a growing recognition—in scientific debates and in African policy perspectives on families-of the key influence of "informal" family contexts and intergenerational relations on human capital development in the young<sup>20-22</sup>. Family impacts occur through spending on education and health service access but also through non-financial inputs. Such inputs include early childcare and mental stimulation or help with homework, or the imparting of health-promoting knowledge and behaviors<sup>20,21,23</sup>.

Accumulating evidence suggests that older adults play a major role in shaping such intergenerational investments in Africa, particularly among the poor. The extent of older people's caregiving for orphans and vulnerable children in contexts of HIV/AIDS is increasingly widely documented. However, their care functions are equally important in everyday settings of poverty or labor-related parental absence. In urban slums of Nairobi, Kenya, for instance, more than 30 percent of older women and 20 percent of older men (ages 60 or older) care for one or more nonbiological children<sup>19</sup>. Furthermore, APHRC analyses of national survey data from a range of African countries show the very substantial connections that exist between the young and the old within households. In Namibia, for example, 35 percent of 5- to 9-year-olds live with at least one older person. In Nigeria, Kenya, and Tanzania, the share is 20 percent. In virtually all cases, the extent of intergenerational co-residence is markedly higher in poor than in non-poor populations<sup>15</sup>.

We know that the "quality" of family inputs into the human

capital of the young depends in large measure on the resources available to the older generations in material terms and, vitally, in terms of their own level of education and health<sup>20,21</sup>. The observed positive impacts of social pensions on the schooling of children in beneficiary households illustrate this point<sup>24</sup>. But so, too, do findings that older guardians' physical and cognitive limitations undermine the support they are able to give the children under their care<sup>23</sup>.

The high prevalence of such functional impairment, morbidity, and limited education among Africa's older people<sup>19</sup>, together with their extensive household-level connections to children and youth, thus suggest that health care and basic education investments for older adults are necessary as an integral part of fostering favorable conditions for growing the human capital of Africa's young. The proposed SDG references to aging squarely support such action.

### Conclusion

The analyses described above signal that an explicit inclusion in the SDGs of older people's health, education, and farming service access needs as set out in the OWG report and additionally proposed here—stands to directly advance the achievement of Africa's ambition to achieve an economic transformation.

Concerns about a possible trade-off (i.e., that action to enhance health and education for older adults diverts resources required by the young) may be unnecessary if taking a life-course perspective. Such a longer-term view acknowledges that today's Beyond 2015, a focus must be on critical thinking and evidence generation to identify concrete approaches and appropriate models for shaping Africa's health, education, and farming systems for older age.

youth will grow older, and that systems for older people put in place today will serve them in the future.

These emerging arguments must urgently be consolidated and further developed to serve as a basis for incisive engagement with African Member States as they embark on the final negotiations to determine the SDG framework. Beyond 2015, a focus must be on critical thinking and evidence generation to identify concrete approaches and appropriate models for shaping Africa's health, education, and farming systems for older age <sup>18,24,25</sup>.

As the continent prepares in 2015 to adopt its own human rights instrument for older people and to review its Plan of Action on Ageing, there can be little doubt of its receptivity to such analyses. Africa might emerge as an unexpected champion of an aging-responsive post-2015 agenda and its realization.

### **REGIONAL PERSPECTIVES**

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#### **Isabella Aboderin**

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She is the Regional Chair for Africa of the International Association of Gerontology and Geriatrics (IAGG). Technical Advisor to the Global Commission on Aging in Developing Countries, Member of the World Economic Forum Global Agenda Council on Ageing, Board Member of HelpAge International and the United Nations International Institute on Ageing (INIA), and Advisory Board member of the World Demographic and Aging Forum (WDA). She also serves on the African Commission on Human and People's Rights Working Group on the Rights of Older Persons in Africa.

### **UNITED NATIONS**

# POST-2015: DOING THE RIGHT THING

Amina Mohammed | SPECIAL ADVISER TO THE UN SECRETARY- GENERAL POST-2015 DEVELOPMENT PLANNING UNIT

### In setting the Post-2015 Development Agenda...we have to imagine what we wish to say to ourselves in hindsight in 2030.

My mother never fails to give me good advice. She makes simple but pointed comments that set off a light bulb in my head and convinces me to always choose to do the right thing. Her words have the weight of someone with life experience. The power of hindsight always helps.

The United Nations and the international community could really use the power of hindsight at this moment. The 2015 deadline for the Millennium Development Goals (MDGs) is fast approaching, yet progress has been uneven. Economies grew, but the poor were left behind. Remedies from outsiders never worked. Ownership and empowerment drove change. Promises were made but broken. Looking back, we can draw many lessons to do things differently for the next 15 years.

In setting the Post-2015 Development Agenda, which will have a deadline of 2030 on many targets, we have to imagine what we wish to say to ourselves in hindsight in 2030. The UN Secretary -General, in his report "A Life of Dignity for All", set out his vision for the post-2015 world. He called for a single ambitious and universal

# The Post-2015 Development Agenda will need to complete the unfinished MDGs and respond to new challenges, taking into account population dynamics.

agenda—one applicable to all countries and that leaves no one behind—ensuring shared prosperity for all without harming the planet. The new agenda must 'leave no one behind,' and be grounded in human rights principles, including universality, non-discrimination, equality, participation, empowerment, and accountability.

The global landscape is changing. New challenges have emerged and old ones have intensified. We see rights abuse, public health emergencies, persisting inequality, unemployment, violence and fragility, growing knowledge gaps, alarming demographic dynamics, and environmental challenges. Excesses of present day overconsumption and production will have to be borne by future generations.

The Post-2015 Development Agenda will need to complete the unfinished MDGs and respond to new challenges, taking into account population dynamics. Countries with an aging population need policy responses to support older adults so as to remove barriers to their full participation in society while protecting their rights and dignity. However, this challenge is not only applicable to the rich countries. Although the older population is growing in all parts of the world, most of the increase is taking place in low- and middle-income countries.

Ending poverty within our generation will be at the core of the new agenda. Poverty rates among older persons tend to be higher than among the rest of the population. In 2012, four-fifths of older people did not have regular income. Many are denied the right to make decisions about their personal finances, property, and medical care. They often lack access to social security, health and productive resources, work, food, and housing. Millions are still unable to access basic services, including transport and health, due to high cost, inadequacy of service, indifference of officials, and age discrimination. A large and increasing number of older people are living with HIV, but rarely receive adequate prevention, treatment, care, and support. As populations age, non-communicable diseases and disabilities can cause dire problems. Therefore, the new sustainable

development agenda will need to take a lifecourse approach.

Many older persons are making significant contributions to society, the community, and the family as role models, mentors, educators, and caregivers. Some are taking leadership roles, some continuing their careers for many years beyond the age of 60, and others starting new careers. There is also evidence that when older people's right to social security is realized, there is a positive impact on reduction of poverty rates, restoration of older people's dignity, reduction of child labor, and increased enrolment in schools.

To seize the benefits that can come with population aging, countries will need to promote the active and healthy aging of their older populations. This calls for investment in continuing education and lifelong learning; productive investment in the real economy and creation of decent work; urban planning and rural development, taking into account disaster risk reduction; policies to counter discrimination against older persons and strengthen their rights, protection, and integration in societies; and nationally defined health policy and social protection floors.

In the Outcome Document of the Open Working Group recently adopted by the General Assembly, 9 of the proposed 17 sustainable development goals and 169 targets refer to older adults in relation to poverty eradication; malnutrition; universal health coverage; lifelong learning; women's empowerment; social, economic, and political inclusion; and safe, inclusive, and accessible public spaces and transport. The sustainable development goals go well beyond the scope of the MDGs.

The coming year will represent several key milestones for humanity and our shared destiny. The United Nations will celebrate its 70th anniversary. States will seek a legally binding agreement on Climate Change in the COP 2<sup>1</sup>. The Third International Conference on Financing for Development will be held in Addis Ababa.

The new agenda to be adopted in September 2015 will have to be embraced by all and call for a global transformation that eradicates poverty through sustainable development—an agenda that is peoplecentered and planet-sensitive. This is our chance to get it right; our chance to set the world on a path so that in 2030, in hindsight, we can say we chose to do the right thing.



#### Amina Mohammed

In July 2012, Amina Mohammed was appointed as the UN Secretary-General's Special Adviser on Post-2015 Development Planning to coordinate the design of the next development agenda. With more than 30 years' experience as a development practitioner, she managed more than \$1 billion annually toward accelerating progress on Nigeria's MDGs.

United Nations Climate Change Conference, COP21 will be held in Paris, France from 30 November to 11 December 2015

# THE RIGHTS OF OLDER PERSONS

Rosa Kornfeld-Matte I UNITED NATIONS INDEPENDENT EXPERT ON THE ENJOYMENT OF ALL HUMAN RIGHTS BY OLDER PERSONS

### The human rights of older persons can no longer be overlooked.

Resolution 24/20 of the Human Rights Council<sup>1</sup> establishing the mandate of the Independent Expert on the enjoyment of all human rights by older persons reflects a global commitment by Member States to address the concerns of older persons. It acknowledges the importance of overcoming the challenges and maximizing the opportunities associated with an aging world. I was honored to take on this distinguished position in May 2014.

The world is undergoing unprecedented demographic transformation. Today there are around 700 million persons aged 60 years and over. Estimates indicate that this figure will double by 2025 and will reach nearly two billion by 2050. By 2050, older persons will constitute 20 percent of the global population. In the light of these projections, the human rights of older persons can no longer be overlooked.

The mission of this mandate reflects this concern and its main objective is to contribute to strengthening the promotion and protection of the human rights of older persons. The United Nations Principles for Older Persons, adopted by the United Nations General Assembly in 1991<sup>2</sup>, is currently guiding this mandate by placing the dignity of older persons at the heart of its work.

The scope of this mandate is sufficiently broad to embrace the diversity and heterogeneity of aging, while allowing the opportunity to pay particular attention to specific groups. These groups include older women, persons with disabilities, those suffering from dementia, persons of African descent, indigenous peoples, those belonging to national or ethnic, religious and linguistic minorities, as well as those living in rural and urban areas and/or facing emergency situations.

As the Independent Expert, I am mandated to assess the implementation of existing international instruments in relation to older persons. This assessment will identify both best practices and gaps in the implementation of existing law focusing on the human rights implications of the implementation of the Madrid International Plan of Action of Ageing, endorsed by the General Assembly in 2002<sup>3</sup>. This Plan has guided the development of legislation and social policies at the national and international levels. In addition, this mandate will raise awareness of the challenges faced in the realization of the rights of older persons and propose recommendations to overcome them. Older persons are rights holders and should be able to exercise their rights in all circumstances.

Moving from words to action is not always easy, but there are many ways to achieve this important mission. As the Independent Expert, I am required to present a comprehensive report to the Member States of the Human Rights Council in 2017. During these first three years, this mandate will need the continuous contribution and constructive participation of all actors, including Member States, international and regional organizations, civil society organizations, academic institutions, the elderly and all stakeholders in all regions. This support will allow for information sharing and a better understanding of the different challenges associated with the implementation of existing law at the regional, national and local levels.

In this context, the mandate complements the efforts of the Open-Ended Working Group on Ageing. The Working Group must consider the existing international framework of the human rights of older persons, and to identify possible gaps and to assess how best to address them, including by considering, as appropriate, the feasibility of further instruments and measures. The activities of this mandate and the Open-Ended Working Group on Ageing are complementary and together they support the protection and promotion of the human rights of older persons worldwide.

Among the tools of this mandate are the country visits conducted at the invitation of governments. These official visits provide first-hand information on issues relating to the human rights of older persons and represent a unique opportunity to directly engage with States. Country level engagement includes discussion of the national legislation, policies and institutional frameworks to protect and promote the rights of older persons. In accordance with the mandate, the first country visit took place in Slovenia in November 2014, and will result in a comprehensive report with observations and recommendations presented to the Human Rights Council in 2015. Successful practices and policies should be strengthened and made visible to all actors involved with questions of aging.

Another important instrument of the mandate is the annual thematic reports on key issues of concern. The main theme for the 2015 report will be care and autonomy, providing a wide-ranging analysis

# **GUIDING PRINCIPLES**

The United Nations Principles for Older Persons, adopted by the United Nations General Assembly in 1991, is currently guiding this mandate, by placing the dignity of older persons at the heart of its work.

### INDEPENDENCE

- Older persons should have access to adequate food, water, shelter, clothing and health care through the provision of income, family and community support and self-help.
- Older persons should have the opportunity to work or to have access to other income-generating opportunities.
- 3. Older persons should be able to participate in determining when and at what pace withdrawal from the labour force takes place.
- Older persons should have access to appropriate educational and training programmes.
- Older persons should be able to live in environments that are safe and adaptable to personal preferences and changing capacities.
- 6. Older persons should be able to reside at home for as long as possible.

### PARTICIPATION

7. Older persons should remain integrated in society, participate actively in the formulation and implementation of policies that directly affect their wellbeing and share their knowledge and skills with younger generations.

- Older persons should be able to seek and develop opportunities for service to the community and to serve as volunteers in positions appropriate to their interests and capabilities.
- Older persons should be able to form movements or associations of older persons.

### CARE

- Older persons should benefit from family and community care and protection in accordance with each society's system of cultural values.
- 11. Older persons should have access to health care to help them to maintain or regain the optimum level of physical, mental and emotional well-being and to prevent or delay the onset of illness.
- 12. Older persons should have access to social and legal services to enhance their autonomy, protection and care.
- 13. Older persons should be able to utilize appropriate levels of institutional care providing protection, rehabilitation and social and mental stimulation in a humane and secure environment.

14. Older persons should be able to enjoy human rights and fundamental freedoms when residing in any shelter, care or treatment facility, including full respect for their dignity, beliefs, needs and privacy and for the right to make decisions about their care and the quality of their lives.

### SELF-FULFILLMENT

- Older persons should be able to pursue opportunities for the full development of their potential.
- Older persons should have access to the educational, cultural, spiritual and recreational resources of society.

### DIGNITY

- 17. Older persons should be able to live in dignity and security and be free of exploitation and physical or mental abuse.
- 18. Older persons should be treated fairly regardless of age, gender, racial or ethnic background, disability or other status, and be valued independently of their economic contribution.

Active and healthy aging, age-friendly environments, autonomy and active participation in all aspects of society should be promoted to encourage the valuable contribution of older people.

of the needs of those requiring home, palliative and long-term care. It is fundamental to strengthen mechanisms and services that facilitate older persons to exercise their autonomy and prevent and or delay dependence. The report will explore how active and healthy aging, age-friendly environments, autonomy and active participation in all aspects of society should be promoted to encourage the valuable contribution of older people to our societies.

Since human rights are by nature universal, indivisible and interdependent, all reports will encompass an interconnected approach to the legal instruments, including civil, political, economic, social and cultural rights. Within this human rights perspective, particular attention will be given to discrimination based on age, abuse against older persons, as well as the right to work, social security, social protection, health, education and access to justice.

In addition, this mandate can also facilitate intervention in government policies concerning specific allegations of violations of human rights of older persons. These interventions may involve a human rights violation that has already occurred, as well as those that are ongoing or have a high risk of occurring. These communications are made public in a joint report of the mechanism of special procedures to the Human Rights Council<sup>4</sup>.

Since the beginning of the mandate, I have sought to continuously engage with different stakeholders around the world to support and develop programs and policies that protect the human rights of older persons. There is a political and social will to enact change at the international and national levels. All States and other stakeholders should not lose this timely opportunity to overcome challenges and ensure the fullest protection of the rights of older persons.

<sup>1</sup> http://ap.ohchr.org/documents/dpage\_e. aspx?si=A/HRC/RES/24/20

<sup>2</sup> http://www.ohchr.org/EN/ProfessionalInterest/ Pages/OlderPersons.aspx

<sup>3</sup> http://www.un.org/en/ga/search/view\_doc. asp?symbol=A/RES/57/167&referer=/ english/&Lang=E

<sup>4</sup> http://www.ohchr.org/EN/HRBodies/SP/ Pages/CommunicationsreportsSP.aspx



#### Rosa Kornfeld-Matte

In May 2014, the Human Rights Council appointed Ms. Kornfeld-Matte as the first Independent Expert on the enjoyment of all human rights by older persons. Ms. Kornfeld-Matte served as the National Director of the Chilean National Service of Ageing where she designed and implemented the National Policy of Ageing. She has a long career as an academic and is the founder of the programme for older persons at the Pontifical Catholic University of Chile.

## AARP ON THE SCENE



"Our hope is that every workplace around the world will join the ranks of the many employers who already see older workers for what they really are: wise, talented, and skilled contributors to both a competitive workforce and the public good."

> Eric Schneidewind PRESIDENT-ELECT AARP BOARD OF DIRECTORS







- (I-r) Debra B. Whitman, Executive Vice President for Policy, Strategy and International Affairs, AARP; Lisa Ryerson, President, AARP Foundation meet with a resident of the Asile St. Vincent de Paul nursing home, during AARP's visit to Haiti four years after the devastating earthquake, February 2014.
- 2 AARP New York Staff and Volunteers: (Front I-r): Rebecca Tsurumi, volunteer; Michelle Gyenes, intern; Kathy Kline, volunteer; (Back I-r): John Seidler, volunteer; Erica Dhar, Senior Advisor, AARP International; Josh Collett, AARP Vice President for International Affairs
- 3 Bradley Schurman @MrShoreman takes a moment from his remarks to grab a selfie of the crowd in Taipei, Taiwan, November 2014.
- 4 (l-r) Debra B. Whitman, Executive Vice President for Policy, Strategy and International Affairs, AARP; Lisa Ryerson, President, AARP Foundation; Charlotte Nusberg, Volunteer, AARP International; Helen Hamlin, Main representative at the United Nations, International Federation on Ageing; and Josh Collet, AARP Vice President for International Affairs at the AARP celebration of the 2015 International Day of Older Persons in Washington, DC on October, 2014.





- 5 AARP Staff and Volunteers at the 2014 AARP-UN Briefing Series on Global Aging at UN headquarters in New York, February 2014
- 6 Debra B. Whitman, Executive Vice President for Policy, Strategy and International Affairs, AARP discusses older workers at the OECD Forum in Paris, France, May 2014.
- 7 Natalie Turner @MsDCNat with humanoid robot Pepper during the third G7 Global Dementia Legacy Event in Tokyo, Japan, November 2014.
- 8 Josh Collett, AARP Vice President for International Affairs (left) and AARP President-Elect Eric Schneidewind (right) present Veit Echterhoff, Head of HR Policy for Thyssenkrupp Steel Europe with the 2014 AARP Best Employer International award during the life@50+ event in San Diego, CA, September 2014.

"The big picture for older women is a mixed picture. But we see some positive trends. With the right policy decisions that encourage education and support healthy lives, we can give these trends a helpful push forward. We can enhance all the possibilities for today's girls and young women. And if we succeed, they will have lives their mothers and grandmothers never dreamed of."

## Debra B. Whitman

EXECUTIVE VICE PRESIDENT FOR POLICY, STRATEGY AND INTERNATIONAL AFFAIRS, AARP



# <text>

AARP Best Employers International

The award gathers examples of the most forward-thinking employers around the globe with age-friendly practices and solutions in place. ► This past October, life expectancy rates in the United States hit a new all-time high. According to the National Center for Health Statistics, the average male will now live to age 76.4; the average female to 81.2. For perspective, in 1914, the life expectancy for males was 52 years; for females it was 57 years. That means that over the past 100 years we have added nearly a quarter century to life. We have done this through a combination of healthier living and health care innovation.

What we have not done is adjusted our employment systems to that additional longevity. That's a problem for both individuals and corporations, explains Bradley Schurman, Senior Advisor with AARP International. For individuals, spending more years out of the workforce than they do in the workforce can wreak havoc with both their social networks and their finances. For corporations, the ability to keep vital individuals of what we now consider post-retirement age on the job may be key to continued growth. "We're getting old," says Schurman, "there's nothing we can do to stop it. Businesses in this country need right-minded, right-sized solutions."

Those solutions may be found by looking at the experience of other countries whose longevity experiences pre-date our own. "Imagine you were given the opportunity to look into a crystal ball 20 years in the future," says Schurman. "Germany is that crystal ball. It's a similar economy, and by looking at it, we can see the effects that aging and population decline are having on a country. Germany has weathered this remarkably well." That's the logic behind AARP's Best Employers International program. It gathers examples of forward-thinking employers around the globe who have found ways to enable employees to continue to work to the benefit of individuals, companies, and society as a whole.

I had the pleasure of moderating the most recent Best Employers International awards

ceremony in San Diego. Take a look at three very different recipients and the ways in which they are addressing this issue:

## Singapore's National Environmental Agency: Bringing Retirees Back to Work

The aging of the population—and therefore the workforce—is hitting harder and faster in Singapore than it has, perhaps, anywhere else on earth. According to the Office of the Prime Minister, in 1970, for every older citizen in the country there were 13.5 of working age. By 2030, there will be two. Through the years, Singapore's National Environment Agency has instituted a number of programs focused on retaining talent. More recently, however, it has turned to bringing retired staff back to the workforce. Retired employees are offered reemployment for 3 years up to age 65-and beyond. In 2013, more than 500 employees took advantage of this opportunity. The advantages of having older workers on the job extend beyond just having more bodies in place. As the company's Director of HR Gloria Chin explains, the company's customer base is aging right along with its workforce: "Having front-line employees that have greater patience and reliability will aid in more effective communication and interaction with NEA's stakeholders." Older employees are also being used to train and mentor their younger colleagues. This makes them feel like key team members and motivates them to continue working. In 2013, more than 80 employees had elected to stay at their jobs past age 65.

## ThyssenKrupp Steel: Offering Multiple Flexible Work Scenarios

At ThyssenKrupp Steel, one of the world's largest producers of steel, nearly 37 percent of the workforce is age 50 or over. Keeping those individuals on the job is key to the company's success, explained Veit Echterhoff at the AARP award ceremony. ThyssenKrupp manages this by offering more than 400 different work arrangements that are individually tailored to personal needs. These include part-time executive positions, flextime, job sharing, job

Left: A worker at the Sitech plant in Polkowice, Poland. Since 2013, the company has performed

ergonomic assessments of all working stations.



rotation, telecommuting, and paid time off. Employees over 55 are permitted partial retirement. In addition, the company provides support not just for caregivers of small children (there is an onsite company-owned day care center) but for the often 50-plus caregivers of older parents and other family members. A nursing hotline provides advice on a range of topics from dementia to advanced medical directives.

## Westpac: Instituting Grandparent Leave

Westpac, one of Australia's four largest banks, has set a goal of increasing its mean retirement age to 62 by 2017. It has made progress in that direction—the number of older workers on the job has increased in the past 3 years; today, 20 percent of employees are 50-plus—with a number of initiatives aimed at making older employees feel both valued and comfortable. "Feedback from our age 50-plus employees tells us that they want to continue to be engaged at work and be able to access flexibility like working from home or part time work," says Britt Jacobsen, Westpac's Manager of Diversity and Flexibility. "If we don't offer this, someone else will, and we won't be able to attract the most talented people."

To that end, the company puts out a monthly newsletter spotlighting employees in the 50-plus demographic and highlights programs available to serve



## WATCH THE VIDEO STORIES ONLINE.

See first-hand the age-friendly practices of five award recipients, from a 26-person carpentry shop to a multinational steel manufacturing corporation employing 27,000.

www.aarpinternational.org/BEIwinners/videos



- Peter and Olaf, just one example of a father-son team employed by Brammertz Carpentry, work together in the shop.
- 2 A view of the facilities at ThyssenKrupp Steel Europe AG. The company prides itself on its mills, which set benchmarks for work safety in Germany and around the world.

them. Among those programs is grandparent leave. Westpac was the first corporation in Australia to introduce the option of time away from work for grandparents, in addition to its other flexible work options.

How long will it be before we start to see these programs—or others like them—take hold in the United States? Right now, companies can make a social argument that they are necessary, notes Schurman. There needs to be an economic one, too. "We can say until we're blue in the face that older workers are more knowledgeable and more reliable," he says. "When there is a shortage of supply in the labor marketplace we'll see businesses adjust to recruit the best talent possible." •



Jean Chatzky, AARP Financial Ambassador, Author and Personal Finance Journalist

"Our philosophy of management: Human capital and work. You can buy good machines but you cannot buy good staff. We pay greatest attention to our staff being happy and content. Our philosophy has turned out to be right: Our products, services and works are wellestablished because of our engaged and motivated team."





- Franz, 86, is the oldest employee at Brammertz Carpentry. He was hired by the company at the age of 60.
- 2 An instructor at Sozial Holding, in Monchengladbach, Germany demonstrates proper elder care techniques to a class of nursing students.
- 3 The new bus station in Stoke-on-Trent in the UK is indicative of the many positive, age-friendly changes happening in the city since 2011.



-Alice Brammertz, Brammertz Carpentry







## 2014 WINNERS

## **Brammertz Carpentry**

www.brammertz-schreinerei.de Industry: Craft Location: Aachen, Germany Employees: 26 Employees age 50-plus: 50%

Brammertz, a century-old family carpentry business, is headed by the family's third and fourth generations. The company faces challenges associated with having a team of employees ranging in age from 20 to 80 years. The firm's mix of younger and older professionals is known for its enormous technical expertise and high standards of quality.

## Grosser Cleaning and Care Services

www.grosser-dienstleistungen.de Industry: Care, Domestic Economy, Building Services Location: Frechen, Germany Employees: 25 Employees age 50-plus: 40%

Grosser provides domestic cleaning and personal care services for the aging population. The company is committed to addressing the needs associated with aging and to developing an area-wide system of care for people as they age.

Grosser has a sizeable percentage of older employees and notes that age 50-plus workers have significant life experience. Also, aging care clients often prefer that older employees provide them with services.

## Hana Bank

www.hanabank.com Industry: Financial Location: Seoul, South Korea Employees: 9,323 Employees age 50-plus: 10%

Hana Bank, originally Korea Investment and Finance Company, was established in July 1991 and has been growing quickly ever since.

Hana Bank's Happiness Design Center is a retirement planning and senior marketing division, which partnered with Theater That Sells Memories, Inc. in February 2013 to respond to retirees' financial needs and create a healthy senior culture through the co-marketing of financial products and services. The theater is the largest senior-exclusive theater in Korea. Movie tickets are only \$2 for older adults, who can also enjoy various special events and film festivals. Hana Bank operates a branch office in the theater complex, where it offers financial consultations regarding debit cards and pension accounts. A year ago, Hana Bank supported the launching of the Enriching Memory Café, an agefriendly café for older adults.

## National Environment Agency (NEA)

www.nea.gov.sg Industry: Environmental Location: Singapore, Singapore Employees: 3,869 Employees age 50-plus: 45%

The NEA is the leading public organization responsible for improving and sustaining a clean and green environment in Singapore. The NEA develops and spearheads environmental initiatives and programs through its partnership with the public and private sectors. Singapore has one of the fastest-aging populations in Asia. Over the years, labor and skills shortages have driven government policy to recruit foreign talent.

With respect to age management programs, the NEA is focused on the following "Five As" strategies:

- 1. Age-Neutral Recruitment
- 2. Active Lifelong Learning
- 3. Active Pre-Retirement Planning and Re-employment

4. Awards Based on Merits

5. Active and Healthy Learning

## Otto Group

www.ottogroup.com Industry: E-Commerce and Financial Services Location: Hamburg, Germany Employees: 26,125 Employees age 50-plus: 26%

Otto Group is an e-commerce and financial services company that owns a series of retail companies, including Crate & Barrel and 3 Suisses. The subsidiaries of Otto Group are individually responsible for maintaining sustainable diversity management.

Otto Group's diversity management program, which employs measures to deal with the effects of demographic change and the shortage of skilled professionals, targets four different groups: (1) old and young, (2) women and men, (3) different nationalities, and (4) people with and without handicaps.

Otto Group's recruitment strategy aims to achieve a balanced distribution of younger employees. There is a program to recruit employees older than 50 so that the number of workers above 50 approximates the number of workers younger than 30.

#### Savio Macchine Tessili

www.saviotechnologies.com Industry: Industrial Location: Pordenone, Italy Employees: 440 Employees age 50-plus: 35%

Savio Macchine Tessili is a leading company in the yarn finishing machine industry. It is world renowned in the manufacturing and marketing of automatic winders, two-for-one twisters, and rotor-spinning frames. It has factories in Italy, China, and India.

Savio has created a number of employee groups that have societal or recreational functions. In 1981, the Committee of Savio Family Members with Special Needs was established. This group is still considered a flagship for Savio; its principal activity is to promote the employment of disabled people within Savio and among other companies in the region. Currently, Savio employs 16 people with disabilities.

## "It's our ambition to improve employees' personal health and safety, develop their skills, and get their work and life balanced."

-Dr. Veit Echterhoff, Director HR Policy, ThyssenKrupp Steel Europe

#### Sitech Sp. z o. o.

www.sitech.com.pl Industry: Automotive Location: Polkowice, Poland Employees: 1,590 Employees age 50-plus: 4.4%

Sitech began operations in 1998 as a joint venture with Volkswagen AG and KWD. Production launched just a year later in a modern plant in Polkowice in Lower Silesia. Professionalism is the main feature that Sitech endeavors to embody.

The demographic structure is changing in Polkowice as the society ages and the number of employees age 45-plus increases. Employees between the ages of 18 and 44 now account for 93 percent of workers; by 2035, the situation is expected to have changed dramatically and 88 percent of workers will be aged 45–64. Sitech says it is preparing for the upcoming demographic changes by working on age management standards to prevent unemployment among the older population in the district.

## Sozial-Holding der Stadt Mönchengladbach GmbH

www.sozial-holding.de Industry: Hospitals/Healthcare Location: Mönchengladbach, Germany Employees: 706 Employees age 50-plus: 43%

Sozial-Holding der Stadt Mönchengladbach GmbH has been previously recognized by AARP Best Employers International in 2009 and 2010.

Sozial-Holding der Stadt Mönchengladbach GmbH, founded in 1996, is a 100 percent owned subsidiary of the City of Mönchengladbach and combines five subsidiaries under its umbrella. Sozial-Holding coordinates community care services for older adults and other care services and is active in the fields of employment promotion, labor exchange, and vocational training. It has over 700 employees across its subsidiaries.

## **Stoke-On-Trent City Council**

www.stoke.gov.uk Industry: Municipal Government Location: Stoke-On-Trent, England Employees: 5,205 Employees age 50-plus: 30%

Stoke-On-Trent is a city in the Western Midlands of England. The Beth Johnson Foundation and Public Health at Stoke-on-Trent City Council have been working together to deliver a comprehensive work program that will engage organizations across the city in ensuring their commitment to the Age-Friendly City (AFC) initiative of the World Health Organization. The City Council's innovative approach is part of an effort to make Stoke-on-Trent "a great place to grow older."

## ThyssenKrupp Steel Europe AG

www.thyssenkrupp-steel-europe.com/en/ Industry: Industrial Location: Duisberg, Germany Employees: 19,833 Employees age 50-plus: 37%

ThyssenKrupp Steel is a German multinational corporation and one of the world's largest steel producers. Through its life-phase-oriented human resources policy, ProZukunft (ProFuture), ThyssenKrupp Steel has a commitment to accommodating demographic change. Lifelong learning and training, flexible work arrangements, support for caregivers, and health promotion and protection are among the many focuses of the ProZukunft program.

#### Welcia Kanto

www.welcia-kanto.jp/ Industry: Retail (Drugstore) Location: Saitama, Japan Employees: 11,653 Employees age 50-plus: 10%

Welcia Kanto, established in Fuchu City, Tokyo, in 1974, sells medicines, health care supplies, health foods, household products, and food. It also dispenses prescription medicines.

In light of an aging society, Welcia Kanto believes that it must provide job opportunities for older people who have a willingness to work and that doing so is key to the company's survival and growth. Welcia Kanto and its subsidiaries employ older people and those with disabilities not because it is required, but because it is a matter of corporate social responsibility and it provides a quality workforce.

#### Westpac

www.westpac.com.au Industry: Financial Services Location: Sydney, Australia Employees: 39,108 Employees age 50-plus: 20%

The Westpac Group has branches and controlled entities throughout Australia, New Zealand, and the near Pacific region, and has offices in key financial centers around the world. The company was among the first Australian organizations to address issues pertaining to an older workforce. Over time, the company has increased its focus on the age diversity of its workforce and on creating a better quality of life for older employees.

The organization is proud to have seen an increase in its older workforce over the past 3 years, with over 20 percent of employees now aged 50 or older. Because Westpac values the knowledge and experience that these employees provide to the workforce, the organization is committed to supporting older employees as they plan their late career pathways and transition to retirement.





- 1 A worker at a ThyssenKrupp Steel Europe factory.
- 2 Workers in the training center at the Sitech factory, Poland, try on equipment meant to simulate the effects of aging and improper working techniques.



# MAXIMIZING OUR AGING POTENTIAL

Dr. Ursula M. Staudinger | DIRECTOR OF THE ROBERT N. BUTLER COLUMBIA AGING CENTER Dr. Ruth Finkelstein | ASSOCIATE DIRECTOR OF THE ROBERT N. BUTLER COLUMBIA AGING CENTER

> Several decades ago scientists started investigating whether we can improve the cognitive functioning of our brain in later life–our greatest asset as humans. ►

By the year 2070 the world's population is projected to stop growing for the first time in human history. This is extraordinary, especially given that the world population has exploded—from 1.7 billion to 7.1 billion—since the beginning of the twentieth century. Estimates suggest that the global population will rise to 9.4 billion by 2070 then stabilize and decline to 9 billion by 2100<sup>1</sup>.

This means that, in some of our lifetimes, we will move toward a situation in which not only natural resources, but also human resources, become constrained. Life expectancy is 30 years longer than a century ago, but at the same time fertility rates are declining so that population growth is offset<sup>2</sup>. We are aging, and there will be fewer of us.

In some areas of the world (e.g., Western Europe, rural areas globally), we have already experienced how

populations that are simultaneously shrinking and aging can lead to labor shortages, caregiving shortages, and pressure on government systems. While the pervasive narrative tells us that this is an inevitable foreshadowing of our future as a whole, what if there are actions we can take now to ameliorate this? What if, just as we recognize that innovation is needed to optimize our planet's finite natural resources, we also recognize that people have become a finite resource? In order to innovate and create sustainable societies, we need to understand whether and how we can maximize human potential in later life.

These are questions that scientists, economists, business owners, and policymakers have begun to explore. Several decades ago scientists started investigating whether it is possible to improve the cognitive functioning of our brain in later life—our greatest asset as humans. In the 1950s and beyond we learned that we can, in fact, train older people to improve on intelligence tests. Research showed that 80-year-olds can restore up to 20 years of cognitive losses through trainings<sup>3</sup>. The limitation is that research has also shown that this only trains people for the tasks they are training for (in this case intelligence tests). It does not generalize to other tasks the person takes on.

For the past several decades researchers have looked to develop interventions that would compensate for agerelated cognitive declines beyond a specific task. Several have been successfully identified. The one with the most general effects is not what we typically connect to cognitive functioning—physical exercise, more precisely, aerobic exercise. A 12-month-study conducted in Germany demonstrated that people over 60 years old who exercise at a moderate level for 45 minutes three times a week not only improved in their fitness levels, but also showed reactivation effects in their brain. Speed of information processing increased, and areas of the brain that underwent age-related decline before showed signs of reactivation<sup>4</sup>.

Businesses are invested in research that shows how work affects a person's productivity and aging over the life course. Is it possible to think about work environments, work lives, and work biographies that have a built-in cognitive training component? Are there interventions that would encourage and make it possible for people to work more productively for more years, particularly in jobs where labor shortages are anticipated?

Research conducted in the last decade shows that work complexity has a positive effect on cognitive functioning later in life<sup>5</sup>. However, this work did not speak to the question of whether it is also possible to buffer agerelated cognitive decline at lower levels of job complexity.

The Volkswagen Foundation has been funding a study on assembly line workers to attempt to answer this question. The study showed that if you compare matched pairs of workers (on baseline cognition and openness to new experience), one who had many work task changes and the other who had few changes in the last 16 years (none of them implied that they were moving up the hierarchy), the worker who had more task changes also had higher levels of cognitive functioning. Then, when you study their brains, structures linked to attention and learning have been found to be larger than in the matched group of workers<sup>6</sup>.

What this groundbreaking result shows us is that the ways that we function across our work lives influence the ways that we age, therefore also affecting the ways that we continue to be willing and able to be productive at work. This is relevant, right now, to society at large, to all of us as individuals, and to employers. And we should all be paying attention.

Shortages in specific occupations are already becoming more prevalent in Western Europe and in some U.S. industries. In addition to and outside of shortages, older workers are valuable to employers because of some of their patterns and habits of work, such as loyalty, reliability, promptness, and strong interpersonal skills. Older workers often hold a business's valuable networks and institutional knowledge. (Just ask the New York City Metropolitan Transit Authority, that called retired subway employees out of retirement after a hurricane devastated the system.) And when it comes to research and development teams, research has also found that age-heterogeneous teams come up with more successful innovations than age-homogeneous teams<sup>7</sup>.

For those employers who want to ensure that older employees stay available to them, there are specific actions they can take to keep their employees nimble. Large production companies in Germany use team-based work on the assembly line, which avoids exhaustion and overexertion due to repetitive work and also leaves some room for autonomy for the team members to organize their work. Further, a number of big employers in Germany have been offering lifetime work hour accounts, which allow employees to bank time to work more or less as they decide. These accounts make it possible to "bank time" for sabbaticals, which allow for a change of pace by definition, the opportunity for further training spurts or for investing in work-life balance.

In New York City, the Steinway & Sons piano factory similarly moves workers from position to position throughout their tenure with the company, which is most often 30 to 50 years. With a skill shortage and the lengthy apprentice process necessary to master the

## Remaining active, engaged, and having the opportunity to do new tasks, is not just an individual advantage but a societal imperative.

thousands of steps it takes to build each piano, Steinway & Sons relies on the retention of its employees over decades to continue its business. Elsewhere in New York, small businesses report that their employees must remain particularly flexible as they are called on daily to perform tasks outside of their job description. Warehouse workers assist in the office. Kitchen staff and waiters help each other out. All hands are needed for big events.

Work is only one example of how by modifying our society and our environment we can change the course of aging, which is not a hardwired biological inevitability that follows one predetermined trajectory. Promoting cognitive plasticity can apply to creativity in civic engagement, the educational system, the arts, and participation in housing, neighborhoods, and governance.

Remaining active, engaged, and, as this research shows, having the opportunity to do new tasks, is not just an individual advantage but a societal imperative. Just as we are exploring and building new sources of energy, recycling material many times over, and finding new ways to conserve water, figuring out how to best promote people's development and aging will be a focus of the next century.

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#### Ursula M. Staudinger, PhD

Ursula M. Staudinger, PhD, is the founding director of the newly launched Columbia Aging Center. The Robert N. Butler professor of sociomedical sciences and a professor of psychology at Columbia University, she is a lifespan psychologist and an internationally recognized aging researcher advising governments and companies with regard to mastering demographic change.



#### **Ruth Finkelstein, ScD**

Ruth Finkelstein, ScD., associate director of the Columbia Aging Center, has conducted research and advocated for policy change on behalf of vulnerable populations for more than 30 years. She is the former director of Age-friendly NYC, which in 2013 was named "The Best Existing Age Friendly Initiative in the World" by the International Federation on Ageing.



# **BIG CHANGE FOR SMALL BUSINESS**

Geoff Pearman | MANAGING DIRECTOR, PARTNERS IN CHANGE

## Partners in Change has developed a unique cluster program for small- to medium-sized businesses that are prepared to face some tough issues as they adapt to their aging workforces.

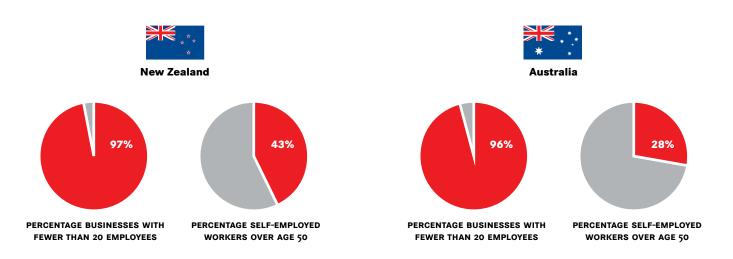
Whenever you talk about the world of business, it tends to conjure up images of large corporations employing thousands of people. Yet, the reality is quite different: Small and medium-sized businesses (SMEs) are the backbone of national and regional economies.

"I joked with Michael, my research and development person, that when he retired we would have to close up shop." The manager of a specialty electronics company in a regional center in Australia was in fact not joking. The dilemma faced: "What do you do when you have a team of 12 and one of your highly specialized staff is in his or her sixties and could retire tomorrow?"

For the past 18 months, Partners in Change, an organizational and workforce consultancy in Australia and New Zealand, has developed a unique cluster program for smallto medium-sized businesses that are prepared to face some tough issues as they adapt to their aging workforces.

The statistics speak for themselves. In New Zealand, 97 percent of businesses have fewer than 20 employees and produce 28 percent

## THE AGING WORKFORCE IN NEW ZEALAND AND AUSTRALIA SMEs



of the nation's gross domestic product. The average age of SME owners is around 58 years old, with 43 percent of self-employed workers over 50 years old.

In Australia the picture is similar: 96 percent of companies employ fewer than 20 staff, and 28 percent of all business owners are over 55 years old.

The Executive Connection, in a recent report, summarized the challenge<sup>1</sup>. "SMEs will be at the forefront of dealing with these changes. SMEs are also the largest employer group, and this means their executives and owners need to anticipate these demographic shifts and react in ways that benefit their business's future operations."

There is no shortage of reports describing the phenomena, offering analysis, and making recommendations. But what do you do as a busy small business owner with multiple demands on your time? Many small businesses do not have human resource specialists on hand and either rely on external advice or manage as best they can on a day-today basis dealing with urgent issues.

The Small Business Aging Workforce cluster program was designed by Partners in Change to engage SME business owners in a 6-month development program. The primary objective was to help them put in place strategies and practical action plans to address their aging workforce challenges. A cluster comprised four companies from non-competing sectors. Each company could involve two people. They met monthly for 2 to 3 hours with back-at-work exercises between each workshop. The program also included a workplace coaching session and a case study writing exercise.

"As a sole human resources person in a busy tourism attraction I have a lot of demands on my time. What hooked me with the small business cluster program were the practical strategies on how to retain older workers," reflected Janet, one of the program participants. The program covered a wide range of topics:

- The changing world—global, country, and local demographic shifts
- The myths, stereotypes, and realities of aging workers and workplaces
- Analysis of workforce demographics to identify risk areas
- Review of human resource policies and practices for age friendliness
- What older workers need and want, including interviews with older workers
- Risk assessment, strategies, and the development of an action plan



"I felt we failed Jim when he had to leave due to health issues. I would have loved to have been able to find other work for him, because I know the transition has been hard for him and his family," said Tracie Dickenson.

For Daryl Dickenson Transport, an interstate family-run trucking company, the Partners in Change program opened employees' eyes to the challenges that many older workers face and, in their own words, "the moral responsibility employers have to their staff at critical transition points in their lives." With a staff of 75 (48 of whom are over the age of 50), the business faces a set of challenges relatively unique to the trucking industry. Transporting steel is physically demanding, and many drivers experience injuries or degenerative conditions that affect their ability to keep working later in life. "This is not a job they can do forever," said Tracie. Herein was one of the challenges and also a significant insight for the company.

"I realized one of the best things I could do for my boys is help them think about their next job. Driving for us with all the heavy work involved may not be what they are able to keep doing until they retire," said Tracie. "Some of the issues for older workers hadn't even crossed my mind. It challenged my stereotypes as a younger HR person." -Human Resource Advisor

> "We have new tools and ways of thinking. We have a better understanding of how mature workers think and what's important to them, [whereas] in the past we just guessed. We want to more actively promote our business as an age-friendly workplace." -Business Owner

Future programs will be opened up to eight businesses per cluster and will also include a module on the business opportunities from the aging of the population.

Partners in Change has now run six cluster programs involving 23 companies ranging in size from 12 to more than 200 staff. Participants come from diverse sectors: financial services, transport, manufacturing, tourism, hospitality, health, older adult care, disability services, property management, training, sport, and professional associations. While participants came from different backgrounds, roles, and industries, a lot of incidental learning happened in the workshops, allowing participants to generate practical solutions as they worked on common strategies.

"It opened my eyes to seeing the mature-aged workforce segment as a group that has specific needs that need to be met if they are going to be fully engaged," one human resource manager said.

While every business claims uniqueness, there were common risks identified: current and potential labor shortages in specific occupations and locations, the loss of critical skills and knowledge due to potential retirements, disengagement and the loss of motivation as a result of changed expectations and the lack of flexibility, reputational damage for the business if it did not treat its aging staff well, and increased costs

## The aging of the workforce needs to be approached as a strategic issue rather than as a diversity issue.

from injuries as people took longer to heal and return to work.

Developing an evidenceinformed understanding of their business challenges enabled the companies to put in place practical action plans. Working in a cluster using a problem-solving approach also generated innovative strategies. (See Daryl Dickenson Transport story, p. 52).

Having worked with more than 35 companies, large and small, over the past 3 years, I am convinced that the aging of the workforce needs to be approached as a strategic issue rather than as a diversity issue. Advocacy for older workers is important, and discrimination in the workplace is abhorrent in any form, but what I have found is that taking real business risks, taking a strategic approach, and developing practical solutions is what engages business owners. Coincidentally, they also end up addressing issues of diversity and inclusion.



#### **Geoff Pearman**

Geoff Pearman is the managing director and principal consultant for Partners in Change, an organizational development and workforce consultancy in New Zealand and Australia. The company's speciality is helping organizations adapt to their aging workforces.

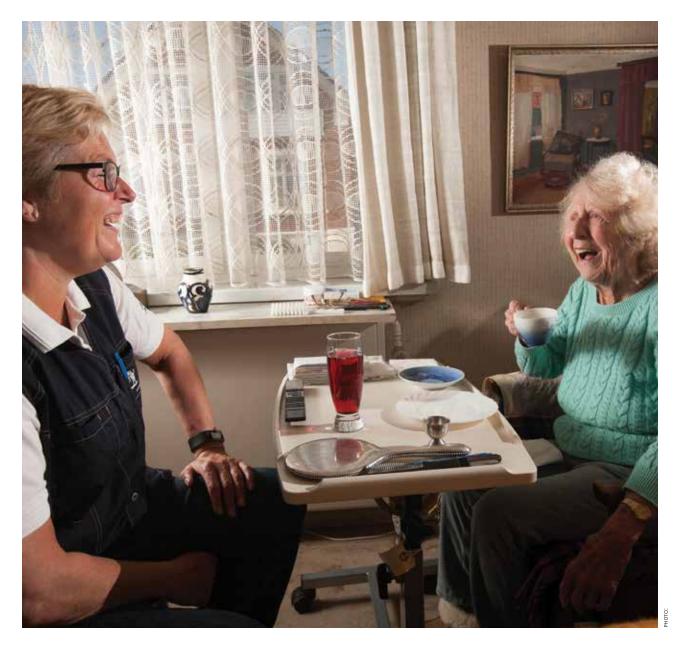
<sup>&</sup>quot;Finding the Gold in Silver Hair: Challenges and Opportunities for SMEs,"The Executive Connection white paper series, March 2014.



# THE DANISH APPROACH

How Denmark Reinvented Its Elder Care

Manu Sareen | MINISTER FOR CHILDREN, GENDER EQUALITY, INTEGRATION AND SOCIAL AFFAIRS, DENMARK



## By 2040, the number of Danes over the age of 67 is expected to grow by 60 percent. While this is good news, it also comes with challenges.

Faced with major demographic changes, Denmark has reinvented its elder care. Elder care now meets the needs of an increasingly diverse older population by empowering older adults with a high degree of self-care.

The populations of the United States, Japan, Germany, Denmark, and many other countries are aging. By 2040, the number of Danes over the age of 67 is expected to grow by 60 percent. While this is good news, it also comes with challenges.

In Denmark we have chosen to see this challenge as an exciting point of departure for creating new and more intelligent elder care. We have not found the perfect solution, but I believe we are well on our way to success.

#### **Danish Social Security**

Denmark has one of the most comprehensive welfare systems in the world. The public sector delivers high-quality services, and they are generally available free of charge to all citizens (e.g., citizens can go to the hospital or visit their general practitioner free of charge). Welfare in Denmark is almost exclusively tax-financed, and taxes are therefore correspondingly high. Public expenditure related to older citizens amounts to approximately 20 percent of total public spending. More than half of these costs consist of pensions and housing benefits, while the rest fall into health care and social services categories.

#### Growing Old in Denmark – Then and Now

We used to think that with aging came a gradual need for more care, and nothing could be done to minimize that need.

Now, we realize aging is a much more diverse and complex picture than previously thought. We have realized that, although aging is a universal biological process, it is not a uniform process. While some of tomorrow's older adults will be in need of extensive care, others will be in good health and lead active lives.

Consequently, we have had to develop smart, high-quality care solutions that fit the needs of those older people who can get by with little help, as well as those who are in need of extensive care.

## Activating care is a means to empower older people. To the individual it means that he or she can live longer without having to depend on others.

## Home Care Services and Nursing Homes

Traditionally, Denmark has offered two types of elder care: home care and nursing homes.

Home care is targeted at older Danes who live at home but are unable to manage everyday life without help. Citizens are both entitled to practical assistance (e.g., cleaning and laundering) and personal assistance (e.g., bathing and shaving). Both types of assistance are free of charge and are available 24 hours a day. There is no maximum limit to the number of visits a citizen can receive. Citizens who reside in nursing homes are usually in need of more care than citizens who receive home care. This care is provided free of charge. By law, the citizen's apartment at the nursing home is his or her home and is furnished with the citizen's own furniture.

## **Activating Care**

In order to accommodate the needs of older adults who are in relatively good health, the Danish government has emphasized the need for providing activating care as a supplement to home care and nursing homes. Activating care means that the citizen learns how to minimize or cope with his or her disabilities (e.g., by using welfare technology). Activating care takes both the citizen's physical and mental wellbeing into account (e.g., offering to help a lonely older adult meet other older adults).

Activating care is a means to empower older people. To the individual it means that he or she can live longer without having to depend on others. I strongly believe that all of us prefer to manage on our own if we can. We wish to decide for ourselves what time we get up, when we shower, and what kind of food we have for dinner. Our job as a society is to facilitate this desire for others.

Activating care might, for example, be the right choice of care for an older woman who has been able to manage more or less on her own until she falls and breaks her hip. Even though the surgery is successful, the woman becomes afraid of leaving her chair. She starts spending more and more of her day sitting inside and becomes increasingly fragile. As time goes by, she grows more fragile, spends more time alone, and becomes lonelier.

Activating care means that, instead of feeling sorry for herself, the woman enlists the home care staff to help her with balancing exercises. They encourage her to start visiting an older adult center, where she can meet other people her age.

This example illustrates that activating care is not just a good idea because it postpones disabilities or teaches the older person how to cope with his or her disabilities; activating care is also a good idea because of all the things it enables one to do because it has minimized disabilities. In the example above, the point is not just that balancing exercises enable the woman to move around freely, but also that the exercises enable her to be part of her community and enjoy her life to the fullest because she is able to move around freely.

Activating care has turned out to be a triple-win situation: the older person becomes the master of his or her own life, the caretakers find their jobs to be more rewarding, and it reduces costs in the health and social service sector. On a state level we are now researching how much activating care reduces costs, and how we can provide it most efficiently.

#### **Holistic and Systematic**

Danish elder care policies are based on three fundamental principles:

First, we make sure that our policies are tailored to meet the specific needs of the individual. All care is provided based on a need-based assessment. The starting point is always need, never age.

Second, our policies are interdisciplinary. In regard to elder care it is especially important that the health care sector and the social service sector work together in a structured and well-coordinated way. Interdisciplinary care is a top priority, and we continuously work on improving coordination between the two sectors.

Third, we aim to use evidencebased policies. We work determinedly on identifying best practices through a systematic accumulation of policy knowledge. Measuring the effect of our policies is perhaps the most important key in understanding how we most effectively provide the care that citizens need.

## A Trampoline for Citizens of All Ages

Faced with the demographic challenge of population aging, Denmark had two options: We could reduce spending per capita, cut services, and consider older people a burden on society. Or we could empower our older citizens, delay the need for care, and consider them a valuable resource in society.

Activating care has been a central element in our strategy. To a great extent we empower older citizens in living independent lives with a high degree of self-care instead of creating long-term dependent relationships.

In Denmark, we used to describe our welfare state and our social services as a safety net, ensuring that no one fell through. Now we see it as a trampoline that not only catches people on the way down but also bounces them back from the fringe of society and into the core of our society regardless of age.



#### Manu Sareen

Manu Sareen was appointed Minister for Children, Gender Equality, Integration and Social Affairs in February 2014.

From 2011 to 2014, Manu Sareen served as Minister for Gender Equality and Ecclesiastical Affairs and Minister for Nordic Cooperation in Denmark and a Member of Parliament for the Danish Social-Liberal Party (Radikale Venstre.) From 2008 to 2010 he worked as Auditor of Public Accounts. From 2002 to 2011, Manu Sareen was a member of the City Council in the municipality of Copenhagen.

The minister is educated as a social worker and he has previously among other things worked as lecturer, teacher and integration consultant. He is also the author of children's books as well as academic publications.



# DEMENTIA-FRIENDLY BANKING

Graeme Whippy I SENIOR DISABILITY MANAGER GROUP DISABILITY PROGRAM, LLOYDS BANKING GROUP

## For people with dementia, keeping on top of finances can be difficult...threequarters of people with dementia have difficulty using banks.

Across the United Kingdom (UK) over the last few years, there has been a concerted effort to raise awareness and improve the quality of life for the 800,000 people currently living with dementia. In March 2012 UK Prime Minister David Cameron's "Challenge on Dementia" call to action was a huge catalyst for change. He publicly addressed the urgent need to help people with dementia and their families live as well as possible. In 2013 Alzheimer's Society, the UK's leading dementia support and research charity, launched its groundbreaking awareness program aimed at recruiting 1 million people to become Dementia Friends—individuals who have undertaken a 1-hour training session to better understand what living with dementia is like and the small things everyone can do to help.

Through our branches and businesses, Lloyds Banking Group has the potential to reach every family and community in the UK, and we place immense value on our commitment to what we call "Helping Britain Prosper." As the UK's largest retail and commercial bank, with 30 million customers, we have been working hard over the last few years to establish ways to support our customers who have been affected by dementia. It is our ambition to be the best bank for customers, and if we are going to meet our goal, we know that we need to understand the different needs of our broad customer base and adapt the way we do business accordingly. We fully recognize the need to restore trust in the banking sector, and it is imperative that we demonstrate our credentials as a responsible business that is doing right by all of our customers-not just to retain their loyalty, but because operating in this manner is absolutely the right thing to do.

For people with dementia, keeping on top of finances can be difficult. Research from 2012 told us that three-quarters of people with dementia had difficulty using banks<sup>1</sup>. PIN numbers and passwords can be difficult to recall, which has the potential to make

## The aim was to find tangible ways to improve organizational processes and procedures so that people with dementia can maintain their independence for as long as possible.

gaining access to accounts difficult. The process of applying for Lasting Power of Attorney (LPA) has, in the past, been long and frequently arduous. Confusion over these processes often stopped caregivers from carrying out financial decisions on behalf of loved ones who no longer have the capacity to make their own decisions.

Through our work on the Dementia Friendly Communities Champion Group, set up as a result of the Prime Minister's call to action. we have been working with Alzheimer's Society and a cross section of other organizations and businesses to understand the issues faced by people with dementia to help us develop practical solutions. The aim was to find tangible ways to improve organizational processes and procedures so that people with dementia can maintain their independence for as long as possible and alleviate unnecessary stress for caregivers.

Partnering with Alzheimer's Society and working in consultation with 24 other financial services organizations, we led the development of the Dementia Friendly Financial Services Charter, which launched in October 2013. The

charter is a guide for banks, building societies, and insurers to help make the management of finances simpler for people affected by dementia. It lays out ways this can be done, including offering customers with the condition more choices, like the option to alert the bank that they have dementia to allow customer service to be tailored appropriately. This doesn't mean marking their record with the label "has dementia," but rather making notes about how we can provide them with the best possible customer service (e.g., noting that the customer needs longer appointment times or large print).

Another suggestion within the charter is the appointment of a "champion" to drive forward the principles in each branch. The charter lays out ways in which the industry can recognize, understand, and respond to the needs of customers living with dementia and their caregivers. In the case of a person with dementia who can no longer remember his or her PIN, offering to change the "Chip and Pin" card (which is issued as standard in the UK) to a signature card is an example of a simple, but effective, practical solution.

As well as striving to embed the principles of the charter across our branch network, we have also provided dementia awareness training to all of our 25,000 branch colleagues. We developed a training video to help colleagues identify how dementia affects people and how they can offer people with dementia the best possible customer service. We have also given all of our colleagues across the Group the chance to become Dementia Friends, and so far more than 8,000 colleagues have signed up.

Since the launch of the charter, we have also continued to work with stakeholders from across the financial services industry to improve our processes and procedures. For example, in 2014 we implemented a new "Walk Out Working" LPA process that has reduced the time taken to set up an LPA from 3 weeks to a single 60-minute visit to a branch. We have also worked with the Office of the Public Guardian and other organizations to create a "mythbusting" customer leaflet that explains the benefits of taking out LPA and the process to be followed. Going forward, additional guidance will be created for customer-serving organizations on acting in the absence of LPA, for example, what information can be shared or actions taken without infringing on data protection legislation.

In 2013 and 2014 colleagues demonstrated just how much the cause of dementia had captured their hearts and minds, by voting Alzheimer's Society (and sister charity Alzheimer Scotland) their 'charities of the year.' This led to record-breaking levels of fund-raising, raising in excess of £5 million (over US\$8 million) over 2 years—more than double the amount we were aiming to raise. This partnership also led to a whole host of awareness events, particularly through the branch network, where colleagues hosted "Tea and Talk" events. Branch colleagues invited customers to visit the branch and share their experiences of dementia, as well as receive information about local support groups from representatives of Alzheimer's Society who had joined the branch for the day.

Our focus on people with dementia over the last couple of years has enabled us to mobilize our thoughts and actions around meeting the needs of all customers with mental capacity issues or other disabilities. In turn, this has helped us understand and address the needs of other vulnerable groups, such as people living with critical illnesses like cancer. We need to make the ongoing consideration of the needs of vulnerable customers business as usual. This is imperative if we are to meet our goal to be the best bank for all customers. This will result in a lasting legacy for the Prime Minister's Challenge of Dementia and our relationship with Alzheimer's Society.

In terms of what the future holds, we will be working to go beyond the basics of "recognize and understand," looking at more innovative solutions for customers, such as alternative forms of security and interacting with technology, endeavouring to address the needs of the discerning and technically savvy Baby Boom Generation as it reaches its later years.



#### **Graeme Whippy**

Graeme Whippy is senior disability manager at Lloyds Banking Group, working on a group-wide program that has the goal of making the organization a great place for disabled people to work and making its customer-facing brands (Lloyds Bank, Halifax, Bank of Scotland, Scottish Widows, and others) the best financial service providers for customers with disabilities.

A significant part of Graeme's role is currently related to dementia; he represents Lloyds Banking Group and the banking sector on the Prime Minister's Dementia Friendly Communities Champions Group and led the cross-financial industry focus group that created the Dementia Friendly Financial Services Charter.

<sup>&</sup>lt;sup>1</sup> Alzheimer's Society UK, 2012, 'Shortchanged: Protecting people with dementia from financial abuse' available from www.alzheimers.org.uk



# COMBATTING DEMENTIA GLOBALLY

Dennis Gillings | WORLD DEMENTIA ENVOY

## Because of the complex and varied nature of dementia, it is likely that successful therapy will rely on multiple treatments rather than a single magic pill.

When my mother was diagnosed with Alzheimer's almost 20 years ago, it was a bolt from the blue, and one that was tinged with irony. Although I had spent my career working with researchers developing treatments for Alzheimer's and other neurodegenerative diseases, when it touched a member of my own family, there was little I could do.

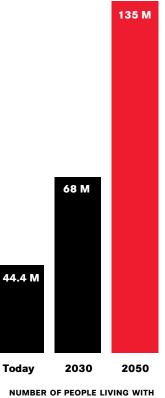
As her condition progressed, huge medical advancements occurred: From the terror of HIV/AIDS in the 1980s as seemingly healthy young people died, those with HIV/AIDS can now live a normal life. Cancer is no longer the immediate death sentence it once seemed; instead, we have made huge steps in finding effective treatments for its many forms.

Alas, for Alzheimer's disease and other dementias, that breakthrough hasn't yet come. There is currently no means to cure or slow their progression. In 15 years, just three drugs have been developed, none of which slow dementia's progress. Because of the complex and varied nature of dementia, it is likely that successful therapy will rely on multiple treatments rather than a single magic pill. Much like cancer, there are many different forms of dementia, each of which needs comprehensive understanding in order to develop effective and targeted treatment.

To date, there have been two main targets for pharmaceutical development, known as the proteins "amyloid" and "tau." Neither has led toward creation of a silver bullet, but in the absence of anything new, work has focused on how their presence in the brain relates to dementia.

While this complex work on a cure continues, there are reasons for optimism, particularly for those of us in middle age concerned about our chances of developing dementia. Increasing evidence shows that you may be able to reduce your risk by making simple lifestyle changes. The lower your risk of other conditions such as diabetes and cardiovascular

## RATE OF INCREASE OF PEOPLE LIVING WITH DEMENTIA



NUMBER OF PEOPLE LIVING WITH DEMENTIA WORLDWIDE

disease, the lower your chance of developing dementia. A study from the Universities of California–San Francisco and Cambridge found that as many as a third of Alzheimer's cases could be prevented this way.

So what does that mean in practice? By following the advice "what is good for the heart is good for the brain," you can't go far wrong. That means exercise for the body and mind, sound nutrition, not smoking, and a healthy weight. And you can follow these rules at any age, so it is never too late to make the change. There are still some who question the evidence, but by following this advice you can only become healthier; there is no downside.

As we wait to find a cure, we hope the numbers of those affected in the future can be reduced in this way. But for now, the numbers remain stark. There are currently 44.4 million people living with dementia in the world; this is set to double every 20 years, reaching 135 million by 2050. That's more than three times the population of California, or more than double the number of people living in the United Kingdom or France.

Looking at the relative investment in cancer and dementia, the reasons for limited progress on the latter become clear: global spending on dementia research and drug development is five times less than that spent on cancer. And yet, dementia now tops the list of conditions most feared in middle age. That fear must be met with action.

Some political leaders have begun to acknowledge this funding gap. In the United Kingdom, the United States, and elsewhere, governments have increased investment. Congress provided \$100 million in additional funding this year due to Alzheimer's posing a "unique and serious threat to the Nation's long term health and economic stability."

As Congress made clear, it isn't just the emotional and societal cost being paid by people around the world. There is a significant and unsustainable economic cost, which, over the next 40 years, will cumulate to \$20 trillion in the United States alone unless we take urgent action. This sum is larger than the entire US deficit. This includes the cost of care and insurance, as well as the millions of dollars lost by people leaving the workforce to become unpaid caretakers.

No wonder, then, that leaders and health ministers of the eight leading industrial nations (G8) decided to take radical action. committing themselves to find a disease-modifying therapy, and hopefully cure, by 2025. To do this, they appointed a World Dementia Envoy and Council to identify the problems behind the lack of progress, and, crucially, how to solve them. With initiatives such as this, dementia advocacy is increasing but needs to gain further momentum. This will receive political attention and create a virtuous circle by accelerating the efforts to make progress.

The World Dementia Council (WDC) and I have delved deeply into problems and how they can be fixed. Our membership comprises a wealth of global expertise in care, research, drug development, and innovation. By the end of our term in March 2015, we will unveil groundbreaking solutions that cover five areas:

1. The first priority is building on the above mentioned evidence of risk reduction, raising global awareness that lifestyle changes can reduce the chances of developing dementia.

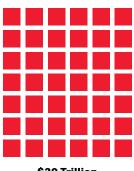
## ECONOMIC COST OF DEMENTIA IN THE UNITED STATES



2. The second is making sure that effective treatments become available as soon as possible. As a life-shattering disease, there needs to be a smoother and faster process for moving drugs from early stage research through to market.

There also needs to be greater research collaboration. In the United States, there are great examples of this, such as the Brain Research through Advancing Innovative Neurotechnologies (BRAIN) initiative, championed by the Obama administration. This is set to revolutionize our understanding of the workings of the brain, which endlessly helps speed up the search for a cure, as it will allow the pharmaceutical industry to develop treatments.

3. The third priority is the fuel needed to fire the engine of research and drug development. Poor investment in dementia has a simple explanation: the risks are too high, the rewards too low. Because drug development is such a lengthy process, it takes too long for failures to become apparent, wasting



\$20 Trillion Economic Cost of Dementia Over the Next 40 Years

huge amounts of money and time. Investors look to more fruitful areas of research. We need to reset that dial. We are exploring how investment can be significantly boosted and will outline our suggested solutions in the spring of 2015.

4. Fourth, we need to optimize the potential of data. When you think about how much data is created, from research and drug development to best practices in care, there are many more productive ways it can be used and accessed. Currently, not enough open science is shared globally, and in order to make breakthroughs, that needs to change. When a clinical trial fails, that information needs to be available for other researchers to see, preventing mistakes from being repeated.

We are working closely with the World Health Organization and the Organization for Economic Cooperation and Development to identify how such data platforms can be used and governed.

5. The fifth priority is care, particularly the enhancement of

## Those who can afford the very best are fortunate, but there is still much to be done to ensure there is fair access to decent and life-enhancing care.

dementia care through technology. Recalling my mother's experience and that of many AARP members, we are determined to find the best way to care for those with dementia so that they suffer the least possible discomfort and, despite challenging circumstances, can live well with their loved ones around them.

The WDC is looking at innovative care ideas from around the world and ways we can share them. An example in the Netherlands opens our eyes to creative possibilities: residents at the Hogeway care home are mentally taken back decades to the era in which they grew up, where they feel at ease. Living life as they remember it, they are no longer distressed by their surroundings and shocked by what they discover every day. This "all-day reminiscence" therapy is just one example of how surroundings and perceptions can make a tangible difference to their feelings and the impact the condition has on their lives.

Of course, there is still far too much of a global lottery in quality and cost of care. Those who can afford the very best are fortunate, but there is still much to be done to ensure there is fair access to decent and life-enhancing care.

The quality of care can also be enormously enhanced through technology, but this needs considerably more investment. Smart phones, information technology, and the promise of robotics may help alleviate the costs of care that will test personal, family, and government budgets.

None of these challenges will be easy to overcome, but I am confident that with the wealth of talent and expertise on the WDC, and the momentum and goodwill of governments around the world, we can make a difference and use this first year to break the deadlock and find long-lasting solutions.

Sadly, my mother did not live to see me take on this role. But it is with her in my mind that I vow to make every day count in the fight for new hope. •



#### **Dr. Dennis Gillings**

Dr. Dennis Gillings was appointed as the World Dementia Envoy in February 2014. As the founder and executive chairman of Quintiles, the world's largest provider of biopharmaceutical development and commercial outsourcing services, Dr. Gillings has more than 30 years' experience. He has worked with numerous biopharmaceutical companies and with many health organizations. Prior to this, Dr. Gillings spent some time in academia as professor of biostatistics at the University of North Carolina.

## Seeing the World through Their Eyes: "Into D'mentia" Simulation Aims to Improve Dementia Care Globally

The World Health Organization estimates that a new case of dementia is diagnosed somewhere in the world every 4 seconds. The increasing number of people with dementia is expected to strain national health care budgets and will force countries to think creatively about how to address the problems posed by the disease. Continued research will be necessary, but effectively caring for those who are already affected by dementia is also crucial.

This presents a challenge, as the cognitive deterioration caused by dementia can make caregiving difficult. Dementia caregivers often have difficulty understanding what their patients experience, which adds to caregivers' work stress. An innovative project in the Netherlands may provide a solution.

A team from Minase Consulting has created Into D'mentia, a unique interactive simulation of what it's like to have dementia. Launched in 2012, Into D'mentia was the result of a collaborative effort by a consortium of universities, health institutions, and companies. Into D'mentia helps foster better relationships between caregivers and people who suffer from dementia by allowing people to experience the challenges of living with the disease. Jan Rietsema, project director, says he hopes to see "a higher quality of care that is less taxing for the carer." The Into D'mentia experience is centered on a simulation. After an introduction, participants step into a mobile trailer designed to resemble a home kitchen. As participants move about the kitchen, audio and visual technology– including some of the latest developments from the world of gaming–simulate the kinds of difficulties someone with dementia might have.

Throughout the simulation, participants wear a vest equipped with speakers. The vest emits a recording that is meant to serve as the participants' "inner voice." This narration guides the participants through a series of everyday tasks.

In one instance, the participant is asked to turn on a radio, but the prop radio initially fails to work despite the participant's best efforts. Suddenly, it begins blasting out loud music. A video projected on one wall of the kitchen shows a woman chastising the participant for startling her with the radio.

After the simulation, participants are debriefed and meet again later as a group to discuss what they experienced. Many of the people who have gone through Into D'mentia expressed feeling powerful emotions and said that it would affect the way they provide care. By re-creating both the cognitive and psychosocial effects of dementia, users of Into D'mentia are able to experience the different emotions and feelings of someone with the disease–including confusion, anxiety, alienation, fear, aggression, and insecurity.

The simulation isn't only for caregivers; it is also meant to raise awareness among anyone who comes in contact with people suffering from dementia, such as police officers, bank employees, and shopkeepers. By helping people gain a greater knowledge of dementia, the designers of Into D'mentia hope to facilitate the development of dementia-friendly communities and influence the design of products and services in all areas of life.

That might sound like an ambitious goal, but the scale of the problem demands nothing less. With the number of individuals living with dementia globally expected to triple by 2050– from 36 million to more than 100 million people–societies will have to adapt.

Technology has previously been used to allow people to relate to individuals with impairments when it would otherwise be difficult. For example, the aging suit "AGNES" designed by the MIT Age Lab allows wearers to experience the physical restrictions that aging can cause. Into D'mentia represents the latest development in this field: a unique experience with the potential to provide a new dimension of understanding.

Dylan Sheldon, Intern AARP International







- Participant struggles to turn on the prop radio.
- 2 The mobile cabin that houses the Into D'mentia simulation.
- 3 The simulation creatively uses audio technology and visual projections to augment the physical set.



# <sup>a</sup> A VISION FOR AGE-FRIENDLY BOSTON

Martin J. Walsh | MAYOR, CITY OF BOSTON

Boston is appealing to all age groups with its abundant opportunities for people to stay active, engaged, and connected to their communities. ►

Nearly one year ago, I was sworn in as the 54th mayor of the City of Boston, as my mother, Mary, looked on with pride. In 1959, she came to Boston from Ireland at the young age of 17. She and my father, John, worked hard, volunteered in our community, and provided a safe and loving home. My mother still lives in the three-family house where I grew up, and I live just a few short blocks away.

My mother keeps a busy schedule with friends, family, and neighbors, because staying connected and active is important to her. And making sure that all of Boston's older residents can lead rich and fulfilling lives is important to me. Standing on stage at that inauguration ceremony, with my mother behind me and thousands of spectators in front of me, I promised to understand and meet the needs of older people—from housing and income, to health and mobility.

One of the first things I did to follow through on this commitment was sign Boston up to join the World Health Organization's Global Network of Age-Friendly Communities, through AARP. As the first member of my family born in the United States, I appreciate how the Age-Friendly Network connects communities across the world. Together we are experiencing an unprecedented shift in population, and in order to prepare for change, we need to listen and learn from each other, not just here in Boston, but globally as well.

The Age-Friendly philosophy is closely aligned with my vision for Boston. The guiding principle focuses on designing livable communities that promote good health, strong civic participation, and clear communication. That means adopting safe, walkable streets; offering better housing and transportation options; enabling access to key services; and providing opportunities to be socially engaged. It means sustaining economic growth and enabling happier, healthier residents. In other words, an Age-Friendly city is a thriving and inclusive city for all.

Make no mistake: Boston is already a great city for our older residents. With our strong public transportation, exceptional healthcare, and broad array of social, cultural, educational opportunities, and Boston traditionally ranks among the strongest for older people. We have in-home supports for those who need them, City-funded transportation, and a network of volunteer options to engage our older residents in meeting the needs of our community. But we know that we can always do more. I have made a commitment to grow and strengthen my Commission on Affairs of the Elderly and all the supports and opportunities we offer Boston's older residents.

One of the biggest challenges we face is a product of our success: Boston is growing. Much of that growth will be driven by the older adult population as baby boomers move into their later years. In fact, older adults are Boston's fastestgrowing demographic. The number of people ages 60 and over is projected to rise 65 percent from 2010 to 2030—from 88,000 to close to 130,000 people. We are considering the implications of this population shift in every decision we make as a City.

In the fall of 2014, we launched a groundbreaking housing plan called "Housing a Changing City: Boston 2030." It is designed to accommodate the projected 20 percent growth of Boston's population by the year 2030, including our expanding share of older adults. Through the production of 5,000 new older adult housing units by 2030, combined with increased housing stabilization and support services to older homeowners, we hope to keep Bostonians of all income levels housed in our City as they age.







- Mayor Walsh with 102-yearold Josephine Worrel at an inauguration celebration.
- Mayor Walsh with AARP Age-Friendly certificate and Boston residents (left to right, starting in back) Carl Vickers, Morris Englander, Carmen Pola, Brenda Vanstory, and Shiao-Shen Yu.
- 3 Mayor Walsh at an inauguration celebration with East Boston resident Sabina Taylor.

One of the reasons that so many people want to live in Boston is the abundance of opportunities we offer for people to stay active, engaged, and connected to their communities. Boston is a city where there is always something to see or do, with our network of neighborhoodbased older adult programming, the wealth of lifelong learning opportunities offered by our colleges and universities, and our beloved sports teams. In addition, for the first time in 20 years, I have elevated arts and culture to a cabinet-level position. As we move forward with both our Age-Friendly agenda and the City's first comprehensive cultural plan, we will increase opportunities and improve access for all.

A broad range of transportation options and a commitment to accessibility are necessary if everyone is to take advantage of all that Boston has to offer. That is why my Administration is moving forward on a transportation planning process, Go Boston 2030, which is broad in scope, rich in community input, and aligned with key Age-Friendly guidelines. Already, we fund and operate the Senior Shuttle, offering rides to medical appointments and grocery stores for Boston's older residents. With 40,000 rides provided every year, this is an important service. I'm proud to say that by the end of this year, almost half of our shuttle fleet will be accessible.

We are also upgrading our famously walkable streets with an eye toward accessibility. We have embarked on a mission to make our entire portfolio of City-owned pedestrian ramps accessible to all by 2025. We have rebuilt more than 4,000 ramps since April 2011, and we will continue to move forward at an aggressive pace, rebuilding at least 900 ramps per year. In addition, my Commission for Persons with Disabilities has been working on improving wheelchair access in taxis. Decals on taxis now identify their level of accessibility, allowing people with disabilities to identify useable cabs.

Finally, a key component of my Age-Friendly vision is civic engagement. We cannot achieve any of our goals without making it a priority to engage and consult residents, including older adults, in the solutions we create for them. In September 2014, we launched Neighborhood Engagement Walks (NEW) Boston. Representatives from our Office of Neighborhood Services are walking all 850 miles of our streets to engage constituents on the ground and closely examine every facet of every neighborhood. The findings of this comprehensive evaluation will be an important data source as we move forward with our Age-Friendly needs assessment process.

Through the Age-Friendly framework, my Administration will continue to advance initiatives that benefit all of Boston's residents, including older adults and people with disabilities. I am honored for the opportunity to work on Age-Friendly Boston. In partnership with AARP, we will learn from, and give back to, this global network focused on building cities and communities that work for people of all ages.



#### Martin J. Walsh

Mayor Martin J. Walsh became Boston's mayor on January 6, 2014. Previously, he served 16 years as a state representative, establishing himself as a leader on job creation, economic development, civil rights, and substance abuse and recovery issues. He is a former union laborer and leader of the Building Trades.



## A CITY OF FIRSTS

Susan Cooley | THE LORD MAYOR, CITY OF MANCHESTER, UNITED KINGDOM

The UK's first member of the Global Network of Age-Friendly Cities and Communities has been leading the way for more than a decade. ►

"What Manchester does today, the rest of the world does tomorrow." - Benjamin Disraeli, 1844

In Manchester we believe an age-friendly city needs to have social inclusion at its heart and that older people, rather than being marginalized, should be valued, involved, and comfortable in all aspects of their lives.

Manchester is a city that confidently supports older people, making sure we consider older residents'

well-being and help improve their quality of life wherever we can.

That's why Manchester City Council joined the World Health Organization's (WHO) Global Network of Age-Friendly Cities and Communities in 2010. We were part of the first wave of a dozen cities to pledge "continual improvement" in support of the WHO's eight agefriendly domains of city life.

If making this public gesture of ambition and aspiration was an important milestone for Manchester, the origins of our distinctive approach to urban aging can be found almost a decade earlier.

### **Getting Started**

In the early 1990s, I started working with the council's former Deputy Leader, Councillor Val Stevens. We realized that local authorities and cities needed to change to improve the lives of older people. For too long, we had only thought about older people as recipients of services, primarily care services. From this perspective older people were an ever-increasing burden, a view that was clearly misinformed.

In forming our strategy, we decided that this work should be led by a senior politician (Val Stevens fit the bill) and should take an equalities approach rather than a services approach. We also knew that the most





1



- The over 50s reclaim Manchester's nightlife.
- 2 Manchester's Golden Voices Choir performs regularly at venues all over the city.
- 3 Four on a bench improved seating is one approach to making open spaces more age-friendly.

effective impact that the city could have on its older residents, including those who had challenging lives, was for all the city's organizations to collaborate on a single plan.

We espoused a new language of rights and equality, and the new program was led in turn by the council's libraries and housing departments. By the late 1990s, the UK's central government was catching up, and we were pleased to play a leading part in a number of national work programs, which we continue to do today.

In 2003, we launched a new program, Valuing Older People (VOP), which later evolved into the Age-Friendly Manchester program.

Before taking on my role as Lord Mayor of Manchester, I had the privilege of serving as the Council's lead politician for older people. So when

### In 2003, we launched a new program, Valuing Older People (VOP), which later evolved into the Age-Friendly Manchester program.

it came time to choose a theme for my term as mayor, Age-Friendly Manchester was the natural choice, and it was a perfect opportunity to promote the cause.

### About Manchester

With a population of just over half a million people, the city is the heart of the Greater Manchester "city-region," which boasts around 2.5 million residents.

Manchester is a city of firsts: we were the world's first modern industrial city, and we're proud to have been the birthplace of the computer, to have been home to Europe's first public lending library, to have been instrumental in fostering women's suffrage and the trade unions, to have seen the atom first split, and to have built the world's first railway station.

Manchester continues to be a national driver of knowledge, culture, and sporting excellence, and the city remains the third-most visited in the UK (after London and Edinburgh) by foreign visitors.

Manchester is an unusual city—age-wise it is a young city, benefiting from large student and migrant populations. And unlike nearly all British cities, our older population has not grown significantly during the last decade. In addition, the city has an older population with a higher than national average level of poor health and social exclusion, with many older residents living in neighborhoods that experience significant population "churn." That said, the city has a vibrant nonprofit and community sector, reflected in the wide range of small organizations that support older people, which includes many black and minority and lesbian, gay, and bisexual communities.

### **Successes**

"Manchester is the place where people do things...'Don't talk about what you are going to do, do it.' That is the Manchester habit." - Judge Edward Abbott Parry, 1912

Looking back over the last decade, a number of things stand out as representing the best of our "get things done" approach.

In 2004, the establishment of an Older People's Board, which meets every 6 weeks and provides Age-Friendly Manchester with the leadership of older people and the ability to focus on issues affecting them, was a real milestone. Since then, all the main program decisions have been made in partnership with this group. Kate Torkington, a long-serving member of the board, puts it this way: "I know no other local authority that has a team, however small, devoted totally to the concerns of older people, and one which is backed and guided by a Board consisting totally of older people."

For a number of years we ran a Positive Images campaign, taking over city center advertising sites and producing award-winning exhibitions and calendars that challenge ageist stereotypes.

The city's long-standing Cultural Offer for Older People now features 20 city arts and heritage agencies working together to extend older people's involvement in cultural production and planning, targeting the most vulnerable and excluded groups. At the time of this writing, we have 150 culture champions who link communities to the arts—a real flagship for Manchester.

Our age-friendly locality program involves taking our work into the heart of neighborhoods, setting up networks of groups, providing small grants, and giving older people a voice in local decision-making. As Bren Fawcett, a member of the Age-Friendly Manchester's Older People's Board, says, "The local focus to any work really makes the difference in older people's lives. I like the way Age-Friendly Manchester works in neighborhoods and connects things together at different levels."

Working with worldclass researchers has become a real strength of our work. The Manchester Institute for Collaborative Research in Aging (MICRA) brings together some of the leaders in health care, social research, design, and biomedical research, who work closely with policymakers and practitioners across Greater Manchester.

### **Looking Forward**

"This is Manchester. We do things differently here." - Anthony Wilson, record label owner, nightclub manager, impresario, and journalist

Like many UK cities, Manchester is facing significant funding cuts from central government to its public services, but we continue to have ambitious goals for our aging program. In December 2014, we launched a new program promoting new initiatives or giving new energy to existing ones. Here is a small selection:

Our aging and economy work is designed for the city to take advantage of emerging age-related markets for goods, services, and knowledge. The program also addresses the challenge of people working later in life.

We are promoting the city as a center for innovation in aging research, policy, and practice with our partners at two Manchester universities.

Our Housing Strategy for Age-Friendly Manchester sets out a range of new options for people as they age.

Lastly, inspired by the Age-Friendly Old Moat project, we are making new investments in a range of age-friendly neighborhood demonstrator sites, which are neighborhood-scale projects.

Manchester Institute for Collaborative Research on Aging: www.micra.manchester.ac.uk/

Age-Friendly Manchester: www.manchester.gov.uk/ info/200091/older\_people/3428/ age-friendly\_manchester



#### **Susan Cooley**

Councillor Cooley was first elected to Manchester City Council in 1996, representing the Brooklands ward. She has served as executive member for social care, chair of the Health and Well-being Overview and Scrutiny Committee, deputy chair of the Social Services Committee, and on the Manchester Adoption Panel. She has served as a governor at three schools.

Since 2002, Councillor Cooley has been closely involved with Manchester's Valuing Older People initiative and strategy for older residents based on equality and inclusion.

She was also a founder member of the North West Older People's Champion Network and chaired their first meetings. Under Councillor Cooley's watch, Manchester became the first U.K. city to be part of the World Health Organization's Global Network of Age-Friendly Cities. Her contribution was recognized in 2013, when she received the Age UK Councillor of the Year Award.

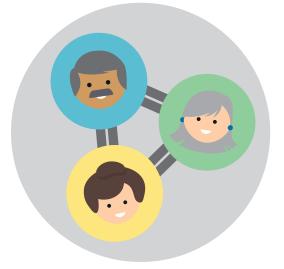


# BEST PRACTICES

Age-Friendly Examples from Australia, Belgium, Canada, Japan, and the United States



## ENGAGING AND CONNECTING RESIDENTS



Among the communities in the WHO Network of Age-Friendly Communities, Melville has been a leader in innovative ways to keep people socially engaged in later life.

The problem of social isolation is especially common among older men. In many cases, men rely on their work or spouse to provide them with a social network. Retired men and widowers often lack a friend group or the means to make one. Australia's Men's Shed Movement is helping address this, and Melville has aided their efforts.

Traditionally, backyard sheds have played an important role in many men's lives. Sheds provide a space for men to tinker, build things, and have their own hobbies and projects outside the more domestic spaces of the home. Melville's Men's Sheds provide a similar function by creating community spaces for woodworking and metalworking, as well as comfortable places for men to sit and chat. By working with or alongside individuals like themselves on manual projects, Men's Sheds provide a place for older men to meet new people.

Community spaces like Men's Sheds are one important component of keeping older people connected to others, and technology is another. Until earlier this year, Melville had partnered with the company Fone Zone to provide older people with classes on smartphone use. These classes were intergenerational, with younger often high school-aged—people teaching older residents. Melville's mobile phone classes were part of the city's new "Digital Hubs," which provide free-of-charge lessons on a wide variety of technology-related topics, from basic computer use to social media. •

### **BRUSSELS, BELGIUM**

## LISTENING TO THE NEEDS OF OLDER PEOPLE

Since joining the WHO Network of Age-Friendly Communities in 2010, Brussels has undertaken an array of important initiatives to improve the lives of its older residents.

Among the city's top priorities are encouraging older people's mobility, expanding their access to leisure and sporting activities, fostering an environment where they can stay in their own homes longer, and combating ageism.

As part of the process of formulating these objectives, Brussels has recognized the importance of giving older people a central role in the government's decision-making. Research into the concerns of Brussels' older residents revealed that many people wanted better information from the city and were also concerned about neighborhood safety.

To improve communication between the city and its residents, one of Brussels' age-friendly initiatives sought to provide information about services and activities through a senior guide in addition to information sessions hosted at local community centers and libraries.



Brussels also created Platform Senior Focus. This program was aimed at making the police more responsive to the needs of older people and more vigilant about spotting cases of abuse. The city implemented special training for police inspectors in matters relating to the community's older residents.

Brussels has since retired Platform Senior Focus and is working on a new comprehensive plan that will be completed in fall 2015. However, their ongoing efforts to create an age-friendly community—from free Tai Chi lessons for older people in the park to computer lessons in the Espace S—continue to show how listening to older people and their needs allows cities such as Brussels to create a community for all ages.

### **EDMONTON, CANADA**

## BUILDING AGE-FRIENDLY HOMES



By 2041, 31 percent of people living in Edmonton, Canada, will be ages 55 or over. By the same year, compared with 2006, the number of people ages 80 and over is expected to increase by as much as 266 percent. To prepare for this rapid demographic change, Alberta's second largest city is adapting.

In 2010, Edmonton released a report on the status of its city's older population entitled "Edmonton Seniors: A Portrait." Edmonton used this report to identify areas for improvement in a 5-year plan jointly produced by the City and the Edmonton Seniors Coordinating Council in 2011. Edmonton's City Council approved the plan in 2012 and has provided 5 years of funding for implementation.

One of the eight domains identified by the WHO as being crucial to the development of age-friendly communities is housing. Edmonton has begun to address this challenge head-on through its Home for Life<sup>™</sup> initiative. Home for Life<sup>™</sup>, a trademark of the University of Alberta, is one of the constituent programs of Age-Friendly Edmonton. The initiative has developed guidelines and best practices to enable new-home builders to design residencies that are attractive and functional for people of all ages. Its key foundation is that, if homes are built with the functional needs of older people in mind, then home owners will have homes that meet the needs of all stages of life, eliminating the need to move or undertake costly renovations as they age or face mobility changes.

Home for Life<sup>™</sup> recommends providing an entry to the front door that does not require steps. Other important features include larger hallways and showers with no raised thresholds. The full list of recommendations covers every space in the home, from door and hallway widths to positioning of switches and electrical outlets. Complete information can be found on their website, www.homeforlife.ca. Home for Life<sup>™</sup> does not only aim to provide a set of best practices, it is also aims to work with builders to make homes available in the Edmonton marketplace, and to increase public awareness about the initiative. ●

### AKITA CITY, JAPAN

## MAKING THE CITY MORE ACCESSIBLE



The need to create an age-friendly community is clear in Akita City, Japan; of the city's 320,000 residents, more than one-third are ages 60 and over. To better address the needs of its older population, Akita City joined the WHO Network of Age-Friendly Communities in 2011.

In its effort to become more age-friendly, Akita City has a wide array of goals and programs designed to improve the lives of its older residents. One of Akita City's most popular age-friendly programs is a simple change to the city's bus fares. The Coin Bus Project was created to simplify and lower fares for older people by allowing anyone 70 years or older to ride one of the city's buses for ¥100, or about one American dollar. In 2013, the Coin Bus Project lowered the participation age to 68, allowing even more individuals to take advantage of this benefit. In areas where bus routes have been discontinued, Akita City has even provided alternative transportation for older people.

The enthusiastic support the Coin Bus Project has received is testament to the crucial role adequate public transportation plays in older people's lives. By allowing them to more easily and cheaply leave their homes and move about the city, Akita City has helped keep its older population active and connected—a key goal for any community that wishes to be age-friendly.

The Coin Bus Project is only one aspect of Akita's holistic approach to making the city accessible for older people. Once individuals get to where they're going, it is important that those spaces are accessible for all people, regardless of age or physical disability. The Akita City train station provides an example of this concept of "universal design." At the station, a mix of escalators, elevators, and stairs provides accessibility to all, and ridged pathways on the ground help the visually impaired.

### **BROWNSVILLE, TEXAS, USA**

## PROMOTING THE HEALTH OF ALL RESIDENTS

When it joined AARP's Network of Age-Friendly Communities in 2014, Brownsville reaffirmed its commitment to making the city livable for all of its residents. "Our goal is to ensure that our aging neighbors, as well as our youngest members, have the resources to be healthy, independent, and integrated into community life," wrote Mayor Antonio Martinez in a letter to AARP.

Brownsville is serious about the health of its residents, and given its challenges, it has to be. In this city of more than 180,000 residents, located at the southernmost tip of Texas, one in three residents has diabetes. Eighty percent of the population is obese or overweight. However, the city's commitment to changing these statistics is being recognized; in 2014 Brownsville was recognized as an All-America City by the National Civic League, which grants the distinction to "cities where citizen action has succeeded in making the community a better place to live."

To create a livable city that promotes health for people of all ages, Brownsville has created new bike and

walking paths. By integrating these new biking and walking options with the existing Brownsville metro system, the city has made itself more accessible to older people who may prefer not to drive. The city's focus on creating a community where people don't need a car is further evident in the new sidewalk ordinances created by the city government and events such as "CycloBia," during which portions of Brownsville's downtown close to car traffic to promote walking and biking.

While the city has made important strides, Brownsville is also thinking about additional ways to promote the health of its residents. City Commissioner Rose Gowen has suggested that improving the city's parks is an important next step. By creating welldesigned green spaces in people's neighborhoods, older residents will gain a safe and accessible place to walk, enjoy nature, and spend time with family and friends.

Dylan Sheldon Intern, AARP International



# **BUILDING AN 8-80 CITY**

A Simple Concept for Creating Great Cities for All

Gil (Guillermo) Penalosa | EXECUTIVE DIRECTOR, 8-80 CITIES



## If you build a city that is great for an 8-year-old and an 80-year-old, then you will build a successful city for everyone.

In all of human history we have never experienced the rapid growth of the aging population that we are experiencing today. Half of the people who have ever lived to age 65 or older are alive today. Just 200 years ago, there was not one country in the world with a life expectancy higher than 45 years old; today, there is not one below 45 years old<sup>1</sup>. Not only is the population getting older, it is getting more urban. Today, 54 percent of the global population lives in cities, and by 2050 experts believe that number will have risen to 66 percent<sup>2</sup>. How we plan, design, build, and cultivate a healthy city life for people of all ages has never been more important than it is now<sup>3</sup>.

This is one of the many reasons I started the non-profit organization 8-80 Cities. The organization is based on the premise that if you build a city that is great for an 8-year-old and an 80-year-old, then you will build a successful city for every-one, from 0 to over 100. We need to stop building cities as if everyone was 30 years old and athletic, and instead create vibrant and healthy communities for everyone.

Over the last 50 years, our city planning has unfortunately focused more on the mobility of cars than the health and happiness of people. The 8-80 city concept initiates a conversation about how we can transform our cities into places that prioritize people, reflect social equity in the public realm, and encourage sustainable and healthy lifestyles for people of all ages and abilities.

### Sustainable Mobility and Great People Places

As executive director of 8-80 Cities, for the past 8 years, I've had the privilege of advising decision-makers and community groups in more than 180 cities around the world in the areas of sustainable mobility and the design and use of parks and streets as great public spaces. There is no doubt that many of these cities have shared many of the same mistakes. The automobile has dominated planning theory and practice, often to the detriment of social equality, public health, and sustainability, particularly in the developed world. With increased economic growth and private vehicle ownership, many parts of the developing world have also started to follow this misguided path.

Through our work with older adult groups and associations across North America in particular, we've seen some troubling symptoms of this approach. Many older adults are absolutely terrified of the day they lose their driver's license. I am convinced this is not because they love their car, but because they love mobility and the quality of life it brings. That is why convenient, accessible, and affordable alternatives like public transit are an absolute must in any city.

Walking, cycling, and public transit must be best friends. I am always surprised when I visit cities where cycling advocates, pedestrian advocates, and public transit officials don't speak to each other. To truly create a viable alternative to car travel, walking, cycling, and public transit must be well-integrated into a network of great public spaces. There is no public transportation system in the world that will pick us up in front of our homes and drop us off at our destination. Many cities and communities around the world lack sidewalks or have sidewalks in poor repair, have dangerous road crossings, and have high traffic speeds





1,2 Aerobics in the Ciclovia.

on neighborhood streets. In the United States alone more than 4,400 pedestrians lost their lives in traffic crashes in 2011, and more than 76,000 were injured, many of whom were children and older adults<sup>4</sup>. Two of every three people killed in intersections are over 65 years old, more than four times their proportion of the population. Globally, 5,000 pedestrians are killed on the roads each week. Among them, children, older adults, and poor people are the most susceptible.

A city that provides viable sustainable mobility choices is a city that is not only more equitable, but one that is economically prosperous. It's no coincidence some of the cities that are considered the most livable are also the most economically competitive. Businesses know that to attract and retain the best people, they have to offer a great quality of life. Melbourne, Vancouver, Portland (Oregon), and Copenhagen are great examples of cities that have reaped the rewards of investing in sustainable mobility.

### **Open Streets Mean Streets for All**

A city's streets are not just for mobility—they are valuable public spaces in and of themselves. When you look at any city from the air, you can see that streets account for the majority of public space. Streets belong to all citizens regardless of age, gender, or ethnicity. It seems evident that just driving cars is not the best use of such valuable space, which is owned by all citizens.

### Streets belong to all citizens regardless of age, gender, or ethnicity.

Long before my work with 8-80 Cities, I was the commissioner of parks, sport, and recreation in Bogota, Colombia. Aside from having the wonderful opportunity to lead the design and development of more than 200 parks, I took over the task with running what at the time was a small program called "Ciclovia." Every Sunday, 13 miles of Bogota's city roads were opened to people and closed to cars. The program was initiated as a way to free up some much-needed public space for the people of Bogota to walk, bike, and exercise.

I was so enamored with the idea that I could create a whole new "paved Central Park" in the center of Bogota that I expanded the Ciclovia program from 13 miles to 76 miles of open city roads every Sunday. Currently, more than 1 million people walk, run, skate, bike, dance, and engage in all kinds of recreational activities along the Ciclovia route. That's 1 million people of all ages and socio-economic backgrounds benefitting from exercise and social interaction, for an average of 3-4 hours every week. The Ciclovia has significantly improved the overall livability of Bogota. The program has been so successful that it has been widely emulated, with more than 100 programs in diverse countries around the world, including many in the United States. These "open street" programs are one of the most cost-effective and high-impact tools

any city, large or small, can use to improve the quality of life for people of all ages.

### We Have a Responsibility to Act

As a baby boomer myself, I know the great effect our generation has had on shaping the world we live in today. We've fought for civil rights, gender equality, racial equality, and peace, and have contributed to the most economically prosperous era in history. But we know that our job is not done. We are a group that is better educated, more well-traveled, and wealthier than our parents were at our age. We are also committed voters and have strength in numbers, so let's use this opportunity to be community transformers. We have a magnificent opportunity and responsibility to influence how billions will live for centuries. Whether it's a street, a park, a neighborhood, or a city, let's make our voices heard and create the 8-80 cities together.

- <sup>2</sup> 2014 revision of the World Urbanization Prospects by UN DESA's Population Division http://www.un.org/en/development/desa/ news/population/world-urbanization-prospects-2014.html
- <sup>3</sup> Population Division, DESA, United Nations http://www.un.org/esa/population/publications/worldageing19502050/pdf/80chapterii.pdf
- 4 Dangerous by Design 2014 http://www.smartgrowthamerica.org/ research/dangerous-by-design/dbd2014/ national-overview/



#### **Gil Penalosa**

Gil Penalosa is passionate about cities for all people. As executive director of the Canadian nonprofit organization 8-80 Cities, he advises decision-makers and communities on how to create vibrant cities and healthy communities for everyone. Because of his unique blend of pragmatism and passion, Penalosa's leadership and advice is sought out by many cities and organizations, giving him the opportunity to work in more than 180 different cities across six continents.

<sup>1</sup> http://www.gapminder.org/world



# ROAD SAFETY FOR SENIORS

In Germany, Trainings Give Older Drivers Confidence

Frank Leyhausen | HEAD OF THINK TANK, DEUTSCHE SENIORENLIGA

In Germany, one of the three "superaged nations," the issue of older people on the road is steadily growing in importance. The focus of public perception, however, is not that half of pedestrians and cyclists killed in road traffic are aged 65 and older, but that older drivers pose a perceived threat on the road.

It is impossible to generalize that all older people behind the wheel are hazards, because driving ability is independent of age and must be individually assessed. Siegfried Brockmann, head of German Insurers Accident Research, notes, "Health impairments, diseases, and medication are important limitations of driver competence in older people, which become significant at the age of 75. Addressing older motorists proves to be emotionally difficult."

Various safety courses for older drivers have been offered in Germany for years. Participation is voluntary and usually comes with a participation fee. Many older adults shy away from participating, because they are fearful of confronting personal deficits and, in the worst case scenario, losing their driver's license—even if this fear is unfounded. Most drivers choosing to participate are already fit to drive; likewise, they are the ones who receive the least benefit.

Inspired by the CarFit program favored by three organizations in

### The 'Man and Car' program is an important asset in the traffic accident prevention toolkit for older people.

the United States (AARP, AAA, and AOTA), in late 2013 the German Senior Citizens League and the Dusseldorf police department began developing and offering the free of charge and easy to join 'Man and Car'-Safety is a Matter of Attitude training. The focus-as with CarFit—is ensuring the driver is properly fitted for his or her vehicle. As part of a questionnaire-based consultation, optimal fit is examined, and if necessary, improved. This should lead to increased safety while driving.

New material was developed after researching legal data and practical experience in traffic accident prevention for older adults. The participant questionnaire is undergoing substantial improvements. In March 2014 the concept was tested using a 10-person focus group. The results were very impressive: Eight participants rated the program as "very good" and two rated it as "good." All participants left with new adjustments to their vehicles, most commonly to the mirrors and driver's seat. All participants said they would recommend this program to their friends and acquaintances. Nine out of 10 participants would even be willing to pay an average of  $\in 8$ (US\$10) for the training.

Police chief inspector Joachim Tabath coordinates the implementation on the police side, and, together with his colleague Christina Palapanidis, has advised more than 100 older people in Dusseldorf. The 30-minute session training covers safety belt use, as well as proper adjustment of the seat, headrest, steering wheel, and pedals. In one test, the driver is asked to simulate a screeching halt. In most cases, this results from an improperly adjusted driver's seat, which leads to a noticeable shifting.

As a follow-on test, after the seat adjustment and seat belt have been optimized, the driver is asked to once again simulate an emergency braking scenario. "It is important



 Police officer at the Dusseldorf police department conducts "Man and Car" training.

that the participants see for themselves how the proper vehicle settings positively affect their driving ability," says Tabath about the thought that went into designing the program. "We are always surprised that drivers do not know the essential functions of their vehicles. Several times we were able to show participants that the cars they'd been driving for practically a decade came with a height-adjustable belt or rear fog lamps."

The program also focuses on setting the mirrors properly, to include the ideal angle view when the driver turns his or head toward his or her shoulder. A standard walkaround inspection of the car completes the training. "The feedback on the offer is completely positive," says Tabath. "Without exception, each participant tells us that he or she has learned something through this training and feels safer." In addition to individual feedback, it shows that the 'Man and Car' program is an important asset in the traffic accident prevention toolkit for older people. The consultation is designed so that it primarily addresses the attitude toward vehicle safety and not the driver's skills. "This enables us to arouse interest rather than cause participants to worry about failing during a test," says Tabath. He adds, "However, in many cases, we come to talk with the participants about their competency to drive as part of the training, in a voluntary and informal way." After completing the course, each participant receives a booklet with in-depth information.

Future training will include volunteers offering services. Erhard Hackler, managing director of the German Senior Citizens League, states, "The challenges of an aging society are transnational in many ways, even if successful concepts cannot be rendered identically in other countries." CarFit shows how important international networking is. Currently, German Insurers Accident Research is evaluating the sustainability of the program for the German Senior Citizens League. "We are excited to see how long the 'aha' effect reverberates after training." •



#### **Frank Leyhausen**

Frank Leyhausen is General Manager of MedCom International, a German based consulting firm focusing on demographics and health. Medcom has served as the think tank of the German Seniors League (Deutsche Seniorenliga) for over a decade. MedCom International creates various campaigns and initiatives, based on proprietary research data of the 50+ population.

### Ibasho's Sustainable Communities Help Seniors Redefine Old Age

Based in Washington, DC, but reaching communities around the world, the non-profit organization Ibasho–Japanese for "a place where you can be yourself"–is helping redefine older adults' roles in their communities by developing socially integrated and sustainable spaces. Founded in 2010 by Dr. Emi Kiyota, Ibasho partners with local organizations to design and create options for people to live a later life full of meaning, be a part of the community, and be useful to others. The program takes a holistic approach to building culturally appropriate communities that value older adults by integrating innovative housing and building design with support programs and a multi-generational approach to community living.

"Oftentimes, older people are their own worst enemy," says Dr. Kiyota. "They have spent their entire lives believing that getting old means you should be looked after, and so they don't believe in themselves." Breaking through such deeply ingrained ageism is a challenge, but by developing options for older people to become more engaged in their communities, Ibasho is helping to illustrate their value.

Part of Ibasho's mission is to change the narrative around old age by creating a stepping stone between living at home and living in a long-term care facility. Ibasho envisions an option where people can also still serve others, even if they can't live independently. One of Ibasho's most recent projects, the Ibasho Café in Ofunato, Japan, is a step toward developing this model for how older adults can once again become an integral part of their communities. The café is designed, built, and operated by older adults and is a place where they are respected as assets to the community and a vital source of wisdom. The older workers at the café provide and participate in activities alongside community members of all ages. This approach is building a unique community of mutual support. Dr. Kiyota describes a 92-year-old woman who would go to Ibasho Café every day just to watch the daily activities. The woman didn't appear for 2 days and her absence troubled the Ibasho community so much that they went to her house to check on her. They discovered that she had broken her arm walking home from Ibasho one day, but didn't want to trouble anyone about it. Community members offered to walk her to and from her house in the future.

The Ibasho Café has also influenced the way older people are perceived by other generations. When Dr. Kiyota asked a younger person how the "old people" were doing, they responded by saying, "They're not really older people, they're just people."

Aside from empowering older people, Ibasho's model for communities also offers several other practical advantages. The world population is aging, and the current systems in place are not prepared for the numbers of people who will need support. However, many older people are capable of caring for others, and taking advantage of their abilities and wisdom could be more sustainable in the long run. Ibasho also aspires to benefit younger generations by easing fears about aging. "Getting older is inevitable, but people still act like if they don't think about it, it won't happen," says Dr. Kiyota, "We hope younger people will take advantage of the wealth of wisdom available from the older generations to plan ahead to ensure a better quality of life for themselves in old age."

Through Ibasho's innovative techniques, opportunities are being created for meaningful inclusion of older adults, especially those living with cognitive disabilities.

#### www.ibasho.org

Carla Lewis, Intern, AARP International



### **Ibasho Principles**

- 1. Older people are a valuable asset to the community (wisdom comes with maturity)
- 2. All residents participate in normal community life (de-marginalization)
- 3. All generations are involved in the community (multigenerational)
- 4. Community members drive development and implementation (community ownership)
- 5. Local culture and traditions are respected (culturally appropriate)
- 6. Informal gathering places are created (normalcy)
- 7. Communities are environmentally, economically, and socially sustainable (resilience)
- 8. Growth of the community is organic and embraces imperfection gracefully (embracing imperfection)





- 1 Elders teaching the traditional cooking skills to younger generations.
- 2 Elders preparing local snacks for the farmer's market held at the Ibasho cafe.
- 3 Dinner hosted by temporary housing community members.



## WEST MEETS EAST

Tom Miller | PRESIDENT AND CEO, INTERNATIONAL EXECUTIVE SERVICE CORPS



The AARP-IESC partnership in China is forging a spirit of cooperation between the US and China and helping to redefine aging in the twenty-first century. ►

Every day, in the headlines, we read about topics that highlight the differences between the United States and China. Topics include military activities in the South China Sea, US support for democracy demonstrators in Hong Kong, trade conflicts, and disagreements about environmental issues. However, there is one area of vital concern to the global economic equilibrium, in which there are enormous opportunities for the two countries to collaborate at both the political and social level. That is the need to change the way we think about the challenges of aging populations in the East and West. Together, AARP and the nonprofit International Executive Service Corps (IESC) are working to create new opportunities for older people to become more active and more engaged in society, some of which are bringing people in China and the United States closer together.

For China, the problem is simple, but the solution is complicated. By the year 2030, China will have the world's largest aged society. Demographers estimate that by the year 2050, the Chinese population over the age of 65 could reach 330 million people and represent up to 30 percent of the total population. This is more than the entire current population of the United States. An aging population has the potential to result in a smaller and proportionately less productive labor force. If not addressed through a range of policies and activities, such a trend could create a drag on both productivity and competitiveness for the Chinese economy, resulting in greater strains on the entire social safety net, particularly medical costs.

China is not alone in facing the challenges of an aging society, but, unlike the West, which has had decades to adjust, the aging bubble in China must be addressed much more quickly through a range of programs and policies. This is where AARP and IESC have the chance to support a new model for China and simultaneously create opportunities for our own older adults



1 AARP-IESC volunteer Ted Smith examines the terrain at the Heiwangcun Iron Mine Site.

#### FORGING NEW PARTNERSHIPS TO SAVE HISTORIC SITES

As the Principal Geologist for his own firm based in Lakeland, Florida, Ted J. Smith has his hands full investigating sinkholes and land subsidence issues close to home. A combination of natural phenomena and human activity triggers more sinkholes in Florida than in any other state in the US, so when Shandong Province requested a volunteer to share advice, AARP and our partner, the International Executive Service Corps (IESC) knew where to recruit. Mining is at the center of the economies for this region in China, and the coal and iron ore extracted has fuelled Chinese growth. Years of extraction and damage to the karst terrain have left many villages vulnerable to collapse and flooding. Today, the local governments are actively developing reclamation strategies and seeking the advice of international experts.

Despite his very busy schedule and the demands of his own firm, Mr. Smith did not hesitate to volunteer his time and expertise to the municipal governments of Shandong and Shanxi provinces in central China. Ted cleared two weeks on his calendar in July and travelled to China along with three other senior experts committed to sharing their knowledge and advice with the Chinese. In return, Ted had the opportunity to visit a vast and geologically diverse country; apply his skills and expertise to a new set of challenges; and to develop relationships with his Chinese peers from local government and academia. One memorable feature of Ted's visit was a tour of the Heiwangcun Iron Mine Site. A Buddhist Temple sits on the edge of the mine site and it is threatened by erosion to the slope. After touring the site, Ted's recommendations to conduct an engineering assessment and erosion mitigation plan could be the difference necessary to save the temple structure.



1 AARP member Roger Dreyer advises the Fujian Rohesen (Sumpo) Food Company.

#### SHARING BEST PRACTICES TO SOLVE A GLOBAL DILEMMA

Feeding 1.3 billion people is not an easy task. Increasingly, China is turning to industrial-scale farming to feed its growing number of citizens. With economic growth and a trend toward diets higher in protein, the issues of food safety, public health, and the environmental impact of large-scale meat production are becoming more urgent for the country.

Roger Dreyer of Dallas, Texas, acquired his vast expertise and knowledge of meat processing through a lifetime of studying and working in the industry. When IESC called Mr. Dreyer in June 2014, he did not hesitate to volunteer his services, and on July 16 he boarded a plane for Fujian Province, where he spent the next 2 weeks observing, advising, and working with the Fujian Rohesen (Sumpo) Food Company on international best practices in humane treatment of animals, bacteria remediation, and meat processing techniques.

Mr. Dreyer's advice and technical designs were practical and economical, and offered solutions that would improve Rohesen processes and quality immediately. That is the type of advice that only an experienced expert can provide. Mr. Dreyer was impressed by the high level of research and commitment to quality that his peers and counterparts from the Chinese company exhibited. to apply their expertise and knowledge in the global arena.

In November 2013, one week after Chinese President Xi Jinping told an international forum that improving social welfare in China was the government's number one priority, AARP and IESC signed a partnership agreement with the Ministry of Human Resources and Social Security to provide senior technical and management experts as volunteers and consultants to Chinese enterprises.

In the United States, top-level senior executives always have opportunities after they retire that will keep them productively occupied, but, at the levels just below, there is less awareness of opportunities to apply skills and knowledge in a global context. This is where the AARP-IESC partnership is so important. There are 76 million baby boomers in the United States who are starting to retire. A vast majority of 50 to 75-year-olds look upon retirement as a time to stay active and begin a new chapter in their lives. These are talented individuals, with experience that goes beyond a formal education, who want to find meaningful work after reaching retirement age in order to keep healthy and to contribute something important.

For 50 years IESC has been setting an example of what can be done by sending senior business executives and experts to developing countries whose entrepreneurs and businesses need American managerial and technical expertise. The results have been impressive: more

## In China, our senior experts can apply their deep knowledge and technical expertise in a fast-paced and challenging environment.

than 25,000 volunteer missions to more than 130 countries, which has led to the creation or preservation of 1.5 million jobs. Even more impressive has been the lasting intangible impact of these missions. In China, through IESC's partnership with AARP, our senior experts can apply their deep knowledge and technical expertise in a fast-paced and challenging environment while acquiring valuable new cultural and commercial skills, and this program can also provide a fresh sense of personal and professional worth. These experts are an asset not only to Chinese companies, but also to our two societies. As a career diplomat, I have seen the value of soft diplomacy. Many of these senior experts stay in touch with the companies and organizations they have assisted and continue to help-the relationship often goes beyond the initial mission scope.

Our experts not only enhance the communities in which they work by increasing jobs and living standards, they also fill in gaps in the labor market, and they generate friendly trading partners for the United States. As a nation we are just beginning to appreciate and value the important contributions these exceptional people make. These senior experts are fantastic ambassadors for the United States. This is helpful particularly in areas of the world where the reputation of our country is not so positive, and especially in a country and economy as important as China.

AARP, IESC, and our senior American experts can serve a second-but no less critical-role. We can help redefine the concepts of aging in the twenty-first century, leading by example. Through their vigor and work ethic, these experts serve as change agents and advocates for the aging in China, highlighting the fact that engaging older adults in the economic and social activities of modern living generates significant benefits for the individual and society as a whole. I am proud of this effort and look forward to doing our part, one expert at a time.



#### Tom Miller

Tom Miller is president and CEO of International Executive Service Corps, a nonprofit that furnishes expertise to the developing world to train in best business practices. Ambassador Miller sits on the National Policy Advisory Board of AARP and is the chair of the Board of the International Commission on Missing Persons. He served as U.S. ambassador to Greece and Bosnia-Herzegovina, and as special coordinator for the Cyprus negotiations during his 29-year diplomatic career.



# **SMOOTH SAILING**

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ILLUSTRATED BY JOSH COCHRAN

88

Kevin Sheehan | PRESIDENT AND CEO NORWEGIAN CRUISE LINE HOLDINGS LTD Boomers are increasingly embracing cruises as a way to see the world, for the wide array of activities that suit their unique and changing needs. ►

It has been said that "travel is the only thing you buy that makes you richer." Boomer travelers seem to know the value of this saying, because as the cruise industry's top consumer segment, they understand that cruising truly embodies the spirit of enjoying the journey rather than simply reaching the destination. Any avid cruiser knows what's onboard is often just as alluring as what lies in port. Cruise guests can enjoy some of the best luxuries of a land-based resort vacation within a base cruise fare, including fine cuisine, Broadway-quality entertainment, and attentive first-class service.

While cruising has traditionally been popular with the age 55-plus market, new technology, trends, and the needs of these consumers have drastically impacted how the industry is building ships and adding new amenities and services onboard, as well as how it is marketing to this top consumer group.

When the consumer speaks, the cruise industry listens. In the cruise industry we have the luxury that our product is a moving, ever-changing object; we're not limited by many of the obstacles that land-based resorts face. We have the opportunity to listen to our guests, assess onboard best practices, and make adjustments both from a service standpoint and a facilities standpoint through frequent dry-dock refurbishments and new ship builds.

### An Active Vacation

As the boomer consumer evolves, so does the cruise industry. Boomers today are embracing travel experiences in an active, hands-on way; boomers are traveling to run marathons, climb mountains, and swim the world's oceans. The cruise industry as a whole has responded to the active lifestyle trend with enhanced active offerings aboard its newest ships. At Norwegian Cruise Line, our newest ships, Norwegian Breakaway and Norwegian Getaway, feature an aqua park complex that boasts five multistory waterslides, suiting the needs of both extreme and mild thrill seekers. Boomers can get a dose of much of the ship's action at 678 Ocean Place and The Waterfront, a popular design concept that debuted on Norwegian Breakaway class ships, which features an oceanfront boardwalk lined with restaurants, bars, and shops, combined with three expansive flowing decks of dining, bars, entertainment, gaming, and more.

The concepts of 678 Ocean Place and The Waterfront in part stem from guest feedback. We found that guests often noted the lack of opportunities available to enjoy a meal, a cocktail, or some quiet time al fresco. Sure, there's always a ship's pool deck, but that tends to get a bit noisy during peak hours. Hence, The Waterfront was born.

Boomer consumers should never forget the power of their voice in travel. The travel industry as a whole is heavily influenced by the needs and demands of the boomer consumer; with some of the highest rates of expendable income and free time to travel, as a group, boomers are a voice to be reckoned with for this multibillion dollar global industry.

### **Multigenerational Families**

We often find boomers today traveling in large, multigenerational family groups. On average, between 15 and 20 percent of guests on each Norwegian cruise are part of a multigenerational travel group.

Norwegian's signature Freestyle Cruising® allows multigenerational families the freedom and flexibility to create their ideal vacation, while also offering something for each member of the family. Guests can eat on their own schedule, select a stateroom that fits their needs, visit multiple destinations, and enjoy the convenience of unpacking just once. Often the biggest luxury of all is that of choice, and we find that our guests really value the ability to create their own schedule.

Travel is a hands-on way for boomers to connect with younger generations. The fast-paced and often scattered nature of the world today can frequently leave families disconnected from each other and connected instead to social media and cell phones. Traveling requires kids to power down their electronics and power up on personal connection.



### Boomers Are Tech Savvy

While boomers may often complain about the younger generation's constant use of technology, most are no strangers to it themselves. Today's older travelers are technologically savvy. They use Facebook and other social media platforms to stay connected to friends and family and their favorite brands.

Boomer travelers are using social media in all stages of the travel process: they're sharing photos of their dream destinations with friends on Twitter, they're Facebook messaging families across the country to plan travel arrangements, they're commenting on their favorite brand pages and requesting booking assistance, and they're sharing photos of their travel experience with friends back home in real time. Here at Norwegian, we encourage our fans to share their personal cruising story, engage and connect with other brand fans, and play an active role in providing feedback so that the company can adjust its offerings to suit the needs and desires of its guests.

Technology and social media have also affected the cruise guest's onboard experience. While many cruise guests maintain that the charm of cruising is the ship's lack of connectivity-the serenity that requires you to turn off your cell phone and disconnect from the outside world-new technology like Norwegian's iConcierge app allows guests to disconnect from those off the ship but connect with others onboard through messaging capabilities using the ship's Wi-Fi network. Internet capabilities on cruise ships are often comparable to those at many international land-based resorts.

### **Solo Travelers**

The illustrious boomer solo traveler is one of the most sought-after segments of the travel industry. Cruising easily satisfies the needs of the solo traveler while putting to rest the instinctive fears and stigmas that come to mind when one considers solo travel. No matter how large or small the cruise ship, solo travelers have the opportunity to interact with numerous other guests and crew at any time of day. Much like walking the streets of Manhattan, cruise guests will find that they can meet as many or as few people as they'd like and do as much or as little as they'd like.

Norwegian Cruise Line has not just found ways to market to solo travelers, but actually designed the product to meet these guests' needs. Norwegian's Studios give solo cruisers an affordable, stylish way to cruise. Studio guests have access to their own private studio lounge, open morning and night, so they can meet up, make plans for their trip, and be social. In the lounge, a cruise staff member is solely responsible for organizing activities and social opportunities for solo travelers. Best of all, these accommodations are not just specially designed for solo travelers, but priced for them as well, allowing them the opportunity to avoid paying a single supplement fee.

### **Discerning Boomers**

It's no surprise that boomers are among the cruise industry's most discerning guests. The boomer cruise guest is frequently well-traveled, has an established loyalty to a particular cruise brand, and seeks longer and more exotic itineraries.

Norwegian Cruise Line has responded to the needs of discerning boomer guests with The Haven, Norwegian's exclusive ship-withina-ship complex. The Haven is a luxurious enclave comprising suites, 24-hour butler and concierge service, a private courtyard and pool, an exclusive fine dining facility and cocktail lounge, and more-all solely accessible by a private keycard entry. We've found The Haven suites to be immensely popular with both families and couples alike, as they provide a luxurious exclusive experience coupled with the amenities, dining, and entertainment of a contemporary large cruise ship. Essentially, the adults in the family can relax by a quiet pool and the kids can enjoy waterslides and youth programming simultaneously, while couples can experience the intimacy of The Haven and go out for an evening of excitement with numerous restaurant and bar options throughout the ship.

We're also very excited that Norwegian Cruise Line has recently expanded its market presence with the acquisition of Prestige Cruises International, parent company of Oceania Cruises and Regent Seven Seas Cruises. Oceania offers boomers the opportunity to cruise on five ultra-premium ships that are elegantly furnished and place emphasis on cuisine and service. Boomers with a hunger to explore the world in style can enjoy Oceania's Around the World in 180 Days cruise itinerary, which sails roundtrip from Miami, sailing to the world's most soughtafter ports of the Caribbean, South America, Africa, the Indian Ocean, Asia, Australia, and the South Pacific. Regent Seven Seas offers three allsuite luxury ships that offer an allinclusive cruising experience.

### Value Beyond Dollars

Any seasoned cruise traveler can attest to the high dollar-for-dollar value that cruise vacations provide. The ease of travel, level of service, amenities, and caliber of culinary offerings available in the basic cruise fare is unmatched by the average land-based resort. What isn't recognized as often is the value beyond the dollar that cruise vacations provide; that value is found for the boomer traveler in the opportunity to play and laugh alongside multiple generations of family members in a safe, controlled environment while enjoying the flavors of unique fine cuisine, relishing the serenity of the ocean air, and watching the sun rise over the ocean, creating a canvas of colors across the sea. Cruising is booming with boomers, and we can't wait to continue to sail away to exciting new destinations.



#### Kevin Sheehan

Kevin Sheehan serves as the chief executive officer and president of Norwegian Cruise Line Holdings LTD. Since taking the helm in 2008, he has overseen major initiatives including vastly improving on-board service and amenities across the fleet, expanding the line's European presence, repositioning two of the line's Hawaii-based ships, creating a profitable business model, revitalizing top management with a mixture of cruise industry and outside expertise, and using his extensive 30-year background in the business world to help Norwegian post a sharp turnaround in profitability in the midst of a tough economic climate. He has also focused the organization on delivering increased guest service, which has raised guest satisfaction scores to record levels, and he has instituted "Partners First," the company's corporate philosophy of putting its travel partners first. In January 2013, Sheehan led the completion of the company's successful initial public offering on NASDAQ under the symbol "NCLH."



## REWRITING THE SOCIAL CONTRACT

David Ryan | GLOBAL DIRECTOR, HEALTH BUSINESS INNOVATION, INTEL CORPORATION

## Global competitiveness, economic growth, and the sustainability of political systems will depend as much on capturing the power of a nation's over-65 population as any other factor on the global agenda.

Imagine that you had a magic wand, and with a quick flip you cursed America with an aging "social contract," optimized for a population in which few go to college and most retire by age 65 and stay withdrawn and dependent until they die.

Would you be shocked that nobody noticed?

This is the contract that many Americans and hundreds of millions of others throughout the developed world still adhere to with steadfast devotion. The problem, of course, is that this contract is not suited to today's society. Scientific progress has yielded longer, healthier lives. And in our urbanized, modernized world, birthrates are steadily declining. The ratio of old to young is nothing like it was before. These new demographics demand a new social contract for the 21st century.

To get this new social contract right, we must recognize that population aging is about more than retirement, hip replacements, and senior health care. In the 21st century, wealth creation, global competitiveness, economic growth, and the sustainability of political systems will depend as much on capturing the power of a nation's over-65 population as any other factor on the global agenda.

For America, an aging strategy (were we to have one) could also be a transformative instrument of national leadership. As the entire world struggles to manage the



PHOTOS: INTEL CORPORATION

unstoppable demographic shift and to pioneer models for a multigenerationally active society, we're already late to act—but not too late to chart a leadership course.

This conversation is hardly new. In 2005, Craig Barrett, then-CEO of Intel, delivered the keynote address at the White House Conference on Aging. In his remarks, Craig addressed something that everyone was thinking about nationwide: what strategies could be put in place to care for the tens of millions of boomers about to turn 65? At that time, we were all still firmly committed to our 20th-century assumptions about what it means to age—which wasn't about driving economic growth, but rather, about avoiding risks.

Here we are 10 years later. Things have changed. Personally, I called China home for the past 2 years, and I saw firsthand how long-enduring social and familial structures in China are being upended by population aging. As one of the world's most rapidly aging populations, China clearly understands that the issue isn't just "more old people." It's about establishing an entirely different life course and a reconsideration of many of the assumptions that shaped life in the 20th century. It's about social, political, and economic well-being.

A foundational rethinking is likewise needed in the United States. We need to spark a serious national

- By linking the round-the-clock monitoring ability of a smart wearable into a big data analytics back-end, researchers can learn from minute-by-minute observations of the patient's condition instead of relying only on a monthly 15 minute doctor's visit. © Michael J. Fox Foundation © Intel Corporation
- 2 Multiple wireless sensors are located throughout the apartment. A smart hub silently and securely gathers and sends the sensor data in realtime to the monitoring datacenter. Analytics on the data supports caregiver workflow scheduling, alarming when needed as well as family peace of mind applications. www.izhaohu.com © Inteligent Technology Company Ltd, Shanghai, PRC

dialogue on how to design an American aging strategy that enables and supports an extended healthy, active, and happy life course. We need to frame this debate as a search for American global competitive advantage in the 21st century. And unless we stop scientific discovery in its tracks, we must frame the debate to proactively focus on achieving and harnessing the lifespan of 100 healthy, active years that humans will enjoy by the end of this century.

We have barely begun to prepare. Our policies and institutions must adapt. What is needed is nothing short of a new 21st-century social contract.

To achieve this goal, we must answer three overarching questions.

## 1. How can the United States reframe aging to gain global leadership and competitive advantage?

Traditional thinking positions old age as a time of dependency, inactivity, and disengagement. In the 21st century, with the breakthroughs in technologies and health sciences, aging can become a process that is healthy, active, and productive.

A national aging strategy must recognize that aging is equally about millennials and their children as it is about boomers and their parents. The basic tenets of society—education, work, and health care—must be cast as lifelong questions, not as issues that are only relevant to certain age groups. What matters to older people matters to all generations. And it relates to the fundamental shape of the relationships between generations within a single society.

Technology, of course, is helping break down old barriers. Every country in which we work is trying mightily to make health care smarter, more efficient, and available to more people than ever before. But only through the total digitization, decentralization, and Technology, of course, is helping break down old barriers. Every country in which we work is trying mightily to make health care smarter, more efficient, and available to more people than ever before.

personalization of health care can the accessibility, economics, and capability of the system ever hope to meet the growing need<sup>1</sup>.

Technology is also opening new opportunities for education. Countless college courses are moving online and enabling "mature" students to continue their educations despite unforgiving schedules. A lifelong approach to education will serve a multigenerational workforce that can reignite and sustain American economic growth.

As is well argued in Revitalizing Sustainable Growth (Global Coalition on Aging, 2014)<sup>2</sup>, the metric for success is ultimately economic growth and job creation, which will open opportunities for all generations, including those who need sustained care and support.

### 2. What are the game changers? How do we execute against them?

The first place to start in reimagining the possibilities of aging is recognizing that a "retirement age" is an arbitrary construct left over from a bygone era. The German Chancellor Otto von Bismarck established a 70 year old retirement age in 1889, at a time when most would die long before they would reach it. Germany lowered the age to 65 in 1916. In 1935, American president Franklin Delano Roosevelt signed Social Security into law with a retirement age of 65. Britain followed in 1945 when health minister Ernest Bevan used that age when setting up the National Health Service.

If a 65 year old retirement age was a historical need, one must ask what relevance it has today. The answer? Not much. Many countries have raised the age. And at least one, Singapore, replaced its Retirement Age Act with a Retirement & Re-employment Act in 2012 that requires a company to make an offer of post-retirement employment<sup>3</sup>.

The notion of a "retirement age" is a pernicious paradigm trap that prevents change in the culture of aging. Retirement needs to be retired.

Additionally, health policy needs to be seen as a tool to enable

not only healthier aging, but also active aging. When reframed along these lines, the money that is spent on health care is not a cost, but an investment. The logic for strategic investment is already well understood in other facets of life. Consider, for example, how society views spending on childhood education. No one would dare argue that childhood education isn't an investment in the future. The same should go for health care for all ages.

There are a number of critical age-related health conditions that stand in the way of active aging, such as skin and muscle deterioration or vision and hearing loss. But the keystone is Alzheimer's disease. Because Alzheimer's is correlated to age — with the risk elevating to about one in two for ages 85 and over - we must control or cure If we don't it will Alzheimer's. become nothing short of a fiscal nightmare. The disease already consumes 1 percent of global GDP per year, roughly \$604 billion. With the number of people with Alzheimer's expected to double to 75.6 million by 2030, the human and economic costs are incalculable.

Sizable efforts are under way to better understand, treat, and ultimately cure neurological diseases, but the complexity is enormous. Fortunately, technology advances are helping speed the cycle of discovery. High performance computing and "big data" analytics are advancing the speed at which scientists gain understanding of the composition and interactions of the tiny genes and proteins in our bodies, and they are enabling unprecedented study of the symptomatic behavior of patients themselves. One such recent development,

related to Parkinson's research, comes from a collaboration between the Michael J. Fox Foundation and Intel Corporation to combine wearables, apps, and big data analytics to provide unprecedented tremor, sleep, gait, and balance monitoring data to researchers. What researchers can't observe, they can't deconstruct. Technology advances allow researchers to shine lights on the dark corners of scientific knowledge to enable new discovery.

In his presidency of the G7, British prime minister David Cameron made beating Alzheimer's a priority. Japanese prime minister Shinz Abe supported this goal in the G7 legacy event recently held in Tokyo. Now, it's time for the United States to step up.

## 3. How can we leverage our homes, communities, and cities for real results?

Ten years ago, the World Health Organization (WHO) launched Age-Friendly its Cities and Communities network. In the years since, it has proved to be an important public policy structure for positive and active aging. Across the United States, a number of high profile cities have become age-friendly, including Chicago, New York, Portland, and Washington, DC. In these forward-looking cities, essential services like education, health, and transportation are being reinvented, as are their retail and leisure sectors. Beyond the United States, the WHO network includes cities and communities across Europe, Latin America, China, India, and other parts of Asia.

Age-Friendly Cities combine public, private, and technology capabilities to enable and drive change. Technologies enable older adults to connect with their communities through social media. Wearables and connected sensors (the "internet of things") are enabling a growing number of older adults to continue living independently in their homes, while engaging care services only when needed.

A leading example of this can been seen in Shanghai, China, where a company called VSi Intelligent Technology (www.izhaohu.com) operates a services platform for care delivery and remote monitoring of tens of thousands of older people living independently across the selected districts in city.

This is but one way that health delivery and social welfare systems are also starting to use technology to "place shift" care to the home for substantial reductions in cost, to avoid hospital-acquired complications and to coordinate efficient service delivery horizontally across the health and social welfare silos.

America can still capture the opportunity within an aging population to pave the road for national prosperity, competitive advantage, and ongoing innovation. Aging is about the future of all generations, and our duty today is to design the new 21st-century social contract for the new normal — 100 years of active and healthy life.

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- https://www-ssl.intel.com/content/www/ us/en/healthcare-it/intel-across-healthcaredishman-video.html
- <sup>2</sup> http://www.globalcoalitiononaging.com/v2/ data/uploads/documents/gcoa\_emergingmarkets-pop.aging-wpv-web.pdf
- <sup>a</sup> http://www.mom.gov.sg/employment-practices/employment-rights-conditions/retirement/ Pages/retirement.aspx



### David P. Ryan

Ryan is a 30-year veteran of IBM and Intel, where he has held a broad range of global technical and business leadership roles focused on commercializing leading-edge platform technologies. He is responsible for global strategy, planning, and marketing for Intel's Health & Life Science Group. He also leads the company's global Age-Friendly Initiative. Dave and his family just returned from 2 years in China, where he created and led Intel's China/Greater Asia Health & Life Sciences unit. Previously. within Intel's internal incubator, he championed the health sector growth portfolio and served as the commercial-GM of Intel's Biochip Operation. Before moving into the health sector, he was based in Munich, where he led Intel's global software account relations and built-out the company's software unit in EMEA. He returned to Intel from IBM in 1997 and created Intel's "business lab" within the company's corporate lab structure.



## DIGITAL ENGAGEMENT

AARP Empowers and Connects Older Americans

Terry Bradwell | CIO, AARP



Millions of older Americans who want to be connected to personal technology have stayed on the sidelines. They are held back by one or more barriers: cost, feeling intimidated,, or perhaps a concern that they have fallen behind others in the digital age and cannot catch up. In some cases, there is a lack of perceived relevance, or people are put off by the complexity of personal technology devices, even when family members give them such devices as gifts.

To help overcome these obstacles and fill a need for basic technology training, AARP developed an education program called AARP TEK (Technology Education Knowledge) and a tablet called RealPad. The goal is to help older adults engage with the people and passions in their lives by connecting them to family and community, jobs, finance, health, fitness, education, travel, entertainment, and much more.

In today's world (and tomorrow's), technology is an imperative. Yet the empowerment made possible by instant access to seemingly limitless information remains beyond the reach of millions of older





- 1 AARP TEK provides hands-on instruction.
- 2 Learning how to take pictures and "Selfies" is always a highlight at the workshops.



Americans. Today about one-fifth of boomers—people born between 1946 and 1964—and almost half of U.S. seniors are not online.

As the organization representing Americans age 50-plus, AARP is working to close the technology gap among older adults, a gap that reinforces inequality and isolation. AARP TEK is a comprehensive in-community national education program specifically geared toward the 50-plus audience, which will be complemented by a robust online learning program in 2015.

"Tech-shy" individuals want plain language, free of incomprehensible jargon. They want one-onone instruction that is patient and not condescending. They want userfriendly devices that are welcoming, not intimidating. With AARP TEK, that is exactly what they get. Through this program, we provide hands-on workshops and events with a customized curriculum for Americans age 50-plus.

AARP TEK Workshops educate "tech-shy" individuals on Tablets and Smart-Phones.

We have made a special-and successful-effort to reach multicultural communities with this initiative. For example, in conjunction with AARP's Life @50+ member event in Boston last spring, we provided workshops for Cantonese- and Mandarin-speaking older adults in Massachusetts' Chinese-American community. A few months later, tied to AARP's Ideas @50+ member event in San Diego, we held workshops for the Hispanic and Asian-American communities. In the state of Georgia alone, we provided more than 100 AARP TEK sessions in 2014, mostly in the African-American community. We offered workshops in Spanish for Spanish-speaking Americans in San Diego, Los Angeles, San Antonio, and Miami.

All told, in 2014 we reached more than 13,000 people through more than 300 technology training workshops. The community-based program is currently in 5 states, and we plan to expand to 15 states in 2015. The response to the program has been overwhelmingly positive, as measured by the consistently high ratings and heartfelt testimonials from participants, such as:

"More, more, more, please, please."

"I don't think I have ever had this much fun learning something."

"I may just finish my degree now. I always see those commercials for

### RealPad provides a warm and welcoming experience for the technology-shy.

online universities, but I didn't know how to get there." — from a 79-year-old TEK student one course shy of a bachelor's degree he started in his teens.

"My daughter is going to be very impressed with me."

The last comment reminds us of the intergenerational footprint of this program. The training is often carried out by high school and college students, providing an opportunity for the two generations to learn from each other and discover new ways to connect.

Past workshops showed us that a sizable segment of the American population was not being served by the technology industry. Addressing this issue required not only basic technology training but also the introduction of a user-friendly tablet tailored to the needs and wants of older adults who have found personal technology overwhelming.

For that reason, we launched AARP's first-ever direct to consumer retail product—an affordably priced tablet we call RealPad. RealPad provides a warm and welcoming experience for the technology-shy. It comes with preloaded apps, large graphics and icons, and is Wi-Fi enabled. It steers clear of impenetrable terminology and offers a halo of support in the form of basic videos in clear language and 24-7 live customer service.

RealPad and AARP TEK are prime examples of how we can, in the words of our CEO, Jo Ann Jenkins, "disrupt aging."

The beauty of technology is something we can deeply appreciate but never fully define. After all, by its very nature technology expands our horizons in ways we would not have imagined.

Personal technology enables us to strengthen old ties and build new ones, to gain new perspectives, and to develop new ideas. Opening new windows on life is an exciting and empowering prospect for anyone, at age 9 or 90. By providing a long-overdue entry point to digital engagement, we advance our mission to help people live their best lives.



#### **Terry Bradwell**

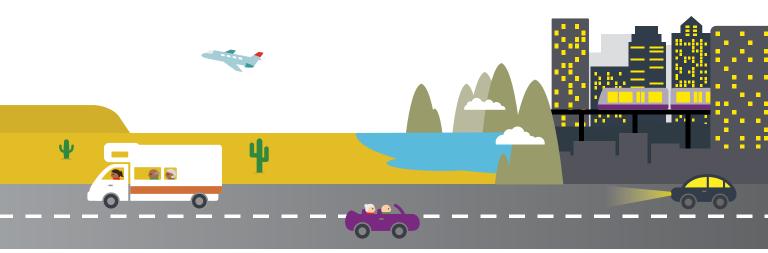
Terry Bradwell, executive vice president and chief information officer of AARP, is directly responsible for providing strategic guidance and expertise in all areas related to the association's technology strategy. Managing a \$150 million operational and capital budget, he has oversight of the delivery and support of technology services for all AARP stakeholders including members, volunteers, advocates, donors, external business partners and internal staff. With over 25 years of domestic and international experience in information technology development, delivery and management, he has held a number of senior leadership positions. He previously served as AARP's vice president of Application Services Management. Prior to joining AARP, he worked as a principal for IBM's Media and Entertainment practice, with a primary focus of turning around troubled IT projects and corporate change management initiatives.



# TRAVELING TOGETHER

Valerie M. Grubb | PUBLISHER, TRAVELWITHAGINGPARENTS.COM





## Both older adults who travel independently and those who accompany their adult children are on the rise.

With medical and technological advances increasing both longevity (the United States 65-plus population is projected to hit 92.2 million in 2020<sup>1</sup>) and quality of life, more older adults than ever are engaging in travel-currently 45.5 million annually (and growing in number) in the US alone. Many of them travel independently, but with multigenerational US households on the rise<sup>2</sup> and increasing numbers of Americans (currently 34 million-plus) caring for an older relative, the number of caregivers aged 50 and under who travel with their older parents continues to

climb—in many cases, an arrangement that makes travel possible for older people who would be unable or unwilling to vacation on their own. Both older adults who travel independently and those who accompany their adult children or other relatives result in a growing demographic whose visibility—and economic clout—are on the rise.

As these population and travel trends continue to shift toward an older demographic, it behooves travel industry decision-makers (e.g., hotel owners, tourism board directors, airline managers) to take older adults' needs and interests into consideration in their planning and policies. After traveling 300,000plus miles (and counting) with my mother since she turned 65, I've seen firsthand the joys that travel can bring to older people. In our journeys together, I've also seen many of the travel-related challenges older travelers face, especially in two areas: transportation and accessibility.

### **Transportation Challenges**

When evaluating possible destinations, a top priority for many older travelers is being able to get around easily. Regardless of age, the vast majority of tourists favor using public transportation, because it's typically the most cost-effective option and usually reaches major tourist sites. In the US alone, there has been an increase in adults 65-plus opting for public transportation, with more than 1 billion trips in 2009 (up a whopping 55 percent since 2001<sup>3</sup>). An older adult who requires a wheelchair (either full time or just for





- Val Grubb (right) with her brother Eric and mother (then 81) traversing the Juneau (Alaska) Icefield via Coastal Helicopters in August 2011.
- Val's mother (then 79) cruising around Battambang, Cambodia via motorcycle.
- 3 Eric and Mom encounter a few sidewalk challenges while exploring the



long distances) is likely to encounter some obstacles during his or her travels, because wheelchair accessibility is far from universal on buses, trains, subways, and other forms of public transportation. (In my hometown of New York City, for example, only 106 of 468 subway stations are wheelchair accessible<sup>4</sup>). Unfortunately, this inaccessibility means that in many instances the only options available to wheelchair users are rides in taxis or private cars-both of which are considerably more expensive than a subway or train ticket.

City managers and transit directors, beware: If older travelers can't find (or afford) the transportation options they need in your city, they may very well take their dollars elsewhere. And since people over 50 control more than half of the discretionary income in the US<sup>5</sup>, they have many dollars to spend—and you don't want to lose them.

### Accessibility Challenges

The ease of getting around is only one consideration for older travelers, though: Accessibility of lodgings, restaurants, tourist sites, and other local destinations is important, too. Hotels are of particular concern in this department, because travelers need to be able to access all areas of the property.

Although older hotels and restaurants are often at a disadvantage (installing an elevator, for example, is quite expensive), many newer venues still fall short of making their facilities truly accessible. And even when wheelchair-friendly features are present, occasionally they aren't up to the task. Mom and I once stayed in a hotel in Phnom Phen, Cambodia, that did have an elevator—but it was broken during our stay. Fortunately, the hotel staff came to the rescue with an unusual fix that definitely falls in the "above and beyond" category of service: They arranged for two workers to carry Mom up and down the stairs while we were on the property. (That's definitely not a long-term solution, but it was a unique experience we'll never forget.)

Hotel and restaurant managers should aim to achieve as much accessibility as possible. Not only will investments in improved accessibility (such as adding ramps over stairs and installing assist bars in bathrooms, for example) pay for themselves in increased revenue from travelers who need and seek out those features, but US law requires compliance with Americans with Disabilities Act statutes (and many US-branded hotels require their international operators to comply with those standards as well).

Tourist attractions, on the other hand, aren't always as easy to make accessible. There's no room inside the Statue of Liberty for an elevator, for example. And even though Mom and I were fortunate to have a driver who helped us arrange for local assistance to get close to each temple at Angkor Wat on that same trip to Cambodia (by carrying her wheelchair when needed), this site and others with similarly rough terrain, steep stairs, and narrow pathways will always pose a challenge to anyone confined to a wheelchair. Still, there are measures that can be implemented at many sites. Paved walkways, ramps, handrails, and benches, for example, can make sites easier to explore by providing paths that older people and wheelchair users can negotiate more easily. Making these changes whenever possible will go far toward enticing older travelers to visit those destinations.

#### Summary

With the global 65-plus population projected to hit 714 million by 2020<sup>6</sup>, the cities that offer the best transportation and accessibility options for older adults and wheelchair users can improve their chances of securing a greater share of the more than \$1 trillion spent annually on travel and tourism. Older travelers are out there—and increasing in number by the minute. And they wield a great deal of financial clout, so anyone who makes decisions that affect the travel industry should pay attention to and accommodate their needs. •

- 1 www.aoa.gov/Aging\_Statistics/future\_growth/ future\_growth.aspx.
- A recent AARP study found that 44 percent of 45- to 55-year-olds had at least one living parent and one child under the age of 21 living with them (www.pewsocialtrends.org/2014/07/17/ in-post-recession-era-young-adults-drive-continuing-rise-in-multi-generational-living/).
- <sup>3</sup> assets.aarp.org/rgcenter/ppi/liv-com/fs218transportation.pdf.
- 4 en.wikipedia.org/wiki/List\_of\_accessible\_ New\_York\_City\_Subway\_stations. Detailed information about those stations can be found at web.mta.info/accessibility/stations.htm.
- <sup>5</sup> www.ada.gov/olderaccess.htm#Anchor-36680.
- www.nia.nih.gov/research/dbsr/ world-population-aging



#### Valerie M. Grubb

Valerie Grubb is an operations consultant and publisher of www. travelwithagingparents.com, a valuable resource for anyone looking to include a parent or grandparent on an upcoming travel adventure. She received her BSME from Kettering University and her MBA from Indiana University.

# Into the Great Wide Open

AARP members Tim Channell and Terry Bond are on a bicycle tour around the world. Since retiring from their professional lives two years ago, they have been biking down Europe's byways and country lanes on their touring bicycles. Tim shares some of their latest adventures here...

Arriving in Philadelphia's classical Pennsylvania Station, we stepped into the cavernous marble-lined waiting room. The train conductor told us, "Once in the waiting room, walk toward the bronze statue of an angel, and on your left will be the checked baggage counter. That's where you will find your bikes."

Arriving 10 miles later at the massive cargo freighter Rickmer's New Orleans, four crew members met us dockside and hoisted our bicycles and panniers onto the ship. We were escorted to the top level of the freighter and our one-bedroom, fully-furnished apartment. It would be our home for 14 days on the high seas. Our grand tour had begun.

There is no way to describe traveling by cargo freighter other than to say it is an adventure in itself. You get transportation to your destination, plus a one bedroom apartment, three meals a day, and a lovely exclusive view of the largest swimming pool you are ever going to see, the ocean. After sailing for nearly 2 weeks, we were ready for terra firma.

Land ho! Europe came into sight as we entered the English Channel. Disembarking the New Orleans, we stood dockside in the pouring rain as our bicycles were hoisted over the ship's bow by rope to awaiting hands hundreds of feet below. Once we mounted our panniers onto the bikes, we pedaled 10 miles to Antwerp, Belgium's old town and our hotel. The torrential downpour was a symbolic baptism as we entered the Old World. Runnels of rain flowed off our waterproof clothing as we rolled into the city. We rightly decided to stop at a little cafe/bar for a sip of coffee and to dry off. The establishment, Tante Lies, was about the size of a small bedroom. The barista came up to our table and in Flemish asked, "Wat zou je willen (what would you like)?" Not speakers of Flemish, and knowing only a few German words, we said "Entschuldigung, wir sprechen nur wenig Deutsch." Without missing a beat, she said, "Oh, you speak English!" And so it went. In fact, English is spoken just about everywhere we traveled in Europe. While we do try to pick up some of the local language, we tend not to stress about language barriers.

Terry and I have no bucket lists and we have no travel goals. This idea of bicycling around Europe with no set end date, aligned with the traveling experiences we already had, seemed like the way to go at this point in our lives. We are an open-minded, progressive couple. Pair that with us being healthy and reasonably fit, and the timing was right. In many ways, we simply jumped into the great wide open and began to pedal.

We have a general idea of the countries we want to visit, but it is not a set rule. Wherever our travels take us, we rent an apartment and live in that region for 3 to 6 months. During that time we cycle around the area



- French country roads and regal châteaux: Tim and Terry taking a roadside break.
- 2 Colors of Côte d'Azur reflected in boats docked in the marina of Nice, France.
- 3 À Votre Santé: Tim dining at Le Chapon Fin, Nimes, France.





and often take trains and buses for quick day trips. By the time we depart, our understanding of the people, culture, and geography is reasonably comprehensive. This attitude of embracing the unknown and taking the road less traveled has earned us rewards.

While cycling through southeast France in Châteauneuf-du-Rhône, it began to rain. We stopped and rolled our bicycles onto the sidewalk under an awning to put on our rain pants and jackets. We were two adults appearing to be getting dressed in the middle of a rural village. A woman with a huge blue umbrella came out of her house, crossed the street, and confidently walked up to us. In French, which we did not understand, we gathered she told us to come inside her house before we got drenched. In our poor French, we tried to explain we did not speak French (je ne parle pas français), and we weren't certain what she was saying to us. It did not matter.

Our Good Samaritan stopped about 50 feet in front of us, turned, and looked back. Smiling, she motioned in a manner that said, "Come on, you two silly people. Follow me! Why are you still standing there in rain?" We shrugged to each other and finally complied, pushing our bicycles as we followed her up the street, around a corner, and down an alleyway until we stopped at an open doorway in the back of the houses lining the village's Grand 'Rue.

Inside was a garage and the makings of another apartment, and also two men. The woman led introductions in French; one man was her husband, the other a friend. We pulled out our smart phone, with Google language translator, to

## Traveling long distance on a bicycle requires one to rethink what it means to go on vacation. For those who travel this way, it is a slow travel philosophy for experiencing the world.

explain our bicycle travels. They smiled and promptly opened a bottle of the region's wine, Châteauneufdu-Pape, and passed glasses around. We stood in that construction site and drank fine red wine, passing the smart phone among us to communicate, French to English, English to French. After the glasses of wine we were led into their house, seated at their table, and fed lunch, which included drinking more lovely wine. To top off the afternoon, they refused to let us continue cycling to our destination in the rain and insisted on giving us and our bicycles a ride to our hotel, about 20 miles away. Despite our protestations, they continued to insist. We finally relented. Once unloaded at our destination in the pouring rain, they hugged us, said bon voyage, and drove away.

In Ireland, a tradition still exists in which peat is dug out of the ground (bogs) in long, brick-shaped chunks. It is dried in the open air and eventually used as fuel in home heaters and fireplaces. While we checked into a bed and breakfast in County Donegal, we asked the inn owner why there were plastic bags scattered around the fields. She explained those were bags for the turf, which was drying out in the bog fields and would soon be put into the bags. "Funny you should ask," she said, "because I am just about to go out to the fields to collect some turf." We excitedly asked, "Can we go?" She said, "Yes, if you are sure."

She drove us to the huge open expanse of bog fields about 5 miles away. Once there, she said the turf field had been in her family for generations and she explained how soggy earth becomes useable fuel. It is dug and dried and stacked in large cone-shaped mounds or simply stuffed into the large plastic potato sacks that are then carried home to be stored for winter use. Having told her story, off we went, bending to the earth, reaching for and grasping the dried bricks of



 Alighting from a train: Terry and bikes on Platform 7, King's Cross Station, London, England.

soil and stuffing them into the bags. An hour later we had filled 20 large bags with turf. We took several bags back to the B&B and built a fire in the small, specially designed ceramic tiled fireplace. As our hostess made the afternoon high tea delicacies, the incense of burning peat mingled with the fragrance of earl grey tea and warm scones. We considered ourselves very lucky.

When we started planning this bicycle journey, our major concern was about distance traveled each day. The first couple of days in Europe we cycled over 60 miles a day. That required cycling mostly nonstop for 6 hours a day. Eventually, we came to our senses and cut that distance down to about 25 miles a day. We still were on the road for 5 or more hours a day, but we were able to stop and visit places more frequently, taking every opportunity to interact with local people.

Traveling long distance on a bicycle requires one to rethink what it means to go on vacation. The concept of time changes. For those who travel this way, it is a slow travel philosophy for experiencing the world. Opportunities present to meet people and visit interesting places that would just whisk by in a speeding automobile.

We encourage other travelers to slow down, cover fewer miles, and experience more. Take the road less traveled. As William Shakespeare said, "We are such stuff that dreams are made on and our little life is rounded with a sleep." So act now: before that long sleep, leap into the great wide open.

Continue to follow Tim and Terry's bicycle tour on twitter: @TheBikeRambler or email them: thebikerambler@icloud.com



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## OPPORTUNITIES OF AGING

Debra B. Whitman | EXECUTIVE VICE PRESIDENT FOR POLICY, STRATEGY AND INTERNATIONAL AFFAIRS, AARP



## Unlike a tsunami, global aging can be predicted years in advance. And while it is inevitable, global aging is also an opportunity.

I have to admit I am frustrated when the rising wave of population aging throughout the world is compared – disparagingly – to a tsunami. Rather than stoke fear, policymakers should consider a profound difference between these two kinds of waves.

Unlike a tsunami, global aging can be predicted years in advance. And while it is inevitable, global aging is also an opportunity. Older people have inherent strengths, far greater than commonly recognized, and an aging population can be a major asset. With fresh thinking and innovative strategies, countries around the world can reap an array of social and economic benefits from this demographic force.

But to seize this opportunity, we must toss aside negative stereotypes and be guided by several fundamental truths:

Older people are not a burden, but a benefit to society. A growing body of evidence shows that older individuals make meaningful contributions not just to their families, but also to their communities and their national economies. Our goal must be to capture and expand on the talents, experience and time older people provide, in order to optimize this contribution. This awareness is essential for policymakers, now and in the coming decades.

- Health is a lifelong-process. Investments in public health and wellness have the greatest return when they are provided across the full life course, starting with childhood and continuing through advanced illness. Research shows that an individual's prospects for a healthy life are often established by circumstances of their youth. Proper care as we age can also prolong the time in which individuals are productive, self-sufficient and secure.
- Helping one generation does not mean others are harmed. Generations depend on each other. Most efforts to support older people also help younger people - who otherwise would bear a greater burden of care for aging parents and grandparents. Public investments in programs like Social Security and long-term services, financed by working-age adults, help spread costs between families and generations. Older family members often provide years of financial and other support to their families, including extremely valuable caregiving and child-rearing.

I do not wish to minimize the extent of the challenge that is headed our way. By 2030, the number of people 60 and older in the world will surpass the number of children under 10 for the first time in history. By mid-century, the 60-plus population will double from today, to more than 2 billion. In some areas, including many lessdeveloped nations, the change will be even more dramatic. In Asia, the 60-plus population is projected to soar from 11 percent in 2012 to 24 percent by 2050.

Further, the number of "oldest old" will soar, tripling by midcentury to 392 million people age 80 and over. At advanced stages of life, people are much more likely to suffer from chronic conditions and require home and communitybased services to stay independent. The majority of these people will be women, who generally face old age with fewer resources than men, and a greater risk of poverty.

However, it is a mistake to view "aging" as synonymous with decline. Rather, aging is a lifelong process that entails growth, learning and ongoing contributions. A great many people remain productive in their later years, holding on to their health and independence and helping those around them. Even at age 85 and over, almost three in 10 Americans (28 percent) describe their health as very good or excellent<sup>1</sup>.

Such vigorous seniors will almost certainly be more common in the future, and supportive policies can ensure that is the case. Scientific advances now raise the possibility that the health declines of aging can be delayed, giving individuals a windfall of more than two years of generally health life<sup>2</sup>. Researchers say such a development could add \$7.1 trillion to the U.S. economy over the next 50 years<sup>3</sup>, a strong argument that investments in such science can benefit all countries. Older individuals already make tremendous financial contributions to their families and to their economy.

On average, older persons spend more on their younger relatives than they get back, a phenomenon observed in countries in various stages of development<sup>4</sup>. Research by Oxford Economics<sup>5</sup> underscores the tremendous and growing economic contribution of people age 50 and up, a little-recognized phenomenon we call the "longevity economy." In 2012, the longevity economy accounted for 46 percent of US gross domestic product (\$7.1 trillion). They project that by 2032 the 50-plus age group will drive more than half of US economic activity, as the spending of older consumers fuels many industries, including apparel, health care, education and entertainment.

While the longevity economy data are for the United States alone, they illustrate a broader point: Older workers and consumers can be a growth engine in any national economy, yet one that is often overlooked.

And impressive as the longevity economic statistics may be, they do not capture the full contribution made by older persons. As just one example, unpaid volunteerism by seniors in the United States alone was worth \$67 billion in 2013<sup>6</sup>.

Older people also contribute a large dose of entrepreneurial energy, bolstered by skills and insights attained over many years. The popular image of an entrepreneur may be of a kid working in the garage on some high-tech idea. Yet we find we find in the United States that twice as many successful entrepreneurs are 50-plus as in their early 20s<sup>7</sup>. And in an AARP survey, 15 percent of workers age 45 to 74 described themselves as selfemployed, with a similar number of wage-earners saying they intended to start a business<sup>8</sup>.

These and other findings suggest that societies that do the best job of supporting their older residents will be rewarded in many ways. Healthier and more productive seniors will make an even greater contribution, and a more independent older population will require less support from the young.

A range of strategies can help society fully reap these benefits. Policymakers should embrace a holistic approach, recognizing that supports provided in childhood can pay off through the entire course of an individual's life. Education and access to health care in youth can play a significant role in influencing well-being in old age. Promoting economic opportunity for young adults can increase their financial security in middle age and retirement. Here are three recommendations on how society can gain the most from the assets brought by an older population:

Communities should take more steps to support the lifelong health and well-being of their residents. By doing so, they will benefit from a population of engaged older citizens who remain vital members of their cities and towns.

Neighborhoods should have safe, walkable streets and agefriendly, affordable housing. Through community design and convenient transportation, residents should have easy access to the services they need. Such features promote everyone's ability to stay engaged in the full range of community life – older people, students, workers and entire families.

Employers should establish a workplace culture that values experience and provides training and other opportunities that enable workers of all ages to grow.

Such employers will stay competitive by retaining the productivity and know-how of seasoned employees. They will do a better job of preserving institutional knowledge that can be of critical value. Moreover, the workplace is an ideal setting to encourage intergenerational teamwork and dialogue. Older individuals possess skills that should be leveraged for the greater good – in the workplace and all of society. Also, a holistic view of lifelong health promotion must include mental health, which can be supported by a workplace that offers opportunities for learning and new challenges. Research out of Germany has found that years of tedious routine actually promote cognitive decline<sup>9</sup>.

We all have a role to play, including nonprofits, government, individuals and the private sector, in shaping a society that takes advantage of the skills and talents of older individuals,

AARP is committed to these goals, because we know firsthand the contributions that our members make to society and their aspiration to continue doing so throughout their lives.

The AARP Network of Age-Friendly Communities encourages cities and towns to take the steps that enable older residents to stay healthy, productive and engaged. Our Best Employers International program honors employers who embrace the value of experience and all their older workers have to offer.

AARP also promotes international collaboration and the exchange of best practices, because we want to learn from the successes of others, as well as share our own insights. We urge our international partners to recognize the opportunity that stands before us.

Global aging is an achievement to be celebrated. The increase in healthier, longer lives can be a windfall that brings unimaginable benefits to families, communities and national economies.

Global aging is also a powerful wave that cannot be stopped. Now is the time for policymakers to prepare. Strategies and investments that support individuals throughout the entire course of their lives will help us harness this dynamic force to make a better world for the old, the young and future generations.

- <sup>1</sup> Heterogeneity in Healthy Aging," David J. Lowsky et al. The Journals of Gerontology. Published online November 17, 2013.
- <sup>2</sup> "Substantial Health And Economic Returns From Delayed Aging May Warrant A New Focus for Medical Research," Dana P. Goldman et al. Health Affairs. October 2013. Vol. 32. No. 10.
- <sup>3</sup> Ibid.
- <sup>4</sup> United Nations, Department of Economic and Social Affairs, Population Division (2013). World Population Ageing 2013. ST/ESA/SER.A/348.
- <sup>5</sup> http://www.aarp.org/content/dam/ aarp/home-and-family/personal-technology/2013-10/Longevity-Economy-Generating-New-Growth-AARP.pdf
- Source: Corporation for National and Community Service
- https://hbr.org/2013/06/ entrepreneurs-get-better-with/
- "Staying Ahead of the Curve 2013: AARP Multicultural Work and Career Study"
- http://www.germaninnovation.org/shared/ content/documents/interviews/4AE07F34-C0EB-E111-A037-000C29E5517F.pdf



#### Debra B. Whitman

Debra B. Whitman is Executive Vice President for Policy, Strategy and International Affairs, AARP. She is an authority on aging issues with extensive experience in national policymaking, domestic and international research, and the political process.

She oversees AARP's Public Policy Institute, Office of Policy Integration, Office of International Affairs and Office of Academic Affairs. She works closely with the Board of Directors and National Policy Council on a broad agenda to develop AARP policy priorities and make life better for older Americans. An economist, she is a strategic thinker whose career has been dedicated to solving problems affecting economic and health security, and other issues related to population aging.

## ARIANNA HUFFINGTON



**NAME:** Arianna Huffington **PROFESSION:** Chair, President and Editor-in-Chief of the Huffington Post Media Group мотто: "Don't miss the moment." This was one of my mother's favorite sayings, which embodied the philosophy of her life. **CURRENTLY READING:** I'm re-reading a wonderful book called "Being with **Dying: Cultivating Compassion** and Fearlessness in the Presence of Death," by Joan Halifax. Halifax is a Zen Buddhist priest, anthropologist and hospice worker. She writes that the very American notion of the "good death," one that often means a "life-denying, antiseptic, drugged up, tube entangled, institutionalized" final stage,

denies us valuable lessons about life. She found that being up close with death and giving care "enjoins us to be still, let go, listen, and be open to the unknown."

Following ON TWITTER: I love following HuffPost's reporters on Twitter. Sam Stein, Carolyn Gregoire, Jason Linkins, Jaweed Kaleem, among many others. Stephen Fry. And Padmasree Warrior, the CTO of Cisco. She meditates every night, vows to get seven hours of sleep each night and spends her Saturdays doing a digital detox.

HOBBY: Walking. When I was living in Los Angeles, I discovered that I came up with many of my best ideas while I was hiking. And whenever I could, I would schedule hikes instead of sit-down meetings, with both my friends and HuffPost editors. Silicon Valley executive Nilofer Merchant calls this the "walk the talk" method, and now that I live in New York, I continue to practice it.

**FAVORITE CITY TO VISIT:** I'm lucky that my favorite city to visit is also the city I live in, New York. It's endlessly fascinating and I keep discovering new places, new restaurants, new theaters, new little hidden streets to explore.

**RECENT TRAVELS:** My most recent faraway trip was to Australia, both in Sydney and Melbourne, where I was meeting with potential partners for HuffPost "We launched Huff/Post50...to question the conventional wisdom that life post-50 is about winding down, and spotlight other Boomers who embrace the idea of taking on new challenges and reinventing themselves."

Australia (with plans to launch in the Australian autumn, i.e. our US spring). It's impossible not to remark on the vastness of the country. Australia ranks 6th in the world in size, but 56th in population. It's a continent and a country and an island. It's got vast empty stretches where you can feel very alone, and yet is also an extremely urban country, with nearly 90 percent of the population living in an urban center. As one mordantly funny bit of Australian wisdom warns tourists, "If you leave the urban areas, carry several litres of water with you at all times, or you will die."

**TECH MUST-HAVE:** I'm a huge proponent of disconnecting from our devices in order to better connect with ourselves, but I do love my iPhone with my Typo keyboard that brings me the best of iPhone technology and the ability to type fast on a BlackBerrystyle keyboard. It makes me feel as though I'm typing on my old BlackBerry.

#### RECENT ACCOMPLISHMENT:

The launch of The Huffington Post in Greece. When we began our international expansion more than three years ago, I knew that one day, HuffPost's own Odyssey -- to borrow from one of my compatriots -- would lead us to Greece. And I couldn't be happier that that day has come.

## **INSPIRATION TO LAUNCH HUFF/POST50:** Our country has a very schizophrenic relationship with aging. On the one hand, we are a culture that is obsessed with youth and staying young. At the same time, thanks to advances in science, health, and medicine, Boomers are living longer and staying more active than ever before. We launched Huff/Post50, guided by our editor-at-large Rita Wilson, to question the conventional wisdom that life post-50 is about winding down, and spotlight other Boomers who embrace the idea of taking on new challenges and reinventing themselves, regardless of their age. It offers the latest news and information on the issues that matter most to men and women 50+, including health, relationships, politics, retirement planning, spirituality, humor, culture, philanthropy, and facing illness and death. And we have created a robust community for conversation and engagement on all these topics.

## COMMITMENT TO WORLD PEACE:

I'm on the boards of several organizations, including the Committee to Protect Journalists. I'm also supporting Ignite Good, a nonprofit that highlights and supports Millennial changemakers who are trying to make a difference through service.

**POSITIVE ASPECT OF AGING:** Wisdom. Years ago I visited the monastery of Tharri on the island of Rhodes with my children. There, as in all of Greece, abbots are addressed by everyone as "Geronda," which means "old man." Abbesses are called "Gerondissa." These are terms of endearment and respect in Greece. The idea of honoring old age, indeed identifying it with wisdom and closeness to God, is in startling contrast to the way we treat aging in America. The geronda at the Tharri monastery was not even old — he was probably in his late fifties. But "old man" and "old woman" are titles bestowed on older people because of the respect they inspire.

## WHAT YOU WOULD TELL YOUR

TEENAGE SELF: For far too long, too many of us have been operating under the collective delusion that burning out is the necessary price for accomplishment and success. Recent scientific findings make it clear that this couldn't be less true. Not only is there no tradeoff between living a well-rounded life and high performance, performance is actually improved when our lives include time for renewal, wisdom, wonder and giving. If I could, I would go back and tell my teenage self, "Arianna, your performance will actually improve if you can commit to not only working hard, but also unplugging, recharging and renewing yourself."

### **INSTAGRAMS OF AGING**



"I just got this a month ago," said Bill Melcher, 52, from Portland, proudly flashing his AARP card. "I got it for the discounts." Photo by @solneelman #circleoflife #lionking

Images of Aging from Around the World



An older Darfuri marabout shows Koranic verse written in Arabic calligraphy at a refugee in a camp in Eastern Chad. When someone is sick, he makes a paper like this – dipping a wooden pen in ink and water, and then brings the water to the family in need of healing. @everydayafrica photo by Glenna Gordon @glennagordon **#healing #thisisafrica #50+ #AARP** 

## Follow us on Instagram: AARPPHOTO



Jean Pierre Manegabe, 65, is a lab technician in the Red Cross hospital in Bukavu, in the Democratic Republic of Congo. He has worked for the NGO for 27 years. @everydayafrica photo by Jana Asenbrennerova @asenbrennerova #drc #drcongo #bukavu



A woman makes traditional sweets in a patisserie (bakery) in the heart of the casbah in Algiers, Algeria. Photo by Maggie Steber. @aarpphoto @maggiesteber @reduxpictures #aarp #algeria #africa #casbah ancient cities #World Heritage sites #pastry



Amania Dèrrile, 60, in Port-au-Prince. She lost her son and her home in the the earthquake. Here she is with her grandchildren. Photo series "Onè! Respè!" which means "Honor! Respect!" by @mariearago #haiti #aarp #latergram



Bud Ravenscroft, 67, and Stephanie Tsutsui, 51, pose for a portrait after competing in the Mr. And Mrs. Muscle Beach Competition in Venice Beach in Los Angeles, California. Photo by @kendrickbrinson #aarpphoto #4thofjuly #venicebeach #musclebeach



AARP aims to help people live longer, healthier, more financially secure and productive lives by identifying the best ideas and practices on key policy issues. We convene international opinion leaders and policy makers to share their expertise and develop research on health and long-term care, older workers and retirement income, and livable communities. Through our international program, AARP fosters this global collaboration and, in the end, acts as a collaborator and catalyst to governments and decision makers in all sectors to help address and favorably shape the social and economic implications of aging worldwide.

