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The graying of Oakland

by Lisa Brody

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There's a saying that at 20, you have the body you were born with; at 40, the body you're working on; and at 60, the body you deserve. As more and more people are living longer and staying active and healthier, the saying could be extended to the age of 80.

The first of the Baby Boomer generation turned 65 in 2011; currently, according to the Pew Research Center, 10,000 Baby Boomers will turn 65 every day until the year 2030. That's a lot of senior citizens. Boomers, that feisty generation that has always been "the first" to have ever done anything, comprises 26 percent of the population of the United States, compared to 13 percent of seniors who currently are made up of the World War II generation. By 2030, when all members of the Baby Boom generation will have reached 65, fully 18 percent of the population will be seniors, Pew Research projects. Compare that to Millennials, who now surpass Boomers as the largest living demographic, with 75.4 million in 2015, versus 74.9 million Boomers in 2015. Of course, by 2030, Millennials will be middle aged.

Just don't tell Boomers they're old. In a 2009 Pew Research study, the typical Boomer said old age doesn't begin until at least age 72.

Whether we like it or not, as a society, we're getting older. The good news, life expectancy is growing longer along with us. In 2013, there were 44.7 million adults 65 or older in the United States, representing 14.1 percent of the population – one in seven Americans. And the number of older Americans has increased by 8.8 million, or almost 25 percent, since 2003, according to the U.S. Department of Health and Human Services Administration on Aging. At the same time, those 65 year olds now have the likelihood of living an additional 20 years longer than their predecessors.

"Since 1900, the percentage of Americans 65-plus has more than tripled (from 4.1 percent in 1900 to 14.1 percent in 2013), and the number has increased over thirteen times (from 3.1 million to 44.7 million)," said a research report from the Administration on Aging. "The older population itself is increasingly older. In 2013, the 65-74 age group (25.2 million) was more than 10 times larger than in 1900; the 75-84 group (13.4 million) increased by 70 percent, and the 85-plus (6 million) was 49 times larger."

And the numbers of older Americans are forecast to double over the next 25 years as life expectancy is expected to rise to 110 by 2030.

Besides better health and reduced death rates, the impact of a larger, healthier demographic has profound economic influence. Similarly, as that large demographic ages and becomes less healthy, the effect upon the community and its infrastructure is just as impactful.

"For Boomers, which in their youth, their educational needs led to the building of lots of schools to accommodate them. Now, as they age, we're going to have to develop services to provide for this generation," said Paul Bridgewater, president and CEO of Detroit Area Agency on Aging. "We're not yet there with public policy, and the expansion of services."

Throughout Oakland County, both the county and numerous local municipalities, as well as community agencies have been planning for the "Silver Tsunami," which is when the number of older people outnumber the number of children younger than five years of age. And the time is here.

Providing for the Silver Tsunami is a storm on two fronts. Healthy, active seniors often are choosing to continue working longer into their senior years, as they prolong retirement, which could last 30 years. Others are choosing new careers, or are forced to continue working long past traditional retirement age because they haven't saved enough for retirement, or were severely impacted by the recent Great Recession. Others, who were able to save for retirement, often remain active in their communities, turning their attention to leisure, travel, culture, family and philanthropic pursuits.

Yet, simultaneously, as people age, the need for long-term care and aging in place services are increasing, and the demands upon



the nation's healthcare system will increase. The greatest impact to be felt from this generation's aging will be due to the sharp increase in the number of people with cognitive issues, such as Alzheimer's Disease and other forms of dementia.

"There's no greater diversity than aging. Some people are doing incredibly well, astounding us all; some are doing OK; and some are doing very poorly," noted Peter Lichtenberg, director of Wayne State University's Institute of Gerontology "There's lots of reasons for all of that – aging doesn't happen overnight. Some are exposed to malnutrition, poverty and poor education. Over a lifetime, they're at a cumulative disadvantage. It's not all of sudden at 65.

"This generation, the Boomers, are starting to fray. Retirement savings are much less than previous generations because few have defined benefit retirement plans," he noted. "Many have much greater household mortgage debt, and our health system has gone backwards. We have less than half the gerontologists than we had 20 years ago to care for an aging society. So every medical practitioner has to become a specialist on aging."

Lichtenberg said the fastest growing group of seniors is the 85-plus age group, and its impact is huge because "of the enormous changes where they need assistance, from their eyesight, strength, cognitive abilities, even without dementia, needing assistance day-to-day, they can't drive anymore, and they're heavily made up of widowed and divorced women, so they have a greater potential for isolation."

Communities, faced with individuals who have chosen to stay in their homes – to age in place – are working in a multitude of ways to diminish that isolation, to assist this aging demographic while also providing a dynamic and inviting location for the Boomers to stay, play, mature and remain economic forces.

"Between 50 and 100, there are so many differences – even more than between zero and 50," noted Renee Cortright, executive director of Rochester Older Persons Commission (OPC), a non-profit serving the 50-plus community in Rochester, Rochester Hills and Oakland Township.

Cris Braun, executive director of Birmingham's Next, formerly the Birmingham Area Senior Coordinating Council (BASCC), concurred, "We are going through an exciting evolution to meet our changing demographic, for more and more people 50-plus."

"It's an exciting time. People are living longer. The Boomers have come into the senior age, and the World War II age is living longer, and the stigma of aging is going away," said Bloomfield Senior Center Director Christine Tvarhoha. "We do see some 50 and 60-somethings. We often have two to three generations of people working out, or in a program together. It's great to see them mixing together. A lot of camaraderie develops and it develops between the generations."

In Oakland County, in 2016, there are currently 154,906 individuals over 65, out of a total population of 1.2 million people. But it's an aging county, with 411,411 over the age of 50 – people who will certainly hit 65 by 2030. Currently, there are 21,607 men and women over the age of 85, although more than double – 14,515 – are women.

What do those numbers portend?

"Aging isn't for sissies," OPC's Cortright pointed out. "Nearly 40 percent of Americans over the age of 65 live with at least one disability, and 45 percent of those over 85 have dementia. Aging for many older adults is not easy. They may lose their ability to drive; perhaps they can no longer do laundry or make their bed, or bathe without help. It's harder to shop or prepare meals, and the body, and sometimes the mind, betrays them."

Richard Kline, acting director of the Michigan Aging and Adult Services Agency, pointed out that according to the U.S. Census Bureau, "While 20 percent of Michigan's population is 60 or older, 38.6 percent of all Michigan households have someone 60 or older. Our overall vision is for Michigan residents to live well as they age. Seventy percent of people turning 65 will need long term care services (at some point). Michigan has about 1.9 million older adults, and about a half-million are serviced statewide by the Aging and Adult Services Agency, whether through nutrition services, Meals on Wheels, in-home help," or other services, such as counseling, health screening and disease prevention, elder abuse prevention, medication assistance, home repair, transportation, vision services and legal assistance.

"In our advocacy area, we're seeing a growing demographic, especially with increasing cognitive impairments," he said. "The governor has declared our state a no-wait state (meaning people do not wait to get assistance). We are advocating for more funding because there are still waiting lists for programming assistance. With legislative help to grow the budget, we hope to have no waiting lists. We take the stance that we're going to provide good information so the legislature can make good decisions. We know these services work and people use them. As knowledge and awareness grows of the services and programming, the needs also keep growing. So our funding search continues."

In their advocacy arena, they do not differentiate between active seniors and aging seniors, going to where the needs exists.

Their funding was established through the Older Americans Act, which was originally enacted in 1965, according to the National Committee to Preserve Social Security & Medicare, to support home and community-based services such as Meals on Wheels and other nutrition programs, in-home services, transportation, legal services, elder abuse prevention, and caregivers support

through the Department of Health and Human Services. The goal is to help seniors stay as independent as possible and in their own homes as long as they can, to age in place.

However, the Budget Control Act of 2011 imposed cuts in non-defense discretionary spending across the country, and resulted in massive cuts in senior nutrition and other programs in fiscal year 2013, at the same time as the senior population was booming. On April 19, 2016, The Older Americans Act Reauthorization Act, a bipartisan law sponsored by Republican senators Lamar Alexander and Richard Burr, Democrat Patty Murray, and Independent Bernie Sanders, was signed into law by President Obama, to improve benefits for seniors and their families. The new bill restores funding from the Older Americans Act, as well as additional funding to promote healthy living, fall prevention, and chronic disease self-management.

The goal, besides caring for seniors, is to potentially realize savings to Medicare and Medicaid.

"Each Area Agency on Aging does a great job, having a plan looking at its own region, and discerning the needs for its population," Kline said. He said in Oakland County, the Area Agency on Aging 1-B works with about a third of the county's seniors.

In preparing for the Silver Tsunami, Oakland County's Area Agency on Aging 1-B wrote a document in 2010, titled "Preparing for the Silver Tsunami: A Wave of Opportunity," instructing the county on the wealth of economic possibilities seniors offered, noting, "For every \$3 spent on seniors, there is \$4 returned to state and local governments by them. Most 65 year olds are healthy, active and working. They are buying more as consumers; they are taking in more than they are consuming in public resources."

The agency pointed out that seniors spend 92 percent of their monthly income, rather than saving it, as younger demographics need to do, and that they typically spend it locally. In 2009, seniors spent \$5 billion in Oakland County, making them a very strong economic force.

"Healthy, active seniors absolutely are economic drivers," said Birmingham City Manager Joe Valentine, noting when people retire, they have more time and means to contribute to the various city boards and commissions, and they do. "We have very knowledgeable people volunteering."

Creating a walkable community has been a recipe, Valentine said, for keeping the older Boomer/senior demographic in the city, and spending.

"The amenities, the existing conditions we have we hope will continue, where they have the opportunity to walk downtown and dine and shop in a very convenient setting," he said.

Next's Braun said that "economically, we have a lot of clout in a lot of ways. Those who are 50-plus and 65-plus have more disposable income. We travel more, we eat out more, we vote, we add a sense of stability to neighborhoods, adding a cultural stability and rootedness to any neighborhood with younger families."

Last September, just east of downtown, an upscale independent living facility, All Seasons Birmingham, opened on E. Maple Road, offering apartments for seniors, along with a dining room, social, educational and cultural activities, transportation services, a fitness room and beauty salon, theater, library, computer bar, as well as 24-hour staff on site. There are also All Seasons independent living facilities on E. Nawakwa Road in Rochester Hills, and in West Bloomfield.

"All Seasons and Baldwin House (on Chester) offer a place where people can be in a downtown area without having to worry about the maintenance and upkeep of their house," Valentine said. He noted one area Birmingham does need to look at is the city's single family homes. "We need to have discussions about how to modify to age in place, perhaps how to allow a first floor master bedroom, so they can stay in their homes and enjoy everything Birmingham has to offer."

Blaine Wing, city manager of Rochester, also recognizes the economic vitality of seniors in the marketplace, noting the city finished a master plan for the community a little over two years ago recognizing all aspects of residents' life spans.

"We're in the process of acknowledging that it's here, and we're starting to begin to address it," he said, looking internally, at how many employees in Rochester are already at retirement age, with the city's finance director, John Hiller, recently announcing his retirement in January 2017.

Wing said the master plan document, which city officials have already begun implementing, is creating a biking, walking, pedestrian-friendly community. He noted the parking structures which opened in recent months as an asset in moving cars off the streets, offering greater walkability. "We've made sidewalks a certain width, added to the trail system and bike paths (with Rochester Hills), created great parks. It's a great benefit to the community," he noted.

OPC's Cortright noted that "Rochester and Rochester Hills, in a lot of ways, have adapted to a multitude of ages. They've made it easy for someone to age in place. There's a library with a nice, well-rounded offering of vision-impaired e-books; there are walking paths; transportation provided by the OPC that gets them to doctor's appointments in three communities. The park system is great; there's a vibrant downtown with wonderful shopping. It's a vibrant community with a good network of blue zones, for people whose elders are living longer with vim and vigor, have a sense of community."

"We're trying to plan for both sides," Wing said of the master plan and the city's planning approach. "As people get a little older, they're maybe going to a condo from a house, downsizing, choosing less maintenance. That makes their home available for a young family who can come into the community. It keeps a community vibrant."

Birmingham's Valentine echoed that sentiment, noting that maintaining a balance of demographics is critical. "Seniors aren't a drain, but a concern with the Silver Tsunami is the growing demographic, and for any community, is maintaining its school district. Maintaining that balance between the older population and younger families, so you can still sustain a vibrant school district, is so necessary," for economic success as a city, Valentine emphasized. "Much of the success of a city and its taxable value is tied to its school district."

"We want you as a young family, we want you as a more mature family, and we want you to age in place," said Bloomfield Township supervisor Leo Savoie. While from the township's point of view, Savoie said they don't generate extra revenue from senior residents, most of whom have been in the township for decades, because their property values have been capped, "they are very strong contributors to the businesses in the township and surrounding areas. They support the restaurants, groceries, doctors. It is important to have a group that is contributing to the local businesses so that the local businesses can thrive in the community."

Over the last decade, due to a dedicated safety path millage, Bloomfield Township is in the process of constructing safety paths on almost all of its main roads, providing walkability and bike access to residents, and connectability to neighboring communities, such as Birmingham, West Bloomfield and Troy.

Savoie points out that Bloomfield Township has numerous housing options, including two Sunrise Senior Living assisted living facilities, a Samaritas independent living facility, and an assisted living and skilled nursing care facility which will be built on Square Lake Road by Granger Senior Living. "There are also condos in the Heathers, Adams Woods, Wabeek, and other condo communities that make it easy for people to stay in Bloomfield Township," he said.

Another benefit to living in Bloomfield Township, Savoie said, is the township's EMS system. "Every fireman is a paramedic. Every vehicle, including firetrucks, is a lifesaving truck, meaning they have all the equipment for any medical emergency."

In addition, the Bloomfield Township Police Department created a program called Friends in Blue in coordination with the Bloomfield Township Senior Center, where the senior center gives the police department people who need to have safety checks once a week.

"Where maybe they don't have family locally, they will check in on them once a week," Savoie said. "Also, the police and fire will clean up yards for seniors. It's all about having the resources they need as they get older."

"We're looking at the full cycle of life, on the housing side," Wing said, noting the city has a Sunrise Senior Living facility, which provides assisted living, and recently approved Cedarbrook, a continuum of care facility which will offer independent living, assisted living, and memory care housing. Cedarbrook also has a similar facility in Bloomfield Hills, as well as one under construction in Northville.

Michael Damone, owner of Cedarbrook, noted that currently the need is for independent living for the 65-plus demographic. "A lot of assisted living need isn't going to be here for another 10 years, when they begin to turn 80," he said.

Of the demand right now for independent living, he said, "They're healthier, they like to know that care is only a button push away. That gives them, their kids and their families peace-of-mind, and as they age or become frail, or need memory care, they can transition to another area with the same friends, people they're already comfortable with, and in the same environment."

Rochester and Bloomfield Township have built state-of-the-art senior centers, paid for through dedicated millages, to offer fitness and programming for active seniors, and services to aging seniors. Birmingham's Next uses the former Birmingham Midvale school, and is actively growing to accommodate the needs of senior residents in Birmingham, Beverly Hills, Bingham Farms, and Franklin.

Besides programming, education and fitness for aging Boomers and other active seniors, another primary purpose is providing services for those who are not as mobile, or have cognitive issues.

"We have a very comprehensive support services department," said Braun of Next. "As much as we all think we will always have our walkability and flexibility, there comes a time when we all need help. Our ride requests are up 23 percent just this year, and we've added another bus to keep up with demand. People can outlive their ability to drive by 10 years."

Bloomfield began offering transportation services in 2012, picking up residents and bringing them to the center for activities, movies, fitness and other activities due to demand, through an arrangement with SMART. All three communities offer homebound seniors Meals on Wheels, which addresses senior hunger and isolation, providing a hot meal five to seven days a week. It also provides a wellness check.

"Meals on Wheels are ways for people to stay in the community longer because it provides a safety net for people living on their own," noted Bloomfield's Tvaroha. "It encourages independence for those who wish to remain in their home for as long as possible," Rochester's Cortright added. OPC also offers a congregate meal program at the center, which offers nutritional meals to seniors along with socialization.

An increasing issue, for both seniors and their families, is Alzheimer's Disease and other dementia. Globally, there are an estimated 47.5 million dementia sufferers, and the number is expected to increase to 75.6 million by 2030. Currently, 25 percent to 30 percent of people 85 or older have a high level of cognitive decline. "As people are living longer, people are having more cognitive issues. When people used to die in their 60s or 70s, and they had some issues, they were considered senile. But as we have learned more, we are understanding some of the issues of dementia and cognitive issues, and how many may get it," said Barbara Cire, spokesperson for the National Institute of Aging.

"Age-Related Syndrome, the repercussions from falls, frailty, dementia, exhaustion – it's more complicated than anyone thought it would be, the knots and tangles of dealing with their immune system changes, all are working to impact the brains of people with dementia or age-related Alzheimer's," noted WSU's Institute of Gerontology Peter Lichtenberg. "Between 65 and 85, you really start to see that difference, as they become to have some physical decline, may begin to decline psychologically. They may be aging in place, and have lost a spouse. They're lonely, not as experienced dealing with certain issues, and there's a real vulnerability to potential exploitation."

The majority of care for seniors with dementia and Alzheimer's is provided by family members. "Our health system for dementia is really family members," Lichtenberg said. "It's really a heavy task."

He noted it can have a heavy societal toll, as well, which Bridgewater, of Detroit Area Agency on Aging echoes. "Care is being done in the house, with love, and not always with knowledge, and can get into the area of elder abuse," Bridgewater said of the burden of caregiving. "When you're used to and accustomed to having a relationship with someone, and it changes, a family member may not know you anymore, may not act the way they used to, and on either end, someone can lash out. It can be frustrating, the changes of the dynamics to the relationship. Some people have to leave their job, because they can't leave the older person alone. And it can cause huge financial strains."

Local senior centers offer some services for dementia patients and their caregivers, from respite care for caregivers and caregivers support, to adult day service. At Bloomfield's Senior Center, Tvaroha said, "Friendship Club is a very important service which allows people to remain in their house. Some who are living with a spouse or an adult who may still be working, it allows them to drop them off before work in a safe and secure environment, and they may have four, five, or six activities in a day, from art therapy, pet therapy, music therapy, games, and exercise every day. The beauty and goal is to help the person suffering from dementia maintain their highest level of ability, to draw them out and engage them at their current level."

Damone, of Cedarbrook, which offers memory care, said, "It's a real specialty. We spend a lot of time finding the right individuals who are comfortable and want to work in this, and we try to provide a lot of training and support, as well as providing education for family members to help them understand the journey their family member is on."