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Aging in Oakland

by Lisa Brody

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When you receive an AARP (American Association of Retired Persons) card along with other birthday cards on your 50th birthday, it's like a cruel joke. Somebody out there thinks you're a senior citizen.

At 55, both the Birmingham and Palladium theaters offer senior discounts, even if you don't have even one gray hair on your head. The Bloomfield Township Senior Center invites residents with admission at 50. Boomers, it's coming. The final act is about to be played. It's called old age, and it's up to you how the performance goes.

The wondrous fact is that today, being a senior can take on different tones and faces, and for most, it lasts far longer than adolescence. Beginning this year, 2011, the first baby boomers, born in 1946, turn 65, ready to apply for Social Security and Medicare. In 2010, there were 7,000 new beneficiaries of Medicare every single day, and over the next 20 years, AARP estimates that 70 million individuals will become beneficiaries, compared to 45.2 million in 2008. Over 40 percent of the registered voters in Oakland County are 50 or older, and surveys indicate that as many as 60 percent of baby boomers intend to relocate some day, when they can finally retire.

Worldwide, there are now 600 million people over the age of 60. By 2025, it is projected that number will double. Imagine—that's 1.2 billion people over the age of 60. Here in Oakland County, by 2015 there will be more senior residents over the age of 65 than school aged children, and by 2017, Oakland County will have the same percent of residents age 65 and over as Florida currently has. There are now over 500 Oakland County residents who are 100 years old or older, and every seven years, the number of centurions doubles.

The aging of Oakland County is coming. We better be ready for it.

Oakland County government officials, recognizing the demographic trends rapidly coming their way, have nicknamed it the "Silver Tsunami," and are actively studying senior population impacts and infrastructure needs. They, and some local governments, are preparing with senior centers, transportation programs, housing, and other government services. They also have studied, and fully understand, the economic implications of a society that tilts older rather than younger.

Remember when we weren't going to trust anyone over 30? Now the laugh is on us. Yet the image of a frail, dependent, incapacitated senior accounts for only about 5 percent of the older population, according to Jim McGuire, Director of Research at Oakland County's Area Agency on Aging 1-B. "There's a misperception that seniors are a drain on society," he said. Rather, most older Americans are vital contributors to the economic, philanthropic, cultural, and social communities within which they live, and Oakland County will benefit greatly in the years to come from the aging population.

"For every \$3 spent on seniors, there is \$4 returned to state and local governments by them," said McGuire. "Most 65 year-olds are healthy,

active and working. The average income of a 65 year-old household in Oakland County is \$40,000, which is pretty reasonable, when you consider that they don't have a lot of the traditional expenses anymore that a younger family has. They are buying more as consumers; they are taking in more than they are consuming in public resources."

He said that income is equivalent to an \$18 an hour job, while a new UAW job is now \$14 an hour. Many in the county earn significantly more, and have greater economic resources.

Furthermore, McGuire said that seniors spend 92 percent of their monthly income, rather than saving it, as younger demographics do. "They spend their money locally, vs. the Internet," he said. "In 2009, seniors spent \$5 billion in Oakland County. They are a very strong, positive economic force."

Most of the dollars they spend are imported into the county, as in Social Security checks, pensions, investment income, and the like. "They are buying more as consumers, taking in more than they are consuming in public resources," he said. That is money that is vital to capture, and retain locally. It is vital to the economy of the county and local municipalities to provide an environment in which seniors want to remain here, and not relocate to other states.

"It is vital that local government leaders remain in tune with the concerns of our seniors so we can model our senior programs," Oakland County Executive L. Brooks Patterson stated at the introduction of the "Silver Tsunami" study at the annual meeting of the Oakland County Senior Advisory Council in May 2010.

Oakland County Commissioner and Oakland County Senior Planning Coalition Chairperson Helaine Zack (D-Huntington Woods) echoed Patterson, "While focusing on the future outlook of the growing needs of this population and quality of life, we want to make certain we are laying a foundation to build a strong and flourishing senior community."

McGuire noted that healthy, active seniors, which is often classified as those 65 to 85, often have their own transportation, are likely to have their own health insurance, not Medicaid.

"There's a complete misperception that seniors are a drain on society," he said. "Most 65 year-olds are healthy, active, and often, working. Eighty-five is a little different."

Because of this thriving and vital economic power, he noted that many states are actually actively recruiting seniors to their communities, and it is a benefit to Oakland County to have so many seniors in their midst.

"The benefits to attracting and retaining this demographic is huge," he noted. "It allows hospitals in the area where seniors are to update their

equipment in order to provide them with the services they will need. There is the opportunity to improve and inhabit housing stock. They add to the economic and social vitality of a region, and there is a mostly positive social end impact to having them in the county.”

“We know a lot more now about aging, and there is a sizable amount of seniors who will know health and wealth, and for many of them, older age will be one of the best times of their lives,” said Dr. Peter Lichtenberg, Ph.D., Director of Wayne State University Institute of Gerontology Professor of Psychology. “It can be a time of life when older adults can chart their own course, with a lot less stress. They can pursue new interests and hobbies; creativities seem to emerge more in older age for many. For those who are doing well financially, they are the backbone to our civic engagement, and they take tremendous pleasure in helping others, engaging in society, and meeting their own personal goals.”

Lichtenberg noted that they often no longer have the same status pressures they had when they were younger, and they can now focus positive energy on personal relationships, and the satisfaction those relationships give them.

A 2009 Pew Research Center study on Growing Old in America: Expectations vs. Reality, found there is an upside to growing old for many Americans. Of all of the good things about getting old, the best, according to older adults, is being able to spend more time with family members, especially children and grandchildren, with a full 70 percent saying they enjoy their time with family. Of those surveyed, 28 percent responded that is the best part of reaching their point of life, and another 25 percent say that above all, they value time with their grandchildren. A distant third on their list is having more financial security, which is cited by 14 percent of older adults as what they value most about getting older.

Another upside to aging, according to the Pew Study, is that there is more time for hobbies, more financial security, and not having to work, even if some choose to continue working. Sixty percent say they receive more respect and feel less stress than when they were younger. Over half of older adults say they enjoy having the time to travel more and do more volunteer work.

“There is a great freedom in not having to work for a paycheck every day,” acknowledged Lichtenberg.

What no one seems to agree on is when they become a senior citizen. It is well-acknowledged that the federal government decides you are a senior at 65, when you qualify for Social Security and Medicare benefits. To those under 30, the average person is old even before turning 60. But according to Pew, just 6 percent of adults 65 and older would agree. Among respondents to the Pew Survey, respondents aged 65-74, only 21 percent say they feel old. Even among those 75 years and older, just 35 percent say they feel old. Lichtenberg said that older adults doing well say they feel 10 to 12 years younger than their chronological age.

“They usually do not feel aged until disabilities arise,” he said.

“We think of older adults as 65-plus, but they are more like 50 year olds used to be,” said Deb McGinnis, Associate Professor of Psychology at Oakland University. “What this generation will want is very different from previous generations. The model of the frail, dependent, mobility-impaired older adult is not exactly accurate. That model will not apply to this generation. Many of the demands of aging may not happen until they become infirm.”

Life expectancy adds to the decision of when old age may begin. At the beginning of the twentieth century, a boy born in the United States could expect to live 46 years, while a girl could expect to live 48 years. In 2003, a hundred years later, the life expectancy for a boy that year was 75 years, and 80 for girls. If you were 55 years old in 2003, according to the U.S. National Center for Health Statistics, you could expect to live another 26 years on average.

According to the U.S. Census Bureau, the total population of those aged

65 and older increased by 5 percent between 2000 and 2005, due to better life expectancies. The census noted that there were sharp differences in the rate of growth, however, between the populations aged 65 to 84, and those aged 85 and older. There was a slower growth among the groups aged 65 to 74 and 75 to 84, largely due to the lower birth rate during the late 1920s and 1930s. As lifespans increased, there was a rapid growth in the numbers of those aged 85 and older.

“The epidemiology show that if you live into your 80s, you will have a more active lifespan,” said McGinnis. “Many are still choosing to retire at about 65, so now we have an active group with 10, 15, 20 years of being actively engaged in society. They are staying more physically active, volunteering, working on causes which they might not have before because of time demands.”

A significant difference between today and a half-century ago is the relative affluence of today’s seniors. In 1959, 35 percent of the population aged 65 and older in the United States lived in poverty. In 2005, 10 percent of those 65 and older lived in poverty. While still an unacceptable statistic, it is a drastic improvement for a majority of senior citizens.

In Michigan, 23.5 percent of the population is 55 or older, and of those 55 to 64, 53.4 percent are employed. Of that workforce, 11.7 percent are self-employed. Contrasting to younger demographics with sustained double digit unemployment figures, those who are 55 to 64 have a 5.7 percent unemployment rate. As Michigan’s workforce continues to age, employers may consider how they want to adjust employee policies and practices to reflect the needs and priorities of those workers, as most employees older than 50 say that they anticipate working well past traditional retirement age. Additionally, many older workers are entering the labor pool, either as full or part-time workers, proving to be a labor pool that is underutilized.

“Some will start new careers, and in some communities, older adults go back to school, which is wonderful. Senior centers are wonderful, also, with diverse programs,” said McGinnis. “There will be some pressure on the medicine and service communities, but they will develop gradually, will not be overwhelming. It will be wonderful to have this older group as a more visible force in society.”

“Fully 11 percent of baby boomers have an intention of starting a business in their retirement years,” said Area Agency on Aging’s McGuire. “When you look at the demographics, that’s thousands and thousands of seniors who want to start businesses. Our economy needs this. We in Oakland County should be fostering that interest and helping these people implement that plan. Over the next 18 years, that’s potentially 58,000 retirees, or 11 percent of Oakland County’s boomers, who at this point in time have an interest in starting a business. That’s a lot of economic potential for the county. The county government is already looking at this. They’ve convened a roundtable that is looking at how they can take advantage of this.”

Oak65 is Oakland County’s report on how to go forth to serve the senior population at its best. Oakland County is already tackling the “Silver Tsunami,” having developed programs to transport seniors, offer health care assistance, both in home and in skilled nursing care, offering some memory care services, and working collaboratively with aging agencies, senior centers, neighboring counties, and with interfaith groups.

“The problem is that many people in the community do not know what there is for them. There are many things here for people 55 and older. Most people from a middle to upper-middle class background have never had the need of a government service until they apply for Social Security or Medicare,” said Oakland County Commissioner Shelley Taub (R-Bloomfield Township). “The Area Agency on Aging is wonderful, and it’s there for everyone. Some services you have to pay for, or pay partially for. The transportation services are wonderful.”

Taub sits on the Senior Advisory Council for the county, and chairs the Committee on Transportation. The Committee on Transportation has

put together a comprehensive list, she said, with SMART and the Area Agency on Aging. “They are all checked out, bonded, licensed, and they know exactly the price they’re going to charge. You’re not going to send your mother to dialysis with someone who’s drunk or stoned,” she said.

“Without good transportation, people lose many of their face-to-face social connections, and lose volunteer work,” noted Lichtenberg. “Their ability to stay connected to civic engagement opportunities, and the ability to feel like an autonomous human being, which is critical to their psychological well-being, relies on transportation. Without it, they feel lonely, they are at risk for depression, and they feel devalued by society.”

The committee has also put together a report on how to retrofit an auto for seniors—how to actually do it, and what it entails, so that a family member, handyman or mechanic can do it for them. They are disbursing it to senior centers, of which there are 26 throughout the county, including the Bloomfield Township Senior Center, so that seniors and their families will be aware of what can be done.

They have also prepared a Driving Form, which is a very sensitive subject for seniors and their loved ones. Driving, and the loss of that ability, is a particularly difficult subject for those who are aging and their families. A loss of independence and identity is tied into the ability to drive, especially in metro Detroit, where mass transit has been scarce and driving and having a car has always been essential.

According to Oakland County’s Silver Tsunami report, medical conditions, medication usage, and age-related changes in physical and mental function can increase the risk of crashes and injuries among aging adults. “The largest percentage of Oakland County seniors travel by automobile—either driven by themselves or another individual,” the report said. It continues by asserting that there is a need for methods to fairly identify high-risk senior drivers, to learn to talk to seniors about their driving and when it is time to stop, and especially the need to increase the availability and appeal of public and private transportation alternatives.

Taub points out this is what they have accomplished recently with the driving form, which invites seniors to locations on set Saturdays to take competency tests on simulators in order to ascertain if they are fit to continue driving.

Beyond that, she acknowledged that more must be accomplished in providing community transportation in the form of busses and vans for the elderly.

“You’re not going to have grandma standing in the cold or rain or in the heat waiting for a bus. That’s not realistic,” she said.

The Bloomfield Township Senior Center offers medical transportation services to residents of the township. “We take people to doctor’s appointments, radiation, dentist appointments, dialysis, anything that helps them maintain their medical care,” said Christine Tvaroha, director of senior services.

The transportation services are one part of the supportive services the township Senior Center offers to residents of the township. “They are for people who have less independence,” Tvaroha said.

Meals on Wheels is a two-fold program, she said, bringing a friendly face to senior shut-ins, as well a safety check. With 120 volunteer drivers, each working once or twice a month, drivers get to know their seniors. Besides providing a hot meal once a day, Monday through Friday, “if someone doesn’t come to the door, we begin the process of calling family contacts, so these people do not fall through the safety cracks,” Tvaroha said. “So many family members are out-of-state, and their loved ones have found us through our website to care for their elderly parents.”

Another vital support service the Senior Center offers is an adult day care for patients suffering from dementia and their caregivers. “Respite care for caregivers is critical, as is the actual structured therapeutic day care,” she said.

The other half of the building is a fitness center for active seniors and enrichment programs. With over 20,000 of the people living in Bloomfield Township eligible to use the Senior Center—fully half of the township’s residents—which is available to any resident age 50 and over, it is a vibrant, busy, and vital component to the community.

“Social interaction is key to brain health and well-being,” Tvaroha said. “It helps the brain to be resilient to the challenges that occur in aging.”

Open only since July, 2009, it came about from a 2004 township senior services millage, good for 10 years. The current millage rate for senior services is .2439 mills. A mill is equal to \$1 for every \$1,000 of a property’s taxable value, which is generally equal to half of a property’s market value. The owner of a property with a taxable value of \$100,000 (\$200,000 market value) would pay \$243.90 in taxes for senior services.

Township Supervisor Dave Payne sees it as a wise investment for the township. “The demographics show that we do not see younger people moving into Bloomfield Township because we are mostly higher-end residential without a downtown. As a township, we’ve thought ahead.”

“Six years later, with all of the changes in the federal and state levels of funding, we see how fortunate we are,” said Tvaroha. “Having tax dollars as our base makes us accountable to our residents, so that it is essential that we use the money in the best way possible to give our residents the best value possible.”

She said the average age for the fitness center is 65; for programming it is around 70; and for services, it is 85 to 87. There is no fee for a township resident to join, as they already support the center via their millage, although there may be a fee for an extra service or program.

“For any of our activities or clubs with a fee, a non-resident pays \$10 extra,” she said. The exceptions are the fitness center and open swim, which are only open to residents.

Birmingham Interim City Manager Joe Valentine said that his community’s walkability and pedestrian-friendly accessibility makes it a destination for seniors, as well as people of all ages.

“I like to think we have been preparing for quite a while, through all of the efforts at developing downtown, to create a walkable community,” he said. “We’ve created mobility with access to all of the offerings in the city. By making the community accessible to all ages, it is an enhancement to this age group.”

Valentine noted that over the last decade there has been an increase in the variety and choice of housing stock in the downtown area. “This provides the opportunity for them to stay in the community that they have lived in and loved, and allows them access to the variety of offerings available within a walkable distance.”

He emphasized that the retail establishments, restaurants, and civic offerings, such as the library, are available to people of all ages.

“We’re following the guidelines of the 2016 (Master) Plan, and catering to a diverse population,” he said.

Valentine did acknowledge that one stumbling block some seniors may have with downtown Birmingham is the high price points of a majority of the new residences in the downtown area, besides Baldwin House.

“We do know the key is that people would like to make the move to downtown Birmingham, but the price points may prohibit it,” Valentine said. “There are discussions under way to encourage and support more affordable housing within the community and into downtown, to create opportunities, and enhance what we have.”

He said there are currently long term discussions in the works with local developers about creating more affordable housing in downtown, the Triangle District and other nearby areas, but the economy has cooled more active dialogue.

“It’s all timing,” he said.

In contrast, Bloomfield Hills appears to be in denial that their population is, or could ever be, aging.

“We haven’t done anything. We’re kind of denying it’s happening,” said City Manager Jay Cravens. “The Damone project (The Woodward of Bloomfield Hills, a potential continuum of care independent living through skilled nursing care proposal) gave us an inkling of the public’s denial. They don’t even want a whiff of Ben Gay near them, or to think they, or their parents, are getting older.”

The Woodward of Bloomfield Hills received strong public backlash when presented at the Bloomfield Hills City Commission in the winter of 2010; it finally received approval under a Planned Unit Development (PUD) in April 2010 by the commission despite the public’s disapproval. The split decision of the commission led to the ouster of the city’s former mayor, Dave Kellett, and the decision of another commissioner, John Utley, to not seek another term on the commission. Recently, the developer, Michael Damone of The Damone Group in Troy re-approached the city’s Planning Commission and City Commission, requesting a revision to the PUD based on a complete redrawing of the plans. The redesign is much smaller, at 146 units, vs. over 200 units of independent living apartments, assisted living, memory care, and skilled nursing care. The exterior was also revised to reflect what Damone called a more “Bloomfield Hills” exterior.

It is anticipated that the PUD will be approved by the city in February. The next hurdle Damone features is finding appropriate financing.

Housing needs for seniors is the critical component that the county, and every local municipality, is faced with.

The majority of the population wants to age in place—to live, and age, in the home that they have lived in throughout their adulthood, or where they currently reside. It is also significantly more cost effective to provide services to seniors in their own home as they age than to move them to a nursing home.

“Aging in Place refers to older adults’ preference to stay in their home as long as possible and delaying or avoiding institutionalized settings. Greater than 80 percent of individuals wish to remain in what they term the ‘comfort of home,’ however, changes in health, finances and lifestyle and neighborhood conditions can impact the decision to age in place,” said the Silver Tsunami report. “The ability to financially and physically maintain a home, manage stairs, transport outside the home, receive in-home care, and live safely are all issues to be considered. Many older adults gradually need increasing amounts and types of community-based supports and services.”

The need to provide affordable support services and affordable living options is the critical need of the next decades.

“Aging in place is a huge quality of life issue. Seniors want to stay as long as they can stay involved in meaningful activities; transportation and mobility are key,” Wayne State professor Dr. Lichtenberg said. “Downsizing may be something they want, but so many are economically stalled in their ability right now because of the housing market.”

He noted that key services to assist older adults stay in their homes, such as ride sharing, meal prepping, cleaning, and other assistance programs are essential, and communities could even phrase them as concierge service to make them more palatable to affluent seniors who need help.

McGuire of the Area Agency on Aging said that it costs \$60 a day to assist a person with nursing level care in their own home; it costs \$185 per day per patient to be in a nursing home.

My Choice, a program through the agency, is a program for lower income people who need nursing level care but want to stay in their own home. “We have more than 600 people on a wait list for this program,”

McGuire said. “If they don’t receive the help, some may end up in a nursing home. Some families will do whatever it takes to prevent that. But we have very little affordable assisted living in the county.”

Assisted living facilities that provide modest levels of living assistance while allowing residents to maintain their own high level of independence are an important, and less cost-prohibitive option, to nursing homes for most older citizens. Continuum of care developments—large scale developments, like the proposed The Woodward of Bloomfield Hills—will become more desirable as boomers age, because people can go from independent apartments to assisted living to nursing care within the same development. Many elderly consumers will see the value and ease to these living communities.

“Psychologically, congregate living will give a lot of independence to the residents,” said Oakland University’s McGinnis. “It becomes a community people enjoy living in. They offer multiple levels of care, working with people to have as much autonomy as possible. I think it could be more fun for them live at one of these, than staying in their own home.”

The key need within Oakland County, as baby boomers age in the coming years, is for more affordable housing. In 2030, less than 20 years from now, 21 percent of the county will be considered elderly, with medical needs and disabilities tied into housing. When the economy reaches a stage of growth once again, it will provide an opportunity for developers and builders to create and build alternative housing for the elderly, primarily affordable housing.

Oakland County also will have to recognize they will have a surplus of existing homes on the market, as the seniors entering other housing options will sell their homes.

At the cusp of the boomers turning 65, Oakland County has done a lot of preparation, and is in the throws of getting ready for the future. They are working to help reshape health care as a change to the demographics, the needs, and the financial cuts.

“We have a lot of resources, but often, people don’t know about them, or how to access them,” said Commissioner Zack. “I’d like to see more connectivity between the providers. I keep hearing from people how difficult it is to help their parents. There should never be a wrong entry point to getting help. You shouldn’t have to make 10 phone calls to get assistance. And if you’re 85, chances are you don’t know how to use the web or voice mail.”

She emphasized that the Silver Tsunami is here now.

“It’s going to change the face of everything we know, every service, every aspect of infrastructure. But preparations are being made,” she said. “For example, in the Oakland County Park System, which is large and lovely, there will need to be changes, because as we are aging, and we’re walking the trails, we need more benches to stop and rest.”

“It’s efforts towards thinking of different ways to accommodate the population. The goal is to make as many changes as possible now by moving the needle despite changes and shortfalls in government resources.”