

Aging's 'Golden Opportunities'

Gov. Mark Warner calls for policy-makers to rethink policies on aging

By Jack Penchoff



Gov. Mark R. Warner of Virginia turned a personal challenge into a public service powerhouse that is helping thousands of Virginians find health and aging information for senior citizens and their families.

Before he was elected governor in 2002, Warner was a successful venture capitalist in Northern Virginia who funded innovative ideas and who knew the value and importance of the Web as an information resource.

Warner felt powerless, however, when his mother was diagnosed with Alzheimer's disease. Warner's parents live in Connecticut and his father was striving to find basic information about caring for his wife such as how to find the right doctor.

"I am a reasonably well-informed person; successful in business. Dad didn't know where to turn, so I tried to help him," Warner said during an interview with *State News*. "What we found was that even state aging agencies do not know all the resources that are available."

Help for Seniors

Warner's quest led to the development in 2001 of Senior Navigator.com, a subsidiary of the nonprofit Virginia Health Care Foundation, a public/private partnership devoted to increasing access to health care for Virginia's uninsured and medically underserved.

The site provides information on 18,000 programs and services in Virginia that serve the aging and their caregivers, some of whom live out-of-state.

Although Warner's focus before he took office was SeniorNavigator.com, his vision about aging issues and their impact on society is much broader today.

"Policy-makers, including me, do not fully understand the ramifications of the aging of our population," he said. "Over the next 10 years, 76 million baby boomers will be entering retirement age."

Warner believes state governments need to prepare for today's seniors who will be active in civic and cultural affairs well into their 70s and 80s, especially in the Southern states that have become destinations for retirees.

"We still mostly approach the issue of aging from a silo of health care and nursing homes. We have to stop this notion that seniors over 65 are no longer productive."

A New Way of Thinking

As chair of the Southern Governors' Association, Warner plans to engage his Southern colleagues in a discussion on aging during the SGA's annual meeting in Richmond, Sept. 12-14.

"In the South we have a disproportionately high number of seniors. We need to lead the nation," he said.

SGA, an affiliate of The Council of State Governments, is small enough for governors to exchange ideas, he said. "We need to step back from the latest view for prescription benefits or tax breaks and rethink how we deal with the aging population."

Warner said he supports benefits for seniors, "but if we think only about how we can add taxes or health care or related benefits, the demographic shift will break the bank."

In Virginia, for example, senior citizens were allowed to deduct \$12,000 off their state income tax, regardless of their income.

"We were letting millionaires take off \$12,000 from their taxes, while we were cutting Medicaid for seniors in need," he said. "It was costing the state millions of dollars and growing exponentially. We had the lowest Medicaid reimbursement in the nation. It wasn't fair."

Working with two of the largest senior citizen organizations, AARP and the National Association of Retired Federal Employees, Virginia restructured its system so that those already receiving the tax break were grandfathered in. Now there are income limits for seniors to qualify for the tax break.

"AARP and NARFE were both willing to be part of the tax structuring," said Warner. "They were part of the solution."

Shifting Demographics

Policy-makers should begin studying aging in the light of shifting demographics in which "a tidal wave of seniors" are living longer and are more active members of society.

"We still mostly approach the issue of aging from a silo of health care and nursing homes. We have to stop this notion that seniors over 65 are no longer productive," he said.

In the early 1900s, 65 became the generally accepted age for retirement. "Age 65 was set when the average life expectancy was 44," he said.

By 1933, when Social Security was introduced, the average life expectancy was 59 and a senior citizen who reached age 65 could expect to live an additional 13 years, according to the Social Security Administration.

Today, the average life expectancy is 76 and a senior who retires at age 65 can expect to live 18 more years.

"We have made giant strides in medical technology. It is racing much faster than social policy," said Warner. "We've made enormous medical breakthroughs to help seniors live longer, but we have not done enough to allow them to grow old with dignity and independence."

Across Policy Areas

To improve the quality of life for seniors, said Warner, policy-makers have to address aging issues across state government in education, transportation, housing and economic development.

"The private sector is way ahead on this," said Warner, citing the development of elder-friendly communities. These communities address issues such as providing transportation for elderly citizens who can no longer drive, but want to remain active.

Even education, which primarily centers on the young, is an aging issue, said Warner. "How do we keep seniors involved in continuing to learn?"

And any policy discussions about aging must include the realm of the caregiver.

"A decade ago there wasn't much discussion about caring for parents. Today, with the aging population, there are few people who are not caregiving in some form," Warner said.

A 2002 study by the insurance carrier, MetLife, estimates that the 25 percent of Americans who care for a parent in some form lose more than \$11 billion annually in wages, Social Security and pension fund contributions.

And the trend in adults caring for their parents continues to rise. The *Boston Globe* reported in July that the average adult couple has more parents and parents-in-law than they do children.

Warner hopes his SGA aging initiative, "Golden Opportunities" and his role this year as chair of the National Governors' Association, will help shift the discussion about aging issues.

"My hope is that we come away with people thinking about aging in a different way," said Warner. "If we continue with this notion of retirement at 65, we lose a lot of productivity."

—Jack Penchoff is senior editor of *State News* magazine.