
Creating Community for a Lifetime Planning for an Elder-Friendly Community in Kent County

Phase I Report

“ Once we as a nation see the aging of America as an opportunity and older Americans as natural resources, we can begin to solve some of our most pressing social problems. We can begin to see a more optimistic future for all. ”

Marc Freedman, Civic Ventures

Lead Partnership

Creating Community for a Lifetime is a broad-based community-wide process for planning for the aging of Kent County. The initiative is built on a foundation of community learning, data-gathering and analysis and is led by a partnership of the Area Agency on Aging of Western Michigan and the Grand Rapids Community Foundation.

Founded 30 years ago, the **Area Agency on Aging of Western Michigan** exists to help older adults and persons with disabilities live in their community with independence and dignity.

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The **Grand Rapids Community Foundation**, the oldest community foundation in Michigan, was founded in 1922. It continues to fund, initiate and lead programs that benefit the Grand Rapids area in the arts, community development, education, environment, health, and human services.

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An Invitation to the Community

In May 2004, the Area Agency on Aging of Western Michigan and Grand Rapids Community Foundation jointly launched a community-wide initiative called Creating Community for a Lifetime. The initiative recognizes that, in our country and in our community, we are, indeed, on the cusp of a transformation about what it means to grow old. As more and more people grow older—and more live longer, healthier lives—we find ourselves in the midst of a demographic revolution. In fact, the proportion of our total population that is 65 or more will double in just a few decades.

The policies, practices, and attitudes we choose to adopt today will impact far more than our area's aging adults. Creating Community for a Lifetime is helping to lay the groundwork for addressing the challenges and embracing the countless opportunities in the aging of Kent County.

This report chronicles the key learning captured and discussed during the community learning and data collection phase of the initiative. In an effort to share our experience with the broader community, we offer this interim report for your consideration. Our hope is that it will stimulate further discussion and action toward creating an elder-friendly community.

We wish to thank the over 80 community members who contributed their time, perspectives, interpretations, and considerable knowledge to this effort. We also offer our sincere thanks and appreciation to Jeannie Hosey and Dotti Clune, who continue to serve this initiative as strategists, researchers, advocates, and writers. We extend a special thank you to co-project directors Nora Barkey and Kate Luckert for their leadership and ongoing efforts to act as catalysts for change and constant improvement.

We also wish to recognize the foresight of Lucy Barnett, who established the Lucy E. Barnett Trust for the Elderly at the Grand Rapids Community Foundation. Her tremendous gift provides a unique opportunity for the community to engage in this effort—and to turn plans into actions.

This first phase is just the beginning. Creating Community for a Lifetime has mapped the territory and set our sights. Now is the time for the whole community to make the journey together toward creating in Kent County a true community for a lifetime. We invite you to join us!

A handwritten signature in black ink, appearing to read "Tom Czerwinski".

Tom Czerwinski
Director
Area Agency on Aging
of Western Michigan

A handwritten signature in black ink, appearing to read "Diana R. Sieger".

Diana Sieger
President
Grand Rapids Community Foundation

Table of Contents

Acknowledgments	6
Executive Summary	9
Introduction	11
The Aging Boom	14
The Longevity Revolution	14
Aging Boomers	14
The Aging Boom in Kent County	14
Kent County's Aging Boom At A Glance	15
The Aging of Kent County: Problem or Opportunity?	16
A Gray Dawn	16
Prime Time	16
An Asset-Based Approach	17
Successful Aging	18
Increased Longevity, the Boomers, and Changing Attitudes about Retirement	19
Boomers View Retirement	20
Community Planning to Address Aging Issues in Kent County: The Current Situation	21
Creating Community for a Lifetime in Kent County: An Asset-Based, Consumer-Driven Approach to Planning	24
A National Framework	26
Preliminary Results in Kent County	27
Two Older Kent Counties?	27
Moving Forward	29
Toward a Community for All Ages	30
Sources Consulted	31

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The Community Research Institute (CRI) in Grand Valley State University's **Dorothy Johnson Center for Philanthropy and Non-Profit Leadership** has played a key role in providing essential research on aging issues. CRI's efforts have included community surveys conducted over the past several years, baseline research which helped lay the foundation for the Creating Community for a Lifetime initiative, and its critical involvement in implementing the AdvantAge Initiative survey—and interpreting the survey results—locally. We thank CRI's **Korrie Ottenwess** for her exceptional work—often under challenging deadlines—in data gathering and analysis.

We have relied on **Bob Tobin** of The Williams Group for his keen insights on strategy and communications issues and for his exceptional facilitation skills.

We thank **Brenda VanderMeulen** of River Hills Consulting for her excellent work in coordinating and implementing the keypad survey conducted as part of the initiative kickoff event.

We want to express our gratitude to the members of the Creating Community for a Lifetime Core Council and Community Advisory Team, whose names are listed below. Over the past six months, through their willingness to participate in meetings, to gain new perspectives on aging issues, and to offer feedback, they have provided an invaluable contribution to making Kent County a true community for a lifetime.

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Gloria Zamarripa, Community Advocate

Beth Zeldes, Monroe, Sweeris & Tromp, P.C.

Executive Summary

The aging of America—including Kent County—is underway. Today, one in ten Americans—about 35 million people—are 65 or over. Within 30 years that number will double and one in five Americans will be 65 or over. We are in the midst of a demographic revolution that is fueled by a combination of the “longevity revolution” and the aging of the baby boom generation.

Americans are living longer. In the 20th century, the average lifespan of Americans increased by 30 years, from 47 to 77 years. At the same time, the largest generation in American history, the baby boomers who number more than 75 million and make up a third of the total U.S. population, is approaching 65.

Kent County reflects these national trends. For example, the number of people in Kent County living beyond the age of 85 increased by 28 percent from 1990 to 2000. In 2000, just over 10 percent of the county’s residents were 65 and over, while the soon-to-be-seniors, aged 45 to 64, made up 20 percent of the county’s residents.

The Aging Boom: Problem or Opportunity?

How we view the aging of our community—as a problem or an opportunity—will go a long way toward limiting or expanding our capacity to build a better community for all. Those who espouse a “gray dawn” perspective warn of an aging society in which meeting the needs of older people will tax society’s resources to the point of threatening the well-being of the younger population. In contrast, a “prime time” perspective sees the older population as a “growing natural resource” which can be leveraged to address pressing social issues.

The “prime time” viewpoint is consistent with the asset-based approach to community-building being taken by a growing number of community leaders

across America, who focus on recognizing opportunities and leveraging a community’s strengths to generate the creativity and vision to address challenges. The Creating Community for a Lifetime initiative, led by a partnership of the Area Agency on Aging of Western Michigan and the Grand Rapids Community Foundation, embraces the asset-based community building philosophy. Underlying the work of the initiative is the belief that older community members represent a largely untapped resource whose wisdom, experience, and free time can be leveraged to address some of the most urgent unmet needs of the community.

The Role of Planning in Addressing Aging Issues

A wide variety of services and programs are available to support older adults in Kent County. However, system-wide planning—aimed at identifying opportunities, determining priorities, and developing indicators of progress—has taken place only to a limited degree. At the same time, there is broad acknowledgment that the complexity of the system of support often makes it difficult for consumers to find and access appropriate services. Combined with the aging boom that is now in progress, these factors create a strong imperative for community-wide planning to address aging issues.

Such planning is the focus of the Creating Community for a Lifetime initiative, which seeks to explore ideas about what constitutes an elder-friendly community and to articulate a shared vision for Kent County as an elder-friendly community. The initial work of the initiative focused on community learning and information gathering. Between May and October 2004 the 80-plus members of the Creating Community for a Lifetime Core Council and Community Advisory Team participated in a variety of learning opportunities, beginning with a kickoff presentation featuring aging expert Marc Freedman, as well as subsequent speakers and reading materials.

Executive Summary continued

At the same time, the initiative undertook a comprehensive community survey, in collaboration with the national AdvantAge Initiative, to develop a “data snapshot” of how well older adults in the community are faring. Preliminary findings of the survey are consistent with those of similar AdvantAge Initiative surveys taken in communities around the country. These findings indicate that a sizable majority of older adults want to age in place—to stay in their homes and in their neighborhoods.

The findings also indicate that the majority of older adults are thriving. They’re in good health, connected to friends and family, and generally satisfied with their communities. However, in contrast to this “fortunate majority” is a smaller, though sizable, “frail fraction” of struggling older adults who are in ill health, with inadequate financial security, and without access to the services they need.

In the coming months, Creating Community for a Lifetime will continue to analyze the rich data from the AdvantAge Initiative survey to create a fuller picture of Kent County from the perspective of older adults who live here. As we create a blueprint for action to effectively address aging issues, we will be building a better community for all residents, regardless of age—truly a community for a lifetime.

Introduction

The current and projected growth of the aging population is a subject of growing interest and concern at the local, state and national levels. In Kent County today, for example, one of every 10 residents is 65 or older—and in the next 25 years the population of residents over 65 is expected to double.

A growing aging population raises many questions:

How will the aging of the baby boomer population bulge impact communities?

Will current systems of support be adequate and appropriate to meet the needs of increasingly diverse older adult populations—from the emerging old in the baby boomer cohort to the advanced aged, from the affluent to the impoverished, from the frail and isolated to the active, healthy, and mobile?

Will our community be able to effectively tap the resources of large numbers of vital older adults who have both the time and talents to make enormous contributions to community betterment?

To begin to address these questions, the Grand Rapids Community Foundation embarked in mid-2002 on its Senior-Friendly Community Initiative with the aim of:

Strengthening Kent County's effectiveness in addressing future issues related to the aging population

Strengthening the Foundation's grant-making effectiveness by enhancing the Foundation's knowledge of aging issues and opportunities to leverage community assets to address issues related to the aging population.

The Foundation contracted with the Community Research Institute at Grand Valley State University to provide baseline research on demographic trends, issues relating to an aging population, and best practices from other communities. Next, the Foundation asked Dotti Clune and Jeannie Hosey, planning and communications consultants, to develop a situation analysis of community planning to address aging issues in Kent County and suggest approaches for launching a community-wide planning process in Kent County, based on further research of local, state and national resources.

Creating Community for a Lifetime is an ambitious, long-term, community-wide initiative launched in early 2004, a partnership between the Foundation and the Area Agency on Aging of Western Michigan. The initiative seeks to help build a framework for long-term planning to address the challenges and opportunities presented by an aging community. And, with a solid base of knowledge and information, **Creating Community for a Lifetime** hopes to stimulate the kind of creative thinking and collaborative efforts that produce truly innovative solutions.

Several principles have guided the work of the initiative.

Creating Community for a Lifetime promotes a holistic, “successful aging” perspective that focuses on the positive aspects of aging. This means viewing aging as a stage in human development which—like infancy, adolescence, adulthood or middle age—has positive dimensions which advance the person.

Creating Community for a Lifetime defines “successful aging” broadly—not just as the absence of disease or disability and not just about physical health, but also about social, emotional and spiritual dimensions.

Creating Community for a Lifetime recognizes that what constitutes successful aging is individually determined and values-based. The initiative embraces diverse perspectives and recognizes the diversity of older adults as it relates to socioeconomic, gender, ethnic, racial, wellness and other factors.

This report summarizes the learning of the initiative to date:

The Aging Boom highlights the forces contributing to the anticipated explosion in the 65+ age group in the years ahead.

The Aging of Kent County: Problem or Opportunity? outlines varying perspectives toward addressing the aging of our community and describes the **Creating Community for a Lifetime** approach.

Community Planning to Address Aging Issues: The Current Situation provides an overview of existing research and planning efforts in Kent County.

Creating Community for a Lifetime in Kent County: An Asset-Based, Consumer-Driven Approach to Planning summarizes the planning approach in Kent County and key findings of a survey of Kent County residents age 65 and above about how “elder-friendly” they perceive their communities to be.

Moving Forward draws upon the results of the Kent County initiative to date and national models to suggest a broad direction for the future.

As Kent County residents joined together in the first phase of this initiative to build a strong knowledge base for our efforts, we learned a very important lesson: If we effectively address the issues associated with an aging population, we will be building a better community for all residents, regardless of age. We hope this interim report helps others in the community to recognize the enormous potential Creating Community for a Lifetime holds – and that many more choose to join us as we move forward.

A Note about Sources

Sources of information are indicated in parentheses in the text, with additional details in the alphabetical listing in the Sources Consulted section, page 31.

The Aging Boom

Today one in ten Americans—about 35 million people—are 65 or over. Within 30 years, that number will double and one in five Americans will be 65 or over. We are in the midst of a demographic revolution, fueled by a combination of the “longevity revolution” and the aging of the baby boom generation. The aging of America—including Kent County—is underway.

The Longevity Revolution

The “longevity revolution,” resulting from advances in health care and other factors, plays a key role in the aging of America.

- In the 20th century, the average lifespan of Americans increased by 30 years, from 47 to 77 years.
- People reaching the age of 65 in 2000, on average, could expect to live to be nearly 83.
- One in nine of today’s baby boomers can expect to live to be at least 90. In fact, the 85+ population, which grew at a rate of 38 percent from 1990-2000, will soon be the fastest-growing group in the U.S.
- The number of centenarians in the U.S. will grow from 80,000 today to more than a million by mid-century (Freedman, Grand Rapids, 2004).

Aging Boomers

At more than 75 million, boomers represent the largest generation in American history, making up one-third of the total U.S. population. And the boomers will begin turning 65 in 2010.

In short, more people are approaching 65 than ever before, and we can expect them to live longer than ever before. That’s the foundation of the aging boom.

The Aging Boom in Kent County

According to Grand Valley State University’s Community Research Institute (CRI, 2003, page 2), Kent County reflects national trends:

- Longevity: Growing numbers of people in Kent County are living beyond the age of 85: their numbers increased by 28 percent from 1990 to 2000.
- The Boomer Bulge: In the final decade of the 20th century, the number of adults 65 and over in Kent County grew by 10 percent, at about the same rate as in the U.S. By 2000, just over 10 percent of county residents were 65 and over. This population can be expected to double in the decades ahead: the soon-to-be seniors, aged 45 to 64, made up 20 percent of Kent County residents in 2000.

For additional data about Kent County’s aging boom, see page 15.

Kent County's Aging Boom At a Glance

In the year 2000

One in ten Kent County residents—nearly 60,000 people—were 65 or above: 59% were women and 41% were men.

38.5% of older adults in Kent County live in the City of Grand Rapids.

One in five Kent County residents was a soon-to-be older adult (45-64 years old).

Older adults comprise at least 10% of the population in a third of the communities in Kent County, including:

15.4%	GR Charter Township
13.8%	City of Lowell
12.8%	City of Grandville
11.6%	City of Grand Rapids
11.4%	Cascade Township
10.9%	Byron Township
10.6%	City of Walker
10.5%	Spencer Township
10.3%	City of Cedar Springs
10.1%	City of East Grand Rapids

Growth rate, 1990 – 2000

The number of older adults in Kent County increased by 10%:

The White population of older adults increased by 22%

Black older adults increased by 39%

Hispanic older adults increased by 154%

The number of Kent County older adults aged 85 years or more increased by 28%.

The number of soon-to-be older adults (45-64 years old) in Kent County increased by 38%:

White soon-to-be seniors increased by 33%

Black soon-to-be seniors increased by 57%

Hispanic soon-to-be seniors increased by 86%.

Four communities experienced more than 50% increase in their older adult population:

Algoma Township (55.7%)

Cannon Township (55.7%)

Gaines Township (60%)

Byron Township (60.8%)

Four communities experienced a decrease in their older adult population:

City of East Grand Rapids (-8.7%)

City of Grand Rapids (-7.1%)

City of Cedar Springs (-3.3%)

City of Lowell (-2.1%)

Sources:
Community Research Institute, *Emerging Trends, Healthy Seniors 2003*
U.S. Bureau of the Census: 2000 Census of Population and Housing

The Aging of Kent County: Problem or Opportunity?

In his address to the Kent County community in the kick-off event of the Creating Community for a Lifetime initiative, aging expert Marc Freedman helped Kent County residents understand that how we view the aging of our community—as a problem or an opportunity—will go a long way toward limiting or expanding our capacity to build a better community for all.

A Gray Dawn

Some envision the future as a demographic time bomb, with “hoards of wealthy, robust, tax-evading retirees banding together with Medicare-dependent invalids to thwart economic growth and stymie the efforts of the next generation to realize the American Dream” (Butler, Grossman, and Oberlink, page 2). They recite a litany of demographic warning signs: the doubling of the elderly population by 2030; the increasing ratio of age to youth; the rapid growth of “the oldest of the old” with the associated exponential increases expected in dependency, disease and dementia.

The doomsayers—perhaps best represented in Peter G. Peterson’s influential book, *Gray Dawn: How the Coming Age Wave Will Transform America—and the World*—predict the collapse of Medicare and the Social Security system. They warn of an aging society in which youthful creativity and productivity are thwarted by the necessity of providing for a mass of old people who are either too feeble to contribute or too selfish and greedy to care.

Gray dawners envision a future fraught with inter-generational conflict in which a youthful minority must compete with the special interests of an older majority poised to vote down school millages and other youth-oriented public policies. To alleviate the financial burden on the young, and to ensure the future of a strong economy, gray dawners propose extending work life beyond age 65 as rapidly as possible, as well as massive reconsideration of Medicare and Social Security, which they group under the term “entitlements.”

Prime Time

There’s a cognitive dissonance, Marc Freedman told the initiative, between the gloomy “gray dawn” scenarios and the progress that’s been made in achieving a better quality of life for older Americans. In just a few decades, he says, we’ve reduced the number of older adults in poverty in the U.S. from 40 to 10 percent. “Older Americans are the healthiest, best educated and wealthiest in the history of the U.S. How can something so good be so bad?”

“We focus a lot on the problems,” Freedman says, “but we’re just beginning to crawl when it comes to the opportunities” older Americans present. “In the older population today and the coming generations, we have the country’s *only growing natural resources*.”

Freedman believes that older adults can be a key resource to address what he sees as a human resources crisis in our society. This crisis is reflected in teacher shortages in urban schools, long waiting lists for mentors, and the need to replace volunteer resources that have been lost as women—once “the glue that held communities together” through their volunteer work—have entered the workforce in unprecedented numbers.

Working Americans lead increasingly busy lives, Freedman points out, averaging 134 more working hours per year than in the past. At the same time, retirement frees up time—on average, 18 hours a week for women and 24 hours a week for men. And aging baby boomers differ from previous generations of elders. As children of affluence who are accustomed to doing things their own way, boomers have transformed every stage of American life as they have grown up and grown older. These factors combine to make the aging of America “a civic windfall for American communities, one that will rejuvenate civil society and strengthen social solidarity” (Freedman, 1999, page 26).

If we see longevity as a benefit rather than a threat, we will seek ways to leverage the brainpower, talent, skills and commitment of older Americans. We might create an “experience corps” of older adults dedicated to addressing social issues and building strong communities, as Marc Freedman suggests. Providing opportunities for older adults to contribute not only benefits the community directly, but research confirms that meaningful participation also contributes to the health and well-being of the older population, thus reducing medical and health care costs.

Everyone seems to agree that the aging of American society is imminent, that a population shift of this magnitude will have tremendous impacts on all aspects of our lives and communities, and that we are ill-prepared as a society to deal with this sea change. But how we view the vast demographic changes ahead—as a gray dawn or prime time of our communities—probably matters as much as the changes themselves.

An Asset-Based Approach

The gray dawn vs. prime time dialogue in many ways reflects differing approaches to community building. When the community addresses social issues, do we focus on how bad things are—say, through a needs assessment—in order to figure out what to do about the problems?

Gray dawners point to the needs and deficits of an aging America. Yet, a growing number of community leaders today are taking an asset-based approach to community building. They see community members as assets, active change agents—not just “people with problems” or passive beneficiaries of community services.

Asset-based community leaders caution that focusing on problems can inadvertently lead to intensifying feelings of powerlessness and despair. Only by recognizing the opportunity and leveraging a community’s strengths can we generate the creativity and vision to address the challenges, they say.

In keeping with the asset-based community building philosophy, *Creating Community for a Lifetime* views older Americans as a largely untapped community resource—knowledgeable, experienced, with time on their hands—for meeting some of the most urgent unmet needs of our community.

The Aging of Kent County: Problem or Opportunity? continued

Successful Aging

The foundation for a shift from a needs-based to an asset-based approach to aging was laid in the groundbreaking MacArthur Foundation Study of Aging in America. This ten-year, multi-million dollar endeavor, initiated in the early 1980s, involved dozens of interdisciplinary studies of the aging process. The research directors began by asking the question, “What does it mean to age successfully?” (Rowe and Kahn, page xi).

The MacArthur Study researchers noted that we tend to have “a persistent preoccupation with disability, disease, and chronological age, rather than with the positive aspects of aging” (Rowe and Kahn, page xi). To offset the past scientific focus on disease, they set out to explore the positive aspects of aging, developing a concept of “successful aging” as the genetic, biomedical, behavioral, and social factors which permit individuals to function effectively, both physically and mentally, in old age (Rowe and Kahn, page xii).

Out of the MacArthur Study—the most comprehensive study of aging in America to date—came a truly holistic definition of successful aging. The study identifies three key components of successful aging:

- Low risk of disease and disease-related disability
- High mental and physical function
- Active engagement with life.

The combination of all three components—not just one or the other—is what represents the concept of successful aging most fully, the MacArthur Study authors noted. “Successful aging goes beyond potential,” they explain, “it involves activity, which we have labeled ‘engagement with life’...It is this forward looking, active engagement with life and with other human beings that is so critical to growing old well” (Rowe and Kahn, pages 39–40).

The study documents significant research findings linking isolation with poor health. It also details the positive health effects of social support: “the two strongest predictors of well-being are frequency of visits with friends and frequency of attending meetings of organizations,” they reported. “Interestingly, the more meaningful the contribution in a given activity, the greater its impact on health” (Rowe and Kahn, page 162).

The MacArthur Study provides the research-based underpinnings for taking an asset-based approach to planning for an aging population. The study demonstrates the many ways that building a system that supports the active engagement of elders will, in turn, minimize costly health issues while maximizing the potential for addressing broad community issues. If we take an asset-based approach to planning, the aging of Kent County could very well turn out to be a prime time for our whole community.

Increased Longevity, the Boomers, And Changing Attitudes about Retirement

In the first 5,000 years of human history, life expectancy grew only by about 25 to 30 years. In the last 100 years, industrial societies extended life expectancy by another 30 years—from 47 to 77—in what has come to be known as “the longevity revolution.” As we enter the 21st century, we are facing yet another revolutionary reality: the largest generation in American history—the baby boomers who represent fully one-third of the U.S. population—are approaching retirement age.

In *Prime Time: How Baby Boomers Will Revolutionize Retirement and Transform America*, Marc Freedman traces the evolution of thinking about aging that has accompanied these rapid changes, as old age has gone from being an anomaly to an expectation. At the beginning of the 20th century in the U.S., people over 60 came to be considered “a useless drain on society and an impediment to efficiency and progress,” according to Freedman (page 44). Private and public policy reflected this view with the introduction of mandatory retirement and public pension policies which defined people as “‘disabled one-half in ability’ at age 62, two-thirds disabled at 65, and fully incapacitated by age 70” (page 45).

With steady increases in retirement rates, it fell upon families to support older relatives over prolonged periods, a situation that became untenable in the Depression years. The establishment of the first federal old age pension program under the Social Security Act of 1935 was in large part an attempt to relieve working families of this burden (page 48). In the years of increasing prosperity following World War II, Social Security benefits were increased, coverage was extended to more people, and private and job-related pensions were expanded.

By the 1960s, retirement had become the norm for older Americans. Life expectancy increased to 70 and more older Americans had the health and resources to enjoy the fruits of their labor. But retirees continued to be perceived as “a surplus population,” Freedman says, “cast aside by the supposed imperatives of progress, portrayed as washed up in a society with little apparent use for them”(pages 50-51).

This situation set the stage for the first panic about the aging of America. Freedman cites a *Time* magazine cover story in 1962 detailing the nearly sixfold increase in Americans over age 65 between 1900 and 1960 and describing retirees as “a group of people with time, money, and unprecedented health who were living in a society with no place for them” (pages 51-52). But *Time* also proffered an alternative vision: “The Retirement City: A New Way of Life for the Old,” featuring developer Del Webb’s Sun City where older Americans could while away their lives in carefree leisure activities in age-segregated communities, unimpeded by the concerns of the younger generation (page 58).

Freedman describes Sun City as both a reflection of the broader culture of retirement as leisure and as a catalyst for the dominance of this perspective in the latter half of the 20th Century (page 71). He traces contemporary intergenerational antagonisms to the Sun City model: rejected as useless by the larger society, retirees withdrew from their communities, isolated themselves emotionally as well as geographically, and ultimately lost their sense of civic purpose. The larger society, in turn, increasingly viewed older adults as irrelevant, “greedy geezers” undeserving of social support.

Freedman and others insist that the concept of retirement in America is today undergoing yet another revolutionary change. Boomers, he predicts, will insist on contributing and will create new arrangements to redefine retirement, yet again, as:

...the mirror opposite of Sun City, providing opportunities for individuals over age 60 not to escape the annoyance of “other people’s children” but to develop what are essentially second careers focused on transforming the lives of these young people – and in the process becoming surrogate family to them (page 73).

Boomers View Retirement

Baby boomers—people born between 1946 and 1964—have shaped and changed just about every stage of life in America. Most social commentators agree that they are about to revolutionize their next stage, aging.

Surveys of boomer attitudes toward retirement indicate that a key characteristic of baby boomers is their diversity. Not the monolithic force they're often made out to be, boomers represent a wide range of life stages, life experiences, and life values as they approach their retirement years.

A recent AARP study yielded five well-defined groups in terms of baby boomer attitudes and expectations about retirement (AARP, Executive Summary Part II).

The Strugglers 9%

- Not putting money into any of the savings vehicles asked about in the survey
- Not satisfied with the amount being put away for retirement
- Find it hard to save for retirement with so many other needs right now
- Sixty-four percent female
- Median household income level nearly \$30,000 below that of the average boomer

The Anxious 23%

- Not optimistic about retirement
- Not satisfied with amount being put aside for retirement
- Greatly concerned about health care coverage during retirement
- Median household income level approximately \$10,000 below that of the average boomer

The Enthusiasts 13%

- Plan not to work at all when retired
- Optimistic about retirement years
- Can't wait to retire

The Self Reliants 30%

- Currently putting money into a wide array of savings vehicles, and fairly sure they can count on these as sources of retirement income
- Satisfied with amount currently being put away for retirement
- Plan to work part-time mainly for interest or enjoyment sake
- Highest income and education level of all five segments

Today's Traditionalists 25%

- Confident Social Security will still be available when they retire
- Confident Medicare will still be available when they retire
- Plan to work during retirement

Attitudes Boomers Share

Despite their diversity, the AARP study found that boomers share many attitudes about retirement:

- Most believe that they will still be working during their retirement years.
- Close to half say they expect to devote more time to community service or volunteer activities during retirement.
- Most expect to be healthy and self-sufficient.
- More than 70 percent say they have given a lot or at least some thought to their retirement years.
- Nearly 80 percent expect to remain in the same geographic area when they retire.
- Nearly 70 percent feel optimistic about their retirement years (AARP, Executive Summary Part I).

Community Planning to Address Aging Issues: The Current Situation

Kent County has a multitude of services and programs available to support older adults, according to the Community Research Institute, which cites data indicating that there are 191 providers of service to senior adults in the county.

- More than half of these organizations (102) provide adult foster care (Community Research Institute [CRI], 2002, pages 30-31).
- The second largest group (32) provide homemaker services (CRI, 2002, pages 30-31).
- There are 24 licensed and regulated nursing homes in the county (CRI, 2004, page 24).
- A single primary provider, the Senior Meals Program, oversees 12 congregate meal programs and Senior Meals on Wheels served 1,758 people in 2003 (CRI, 2002, pages 30-31 and CRI, 2004, page 28).
- Sixteen organizations provide home health aides and 12 provide personal care services (CRI, 2002, pages 30-31).
- Five organizations provide transportation and assistive transportation services and 5 offer outreach services (CRI, 2002, pages 30-31).

The service providers are comprised of a diverse array of organizations with varied funding structures:

- Small agencies offer one or two direct services or programs, e.g., the local AARP office provides two employment programs; other larger agencies, such as the Area Agency on Aging of Western Michigan and the Gerontology Network, offer a multitude of services.
- Some organizations, such as Senior Neighbors, focus solely on older adults; others, such as the Kent County Health Department, serve people throughout the age spectrum.

- Financial support flows from a variety of sources, including local funding from the Kent County Senior Millage; the Heart of West Michigan United Way; county, state and federal funding; and contributions generated from private donors.
- Some service providers receive all of their funding from a single source while others depend on funding from a variety of sources.

The broad array of local services, agencies providing services, and funding sources represents both an asset and an often-daunting challenge for those seeking to understand and/or access the system of support. For example, consumers sometimes find the services fragmented and difficult to find and access.

The complexity of the system of support creates a strong imperative for community-wide coordination and planning. Such coordination and planning could help funders identify priority issues and more effectively assess funding proposals as they relate to priority issues. Examples of funding entities that could draw upon the results of community planning, priority setting, and identification of indicators of progress include:

- The Area Agency on Aging of Western Michigan
- Local and state government funding agencies
- The Heart of West Michigan United Way
- Local foundations.

Although system-wide planning has so far occurred only to a limited degree, there are a variety of agency and service networking and coordination vehicles, and some activity related to developing indicators, identifying trends, assessing needs and addressing specific issues has taken place.

Community Planning to Address Aging Issues: The Current Situation continued

Developing Indicators: The *Community Report Card*

Each year the Delta Strategy publishes a *Community Report Card*, which reports results of a community survey. Survey questions are based on indicators identified in a community-based process facilitated by Delta Strategy and the Heart of West Michigan United Way. Grand Valley State University's Community Research Institute (CRI) conducts the research for the report card. The survey includes several questions addressing issues impacting older people; for example, questions about respondents' ability to perform activities of daily living have been added to the survey recently. The indicators, and the survey questions addressing the indicators, are designed to help the community measure progress in addressing various issues.

Identifying Trends: Emerging Trends Research

In conjunction with its leadership agenda, the Grand Rapids Community Foundation collaborates with the Community Research Institute on emerging trends research. The CRI conducts a scan of an issue, which is then reviewed by GRCF's community interpretive partners before CRI prepares a final research report. Aging issues were addressed in reports prepared by the CRI in September 2001, June 2003 and June 2004. These reports incorporate *Community Report Card* findings related to elder care, older Kent County residents' ability to pay for medications, as well as their access to the Internet.

Assessing Needs: Focus Group-Based Research

In May 2000 the Area Agency on Aging of Western Michigan completed a study of the needs of seniors living in Kent County. *The Assessment of Needs of Kent County Senior Citizens* was based on the results of 27 focus groups involving 181 people from throughout the county. The focus group participants were asked, "What are the most important kinds of help that will support a decent life for seniors where they currently live?"

Assessing Needs: *Assessing the Health of Older Adults in Kent County*

In October 2000, the Kent County Health Department issued this report to the community that includes quantitative information about the morbidity and mortality of the chronic diseases responsible for 66 percent of the deaths to Kent County residents over age 65.

Addressing Specific Issues

A variety of efforts have focused on planning for and addressing specific issues. For example:

The Caregiver Resource Network was established in response to growing awareness of the need for support services for caregivers. The Network is a collaboration of more than 50 organizations dedicated to providing for the needs and welfare of family and professional caregivers within the community. The Network was created by the Area Agency on Aging of Western Michigan and is jointly facilitated by the Grand Rapids Community College Older Learner Center and the Area Agency on Aging of Western Michigan.

The Grand Rapids/Kent Community Consortium on Successful Aging was established as a model project to assist older persons to successfully age in place through educational outreach programs and services. The Consortium is a partnership of the Area Agency on Aging of Western Michigan, Calvin College, Grand Rapids Community

College, and key agencies providing services to older persons; it is facilitated by GRCC. Initially funded with a three-year grant from the Michigan Department of Services to the Aging, the consortium was responsible for the creation of the *Kent County Resource Roadmap on Successful Aging*, a comprehensive guide to aging information, resources, and non-profit service providers. The guide, cited by the state as a model project, has been replicated in other communities.

Previous to the Creating Community for a Lifetime initiative, Kent County has not undertaken the task of exploring ideas about what constitutes an elder-friendly community and articulating a shared vision for Kent County as a senior-friendly community. The lack of broad-based planning is not surprising, given the fact that simply providing needed services stretches the financial and other resources of most agencies, and that funding sources often focus on supporting direct services, with few resources available for planning and coordination activities.

Planning provides a critical foundation for local responses to the aging boom. As the Organization for Economic Development in Canada puts it:

...the policy implications of ageing are manageable—they need to be managed. That will not happen automatically. There is a need to develop strategies and tools to deal effectively with issues such as ageing... There is a need to build public understanding and support for new policy directions. This will not be simple. However, because ageing trends are fundamentally positive, the payoff from such strategies should be high (Community Research Institute, 2000, page 4).

Creating Community for a Lifetime in Kent County: An Asset-Based, Consumer-Driven Approach to Planning

The initial work of Creating Community for a Lifetime focused on community learning and on information-gathering. Between May and October 2004, the 80-plus members of the Creating Community for a Lifetime Core Council and Community Advisory Team participated in a variety of learning opportunities, beginning with a keynote address by aging expert Marc Freedman at the Creating Community for a Lifetime kickoff on May 25. Subsequent learning activities ranged from speakers and extensive reading materials to information about relevant web sites and the opportunity to participate in site visits to three Chicago-area programs focused on older adults.

Throughout these activities, participants explored their own attitudes towards aging, new learning about aging, and opportunities the aging boom presents. They studied national data, learned about innovative programs in other communities, and examined best practices in building elder-friendly communities.

Meanwhile, an ambitious local information-gathering project—a collaboration with the national AdvantAge Initiative—took place. The AdvantAge Initiative is a community-building effort focused on creating vibrant and elder-friendly or “AdvantAged” communities that are prepared to meet the needs and nurture the aspirations of older adults.

At the heart of the AdvantAge Initiative is a comprehensive survey of community-residing older adults that provides a “data snapshot” of how well older adults are currently faring in their communities. Between July and September 2004, Creating Community for a Lifetime sponsored an AdvantAge survey of Kent County older adults and held issue analysis workshops to begin to interpret the meaning of the findings and move toward effective action.

The 2004 Creating Community for a Lifetime/ AdvantAge Initiative survey of older adults in Kent County provides a critical component for our community to engage in effective local planning. We are fortunate to be able to build upon tools and processes developed nationally that are:

- **Research-based:** The AdvantAge Initiative’s survey design grew out of a series of 14 focus groups throughout the country representing people age 35-59, 60-74, 75+, as well as community leaders. Based on focus group responses regarding the ideal community for aging in place, AdvantAge Initiative researchers created a model that defines four components—or domains—of an “elder-friendly” community.

See figure below.

Addresses Basic Needs

- Provides appropriate and affordable housing
- Promotes safety at home and in the neighborhood
- Assures no one goes hungry
- Provides useful information about available services

Optimizes Physical and Mental Health and Well Being

- Promotes healthy behaviors
- Supports community activities that enhance well-being
- Provides ready access to preventive health services
- Provides access to medical, social, and palliative services

An Elder -
Friendly
Community

Promotes Social and Civic Engagement

- Fosters meaningful connections with family, neighbors, and friends
- Promotes active engagement in community life
- Provides opportunities for meaningful paid and voluntary work
- Makes aging issues a community-wide priority

Maximizes Independence for Frail and Disabled

- Mobilizes resources to facilitate “living at home”
- Provides accessible transportation
- Supports family and other caregivers

According to this model, an elder-friendly community is one that addresses basic needs, optimizes physical and mental health and well-being, promotes social and civic engagement, and maximizes independence for frail and disabled people. Within each domain, the AdvantAge Initiative has identified indicators—things that the community can impact—that can be benchmarked and tracked to measure progress. The total of 33 indicators, in turn, provide the foundation for questions on the AI survey.

- **Asset-based:** The AdvantAge Initiative distinguishes its work from that of traditional needs assessment projects, which ask people what their needs are and match their needs to existing or planned services. Needs assessments are often used to assess the adequacy of existing services, the need for new services, or requests for additional funding resources. In contrast, the AdvantAge Initiative’s goal is to help planners understand how older adults in their communities view their neighborhoods and communities, what older adults have to contribute to the community, and what older adults feel they need to help them remain vital, independent and contributing community members.
- **Consumer-driven:** The AdvantAge Initiative survey is a random-sample telephone survey, asking older adults themselves what’s working for them and what’s not. This approach helps avoid the tendency to generalize from the characteristics of people that our “aging network” and other service providers encounter most—the frail and/or needy segment of the population. We gain a reliable snapshot that includes the diversity of the whole population of older adults.
- **Action-oriented:** The AdvantAge Initiative approach is based on an “information to action” model. First, we gather data—the AI survey

results, as well as Census data and other statistics. Creating Community for a Lifetime groups and others help interpret the data to formulate useful information about the status of older adults in our community and the community’s capacity to meet the needs of older residents. This provides the foundation for action: awareness raising, priority setting, designing action plans, allocating resources, and monitoring progress.

- **Tested:** The AdvantAge Initiative survey has been administered to more than 6,000 people, including surveys in ten pilot communities and a survey of a cross-section of 1,200 people around the U.S. Individual communities in which AI surveys have been conducted have the opportunity to compare their data with that of other communities and with the national survey results.
- **Flexible:** The AdvantAge Initiative approach offers enough flexibility to accommodate widely diverse community situations. For example:

In Maricopa County, Arizona, the lead agency is the Virginia G. Piper Charitable Trust. The Trust is using the AI survey data to provide both baseline data and benchmarks for measuring change, with the goal of using the information to refine the Trust’s funding efforts. The Trust is also making the data available to others in the community.

In Indianapolis, a 33-member leadership group heading up the AdvantAge Initiative effort spent 18 months discussing how to have an impact on aging-related policy in the corporate, philanthropic and public sectors. The group’s work included publishing a 16-page blueprint for change, *The AdvantAge Initiative Action Guide*.

Creating Community for a Lifetime in Kent County: An Asset-Based, Consumer-Driven Approach to Planning continued

A National Framework

As Kent County moves forward to address aging issues, including tapping the significant resources of the older adult population, we can build on the foundation laid by studies and planning efforts that have occurred both locally and on a state and national level. One particularly thought-provoking tool is the AdvantAge Initiative's recent report on its national survey of adults aged 65 and older. Entitled *A Tale of Two Older Americas: Community Opportunities and Challenges*, the report tells us:

What we found in the [national] survey is that the story of older adults in the United States is really two quite different stories. The first is very positive. The majority of older adults are thriving. They're in good health, connected to friends and family, and generally satisfied with their communities. For this sizable majority, the "golden years" are indeed golden.

Against this backdrop of general health, wealth and satisfaction, there is a second, not-so-happy story. A smaller, though sizable, minority—a "frail fraction" of older adults—are struggling, despite a lifetime devoted to work, family and country. They are living in ill health with inadequate financial security, in what they see as dangerous neighborhoods. And while the experience of these two groups of older adults couldn't be more different, the active and the isolated can live side by side in neighborhoods and cities, sometime just a few blocks or even houses apart (Feldman, et al., pages xv-xvi).

According to the AdvantAge Initiative report, there are significant disparities between the "fortunate majority" and the "frail fraction." The latter group is more likely to

- be dissatisfied with their neighborhoods
- say that crime is a big problem in their neighborhoods
- be in fair or poor health
- have lower incomes
- spend more than 30 percent of their income on housing
- need supportive services
- not know where to turn for information about services

This frail fraction is less likely than the fortunate majority to

- believe that elected officials pay attention to their needs
- participate in social or cultural activities.

Preliminary Results in Kent County

In Kent County, we are just beginning to mine the rich information we obtained from the AdvantAge Initiative survey here. While Creating Community for a Lifetime participants are in the process of analyzing the full meaning of the results, Core Council and Community Advisory Team members have been intrigued by a number of preliminary findings.

For example, one of the most striking findings is that 95 percent of older people in Kent County want to continue living in their own homes, in their own communities, for as long as possible. That's consistent with AdvantAge Initiative survey findings across the country where an average of 91 percent of older Americans indicated a desire to age in place. Nine out of ten older adults in Kent County are satisfied with their neighborhoods, 95 percent feel safe where they live, and only eight percent feel their homes need to be modified for them to continue to live there – all about the same or more positive than national averages.

The Kent County AdvantAge Initiative survey results seem to reinforce recent findings by the Michigan Department of Community Health that older Kent County residents are healthier than their counterparts throughout Michigan. On all 11 AdvantAge Initiative health indicators, Kent County older residents scored higher than the national average. For example, the AI survey found that:

- Seventy-seven percent of older adults in Kent County report being in “excellent, very good, or good” health, compared to 75 percent nationally.
- Seventy-one percent of older adults in Kent County say they participate in some form of physical activity, compared to 62 percent nationally.

We also learned that older adults living in Kent County tend to be more socially engaged than in other communities, as indicated by:

- Ninety-three percent of Kent County older adults indicated that they had engaged in at least one social activity in the past week, compared with the national average of 89 percent and as low as 81 percent in one New York community.
- More than 42 percent of Kent County residents age 65 or more say they volunteer in the community, significantly more than the national average of 36 percent. Older volunteers in Kent County represent a cross-section of the older adults in terms of educational and income level, age, gender, ethnicity and health status.
- Twenty percent of people age 65 or more in Kent County are providing help for someone who is frail or disabled—again, slightly higher than the national average of 19 percent.

Two Older Kent Counties?

These findings are clearly very positive: Kent County efforts to create a healthy environment for older adults—through the Senior Millage and a broad array of support services and opportunities—appear to be making a difference for the majority of aging residents. However, we also see preliminary indicators that we may have “two older Kent Counties” as well—a “fortunate majority” and a “frail fraction” who may not be doing well on a number of fronts. For example:

- Although the vast majority wish to age in place and feel good about where they live, a disturbing 34 percent of older adults in Kent County doubted that they would be able to remain in their current homes as long as they'd like.
- Almost half—45 percent—felt that they did not have enough money to meet basic needs (e.g., food, clothing, shelter).

Creating Community for a Lifetime in Kent County: An Asset-Based, Consumer-Driven Approach to Planning continued

We also see indications that the most frail in our community may not be receiving the support they need. The survey asked respondents if they needed assistance with “activities of daily living” (e.g., taking a bath or shower, eating, dressing, etc.) or “instrumental activities of daily living” (e.g., doing light housework, going outside the home, taking medications, etc.). These are issues that often limit people’s independence and their ability to remain in their homes, and ultimately can lead to isolation and decline if not addressed. Some of the initial findings signal reason for concern:

- Two-thirds of those who need assistance with activities of daily living reported one or more unmet need.
- More than half of those who need assistance with instrumental activities of daily living reported one or more unmet need.
- More than a third of those who felt they needed the help of a professional because they felt depressed or anxious reported they had not obtained help for this condition.
- More than 25 percent of older adults in Kent County do not know whom to call if they need information about services—a figure considerably higher than the 20 percent of older adults nationally who do not know whom to call.

Who are these older adults who are struggling in Kent County? Are the people who are questioning their ability to continue to live in their homes the same ones who report an unmet need for help with meals, dressing, doing housework, or going to the store? Are they also living in ill health or feeling financially insecure? Do they cluster by ethnic background, race, educational background or other characteristics? These are all questions Creating Community for a Lifetime participants will be exploring in the months ahead.

The AdvantAge Initiative survey of older adults in Kent County has yielded significant data which will contribute to creating a fuller picture of our community from the perspective of older adults who live here. More detailed data results—organized by the four AdvantAge Initiative domains—can be found at www.community4alifetime.org. As Creating Community for a Lifetime participants continue to probe the meaning of the full results of this important survey, we will begin to gain a sense of what areas call for our community’s immediate attention, building upon solid research a countywide blueprint for action.

Moving Forward

It appears that the greatest barrier to creating community for a lifetime may well be ourselves—our traditional attitudes and misconceptions about aging and older persons. Rarely a day goes by that we are not confronted with negative aging stereotypes—the image of the ailing, failing, “greedy geezers” who are sapping the financial and social resources of America.

Our survey results create a far different picture: older Americans and older adults in Kent County are overwhelmingly vibrant, contented, and active contributors to their families, neighbors and communities. The frail are indeed the minority—and all indications are that many of them yearn to participate more fully in their communities, if only they had access to a few of the supports that they need.

Our challenge, then, is to develop policies and programs that “address the needs and aspirations of both groups of older Americans,” according to the AdvantAge Initiative. These policies and programs should seek to:

- Engage the fortunate majority as “valuable community assets, promote wellness to help them stay independent and active for as long as possible, and accommodate their changing needs as they grow older.”
- Re-focus community resources to serve the frail fraction, older adults who really need the help.

Responding to the different situations of the two groups, the AdvantAge Initiative suggests a two-pronged approach:

- Strategies for responding to the fortunate majority include
 - Increasing meaningful leadership and volunteer opportunities for older adults
 - Expanding cultural offerings and activities that older adults value
 - Supporting community design that encourages physical exercise
 - Promoting wellness activities that incorporate physical, spiritual, social, mental and emotional well-being.
- Strategies for responding to the frail fraction include
 - Ensuring that services and information about services are provided at the most accessible locations and designed to fit the diverse cultural, linguistic, and educational backgrounds, as well as economic realities, of the people in need
 - Expanding access not only to affordable public transportation, but also to private transportation
 - Facilitating independent living by increasing affordable housing stock and providing home care, transportation, home modification, and other needed services
 - Increasing the availability of long-term care services in the community (as opposed to costly institutional care, such as nursing homes).

Toward a Community for All Ages

This prescription for an elder-friendly community will benefit not only older adults but the entire community. Instead of viewing the huge demographic shift represented by the aging of the baby boomers as a devastating social problem, we in Kent County can begin to create strategies for leveraging the many gifts and capabilities these older residents offer. As the AdvantAge Initiative report indicates:

Creating new volunteer service opportunities, for example, will allow elders to make a wide variety of contributions to children, schools, the stability of their neighborhoods, and a cleaner environment. Increasing affordable housing options will benefit young families as well as older people. Providing services for independent living will reduce the stress on younger caregivers and aid people of all ages with disabilities.

These multiple benefits reflect the reality that older adults are connected to everyone else. They are critically important members of families and the communities in which they live. They are not, nor do they deserve to be, on the margins. Older adults must be challenged to continue to make important contributions to their neighborhoods and cities. At the same time, older adults who need them should receive the services and support that enable them to live out their lives—indeed our lives—with dignity and respect.

In Kent County, we have much to build on. Our network of aging-focused organizations is broad, diverse, and capable, with plenty of experience in collaboration and innovation. Our neighborhoods and housing stock, health care system and educational institutions are among the strongest in the state. We are a manageable size and pride ourselves in being a caring community. The volunteer/work ethic is strong and—we now know—carries well into the “retirement years.”

In the months ahead, Creating Community for a Lifetime participants and others in the community will continue to learn, to sort through what we have learned and begin to plan around issues ranging from walkable neighborhoods to access to transportation, from health-promoting fitness programs to strengthening the volunteer services infrastructure, from one-stop information and referral services to long term care planning. We have a vision—creating a community for a lifetime—and a solid, research-based foundation. Now begins the hard work of setting the priorities and creating the strategies that will leverage all of our strengths to achieve a better community for all—today and in the years ahead.

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