

Oakland County

Preparing for the “SILVER TSUNAMI”

A Wave of Opportunity

A Report of the Oakland County Senior Planning Coalition

February **2010**



Preparing for the “SILVER TSUNAMI”

A tidal wave is about to crash. By the year 2012, the first of the “Baby Boomers” will reach full retirement age. This has been referred to as the “Silver Tsunami.” County officials predict that Oakland County will experience an unprecedented older adult population growth, and that by 2030 the number of seniors in the county will have doubled. Officials also predict that by 2020, almost half of Oakland County’s 61 communities will have more seniors over age 65 than school-age children.

Over 40% of the registered voters in Oakland County are age 50 or older. Some surveys have found that as many as 60% of “Baby Boomers” plan to relocate in their retirement years.

According to the American Community Survey (Census) the median income from Social Security, pensions and/or investment income for Oakland County age 65+ households in 2008 was \$41,201. On average, seniors spend 92% of this \$6.2 billion, most of it within the local economy.

With this in mind, county and community leaders understand they must be proactive in addressing this coming senior population boom and be prepared to meet anticipated health care, housing and other needs. It is also imperative to stem the anticipated exodus of seniors and prevent the potential adverse economic impact on the local economy. Oakland County leaders also understand the economic opportunities within the Aging Industry and the benefits of a county that appeals to, and retains citizens of all ages.

We are proud to lead the charge in this endeavor and encourage other leaders throughout the county and the region to join us as we enhance our existing structures and implement additional strategies to support and sustain our citizens.

Michael J. Brennan, President and CEO, United Way for Southeastern Michigan

Tina Abbate Marzolf, CEO, Area Agency on Aging 1-B

Bill Bullard Jr., Chairman, Oakland County Board of Commissioners



**United Way
for Southeastern Michigan**



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“The current senior population growth rate is almost one per hour in Oakland County!”

Dear Friends;

Notice the faces of the people you meet in Oakland County shopping centers, restaurants, cultural venues and places of worship and you will note that our citizens are aging. When we initially conceived of this study over a year ago we quickly came to realize the urgency with which we must address the shifting demographics in Oakland County. While we commonly hear of the importance of attracting and retaining young professionals—and we agree that this is important—this study has shed light on the critical need to also attract and retain our older citizens—the group that is approaching 25% of our population. This number is rapidly growing as “Baby Boomers” enter their senior years.

With support from our organizations we invited business people, agency representatives, government officials and citizens at large to join us in our work. Committees were formed to look at specific content areas and these groups met regularly and worked diligently for many months. Current and future challenges facing Oakland County seniors were identified, explored and studied. Meeting these challenges will pose potential difficulty, but also present great opportunities. Each committee made recommendations to address the challenges and they stand ready to continue their work to assist in implementing solutions.

As a leadership team that has made up the “Executive Committee” of the “Oakland County Senior Planning Coalition,” we are grateful for the countless hours of work that have gone into the gathering and reporting of this information. But now a greater challenge is before us. Will we heed the warning regarding the “Silver Tsunami” that is at our door? Oakland County citizens have come to expect strong leaders that anticipate and prepare for the future. Our citizens of all ages demand a lifestyle and services that support their needs. How will we respond to the needs of all of our citizens in order to maintain our national ranking as a strong and progressive county? You are invited to join us as we turn challenges into opportunities and ultimately into success stories.

Warm Regards,

Helaine Zack, Oakland County Commissioner
Judy Muhn, United Way for Southeastern Michigan
Jim McGuire, Area Agency on Aging 1-B

Will Oakland County Be Ready?

A tsunami is a powerful, irrepresible force. For those who are unprepared, the results can be devastating. Oakland County is being confronted with a “Silver Tsunami” due to the aging of our citizens. Our county is experiencing an unprecedented older adult population growth, and the number of seniors will double by 2030. By 2017, Oakland County will have the same percentage of people over the age of 65 as the state of Florida does today. By 2025 all communities in Oakland County will have more citizens aged 65+ than school age children. A wave of opportunity is coming!



Will Oakland County be ready for this “Silver Tsunami” and take advantage of the tremendous opportunities this brings? Or will we be caught off guard and find ourselves scrambling to recover from the impact of this immense wave? Being prepared means being proactive in enhancing our communities to be attractive, user-friendly, and appealing to seniors as well as responsive to their needs. It means fostering businesses that offer a wide range of services for seniors – from those who are active and independent to those needing assistance. It means enhancing and expanding the delivery of public services aimed at supporting seniors and their families. One must ask, “What will it require to assure a healthy and prosperous aging Oakland County in our future?” and, “What must be done to not only encourage older adults to remain in Oakland County, but to consider this a retirement destination of choice?”

Oakland County has a reputation for successfully anticipating the future and taking a long-range view toward planning. It has been key to our success. The following report provides a blueprint for capitalizing on the opportunities presented by this demographic shift and for sustaining the county’s position as an economic and social leader.



In early 2009, the Oakland County Senior Planning Coalition was formed and endorsed by the Oakland County Board of Commissioners. An Executive Committee including representation from the Oakland County Board of Commissioners, United Way for Southeastern Michigan and the Area Agency on Aging 1-B provided leadership for this effort. Seventy citizens, corporate professionals and agency representatives from across the county formed six committees to examine the needs of our changing county as it relates to its senior population now and into the future. They include:

- ***Economic Impact***
- ***Social Services***
- ***Housing***
- ***Transportation***
- ***Health***
- ***Active Lifestyles***

It is important when considering the needs of seniors in Oakland County, that we not limit our thinking to services that meet the decline in abilities experienced over the span of a lifetime. Rather, it is imperative that our planning encompasses the fuller context of a range of needs for living well, aging in place and aging with dignity. Oakland County has a wealth of cultural, recreational and health care options for its citizens. Some seniors only need a greater awareness of these options to enhance their lifestyle. Some seniors are vital, active and engaged but may experience a health or economic change that requires temporary adjustments and support resources. For others, a wide range of services may be necessary to sustain them over the remainder of their life. Oakland County must be forward thinking and cognizant of the needs of all seniors if it is to be successful in sufficiently rising to this challenge.

This report lays out a blueprint for action. Mobilization for action must come from across the county and must include: Oakland County government led by County Executive L. Brooks Patterson and the Oakland County Board of Commissioners, private companies, service agencies, health care organizations, economic development groups and chambers of commerce, senior centers, media outlets, and individual citizens. This study lays the foundation for implementation. We must elevate and give appropriate attention to this need. We must be ready and respond to the wave of opportunity before us!

Recommendations at a Glance...

Economic Impact

- Brand Oakland County as a preferred retirement destination to attract seniors and capture the wealth they represent
- Recognize the economic opportunity and foster the development of a skilled workforce to meet the needs of the Aging Industry
- Create a county wide senior economic development entity (similar to a chamber of commerce) to assist in business development initiatives

Social Services

- Restore funding levels to public agencies providing services which allow aging in place
- Increase coordination between agencies and care managers
- Increase public awareness of affordable services that support seniors so they remain in their homes as long as possible
- Develop an interfaith corps of trained volunteers to provide respite care to family care-givers
- Support and encourage the adoption of licensing requirements for home health care agencies in Michigan

Housing

- Educate and encourage municipal support of alternative housing options that allow seniors to age in place
- Educate, enhance and coordinate the further development of volunteer and shared or exchanged services that support seniors desiring to age in place
- Develop programs that provide affordable home modification and maintenance services
- Offer diverse, affordable residential options for seniors who want or need to move into assisted living housing

Transportation

- Provide educational programs for seniors and their families to help them learn about technologies and strategies to continue to be safe drivers
- Provide information to assist seniors and their families in understanding when it is time to “give up the keys” and how to have these difficult conversations
- Continue to develop and provide information about solutions as seniors transition to alternate sources of transportation in a way that is easy to access, easy to use, reliable and appealing to the senior and their family

Health

- Educate Oakland County residents about the benefits of lifelong healthy lifestyle choices including appropriate nutrition and physical activity as a means of preventing or delaying the onset of disease in later years
- Promote and support corporate wellness programs to mitigate rising health care costs
- Increase coordination and communication of activities and services that support senior wellness
- Provide improved access to affordable fruits and vegetables and provide education on how to incorporate these into seniors’ diets
- Encourage geriatric specialists to practice in Oakland County
- Create a durable goods “lending library” for items such as wheel chairs, walkers and other senior supportive devices

Active Lifestyles

- Create centralized telephone and internet information centers to communicate activities that support an active lifestyle for seniors
- Create a comprehensive marketing plan to communicate the benefits of an active lifestyle and create awareness of the telephone and internet resources in Oakland County
- Identify an “Active Lifestyles Senior Advocate” to serve as a point person for information and to ensure that information is accurate, timely and available
- Create an Oakland County Senior Provider Network representing all communities in Oakland County that would support communication of recreational activities for seniors throughout the county
- Seek sponsors to help defray costs of the plan recommended here
- Create a “Senior Friendly” logo to identify sponsors and others providing discounts and benefits to seniors

FACTS

- **The median income for Oakland County age 65+ households in 2008 was \$41,201** (American Community Survey)
- **Seniors spend 92% of their monthly income locally** (Committee to Preserve Social Security and Medicare)
- **Seniors spent approximately \$5.7 billion in Oakland County in 2008** (American Community Survey)
- **Retaining just 100 retirees will result in more than \$4 million dollars spent in our local economy each year**

“Generally, retirees provide \$4 in revenue for every \$3 they cost in government services.”
University of Florida
Bureau of Economic and Business economist David Denslow.

THE CHALLENGE

The dramatic growth in Oakland County’s senior population presents significant opportunities due to their significant economic and social resources; however, there is concern about whether we fully recognize the opportunities and are prepared to take full advantage of them. A distinct but fledgling Aging Industry is emerging to serve this population, which includes businesses with the potential of becoming Fortune 1,000 companies as well as small businesses, sole proprietors, and entrepreneurs. The potential goods and services span the spectrum of products including health, housing, leisure, technology, mobility, lifestyle, and financial services. In order to grow and thrive, this Aging Industry will need a growing and thriving customer base; a qualified workforce; a mechanism to facilitate the business partnerships that are necessary to develop integrated products and services needed in the marketplace; and basic business development and growth assistance.

THE OPPORTUNITY

The Aging Industry is an emerging economic sector in Oakland County. From our beautiful parks and recreational venues to our world-class medical facilities, our county has existing resources that are highly appealing to the aging population. Promotion of those resources and the development of new and innovative products and services is a promising business opportunity. Branding our county as a preferred retirement destination will both attract and retain retirees and the wealth they bring to our area. For each 100 retirees that move to or stay in Oakland County, we can anticipate in excess of \$4 million spent in the local economy and \$1.4 million spent on healthcare. If we appropriately plan for the aging of our citizens, we will foster the development of a skilled and trained workforce to meet the diverse existing and emerging needs of the senior market. The creation of a senior economic development entity would facilitate the growth of partnerships, promotion of Oakland County to seniors, market development, and utilization of services of the businesses that serve older adults. Such an entity should be coordinated on a countywide basis and both promote the economic prosperity of local businesses serving the Aging Industry, as well as build the confidence of the senior market in knowing there are trusted resources to help them age in place.



“Public funding cuts in recent years have resulted in a 38% loss of Meals on Wheels in Oakland County since 2005.”
AAA 1-B

FACTS

- **Family caregivers in need of out of home respite have a four month wait in scheduling the next available opening (AAA 1-B)**
- **There were 710 individuals on the Oakland County MI Choice Medicaid nursing home alternative home care wait list on January 1, 2010, including 23 nursing home residents (AAA 1-B)**
- **There is currently no licensing requirement for home health care agencies in the state of Michigan**
- **Due to inflationary factors and public funding cuts, the number of frail seniors receiving homemaking assistance in Oakland County fell by 12% from 2006-2008, and the number receiving outdoor chore assistance fell 21% (NAPIS)**



THE CHALLENGE

As the population ages, greater numbers of individuals will experience dementia or conditions which make it unsafe for the impacted family member to be left alone. Funding cuts to public agencies and dwindling personal resources make it difficult for family members to pay for services required to keep their loved one at home. There are simply not enough affordable options for in-home relief to meet the demand. People often do not even consider this need until they are in crisis and then knowledge of the affordable resources that do exist is often lacking. Further complicating this issue is the fact that Michigan is one of only a handful of states that do not have a licensing requirement for home health care agencies. Risk to the senior increases when services are provided by inadequately trained workers. Family care-givers that have no opportunity for respite become stressed and exhausted and the entire family unit is impacted. Without affordable options, families are often forced to turn over the care of their loved one to Medicaid funded facilities placing added strain on this publicly funded system.

THE OPPORTUNITY

Millions of public dollars could be saved each year if services are delivered in-home rather than through nursing homes and similar facilities. For example, the MI Choice program, a Medicaid nursing home alternative program, can serve three frail or disabled individuals in their home for the same cost to taxpayers as serving one individual in a nursing home. Restoring funding to public agencies and services that allow individuals to age in place, and increasing the coordination and communication of these resources, is critical. It is also recommended that we develop a corps of older adult volunteer specialists to provide respite care for adults with dementia allowing caregivers a chance to recharge and have a time away from the constant strain of caring for their loved one. An inter-faith volunteer network has shown to be a successful model and increases the options available to support in-home care. Oakland County would benefit from energizing such a model. While many competent case managers exist in Oakland County, we need to further develop the ability to coordinate individualized services by growing this number. Public awareness in understanding the importance of coordinated care and how to access care managers would further support families working to provide a good environment for the senior in their care. Licensing in this state is critical to reduce unfortunate incidents of poor care through inadequately trained and regulated health care providers.



FACTS

- **More than 80% of people wish to remain in their homes for the rest of their life** (seniorresources.com/AARP)
- **Approximately 70% of seniors will spend the rest of their life in the place where they celebrated their 65th birthday** (seniorresources.com)
- **Family caregivers provide about 80% of the unpaid care for family members** (National Family Caregiver Alliance)

“It is imperative that a continuum of affordable and market rate housing options exists to accommodate Oakland County seniors’ projected housing needs and desires.”

Perry Ohren, Jewish Family Services

THE CHALLENGE

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% of individuals wish to remain in what they term “the comfort of home,” however, changes in health, finances, lifestyle and neighborhood conditions can impact the decision to age in place. 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. Seniors and their families often lack awareness of options that can provide assistance and solutions to aging in place or help locate senior housing option that is near to the senior’s family members. We must be prepared, as the older adult population increases in Oakland County, to accommodate older adults who want and need to move into residential facilities and need affordable and/or diverse housing options. In many communities zoning laws prohibit solutions that might promote housing modifications that would enable an individual to live at home or with a family member, as well as pose barriers to the creation of affordable senior housing options.

THE OPPORTUNITY



There is a burgeoning industry around support services that enable seniors to remain in their home. There are numerous options that can support home modifications, quality of life, dignity, and independence. Municipalities must become familiar with, and support, growing trends such as Elder Cottage Housing Opportunities (ECHO) housing which have proven to have numerous benefits to both the senior and their families. These can be separate entrances to attached living space on an existing home or a small temporary building located in the back yard of an existing home. Oakland County has many established neighborhoods that would benefit from concepts such as programs designed for NORCs

(Naturally Occurring Retirement Communities), Time Banking (shared, exchanged services) and Block Clubs (neighborhood associations) that give attention to senior needs and opportunities. Education, enhancement and coordination of existing services and groups would help facilitate these possible solutions. The need for affordable home modification and maintenance services can be addressed through senior home assistance repair programs. These programs have been successfully piloted in some local communities. They are designed to coordinate volunteers and help reduce prices from area retailers. Expanding and developing this model throughout the county is an obvious and realistic solution. Because Oakland County is rich in senior services and because seniors and their loved ones sometimes have difficulty learning about and accessing these resources, an opportunity exists to better coordinate and communicate about available assistance. We must also encourage caregivers and seniors to advocate for their needs and foster further discussion about broadening the options available.

FACTS

- **On the basis of estimated annual travel, the fatality rate for drivers age 85 and older is over nine times as high the rate for drivers age 25–69 years (National Highway Traffic Safety Administration)**
- **Studies have shown that forfeiting the driving privilege results in an emotional trauma much like experiencing a death for the senior. The loss of independence is a source of loss, grieving and even depression (AARP)**



THE CHALLENGE

Medical conditions, medication usage, and age-related changes in physical and mental function can increase the risk of crashes and injuries among older adults. The largest percentage of Oakland County seniors travel by automobile—either driven by themselves or another individual. Much research has been done on the topic of senior drivers and opinion is consistent as it relates to these conclusions:

- There is a need for methods to fairly identify high-risk senior drivers.
- There is a need to learn to talk to seniors about their driving and when it is time to stop.
- There is a need to increase the availability and appeal of public and private transportation alternatives.

An increasingly frail and vulnerable older adult population wish to remain independently in their homes. This is placing an increasing demand on public and private transportation services, and enhancing the need for assisted transportation. In addition, many community-based senior transportation programs must respond to increasing demand by turning away requests for transportation assistance, or limiting their transportation service areas, creating barriers for individuals who need to cross municipal boundaries to reach their destinations.

“Many of the physical assets necessary for safe driving—good vision, hearing, flexibility and reflexes—all begin to decline around age 55. By the age of 75, this decline accelerates.”

Making the ‘Key’
Decision Rod Clark,
Dec 17, 2009
AgeNet, Inc.

THE OPPORTUNITY

As drivers experience age related decline, increased awareness and availability of educational programs such as those offered through AARP and the Traffic Improvement Association of Oakland County is important. These programs help individuals and their families understand the driving task and learn about technologies and strategies for continuing to be independent drivers for as long as possible. When driving is no longer an appropriate option, families must learn ways to have a conversation with the senior about giving up the car keys. As residents of Oakland County transition from self-driven to other forms of transportation, we must provide information about alternative solutions in a way that is easy to access, easy to use, reliable and appealing to the senior and their families. The committee proactively and swiftly moved to implement a solution through the Area Agency on Aging 1-B which includes a comprehensive list of available public and private transportation options, associated fees and restrictions, and contact information. This option should be widely publicized so that the senior or family member may access the information, choose a solution that appeals to them to best meets their needs, and independently make arrangements for transportation. Providers of public and private transportation services will need to strengthen their ability to respond to senior transportation needs in the future as demand increases due to the population growth of this demographic sector.

“There is great opportunity in Oakland County for improved dissemination of information via the internet. Our web searches revealed models throughout the country that surpass what we currently have in place locally.”
Maureen Elliott,
Beaumont Hospitals

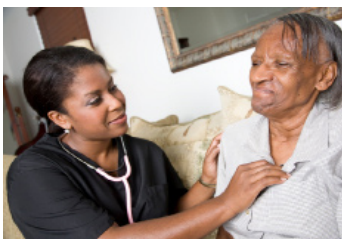
FACTS

- **Michigan ranks the third worst among the states for rate of obesity and has been among the ten heaviest states for the past 14 years. Additionally, more than 62 percent of adults in Michigan are considered either overweight or obese** (Michigan Surgeon General)
- **57% of Michigan senior citizens are classified as sedentary** (Michigan Governor’s Council on Physical Fitness)
- **Less than one third of Oakland County adults eat nutritious meals including adequate fruits and vegetables** (The State of Health and Aging in America Report 2006-2007)

THE CHALLENGE



Oakland County residents require health information and services that are accessible and affordable. To live well and minimize health issues and related costs in later life, Oakland County residents must also be proactive and accountable for their health choices at all ages. Obesity and inactivity are leading causes of preventable—and high cost—diseases including four of the ten leading causes of death in the United States: coronary heart disease, type 2 diabetes, stroke, and several forms of cancer. As our country struggles to address the issue of affordable health care, it is clear that much is yet to be done in educating our residents—and motivating them to the point of action—about living healthy lives. Over-utilization of unnecessary health care services imposes a costly drain on our health care resources. The same is true for the treatment of preventable diseases. As our population ages, Oakland County will have a greater need for geriatric specialists that can assess the individual in the context of both wellness promotion and treatment of disease. As we face the Silver Tsunami, impending health related issues will force an even higher demand for quality long term care. Once an individual requires long term care support, current options are inadequate for those who cannot afford to pay for necessary care and are dependant on public programs for assistance.



THE OPPORTUNITY

Oakland County residents have a wide variety of wellness options. Awareness of these options and removing barriers to utilization are key success factors. Citizens must be also be aware of health care options, understand early diagnosis and treatment benefits, and have the ways and means to access care. Wellness at all ages will promote health and cost savings for preventable conditions in seniors. Businesses and corporations in Oakland County that participate in preventative health screenings and other wellness programs are seeing a direct result in declining health care and prescription drug costs. By encouraging these programs we will prevent many diseases later in life. The payoff in cost savings as we age is sure to follow. Oakland County has many resources available for individuals to live healthy lives such as senior center programs, Senior Olympics and other events, and parks and trails to name a few. Increased awareness and coordinated communication about initiatives that provide senior-friendly access will encourage seniors to stay physically active. Health care workers need to be informed about wellness resources for seniors. Improved access to affordable fruits and vegetables and education on how to incorporate these into the diet would benefit all residents. We must encourage geriatric specialists to practice in Oakland County. And we must wisely and strategically plan for affordable long-term health care facilities to meet projected needs.

FACTS

- **31% of older adults in Oakland County do not participate in leisure time physical activities (CDC)**
- **Currently, 80% of adults age 65 and older have at least one chronic health condition; 50% have at least two (CDC)**
- **20% of seniors in Oakland County suffer from depression (Department of Health and Human Services)**

“Active lifestyles support healthy individuals.

A five percent savings in healthcare spending today could equal 1.31 trillion dollars in savings over ten years.”

Centers for Medicare and Medicaid

THE CHALLENGE

Many of the challenges that affect health and quality of life stem from the limiting effects of chronic conditions such as arthritis, diabetes, dementia, and heart and vascular conditions. Communicating the benefits of an active lifestyle as well as an awareness of activities that are available and how to access them is a challenge for older adults in Oakland County. The 60+ population accesses needed information from a variety of venues including internet, senior centers, physicians offices, newspapers, faith-based communities, schools, libraries and many others; yet there is a communication gap. Many older adults are still not aware that an active lifestyle can impact the the quality of their life by reducing the effects of disease (i.e. lowering blood pressure, reducing blood sugars, reducing depression and anxiety). They are unaware that social connectedness is proven to impact the disease process and lengthen life. They are unaware that an active lifestyle can reduce the need for medications. All of these can reduce the cost of healthcare. We can reduce healthcare spending by improving health through preventing illness and detecting conditions early. A 5% savings in healthcare spending today can equal a \$1.31 trillion savings in 8 years (Centers for Medicare & Medicaid). Awareness of the benefits is not the only communication that needs to occur; types of activities, where to access, how to access and help with costs are all areas that need to be communicated.



THE OPPORTUNITY

Fortunately, the onset and progression of most debilitating chronic conditions can be delayed or mitigated by healthy lifestyles and behavior changes. Communication about available options must take into consideration all older adults, from the active 60 year old who simply needs to know where to find information about available activities to the 90 year old who needs transportation to get there. The most frequent mode of communication for older adults is the telephone, supporting the need for a well-publicized central phone number where all older adults and their families can obtain necessary information. As more older adults and their families turn to internet sources for information, these resources need to be both comprehensive and user friendly. Many existing mediums are available to avoid additional expense at this time such as the Area Agency on Aging 1-B, United Way’s 211 call center and the Oakland County Health Department. Oakland County would benefit from a coordinated marketing campaign to develop awareness of applicable phone numbers and web site resources. Designating a senior advocate for information regarding Active Lifestyles would ensure that information is up-to-date, accurate and posted to the web and available by phone. As part of the communication and marketing campaign it is recommended that a “Senior Friendly” logo be developed to identify those businesses and groups that are offering sponsorships, discounts and other benefits intended to promote the active lifestyles of our seniors.

How to Get Involved

Five ways you can help prepare for the “Silver Tsunami”:

1. Be informed about the needs, issues and resources related to the senior population in Oakland County
2. Get to know seniors in your neighborhood, place of worship, etc. and be an advocate for their needs
3. Tell others about the changing demographics in Oakland County and encourage them to engage to help meet the needs in our communities
4. Encourage leaders from your government and municipality, as well as local businesses, civic, faith-based and community organizations to support a senior-friendly county
5. Contact any of the organizations below to get involved with implementation efforts of the Senior Coalition

Area Agency on Aging 1-B

1-800-852-7795

www.aaa1b.com

Oakland County Board of Commissioners

248-858-1092

www.oakgov.com/boc/

United Way for Southeastern Michigan

“211” or

1-800-552-1183

THANK YOU

The following individuals have participated in the Oakland County Senior Planning Coalition. Our heartfelt thanks goes out to each one!

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Smith, Jim, Botsford General Hospital
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