



VAN FORUM NOTES

Planning for Vital Aging in Minnesota

Tuesday, January 9, 2007
Roseville Library

Sue Meyers of the VAN Leadership Group opened the January meeting by asking each person to share their response to the following question:

“What is one thing that you learned in the past 10 years that has helped you in your vital aging today - or, something that you wish you had learned?”

Responses included:

- I suddenly lost my spouse of 38 years. It surprised me and helped me greatly to go to the Grief and Loss Website through AARP. Browsing and reading the chat lines gave me wonderful help.
- Aging takes a lot of resources and a sense of humor.
- Being open to new experiences
- Learned the freedom of being this age and being able to parlay all my lifetime skills
- I retired six months ago. I've learned that there are a lot of us at Kohls on Wednesdays!
- Three years ago when I turned 40 the seniors that were my friends in their 80s and 90s taught me a lot.
- Realized one day that I'm getting old. Recognition that I'm aging and I'm not fighting it.
- Networking and working with older adults and others – learning from their experience
- Pleasantly surprised by the opportunity to be creative and adaptive, trying on new things.
- Aging is something you do throughout your lifetime.
- Health as we age has less to do with the availability of doctors, hospitals, clinics and more to do with your family, your friends, ...

- Concerned about the long-term care crisis.
- Stay active in the community. Since I retired I been involved in eight volunteer committees. When did I have time to work before?
- Seeing older women who have lost strength prompted me to lift weights.
- It's a wonderful, joyous privilege to have time but part of it needs to be spent on causes and connections with other people.
- Aging is a process I started 54 years ago and vital aging is a choice.
- Wisdom?
- Listening to and sharing experiences with others leads to continuous re-creation that is essential for the aging process.
- At 60 I began the process of reinventing myself.
- Involved in disability rights issues, now that I've turned 55 and have a disability I am interested in the overlap between aging and disability.
- The importance of pets and walking.
- The need to keep my body as fit as possible
- The importance of keeping my mind and body active.
- Since I've worked in aging my whole life I feel like I'm growing into my job as I age. Having something that you're passionate about is important and has become more real to me as I grow older.
- When I think about vital aging one of the questions that I ask and think that we all have to try and figure out is *what does vital aging mean for people who have never had vital lives at all?*
- I've been retired for over a year, always worked in aging services. One thing I've learned is that we are in a position to learn so much. There are so many ways that we can be mentored by others, as well as be a mentor.

Introduction of Speakers

Sue Meyers introduced today's speakers. LaRhae Knatterud, from the Minnesota Department of Human Services will present **Transform 2010**, planning work being done to prepare for the Minnesota's "Age Wave." Dawn Simonson directs the Metropolitan Area Agency on

Aging (MAAA). Dick Graham, from VAN's Leadership Group, has been a volunteer leader of MAAA's work on the **Living the Questions as Minnesota Ages** dialogue sessions.

Living the Questions

Dick Graham explained that Living the Questions as Minnesota Ages is a project of the Minnesota Leadership Council on Aging (MNLCOA), a collaborative of 13 non-profit agencies that came together to bring the issues of community-based services to the public policy table. While most of MNLCOA activity has been directed toward the state legislature, **Living the Questions** was designed to bring more people to the table earlier on. The initiative has four goals:

1. Develop leadership in the state as the demographic shift is upon us
2. Increase the planning capacity of the volunteer sector; discussions with citizens league – work like citizens league, bring sectors together to talk about issues
3. Be a partner, assist the state in allocation of funds and forwarding of issues
4. Be in a position to help adjust to paradigm shifts.

Discussions were facilitated with seventeen groups representing different sectors. MAAA Dawn Simonson provided the most salient points that came out of some of the sessions:

Dakota-Scott Workforce Investment Board

Among the messages that came from this session, Simonson said, was a real concern about having enough workers for specific industries. They also discussed practices, policies, and laws regarding benefits, workers compensation, scheduling, etc. that make it difficult to offer employment to older workers. Those concerns rose to the top in that session. One question that Simonson said sticks in her mind is “Has anyone done the financial modeling to say we’re looking at an economy of the future where there are fewer workers, where productivity is less where economy overall declines because of this – has anyone crunched the numbers to say what is that going to mean, overall to quality of life?” Also mentioned at this session is that there is a good deal of attention given to issues of youth employment, but not to elder workforce issues.

Disability Sector

“As we think about delivering home and community based systems to older people to allow them to stay in their homes,” Simonson said, “the strong message back is that we need to learn from what’s happened in the disability community, which has been an extremely successful model already. How do we partner to take advantage of that existing model?”

Generation X

This group was comprised of about twenty young people in their 20s and early 30s, of various occupations but all interested in social issues. What Simonson noted about this group was the extent to which they discussed something they hadn’t previously considered – caretaker roles in their future. “We’re the latch key generation. Our parents didn’t nurture us. If we’re then expected to grow older and nurture our parents and be caretakers, well, we haven’t learned that from our own parents.” This group (like all of the groups) felt that more discussion was needed, but that it’s also important to take action now. Questions raised were how best to come together to take action.

Housing Community

Jan Hively and a student from the Advocacy Leadership for Vital Aging class convened this session at which strong messages were delivered about the need for affordable housing for all ages. Also mentioned was the need for communities to plan for population as it exists. A good model exists in Richfield where the community is working to insure that the older population residing there will be a vital population. Focusing on serving the people living there now rather than marketing to a younger demographic, Richfield values a strong intergenerational community and demonstrates respect for older people.

League of Women Voters

Simonson noted that this group voiced the most concern about care at end of life and assisted suicide.

Metro Minnesota State Colleges and University Presidents

How best to pull together the tremendous resources of the MnSCU system in order to train long-term care workers needed for the future was the focus of the discussion of this academic group, which demonstrated a very good understanding of demographic trends and analyses.

Higher Ed Planning and Policy Groups

This group, comprised of universities and colleges around the state, discussed how hard it is for large, monolithic institutions and universities to change course to prepare for the students of the future. Simonson cited the need to use campuses in different ways as an example of the kind of change that was discussed. While the group knew it was necessary to consider such change, saying “we know we need to do this – our student bodies will change,” they also acknowledged that change is very difficult in large institutions.

Transportation

The transportation group voiced the same questions that have come from this sector in the past. The challenge, Simonson said, is still “lots of resources, no coordination.”

Women Business Professionals

Members of this small group understood the caregiving issues very well. They are aware that everyone likely faces caregiving experience, either as giver or recipient.

Good examples of how their current businesses – tending to be health related – are already getting involved with community projects that are linking community agencies around better care for older people in homecare and other services. This group also “identified the interrelatedness of immigration policy and aging.” They suggested the need for a policy to attract immigrants and train them to meet future needs of the aging population.

Hmong Professionals

Like VAN, this is an informal network; open to anyone interested in serving the Hmong community. Primarily Hmong working people in 20s, 30s, 40s, this group commented frequently on the struggles to establish and care for a family, and make financial ends meet. They expressed a need for information about the resources needed to support a life in

retirement and pay for health care. They acknowledged that elders expect that younger family members will care for them, but noted that the reality of working households has changed and there is real concern about that change.

More information about the 17 sectors and synopses of each of the dialogue sessions are available from the MNLCOA Website, at <http://www.mnlcoa.org/living.html>.

Next Steps:

What role will MAAA, as lead agency on behalf of the MNLCOA, play going forward? Simonson said that they will bring together a design team, comprised of members of these sectors and others and will provide the necessary support, leadership training, networking and communications strategies to facilitate working with the people who are champions in these sectors. Dick Graham will likely lead that project. Others will be brought in to do the design work.

Simonson invited comments and questions from the group.

Q: Are there plans to include Southern Minnesota or other greater Minnesota areas?

A. We very much hope to include outstate Minnesota; we're trying to determine whether we take an approach that pilots something in Metro or has a Phase I in Metro, then branches out to other parts of the state. We have thoughts about a funder who might be interested in making this their signature program, knowing that it needs to happen statewide.

Q. There are many leadership training programs already. Can you talk about the Emerging Leaders program that is mentioned on the back of your handout?

A. There are elements of leadership support and training in the broader initiative that we're working on designing. There's no reason to reinvent the wheel and that's not our intent. But elements of leadership development and support will be part of our work, particularly focused on the readiness for aging in our communities.

Q. Have you been thinking about how to reshape the message away from competing for scarce resources towards expanding resources - combining efforts to create a new paradigm?

A. Maybe what we could contribute to the conversation is that by expanding the people at the table that this is not a social services issue. This is not an issue of allocation of public funds - that is a piece of it – but it's the transformation of our society and our culture. Maybe the model that might be closest to it is bringing the people to the table with their organizational issues as well as social issues and the conversation is going to change. Maybe what it is most like is the conversation that has gone on with respect to childcare – an issue that permeates several different sectors. This may be what we could bring.

We strongly recognize the interdependent nature of this issue – the need to involve people across generations, across sectors, across all walks of our communities. This is really a societal change issue. To approach whatever piece of it we take on will require thinking of diversification.

Q. Is there an international model of senior care in Europe or elsewhere that we can draw upon?

A. To my knowledge, there is no single model that we are looking at about which the state of Minnesota can say “that’s the one.” There are pieces from other states or perhaps other countries where we see best or promising practices that we are interested in adopting or exploring, but there isn’t any readymade system that we can adopt.

Q. Please comment on the title “Living the Questions”

A. Living the Questions comes from a German writer, poet, Rainer Rilke. Paraphrasing Rilke, if you live the questions instead of rushing to the answers, if you bring people together to live the questions, the solutions become clear.

Q. This is just a comment. I am part of an alliance of hospital and long-term care providers, and one of things we are looking at is emergency preparedness for seniors. An intake social

worker for a nursing home and the director of social services for a major hospital are representative of the members of this task force.

TRANSFORM 2010

LaRhae Knatterud of the Office of Aging at the State of Minnesota's Department of Human Services (DHS) explained Transform 2010, the state's planning initiative for addressing the coming demographic transformation. Explaining that she had worked about ten years ago on a similar initiative called Project 2030, Knatterud said that in 2003, administration officials felt that because 2030 seems too distant, the title did not convey enough of a sense of urgency. They named the new initiative Project 2010, because "2010 is on the threshold of 2011, which is when the baby boomers start to turn 65."

Stating that many people feel that 2010 is a plan for the state of Minnesota, Knatterud emphasized that, while it incorporates what the state hopes to do, it is not a plan for state government. Rather, it is a plan that lays out what needs to happen, what needs to change, and as such includes responsibilities for all of us: employers, agencies, citizens and community leaders.

The work of Transform 2010 began with a series of stakeholder meetings with community groups, minority communities, mental health communities, and others. Themes from these discussions have been compiled and work is now underway to develop a strategic plan for 2010 that incorporates goals and strategies. The plan will include benchmarks for measuring progress.

Pointing out that the aging demographic will have an impact on many state agencies, not just the DHS and the Office of Aging, Knatterud said that the Transform 2010 group meets on a regular basis with policy staff from 15 state agencies, exploring issues like transportation, economic and rural development, and the coming worker shortage. To illustrate her point, she cited the subject of a recent newspaper article - that the Department of Natural Resources is concerned about the decline in revenue from hunting and fishing licenses as baby boomers

age out of those activities. Accessible facilities for aging hunters and fishermen is another concern.

Knatterhud discussed the eight themes, visions and strategies that the planning process articulated. [Note: the document that was distributed is attached as a pdf file.]

Recognizing Older People as a Resource

Knatterhud said they put this theme first because of its important message, that older Minnesotans will have the opportunity to volunteer, learn and assume new roles, and create purposeful lives. At their meetings, they heard that there is concern that boomers get the vision of vital aging, and have the opportunity to transition from work to non-work roles. How do we hold up the vision and message of vital aging so that it is accessible and easy for boomers to make their transitions.

Leading Healthy Lives and Preparing for Retirement

Long-term care aware. Vision is that people will have healthy lives and a plan for financial resources. Provide more tangible benefits for leading healthy lives. Strengthen the federal programs that provide a foundation for individual retirement – be an advocate to maintain strong programs for Social Security and Medicare. This theme was mentioned as a big priority for minority communities and all low income segments. Educating and simplifying the way people save, and rethinking health care policies are other strategies for this theme.

Minnesota has an opportunity to be one of the states selected by the Federal Government to participate in a program called Long-term Care Aware, a campaign for educating citizens in a targeted age bracket on retirement finances. The campaign involves a letter from the Governor with materials listing resources for planning retirement and long-term care.

Supporting Family Caregivers

Employing a broad view of caregiving that includes not only young people caring for aging parents, but also older people caring for their grandchildren, the question became “what can we do to help caregivers who are working?” She mentioned a tax credit being considered by

the 2020 Conference group at the state legislature. Formed by a group of freshmen legislators, the 2020 Conference is named in recognition of the fact that the year 2020 is when Minnesota will have more retirees than school children. Knatterud cited DHS research that show that currently 92% of total care received by older people in the community occurs within the family. Because every 1% reduction in that rate of family-provided care costs the public sector \$30 million to replace, there are social and fiscal reasons for trying to find ways to support families.

Fostering Communities for a Lifetime

This theme is concerned with communities being vital and supportive of aging residents, which requires significant work to

- adapt the physical infrastructure - housing and transportation;
- provide social structures for people without families; and
- evaluate accessible services and products in the communities.

Accomplishing this will require commitments by cities and municipalities. Other community groups can have a big impact on this initiative.

Integrating and Improving Health and Long-Term Care

These are huge issues for older people, Knatterud said, adding that there is much to do, such as integrating health and long-term care so that there is a product within Medicare that provides coordinated levels of care: primary, acute, and long-term. This coordinated option is available through Medicaid but not Medicare. Knatterud added that we need to rethink the nursing homes of the future. At one time, Minnesota had more nursing home beds than any other state. The policy has been to reduce the reliance on nursing homes, and move toward a vision of people at home, in the community, and able to choose their providers, similar to what has been done for the disability sector.

Assuring Consumer Choice and Quality

Don't assume that an older person can no longer make choices nor assume risk, Knatterud cautioned, but at the same time, because so many people stay in the community longer, there

is a challenge for adult protection. We need to make sure our older adults are safe in their homes and in their communities.

Recruiting and Retaining a Stable Work Force

This theme addresses the importance of maintaining baby boomer talent in the work force. Working baby boomers will help blunt the labor shortage that was predicted and contribute to social security. What kind of workforce arrangements must be made to support their continuing to work?

Maximizing Use of Technology

Technology is seen as a solution. Knatterud cited TeleHealth, as a solution for underserved rural populations. Assistive devices and “smart homes” will help people stay in their communities longer.

Following Knatterud’s presentation, the group offered comments and questions.

Comment: I think you should reach out to people who are 35 or 40 and prepare them for these issues. Because it takes time to have the resources to retire, and, two, to the extent that we educate the following generation, they are also likely to be more supportive. Secondly, what comes to mind is a book that was published in 1982 called *Accommodating the Spectrum of the Individual Village*. Our needs ultimately are individual. Just as one cannot generalize about all people with disabilities, the same is true for old people. Flexibility and adaptability are hallmarks, because change is constant.

Comment: In leadership discussions for Living the Questions, we found that only a handful of people had found their life’s work in their 30s or 40s. Also, many members of community service organizations are growing older. There is a need to pass on traditions and knowledge from these individuals. Leadership must be addressed from an intergenerational perspective.

Q. What paradigm were you looking at when you were doing this work? One of the characteristics of baby boomers is that they tend to change paradigms.

A: Redefinement is an important concept that we want to articulate. Our communications department says that we have too many themes, so we may collapse several into “Redefining Retirement and Work.” The boomers are redefining them already.

Comment: Thanks to your continuing leadership, the public sector is ahead of the private and non-profit sector on this issue. That’s not the way it should be. The public sector is fundamentally responsible for the health and human services to support people who have needs. Those of us who are older and getting older and are caring about getting older, must organize to pay attention to the other side. When I think about these themes, there is so much to be said from the perspective of the aging person, not just as a consumer, volunteer, or advocate for leadership programs, but to make sure that when we go into the long-term care facility that we still have self-determination and can take care of ourselves as much as we can. We need to identify the policies that stand in the way of us being employed all of our lives and I think that we’ve got to encourage the sense of responsibility. I love the concept of organizing this through the thought that *productive lives create public good for everybody*. We need to define what it would like if we were able to support planning on purpose, for purposeful lifelong meaningful work - paid or unpaid - from the get-go to the last breath.

Q. Can you talk about the Long-Term Care Partnership Program?

The Long-Term Care Partnership Program was passed into law last session. The federal government is allowing all states to offer this program. Under this program, if you buy a Long-term Care life insurance product that meets certain criteria, (essentially, good strong inflation protection) and subsequently need to use it and then exhaust the coverage, you can use Medicaid to get help without spending all of your assets. Your assets are protected up to the amount of your policy. The hope is that this will incentivize people to purchase long-term care insurance.

Q. Where can I find more information on this? I am working with a family right now who could benefit.

A. It will not be available until later in 2007. You can visit the DHS Web site, under [Aging](#), and follow the link for Long-term Care Partnership to learn more.

Q. I need to do take this information and apply it on an individual level – develop my personal plan. Are there benchmarks, threshold factors or other resources that I can access to help me effectively implement strategies in my personal plan?

A. This is a good point. Government says the individual must assume personal responsibility. There is a limit to what the state can do and the role that we can play because so much of this is about individual planning.

Q. What kinds of resources have the state and legislature assigned to this work and how will it benefit those of us who are starting to work on these issues?

A. We don't have many people on the ground to do the work of Transform 2010. We are administrators. What we are trying to do is to think strategically about what resources we can provide to people. We can provide fact sheets that define the issues and available options; we can come out to do presentations on different aspects of the plan. I'd like the strategic plan to be used, for example, to prove to a potential funder that what you are working on has been identified as a strategic priority by the state of Minnesota. That is the kind of resource that we can provide. We will work with groups like yours, but you need to be the legs on this.

Q. Do you think there will be tax incentives for communities who do this work?

A. I know some people are talking about that and figuring out how local aid might be used to incentivize.

Q. We're funded by the McKnight Foundation around early childhood issues, but are now one of the 30 grantees that received a Civic Ventures award, so we are very excited about this initiative. Will you be making regional presentations?

A. Yes. We don't have the schedule yet but we will be doing that.

Q. Is there a legislative caucus organized around this (aging demographic) issue?

A. Yes. The 2020 Conference, mentioned earlier, changed their name from the 2020 *Caucus*. They are doing work on this issue. They are taking a bipartisan and bicameral approach.