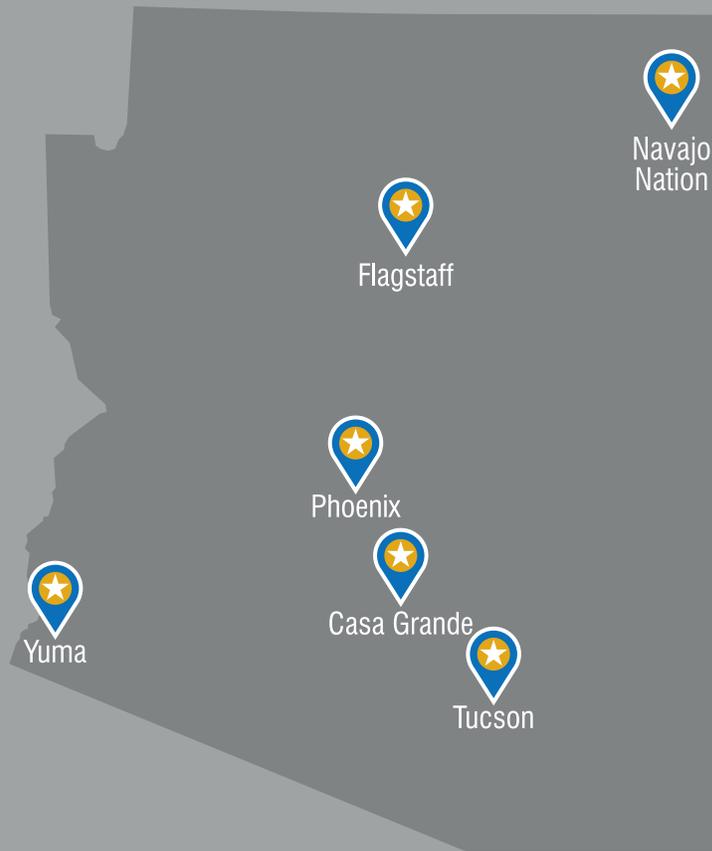


WHITE HOUSE CONFERENCE ON AGING:  
*A Summary of Arizona's Listening Sessions 2015*



## White House Conference on Aging Arizona Listening Session Sites



**Disclaimer:** The views and opinions expressed in this report are those of participants who attended the five listening sessions; this summary does not reflect an official position of any agency or organization involved in hosting and/or supporting the sessions which were intended for public dialogue and input.

# Overview

Every ten years, under the auspices of the White House Conference on Aging (WHCOA), the nation pauses to reflect on its older Americans: Who are they and how have they changed over the past ten years? What does the huge cohort of baby boomers mean for the changing face of aging going forward? What are their needs and do current policies meet these needs? With increasing longevity and improved health, what are the opportunities this sizable and talented group of older adults offer our country? The WHCOA provides the forum to examine these questions and identify new priorities for this rapidly growing segment of our population.

The year 2015 marks the 50th anniversary of Medicare, Medicaid, and the Older Americans Act, as well as the 80th anniversary of Social Security—national programs built in part via the WHCOA. A substantial part of the 2015 Conference is conducted online through blog posts, webinars, and other communications via [www.WhiteHouseConferenceOnAging.gov](http://www.WhiteHouseConferenceOnAging.gov). Additionally, regional forums and listening sessions have been convened in select locations as a vehicle to provide input and ideas for the 2015 White House Conference on Aging, which will be held in Washington, D.C. in July 2015. The forum dialogues are organized around four broad themes/issues: Retirement Security, Healthy Aging, Long-Term Services and Supports, and Elder Justice.

On Tuesday, March 31, the 2015 White House Conference on Aging hosted a regional forum in Phoenix, Arizona. Participants were welcomed by U.S. Congressman Ruben Gallego (AZ-7) and AARP President Jeannine English, and featured keynotes by Dr. Richard Hodes, Director of the National Institute on Aging (NIA) at the National Institutes of Health, and Wendy Spencer, CEO of the Corporation for National and Community Service. Dr. Hodes' comments highlighted the exciting research underway at NIH, including studies on Alzheimer's disease and caregiver support, as well as NIA's Go4Life campaign,

which is an exercise and physical activity campaign for older adults. Wendy Spencer discussed the importance of older adult civic engagement, citing examples and telling moving stories of how Senior Corps volunteers are transforming communities and the lives of individuals of all ages.

In addition to the regional forum held in Phoenix, others from around Arizona were able to participate remotely via two listening sessions that were held simultaneously in Flagstaff and Tucson (March 31) and in early April, three additional sessions were held in Casa Grande, the Navajo Nation, and Yuma. This publication summarizes the contributions of people from across Arizona, offering an expanded opportunity for input to the WHCOA.

Virginia G. Piper Charitable Trust supported the five listening sessions, with significant assistance from the Arizona Town Hall and its recorders. Sponsoring organizations include: Community Partnership of Southern Arizona, Elder Alliance, the Navajo Nation, Northern Arizona Council of Governments, Northern Arizona University, Pima Council on Aging, Pinal-Gila Council for Senior Citizens, University of Arizona Center on Aging, and Western Arizona Council of Governments. The following organizations are also acknowledged for their generous contributions: AARP Arizona, Area Agency on Aging, Arizona Commission on the Arts, Arizona Department of Health Services, Arizona Governor's Office on Aging, Arizona State University, Benevilla, Carol Kratz Consulting, Experience Matters, Maricopa Association of Governments, Navajo Nation Department of Health, Northwest Valley Connect, and St. Luke's Health Initiatives. Special thanks to the White House Conference on Aging for their leadership.

A recommendation report generated from each of the five listening sessions is available at [www.pipertrust.org/aging2015](http://www.pipertrust.org/aging2015).



“The concept of a White House Conference on Aging recognizes that a climate for ‘aging with a future’ is the concern of everyone in our land, and all levels of our society should accept responsibility for action.”

*Congressman John E. Fogarty, President Johnson and Congressman Hugh Carey at the signing of the Older Americans Act of 1965.  
Image courtesy The Fogerty Foundation*

Following is a summary, organized by issue, of the findings and recommendations gleaned from the five listening sessions held in Arizona:

## Retirement Security



### ISSUES

Retirement security, specifically including financial security, is critically important to older adults as they seek to maintain their independence and age in a healthy way. Most Arizonans are not adequately prepared for retirement. Arizona's low wages may be good for business but many Arizonans are barely scraping by. Income inequality is a real problem in Arizona. People working for \$7.35 per hour cannot pay their current living expenses, let alone save for retirement. Some are in denial about the need to save for the future. Many small businesses do not offer employees or owners any kind of retirement savings plan. As a consequence many are outliving their resources.

For too many aging people the only retirement plan is Social Security and continuing to work indefinitely. Unfortunately many older adults have difficulty finding suitable employment. Many reach retirement age without a retirement savings plan or other ways to supplement Social Security and provide themselves with a secure retirement after a lifetime of hard work.

Retirement security should include a diverse mix, such as private savings, pensions, Social Security, and 401k. Many individuals plan to depend on Social Security so it is crucial that this system remain solvent. Even older adults who have saved for retirement can find their savings being "eaten up" by an illness.

Financial literacy is necessary for all individuals, but especially crucial for the aging. Education about saving for retirement should start at the high school level and all should have a retirement plan. Financial literacy education is needed for all individuals, including: options for savings plans through direct deposit from paychecks, how to diversify savings, and having a backup plan to ensure retirement includes a more financially stable future. Individuals need to know that continual small amounts of savings can help, and they should be given more opportunities to start saving earlier in life.

In addition to financial assistance and education, older adults need meaningful employment opportunities that will enable them to continue to earn money and remain active and involved in their communities. Some opportunities will require training in technology and other job specific areas.

Finally, existing resources should be better leveraged and communicated—for example, physicians can help inform older adults of prescription drug costs and drug company waiver opportunities that may be available.

### CHALLENGES

Challenges to reaching retirement security include individuals' attitudes towards saving, lack of self-discipline on spending, and reliance on government social programs. Individuals should be proactive and focus on the future, not just the present. Any job losses throughout one's life can negatively impact retirement funding plans. The rising cost of a quality life and unexpected expenses also affect the ability to save and influence the resources available for retirement.

### SOLUTIONS

Strategies that address the challenges of Retirement Security include the following:

- Promote lifelong financial literacy education and the importance of saving to encourage retirement security.
- Improve wages to help provide more ability to save for retirement.
- Address the stability of the Social Security system to help strengthen an important component of financial security in retirement.
- Simplify the tax and financial system which would help all individuals.

# Long-Term Services and Supports

## ISSUES

Living a quality life in familiar surroundings is important to older adults, as is the constant concern of affordability and not living beyond one's savings. As individuals age, some will need assistance with daily activities in order to remain as independent as possible. Older adults have needs for a wide array of long-term services and supports—ranging from a daily delivered meal, household maintenance, assistance with daily activities such as bathing and taking medication—to more intensive assistance in some cases. Some of these services can allow an older adult to remain at home or in the community without the need for nursing home placement. Long-Term Services and Supports may be provided by family members, paid caregivers, or nonprofit and for-profit organizations.

## CHALLENGES

The long-term care system faces many challenges. There is often a lack of coordination throughout the system, including hospitals, providers, and caregivers. There are not enough resources to train healthcare providers at all levels of expertise. Medicare, Medicaid and insurance regulations make it difficult for older adults to maneuver within the system, and often result in denial of needed care.

The long-term care system is resource based, rather than needs based. Many people are unprepared for the cost of long-term care, whether in home or in an institutional setting. In addition, the long-term care system has not kept pace with the growth of the older adult population and currently cannot meet all of the needs for long-term care. Currently, there are not enough community living facilities to serve the older adult population, particularly in rural areas and on reservations.

A variety of resources and initiatives are needed to support Arizonans, and help them maintain their independence as they age. In some areas, such as on the Navajo Nation, many older adults live in isolated, remote areas, and many have limited education, job experience, and incomes; many also need supports to help provide for grandchildren they are raising. More resources and services are needed to serve older adults, particularly on the reservations; access to healthcare, health insurance, and home health aides are needed. More funding is needed to support community-based care, such as senior centers, and to help older adults pay for healthcare, medication, adaptive aids, and home rehabilitation/modifications.

There is a need to improve credentialing for Medicare benefits and provide wider access (especially in rural areas) to assisted living facilities that are equipped to provide advancing levels of care as people age. A lack of well-trained transitional coaches can cause “frequent fliers” who often return to medical facilities.

Individuals who wish to remain at home need to adapt their homes to accommodate wheelchairs, walkers, and other necessary adaptive devices, and may need financial assistance to pay the costs associated with these measures. In addition, there is a statewide crucial need for affordable senior housing.

Policy changes are also needed to assist older adults in the “gap” (between eligibility for public benefits and having sufficient resources to fully support themselves in retirement) and in addressing zoning issues that impose significant burdens on older adults.

In addition to new initiatives, there is a need to do a better job of educating older adults (and others) about existing resources. The general public is often uninformed and does not have the knowledge of resources available. Individuals may have unrealistic expectations or a lack understanding about what exists.

## SOLUTIONS

Strategies to address needs for long-term services and supports include the following:

- Provide trained “navigators” and coaches to enable older adults and their families to learn about existing resources by referring older adults to organizations that assist with healthcare, nutrition, applying for long-term care benefits, family caregiver support programs, etc.
- Develop, disseminate, and enforce standards and best practices for public, nonprofit, and private long-term care providers in urban and rural settings.
- Develop and support innovative approaches to expand long-term care services and supports through formal and informal networks that include professional agencies, other older adults, family members, neighbors, and other non-traditional methods.
- Educate the community about the demographic increase of older adults and prepare a variety of methods to ensure long-term services and supports are available through current and expanded means.



# Healthy Aging

## ISSUES

As Arizona's age 65+ population continues to rapidly grow and people live longer in general, the healthy aging of our older adults becomes increasingly important. Older adults without financial and other resources often struggle to remain healthy and enjoy a good quality of life. Some lack affordable, safe places to live and exercise; some cannot afford to purchase nutritious food, needed medications, and healthcare.

Having adequate health insurance or other sources of payment for healthcare is also important. Older adults need comprehensive and preventative healthcare, which should include funding for hearing aids, glasses, dental care, handicapped bathrooms, and front entrance ramps and rails. Regardless of income levels, older adults need access to healthcare providers, including community health representatives.

At the heart of healthy aging are individuals making good lifestyle choices involving diet, exercise, and proper healthcare including dental health. It is a given that to live healthy lives older adults need clean and safe air and water, waste management, and the absence of toxic substances. However, in the Navajo Nation, for example, uranium mining threatens the health of all people.

Physical health does not alone assure a high quality of life. Healthy relationships are also important. Having meaningful, purpose-driven lives in retirement is important to emotional and mental well-being. Some older adults find it difficult to establish and maintain relationships. Often, particularly people aging in place, become isolated and disconnected from family and friends, and they lack support networks. Many older adults lack knowledge about the resources available to assist them, and they struggle to locate and obtain the services they need.

## CHALLENGES

Arizona is a national leader in developing models of care to support healthy aging, but there are many challenges to address.

Healthy aging is very difficult in the absence of sufficient financial resources to, among other things, pay for transportation to visit specialists and other healthcare providers, purchase nutritious food, and have Internet access or other means to obtain important information. Further, adequate health insurance is unavailable in some areas. These challenges are particularly serious for older adults living in rural areas and in Native American nations, where such resources are not as readily available or the resources that are available are not high quality.

Physicians and caregivers need continual education on patient care strategies for older adults. In addition, strategies to improve communications among healthcare providers and older adults would benefit all and could result in identifying new healthcare solutions and/or wellness benefits. Without proper care, health issues (including depression, PTSD, a spouse's illness, etc.) become stressful and create additional problems that prevent older adults from aging in a healthy way.

The antiquated and fragmented healthcare system is not equipped to address the multitude of issues facing Arizona's older adults. There is a need to strengthen communication, relationships, and understanding of the benefits of long-term solutions among government agencies, organizations, and stakeholders, (agencies, older adults, caregivers, families). To maintain a high quality of life, older adults need to be treated as whole persons. The healthcare system must adapt to serve an aging population. Arizona does not have a sufficient number of physicians, particularly those with expertise in gerontology.



As a consequence, many Arizonans, particularly older adults, overuse emergency services; after their urgent symptoms are treated they are quickly released without appropriate follow-up which can lead to further health complications.

Health education and preventive strategies will be critical as the vast population of baby boomers age. With medical advances, this group of older adults is living longer with physical limitations occurring at much later ages. The sheer numbers of older adults may challenge the healthcare system's ability to structure appropriate services and systems

Insufficient education and cultural awareness within the broader population has created a stigma about the older adult population. In some cases, this stigma exists even among older adults, discouraging them from taking advantage of important programming and opportunities for socialization offered by community centers and similar organizations.

The lack of family involvement, and the fact that many older adults in Arizona do not live near close family members also poses a challenge.

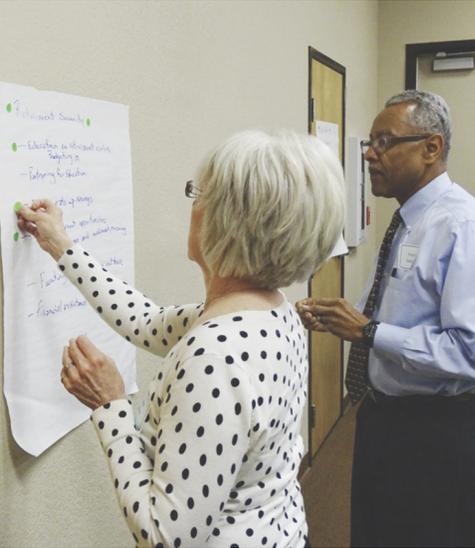
## **SOLUTIONS**

There are many strategies that address the challenges of Healthy Aging, including the following:

- Increase the knowledge and widespread availability of services to enhance healthy aging such as nutritious food options and exercise programs that improve flexibility and balance to decrease the risk of falls.
- Re-envision the healthcare system to incorporate better prevention and treatment programs for older adults accounting for geographic locations, cultural differences, clear communications, insurance coverage, dental care, transportation, and cost.
- Develop opportunities for older adults to engage in meaningful ways in their communities, in concert with their families and younger individuals, to improve understanding of the needs and contributions of older adults.
- Re-authorize the Older Americans Act and prioritize state and local funding to increase options for healthy aging.



# Elder Justice



## ISSUES

Arizona's older adults face significant challenges in the area of elder justice / abuse of older adults. Many live in mobile home parks or similar accommodations and face neglect by their landlords, however, older adults are often afraid to complain for fear of eviction because they cannot afford a deposit or the other costs associated with moving. In all areas, urban, rural and on reservations, family members may take advantage of older adults (for example, by using their funds), causing stress and leaving older adults with no one to trust. Older adults are also targeted in marketing scams. Domestic abuse also occurs within the older adult population, including in senior living communities. In many cases, there is a lack of public awareness about these serious issues, and older adults lack an advocate or "trusted representative" to help them.

It is important that all individuals feel empowered by knowing how to avoid, address, and report elder abuse and injustice. Increasing awareness of what is happening in the home or the facility is crucial to combat elder abuse. Information on awareness of elder abuse from a trusted source is needed as well as enforcement at all levels. Ongoing education about how to identify abuse, marketing scams, and safe locations is critical for older adults.

## CHALLENGES

Challenges to providing elder justice include the lack of available resources, lack of trained law enforcement officers, and general public ignorance of what constitutes elder abuse. In addition, many older adults fear reporting abuse because of the potential to disrupt family relationships.

Social service and healthcare providers, and even family members, often miss signs of elder abuse. Increasing public awareness about what constitutes elder abuse is critical to increase understanding and encourage reporting.

There is no user-friendly system for reporting abuse and neglect. In addition, there is a lack of shelters or other alternatives for abused older adults.

Laws exist for the protection of older adults, but even when abuse and fraud is reported, this type of crime is not a high priority for prosecution. The Elder Justice Act has not been fully funded. Fixing Adult Protective Services requires additional resources and Arizona has not prioritized this service.

Providing senior shelters could address the needs of older adults experiencing abuse or injustice. If individuals speak up, they should feel secure that there will not be repercussions or loss of support, and they should not feel embarrassment or shame if they have been victim to a scam.

## SOLUTIONS

Strategies to address needs for Elder Justice include the following:

- Implement successful best practices combatting abuse, such as re-certification of professional and volunteer caregivers on how to handle suspected abuse and support the Arizona Attorney General on statewide abuse issues.
- Provide public service announcements and other education to the general public to increase awareness about what constitutes abuse of older adults and how to address it. Events such as community coffees for older adults and their caregivers could help disseminate needed information; information cards could be modeled after child abuse information cards.
- Develop a continuum of services for older victims of abuse, including public awareness, a cadre of "trusted advisors," specific counseling and medical programs, housing assistance, and other emergency or longer-term supports.
- Develop an effective law enforcement response to identify and prosecute abuse of older adults and impose effective legal consequences to abusers. Ensure appropriate training of law enforcement and judicial personnel with emphasis on prioritization of older adult abuse cases in special age-friendly courts.

# Looking Ahead

Arizona is fertile ground for innovative programs that support older adults. Consider the first redefinition of retirement when Sun City became an unexpected overnight success, marketing a new concept of an active retirement lifestyle for older adults. Thousands of older adults lined up to see and purchase homes in a community targeted to an active lifestyle tailor-made for them. No more rocking on the front porch—instead—a vast array of possibilities. An effective continuum of long-term care services now serves Arizonans, allowing people to remain at home with needed supports instead of premature and perhaps unnecessary nursing home placement.

Arizona continues developing innovative national models, providing opportunities for older adults to contribute in meaningful ways to their communities. National research identifies the older adult population as a vast and talented human resource pool who can continue to positively impact society which in turn affords them with gains in their own health and well-being. Programs like Experience Matters connects the skills and talents of older adults to provide priceless assistance to nonprofits in the region—such as a former engineer revamping a nonprofit’s inventory system or devoted AARP Experience Corps members who mentor and tutor at-risk young readers.

Creative ways of assisting older adults to remain in their communities reflect survey data documenting the wishes of our older residents to remain at home as long as possible. Across Arizona, aging-in-community programs are linking generations, providing volunteer-led transportation, creating time banks, linking neighbors with events and activities, maintaining neighborhood cohesion and mutual support.

Arizona defines its older adults as a broad spectrum almost 50-years long, offering an untapped resource to our community while recognizing that as some people age, there may be the need for supportive services to assist in maintaining independence, and for a few, the need for intensive nursing care.

The WHCOA offers an opportunity to reflect on older adults of today, who are far different from the older adults of the 1961 White House Conference on Aging. Looking forward from prior White House Conferences, we must move from a narrow image of frail older adults to a broader definition reflecting the reality of today and tomorrow. Aging should not be synonymous with decline. Consider:

- An essential new and more realistic definition of older adults, reflecting demographic and cultural changes, over a potential life span of 50 years post-retirement.
- New models of engaging the resources and talents of older adults providing an untapped well of manpower.
- Re-examining existing policies related to financial security, housing, transportation, arts, education and healthcare, ensuring they reflect the reality of older adults today.

With 10,000 people turning 65 each day, and the fastest growing segment of older adults in the 85+ age group, it is imperative that federal, state, local and community policies reflect reality of today’s older adults, providing opportunities to engage and support where needed. To focus on limitations of older adults is to miss a vast opportunity to benefit our communities and contribute to the positive health of these individuals. Arizona continues to change the face of aging with model programs covering the lifespan, contributing to the healthy aging of older adults and more effective communities and nonprofit organizations.



“The older population today is comprised largely of individuals who can anticipate 20 or even 30 years of vital living—a whole new stage of life during which most want to remain active, involved, intellectually stimulated, and engaged in providing meaningful service to their community.”

*Marc Freedman, Founder and CEO, Encore.org*

# Resources

## PROGRAMS/SUPPORTS FOR OLDER ADULTS AND THEIR FAMILIES

**AZ LINKS:** Arizona's Aging and Disability Resource Center (ADRC), helps older adults, people with disabilities, caregivers, and family members locate resources and services that meet their needs.

[www.AZLinks.gov](http://www.AZLinks.gov)

**AREA AGENCIES ON AGING:** receive Older American Act funds to provide a variety of services to older adults, including in-home assistance, respite care, case management, congregate and in-home meals, housekeeping, transportation, adaptive devices, emergency housing and more.

[www.azaging.org/where-we-are.html](http://www.azaging.org/where-we-are.html)

**AARP ARIZONA:** a membership organization that promotes access to affordable, quality healthcare for all generations; provides tools needed for retirement; and serves as a reliable information source on issues critical to Americans age 50+.

<http://states.aarp.org/region/arizona>

## ARIZONA HEALTH CARE COST CONTAINMENT SYSTEM (AHCCCS):

Arizona's Medicaid program, providing health insurance to low-income Arizonans.

[www.azahcccs.gov](http://www.azahcccs.gov)

## ARIZONA LONG TERM CARE SYSTEM (ALTCS):

a statewide managed care system that delivers both acute and long-term care services for individuals who are age 65 or older, blind, or disabled and need ongoing services at a nursing facility level of care.

<http://www.azahcccs.gov/applicants/application/ALTCS.aspx>

## DES DIVISION OF AGING AND ADULT SERVICES (DAAS):

provides information and services to older adults through Adult Protective Services, Community Services, Independent Living Supports and the Refugee Resettlement program.

[www.azdes.gov/daas](http://www.azdes.gov/daas)

**DES DIVISION OF DEVELOPMENTAL DISABILITIES (DDD):** coordinates supports, services, and resources to eligible persons with developmental disabilities through over 50 local offices in various communities throughout the state.

[www.azdes.gov/ddd](http://www.azdes.gov/ddd)

## STATEWIDE INDEPENDENT LIVING COUNCIL (SILC):

represents five Independent Living Centers, encouraging and advocating independent living for Arizonans with disabilities throughout the state.

[www.azsilc.org](http://www.azsilc.org)

## PROGRAMS FOR ENGAGING THE TALENTS OF OLDER ADULTS

**AARP EXPERIENCE CORPS:** a Washington, D.C.-based nonprofit that recruits adults ages 50+ to become tutors to improve the reading skills of children in kindergarten through third grade in underserved schools. AARP Experience Corps is established in twenty cities with nearly 2,000 volunteers who reach more than 22,000 students. (Phoenix and Tempe).

[www.aarp.org/experience-corps](http://www.aarp.org/experience-corps)

**AMERICORPS:** a federal program administered by the Corporation for National and Community Service engaging more than 80,000 Americans of all ages in intensive service each year at nonprofits, schools, public agencies, and in community and faith-based groups. Although many Americans believe that AmeriCorps is only open to the young, many positions are open to people age 55+ and include such roles as giving in-home respite care to older adults and disabled populations through the Legacy Corps program.

[www.nationalservice.gov/programs/ameri-corps](http://www.nationalservice.gov/programs/ameri-corps)

## ARIZONA AGE-FRIENDLY NETWORK:

connects older adults with people of all ages in meaningful opportunities to contribute to their communities. The statewide network is led by a multi-disciplinary team that works to build community capacity and empower personal choices. The network supports communities in launching initiatives to create connections, provides ongoing training, and promotes age-friendly efforts.

[www.connect60plus.com](http://www.connect60plus.com)

**ENCORE.org:** a San Francisco-based organization leading a national movement to tap the skills and experience of those in midlife and beyond to improve communities and the world

<http://encore.org>

**EXPERIENCE MATTERS:** connects passionate adults age 50+ with nonprofit organizations and supports the organizations as they receive the talent.

[www.experiencemattersaz.org](http://www.experiencemattersaz.org)

**SCORE:** a nonprofit association dedicated to educating entrepreneurs and helping small businesses start, grow, and succeed nationwide. Connects experienced business people as mentors with small businesses.

[www.score.org/mentors](http://www.score.org/mentors)

[www.greaterphoenix.score.org](http://www.greaterphoenix.score.org)

[www.southernarizona.score.org](http://www.southernarizona.score.org)

**SENIOR CORPS:** a federal program administered by the Corporation for National and Community Service, it is the largest national and community service program for older adults in the country. More than 360,000 Americans, age 55+ participate in programs like Foster Grandparents to mentor and tutor young children and teens; Senior Companions to provide assistance and friendship to adults who have difficulty with daily living tasks like shopping or paying bills; and RSVP, which offers diverse service opportunities at nonprofit organizations throughout the country.

[www.nationalservice.gov/programs/senior-corps](http://www.nationalservice.gov/programs/senior-corps)





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Virginia G. Piper Charitable Trust supported the White House Conference on Aging's five listening sessions in Arizona.

Virginia G. Piper Charitable Trust supports organizations that enrich health, well-being, and opportunity for the people of Maricopa County, Arizona. Piper Trust concentrates its efforts in six areas: Arts and Culture, Children, Education, Healthcare and Medical Research, Older Adults, and Religious Organizations.

Report Design: Eddie Shea



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