

## Not Your Parents' White House Conference on Aging

Perspectives on Aging with Dignity • July 2015



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The White House held its sixth **Conference on Aging**, and what a difference a decade makes. In 2005, cellphones were not smart. Mailing DVD movies to your home was considered cutting edge. Every important meeting was in person. The Conference team took a modern approach to community engagement and reframed the dialogue on aging, weaving older people – with and without daily needs – into the stream of daily American life. Breaking from tradition (several days, more on-site attendees, a policy recommendation vote-a-rama) may be disconcerting for some, but this update was greatly needed. While time will tell of its effectiveness relative to its predecessors, the 2015 White House Conference on Aging succeeded in three important ways.

First, President Obama **attended and spoke** forcefully on the issues at hand. Acknowledging America as an aging and vibrant nation, his remarks are critical given that aging as a personal, family, community, and societal issue gets scant attention compared to other domestic matters. Bringing the bully pulpit to bear on broader questions of how we wish to age; what we want the support system to look like; and how one's dignity, respect, and choice should be honored when having needs – as most of us will – is the White House's appropriate and vital role.

Second, the Conference theme provided leadership on setting a vision to transform how Americans can talk respectably about vulnerable aging and the need for daily supports. Speakers broke from well-worn, unproductive narratives of aging (aging = being sick, poor, and alone; caregiving = burden; aging policy = safety net programs), which have made issues of vulnerable aging someone else's problem, therefore

excluding it from serious public discourse. Instead, the Conference reshaped what it means to age with needs in creative ways. How can we learn from the sharing economy to support the needs of older adults living in the community and their caregivers? How can the banking industry play a role in identifying early cognitive impairment and protect against elder abuse? How can technology enable safer, more connected environments so older adults can live as they choose? These discussions are relevant for all economic strata.

Third, the Conference moved beyond a D.C. beltway debate among policy aficionados engaging local communities and grassroots to grass tops champions. Conference leaders and Cabinet secretaries facilitated listening sessions across the country starting last September at the Foundation's Long-Term Services and Supports Summit and continuing throughout 2015. Conference staff developed four briefs to inform the listening sessions and spark public comment onsite and online. Live streaming and an active social media presence connected 600 community watch parties to the Conference, with the hashtag #WHCOA reaching #3 on Twitter's trending list that day.

So what was missing? With all the talk about building retirement security, there was no mention of the largest and most unpredictable factor that erodes it: the cost of long-term care (LTC). A **federal report** released after the Conference shows that half of Americans who reach age 65 will have severe functional needs in their life with an average cost of \$138,000 overall. Families have few tools to plan for this economic shock due to the broken LTC insurance market and no government option for middle-income Americans. Yet a deeper look at these data demonstrates that LTC is an insurable risk. Only 1/6th of older adults with severe needs spend \$100,000 or more out-of-pocket. It is time for the Administration and Congress to work toward bipartisan solutions. Without action, one thing is certain: the most expensive, least person-centered option affecting families and government is the status quo.

Beyond the Conference, the Administration should further the aging dialogue across people and systems. Although direction and resources originate from federal efforts, services are delivered locally with much that states and localities can do to better the lives of older adults and families. The private sector's key role continues to be creating innovation for wider adoption.

America is changing through population aging, reshaping family, work, retirement, and societal engagement, which will fundamentally alter the landscape starting with Boomers and then to Gen Xers, Millennials, and those beyond. Americans are sailing through this new reality. It is time that social and economic structures come on board for an adventure of a lifetime.



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