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Discovering and Identifying the Opportunities and Challenges of our Aging Population: Statewide Focus Groups and Utah Agencies Identify Concerns and Issues on the Impact of the Aging Baby Boom Generation

Utah Department of Human Services

Center for Public Policy and Administration, University of Utah

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THE UTAH AGING INITIATIVE

*DISCOVERING AND IDENTIFYING THE OPPORTUNITIES AND CHALLENGES OF
OUR AGING POPULATION:*

*STATEWIDE FOCUS GROUPS AND UTAH STATE AGENCIES IDENTIFY CONCERNS
AND ISSUES ON THE IMPACT OF THE AGING BABY BOOM GENERATION*

Utah Department of Human Services

*Center for Public Policy and Administration –
University of Utah*

2004-2005

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EXECUTIVE SUMMARY

Introduction

Over the next 30 years Utah will experience a substantial and momentous age shift in its population. The largest generation in history – the so-called Baby Boomers – will join the elder generation. This group has influenced and affected public policy their entire lives. As children, they created demand for more pediatricians and more schools. As adults, they influenced the nation’s foreign policy and created a shift in social culture. As they aged, Baby Boomers shaped a consumer society, and female Baby Boomers led the way into the workforce. With such influence, it is certain Baby Boomers will continue their impact on society as they age.

Because of the sheer number of Baby Boomers, the aging of this largest generation in history, combined with increased longevity, will lead to a significantly older community in the coming years. By 2030, Utah’s 65 and older population is projected to increase by 155 percent compared to the 65 and older population in 2000. By 2015, seven Utah counties are projected to have more than 15 percent of their population over age 65; 26 of the 29 counties will have more than 10 percent over age 65.

What is the Utah Aging Initiative?

The Utah Aging Initiative is a collaborative project of Utah state agencies led by the Utah Department of Human Services. The purpose of the Initiative is to raise awareness and encourage preparation among government agencies regarding the challenges and opportunities presented by Utah’s increasingly older population.

For two years – 2004 and 2005 – the Initiative engaged public and community groups in discussions to answer the following questions:

- What does the aging of the Baby Boomer generation mean to Utah?

- What do we need to do now to embrace the opportunities and address the challenges presented by this large aging cohort?

About the Report

The following document is the result of the information discovery process and seeks to answer the question: what are the issues and potential impacts of the aging Baby Boomers? The Utah Aging Initiative hosted seven focus groups statewide in 2004 and interviewed officials from state government agencies to learn about and identify the issues facing Utah as the population ages. This report presents what was discovered and contains two sections: the *Focus Group Summary*, and the *Interviews with State Agencies Summary*.

Focus Group Summary

Focus Group Summary: The concerns expressed by the focus groups reflect similar issues identified by national research and research conducted in other states. Focus group participants discussed what the aging demographic changes mean and several common themes emerged. They offered many suggestions, recommendations, warnings and advice about how to move ahead and create momentum in these areas.

The following themes emerged from the focus groups:

Medical Care - Medical care, or health care, was identified by all focus groups as a critical issue. It was also commonly expanded upon for action statements. However, health care is not that simple, and many different concerns in the health care realm were discussed including prescription drugs, healthy lifestyles, tort reform, general medical care and access.

Education and Information including technology - The focus groups discussed this critical issue and identified a missing link between state-provided services

and those who are served. The general recommendations are that this link be strengthened and that the older population be educated and informed about accessing services perhaps even before they need them. Their recommendations included ideas on educational topics, outreach and educational opportunities, and specific minority group issues.

Housing – Focus group participants felt that communities should have a goal of creating a range of housing options that match the needs of the community's residents. Most communities will need smaller as well as larger units, rental and ownership choices. Communities should also review any local zoning or ordinance barriers that limit housing options such as mother-in-law apartments, higher density or multi-generational housing. Also, many dwellings will require remodeling or retrofitting to accommodate resident's mobility changes. Programs should be available to meet these needs.

Transportation - Transportation issues were identified by five of the focus groups. Losing the ability to drive can be a traumatic event in a person's life, and once the ability to drive is gone, independence is usually significantly diminished. This can often lead to hardship or an inability in accessing services such as medical care or providing for personal needs such as grocery shopping. For these reasons, communities should remain open to alternative transportation options.

Financial - Four of the focus groups identified financial concerns as a critical issue. Financial independence can relieve many of the stressors of aging, however, a large number of individuals rely on the social security system as well as other government funded programs to assist them through their retirement years, and participants felt the state should pay attention to these issues.

Interviews with Officials from State Agencies Summary

The growth of the senior population will have significant impacts on most state agencies in Utah. Several agencies have seriously considered this increase and are in the process of preparing for the expected changes. Individual discussions with state agency leaders regarding the expected increase in Utah's senior population generated identifiable trends across state agencies.

Increased Demand for Services - As the number of seniors and school age children increases so will the demand for many state supported services. At the same time tax revenue is expected to decrease with fewer people in the workforce to support seniors and children. State agencies will need to redesign their services to accommodate Utah's changing population and plan for an increase in services with limited funding.

Changes in the State Workforce - Many agencies anticipate between 50 and 75 percent of their management teams will retire over the next decade – causing a “brain drain” or loss of expertise that will be difficult to replace. Recruiting younger workers to replace retiring employees is increasingly difficult as wages lag the private sector. State agencies will need to develop succession plans to replace retiring managers and utilize the experience and expertise of older workers.

Public Service - Opportunities for volunteer or part-time work will increase as many of the well-educated and experienced baby boom generation retires. As the number of children increase in Utah's public schools, seniors can serve as subject matter experts, mentors and teacher aides. Senior volunteers can be mentors for those making the transition from youth corrections to successful adulthood. The state and school districts have an opportunity to address their public service needs using innovative employment and volunteer public service of older workers.

Impact on State Services - As the population ages, state agencies will need to consider changes in the nature or delivery of the services they provide to make them more accessible. Many agencies are offering services online. Other agencies are providing more services to rural communities and urban neighborhoods. Forms and instructions are being redesigned to be more customer-friendly, and road, highway and pedestrian construction engineers are considering the needs of the elderly in their designs.

Health Issues - The cost of health care continues to rise faster than the rest of the economy and is causing many to delay retirement to maintain health benefits and when retired, is a major portion of the retiree's budget. A major concern is the shortage of critical health care components to support the large numbers of elderly who will require health care services; trained caregivers, nurses and health care facilities are likely to be in short supply. The state needs to find ways of reducing health care costs for seniors and encourage those in the baby boom generation to be more health conscious and prepare for health care coverage for retirement.

Public Safety Issues - With more people entering their senior years, it is expected that crimes inflicted on the elderly will increase, including elder abuse, identity theft and guardianship fraud. The state needs to develop training for law enforcement in these areas of crime prevention and inform the public how to recognize and avoid falling victim to elder-related crime. Another issue is the high cost of incarcerating seniors in the state corrections system. The state needs to explore alternative methods in the sentencing and imprisonment of the elderly convicted of serious crimes.

Conclusion

What will happen in the future is anyone's guess, but one thing is for certain the aging of Utah's population will affect our lives in many ways from the health of our economy to how we access health care. Clearly, issues related to the aging population

are identifiable both for the residents of Utah and state agency personnel. We will all be affected by the changing age structure of the population – public and private, urban and rural.

FOCUS GROUP SUMMARY

Utah Aging Initiative

The Utah Aging Initiative is a collaborative effort of Utah state agencies led by the Utah Department of Human Services. The purpose of the Utah Aging Initiative is to raise awareness and preparation of government agencies regarding the challenges and opportunities resulting from the increasing older population.

Nationally, the 85 and older group is experiencing the largest growth. In addition, Utah's unique demography means the state ranks as the nation's sixth fastest growing in 65 and older individuals and has one of the highest life expectancies (SL Tribune, 1/25/05). This aging population will continue to increase as Baby Boomers join the ranks.

Focus Group Approach

Identifying the concerns and issues about aging services that are important to Utah residents presents an opportunity for the state to formulate a plan and meet the needs of this group prior to facing a crisis.

To this end, The Center for Public Policy and Administration (CPPA) conducted a series of focus groups. The plan was to elicit comments from several perspectives: senior consumers, business leaders, religious and community leaders, and service agency staff who work with the aging population. The purpose of each focus group was to gather information on the current condition of aging services and policies, and most importantly, to gather perceptions as to what the state should do to meet the needs of the aging population.

The Utah State Division of Aging and Adult Services worked through Area Agency on Aging offices to set up focus groups. The area agencies recruited participants and

made local arrangements. Focus groups were held in seven locations throughout the state: Cedar City, Ogden, Orem, Price, Richfield, Salt Lake City, and Vernal. Each session lasted about two hours. Each group, ranging from 6 to 18 people, was comprised of community members, a representative from the Utah Division of Aging and Adult Services, and one facilitator. A total of 96 people participated.

Most participants were in some way connected to the aging population either through personal or professional relationships. Invitations to participate in one of the focus groups was sent along with the Utah Department of Human Services and CPPA briefing book, which outlines aging demographics and provides a context of the issues. Every session started with introductions and a brief presentation on interesting facts and emerging concerns related to aging. This provided a common framework within which to explore the impact of the aging population on governmental services.

CPPA staff conducted the focus groups using a set agenda and presentation to ensure uniformity among moderators (see Appendix A). The facilitator and the participants documented the discussion during each session. The sessions were not taped or video recorded.

Following the discussions, CPPA staff summarized the hand written notes and compiled them for further review and analysis. The information was evaluated for common themes and organized into five categories.

Introduction to the Focus Group Findings

The focus groups were designed to elicit participation from all attendees. Participants were provided with the briefing book followed by a short presentation on the purpose and issues of the Utah Aging Initiative. This introduction material assisted in generating dialogue that identified the critical issues each focus group felt the aging population is facing. Next, break out groups developed action statements addressing

some of the critical issues previously identified. The action statements were written to fit the following statement: ***“The state should...”***

The concerns expressed by the focus groups reflected similar issues identified by national research and research conducted in other states (Ohio, Texas, New York, Minnesota). As Utah residents discussed the critical issues and talked about what these demographic changes meant, several common topics began to emerge. The focus group participants offered many suggestions, recommendations, warnings and advice about how to move ahead and create momentum in these areas. The state may or may not have the ability to respond to the concerns listed. It is important, however, to include the thoughts and suggestions of the participants in order to provide a complete representation of their perspectives.

The following themes emerged as focus groups were asked to develop action statements for what Utah State government should do:

- 1. Medical Care**
- 2. Education and Information including technology**
- 3. Housing**
- 4. Transportation**
- 5. Financial**

Action Statements

1. Medical Care

By the year 2030 the oldest of the Baby Boom generation will be in its eighties. If their health status is similar to today’s elderly population, their chances of having at least two or more chronic conditions that affects physical or mental ability will begin to increase significantly. This could mean a significant increase in the need for health services.

Medical care, or health care, was identified by all focus groups as a critical issue. It was also commonly expanded upon for action statements. However, health care is not that simple, and many different concerns in the health care realm were discussed including prescription drugs, healthy lifestyles, tort reform, general medical care and access.

Prescription Drugs

Three of the focus groups expressed concerns directly related to cost of prescription drugs. Generally, seniors said the cost of prescription drugs should be reduced. Specifically their action statements provided suggestions in three areas: replication of other drug purchasing systems, affordability of drugs, and consumer education. They recommended ***“the state should:”***

Replication of other drug systems

- Duplicate the Canadian Prescription Drug System
- Provide prescription drugs at a cost that is competitive with the prices available in other countries
- Make a list of places outside the U.S. where seniors can safely purchase prescription drugs
- Bring down the cost of drugs for seniors through negotiations with pharmaceutical companies (similar to what Canada has done)

Affordability of drugs

- Cap drug costs
- Regulate profit margins of prescription drugs from local pharmacies
- Support more economical prescription medication
- Provide tax relief/credit for prescription medications for individuals 65 and older with low income
- Negotiate with drug companies for reduced prices on medications

- Look into methods to purchase medications in large quantities to help reduce the costs
- Do a better job of managing prescriptions such as creating a Preferred Drug List and ensure that government discounts are available to a broader number of seniors, such as extending the 340B Drug Pricing System. (340B pricing is a federal law that limits the cost of drugs to federal purchasers and to certain grantees of federal agencies).

Consumer education

- Educate seniors concerning the need for drugs
- Supply a list of generic names for brand name drugs
- Educate seniors, or provide advocates to assist with education, on existing drug programs
- Help seniors to be better consumers of drugs. Specifically, teach them about what to take, why, and what questions to ask their medical providers

Healthy Lifestyles

Utah is a healthy and active state, and remaining active as one gets older can reduce the need for medical care and prescription drugs. Healthy lifestyle choices today, including regular exercise, healthy eating habits, and maintaining a reasonable weight can decrease risk of future disability and chronic illness. A healthy lifestyle can also contribute to independence and feeling fulfilled. Three of the focus groups identified healthy lifestyles as a critical issue. Preventative services and recreational needs dominated comments on the approach to healthy living. Specifically, the groups provided advice in three areas: healthy lifestyle promotion, education and access. ***“The state should:”***

Promotion

- Encourage healthy lifestyles

- Encourage preventive public health care measures (i.e. annual physicals, dental and vision services)
- Create an incentive to privatize wellness centers
- Provide rewards when healthy lifestyles changes are successful
- Encourage businesses to allow walking groups during business time

Education

- Promote, educate and inform citizens about healthy lifestyle issues, means and methods
- Educate all populations about healthy lifestyles
- Show cause and effect of healthy versus unhealthy lifestyles.
- Provide education on *low-cost, healthy and fast* meals, exercises, etc.
- Conduct health and wellness related seminars

Access

- Listen to the opinions of seniors regarding recreational needs
- Make planning a priority and plan now for the future recreational needs of seniors
- Provide more recreation facilities and events at reasonable cost to focus on healthy lifestyles
- Provide memberships in a gym (health club) or access to exercise equipment

Tort Reform

Tort reform was noted in three of the seven focus group discussions surrounding health care. Tort reform generally refers to proposals to limit the frequency of legal claims prosecuted with the assistance of personal injury lawyers. In this case tort reform refers to legal medical claims. Tort reform was a topic that was discussed during the 2004 Presidential election; around the time these focus groups were conducted and may have influenced the discussion. While the comments are not specific enough to draw conclusions, they provide a frame of reference indicating it is an issue some seniors think should be addressed. The action statements said ***“the state should:”***

- Address tort reform, maybe set limits and look at arbitration mandates by the state
- Address tort legislation including medical liability and lower costs of drugs
- Evaluate tort reform

General Medical

This category outlines the general health care issues identified as problems confronting older persons. It is a catch-all of thoughts, experiences and concerns with the current medical system. However, there were certain themes that became apparent: financial and efficiency concerns, customer service and other concerns. ***“The state should:”***

Financial and Efficiency

- Simplify bills from Medicaid
- Address accountability, regulations and control on insurance fraud, commission working for people – advocate – agency to go to
- Analyze the use of current health care facilities to ensure they are being used effectively
- Limit cost of medical care
- Increase Medicaid reimbursement rates and then index the rates for inflation
- Provide Flexcare Medicaid funds for all assisted living facilities throughout the state (FlexCare is a capitated long term care program to permit eligible institutionalized Medicaid clients to be cared for in a noninstitutional setting).

Customer Service

- Simplify language of existing and new programs
- Encourage health care facilities to provide more education to individuals being discharged from facilities on how to provide/obtain adequate care
- Work to educate and develop understanding of hospice and end-of-life issues

Other General Health Care Concerns

- Address the decrease on preventive medicine
- Reduce threat of socialized medicine or higher out-of-pocket costs
- Keep promises made by government regarding medical care

Access

According to the Health Resources and Services Administration (HRSA), most of Utah's counties are wholly or partially designated as medically underserved areas. As such, persons of all ages have difficulty being seen by either primary care or specialty care physicians. Providers limiting the number of Medicare patients they are able, and/or willing to accept can sometimes compound this difficulty. Reflecting this and the desire for equitable care, the focus groups said ***"the state should:"***

- Encourage family doctors to provide geriatric care by offering tax incentives and requirements for license verification
- Increase incentives to attract doctors/professionals to rural areas
- Look at health care facilities for elderly population and have tiered level of facilities in different areas to provide care (i.e. more remote areas, especially with fewer elderly, facilities should meet more basic needs)
- Help seniors who fall through the cracks and unable to receive adequate health insurance: health access, mental health, vision/hearing, dental
- Create a hotline to answer the questions of seniors and offer assistance
- Encourage participation or fellowship programs in geriatrics (through the allocation of funds, promotion, incentives)
- Provide equitable access to services for all citizens

2. Education and Information

Information can be very empowering; lack of information can be devastating. Five of the seven focus groups highlighted educational and informational concerns. The focus

groups that chose this critical issue identified a missing link between state-provided services and those who are served. The general recommendations are that this link be strengthened and that the older population be educated and informed about accessing services perhaps even before they need them. Their recommendations included ideas on educational topics, outreach and educational opportunities, and specific minority group issues. ***“The state should:”***

Educational Topics

- Learn how to communicate with the aging public
- Have information for the younger population on how to prepare for aging and aging issues
- Provide specific information regarding hospice services
- Emphasize self-reliance in education system. Courses such as financial planning should be part of core courses in schools
- Provide more education on computer use and alternatives to web/computer info

Outreach and Education Opportunities

- Work with local governments
- Get info to seniors who do not surface in traditional settings
- Educate the elderly population regarding prescription discounts, transportation, long-term care, housing etc.
- Consider the use of television as a means to distribute senior information
- Advertise and promote state agencies that provide senior services (and clarify what the different state agencies provide for seniors)
- Hire liaisons between agencies and seniors or recruit volunteers from the senior public to perform liaison duties
- Make more of a grassroots effort to reach seniors with information
- Collect and distribute user-friendly education resource guides for the elderly
- Promote self-reliance by holding seminars across the state on saving for basic needs versus wants

- Promote education regarding what assistance is available to help elderly be self-reliant while remaining in their own home (or staying out of nursing homes)
- Get available educational information on programs and resources out to the public (extension services model).

Specific Minority Group Issues/Ideas

- Provide information on programs for Native Americans and other minorities
- Provide details on minority populations
- Address the issue of minority or poor individuals who are unable to use or afford the computer/Internet to access information

3. Housing

Communities should have a goal of creating a range of housing options that match the needs of the community's residents. Most communities will need smaller as well as larger units, rental and ownership choices. Communities should also review any local zoning or ordinance barriers that limit housing options such as mother-in-law apartments, higher density or multi-generational housing. Also, many dwellings will require remodeling or retrofitting to accommodate resident's mobility changes. Programs should be available to meet these needs.

An important factor contributing to quality of life is the ability to live independently. Most older people would rather grow old in their own home rather than in an institutional setting, hence housing was a critical issue for five of the focus groups. As demonstrated by the comments below, zoning regulations and planning that limit their choices are also a concern. ***"The state should:"***

Zoning and Planning

- Address zoning for alternative living arrangements
- Involve seniors in planning process
- Allowing trailers on family lots

- Make higher density housing more acceptable
- Support more alternative living arrangements, for example, group homes, partnered living, and assisted living. Public policy and zoning rules would also have to be addressed
- Encourage upgrading and otherwise transforming old motels and such into acceptable housing for seniors
- Encourage opportunities for "land poor" farmers to trade land for the development of modular homes and other uses for seniors
- Encourage cities to allow zoning for higher density housing which allows seniors to live together to care for each other

General Housing Recommendations

- Encourage greater sense of community
- Provide assistance in retrofitting/modifying home to allow seniors to stay in their home safely
- Expand the Olene Walker Housing Trust Fund
- Provide tax credits and other incentives for developers to build assisted living facilities in rural areas
- Expand the scope of authority of Housing Authorities particularly for rural areas
- Expand the rent subsidy housing voucher system to fund rents that are more reasonable

4. Transportation

Transportation issues were identified by five of the focus groups. Losing the ability to drive can be a traumatic event in a person's life, and once the ability to drive is gone, independence is usually significantly diminished. This can often lead to hardship or an inability in accessing services such as medical care or providing for personal needs such as grocery shopping. For these reasons, communities should remain open to alternative transportation options.

Safety issues were also cited and the increasing age of drivers will require some changes in road and parking standards such as more accessible parking and wider roads. Diminished vision calls for easier to read signage including reflectivity for nighttime driving. ***“The state should:”***

Public Transportation

- Look at having public transportation along major corridors, e.g. I-15
- Expand transportation alternatives to medical or urban centers
- Create incentives to local government to establish public transportation for seniors to include such ideas as tax credits for private transportation for seniors, creation of support for caravans in rural areas; businesses create "share-ride" programs for seniors (shuttles, including air transportation, mail carriers such as UPS, etc.)
- Clarify rules and use of Flex Tran system
- Work to develop the availability of transportation information

Safety Issues

- In addition to handicap parking there should be sections designated for seniors with larger than normal sized parking spaces
- Ensure roads are safe for seniors. Issues such as lines, lights, and large print on signs need to be considered

Other Transportation Recommendations

- Tax credits for individuals including family members who provide transportation services. Funding for existing programs
- Relieve entrapment of those individuals whose licenses are revoked
- Streamline process and time it takes to obtain vehicles/equipment for service provision such as vehicles for Meals on Wheels and equipment that can properly and safely accommodate wheelchairs and the elderly population
- Move transportation up on the priority list for funding. Increase awareness of issues outside I-15 corridor

- Give precedence for purchasing vehicles from state fleets with preferences to nonprofit and senior groups

5. Financial

Asking for financial assistance can be a humbling experience for some, degrading for others. Financial independence can relieve many of the stressors of aging, however, a large number of individuals rely on the social security system as well as other government funded programs to assist them through their retirement years. Four of the focus groups identified financial concerns as a critical issue and said ***“the state should:”***

- Educate people to not rely solely on social security income for their retirement
- Alleviate fear of identity theft
- Encourage private, public and nonprofit sectors to adjust pensions to a livable amount
- Educate financial planners on how to better plan further down the road
- Teach pensioners how to manage their pension to "go further"
- Eliminate taxes on any type of savings account or investment money

Conclusion

What will happen in the future is anyone’s guess, but one thing is for certain the aging of Utah’s population will affect our lives in many ways from the health of our economy to how we access health care. The Utah Aging Initiative Focus Group participants identified many challenges and opportunities in the years ahead. In order to prepare for the future, our public leaders must be aware of the shifting demographics so they can begin planning for this profound impact on our state. Individuals can also increase their awareness and prepare for their own futures. Looking forward, the aging of the largest generation in history creates an opportunity to work and learn together as policy directions are identified and addressed.

INTERVIEWS WITH OFFICIALS FROM STATE AGENCIES SUMMARY

The growth of the senior population will have significant impacts on most state agencies in Utah. Several agencies have seriously considered this increase and are in the process of preparing for the expected changes. Individual discussions with state agency leaders regarding the expected increase in Utah's senior population have helped increase awareness of the issues and produced a list of the impacts and related activities. This section discusses the general trends across state agencies that emerged during the interviews, and then details the specific impacts on state agencies each agency identified.

GENERAL TRENDS ACROSS STATE AGENCIES

Increased Demand for Services

As the number of seniors and school age children increases so will the demand for many state supported services. At the same time tax revenue is expected to decrease with fewer people in the workforce to support seniors and children. State agencies will need to redesign their services to accommodate Utah's changing population and plan for an increase in services with limited funding.

Changes in the State Workforce

Many agencies anticipate between 50 and 75 percent of their management teams will retire over the next decade – causing a “brain drain” or loss of expertise that will be difficult to replace. Recruiting younger workers to replace retiring employees is increasingly difficult as wages lag the private sector. State agencies will need to develop succession plans to replace retiring managers and utilize the experience and expertise of older workers.

Public Service

Opportunities for volunteer or part-time work will increase as many of the well-educated and experienced Baby Boom generation retires. As the number of children increase in Utah's public schools, seniors can serve as subject matter experts, mentors and teacher aides. Senior volunteers can be mentors for those making the transition from youth corrections to successful adulthood. The state and school districts have an opportunity to address their public service needs using innovative employment and volunteer public service of older workers.

Impact on State Services

As the population ages, state agencies will need to consider changes in the nature or delivery of the services they provide to make them more accessible. Many agencies offer services online. Other agencies are providing more services to rural communities and urban neighborhoods. Forms and instructions are being redesigned to be more customer-friendly, and road, highway and pedestrian construction engineers are considering the needs of the elderly in their designs.

Health Issues

In some ways, the Baby Boom generation has a split personality. Although this generation is more health conscious and concerned about fitness, many suffer from chronic diseases such as heart disease, obesity and diabetes and will need a higher level of medical services. The cost of health care continues to rise faster than the rest of the economy and is causing many to delay retirement to maintain health benefits and when retired, is a major portion of the retiree's budget. A major concern is the shortage of critical health care components to support the large numbers of elderly who will require health care services; trained caregivers, nurses and health care facilities are likely to be in short supply. The state needs to find ways of reducing health care costs

for seniors and encouraging those in the Baby Boom generation to be more health conscious and prepare for health care coverage for retirement.

Public Safety Issues

With more people entering their senior years, it is expected that crimes inflicted on the elderly will increase, including elder abuse, identity theft and guardianship fraud. The state needs to develop training for law enforcement in these areas of crime prevention and inform the public how to recognize and avoid falling victim to elder-related crime. Another issue is the high cost of incarcerating seniors in the state corrections system. The state needs to explore alternative methods of sentencing and imprisonment for the elderly convicted of serious crimes.

SPECIFIC IMPACTS ON INDIVIDUAL STATE AGENCIES

Department of Administrative Services

The Department of Administrative Services includes a number of diverse divisions that are responsible for risk, liability, and finance – all with important implications regarding seniors and retiring state employees.

- The Division of Finance anticipates increased costs as state employees retire and utilize retiree health and life insurance benefits.
- The Risk Division expects to see more seniors in the public schools and other public buildings as volunteers or as part-time staff. They expressed concern that seniors may have more slips and falls, lawsuits and attorney time to handle additional cases. Additional volunteers will also require additional costs, as more background checks are needed.
- The Division of Facilities and Construction Management also anticipate more accidents as older citizens utilize public buildings. This division is going to additional expense to accommodate the Americans with Disabilities Act (ADA) and adopting the International Building Codes.
- The number of vehicles provided by the state to county aging services is expected to increase.
- The Department expects to see a major “brain drain” as experienced workers retire.
 - The Department has two large groups of employees: those with 20+ years experience and those with less than five years. There are very few in the middle.
 - Fifty percent of the senior staff is expected to retire by 2011.
 - All but one senior manager will retire in Fleet by 2011.
 - All senior managers will retire in Information Technology.
- State rules are available electronically.
- Standards of Internet Access can be reviewed for reader (voice) and font size standards.
- Electronic Disability Access (Section 508) is voluntary.

- The Department estimates a cost of \$1.6 million to upgrade the state's Web sites.

Utah State Board of Regents

The Board of Regents administers the system of higher education in Utah. The Board is primarily concerned about the additional demand for retraining and the competition for state funding that may result from higher numbers of retired individuals in the state.

- Many retirees will be financially unable to sustain their lifestyles with the amounts they have saved for retirement and will seek supplementary income. The Board expects to see some increase in the demand for retraining, primarily the responsibility of the community and technical colleges in the state.
- Experience shows that faculty at institutions of higher education tend to delay retirement or enter phased retirement to retain income and health benefits. This practice can limit opportunities for new or less senior faculty to obtain permanent positions.
- An indirect impact of a higher percentage of retirees in the population may be less state revenue available for higher education. The Board expects to see more intense competition for state funds and a continuing trend to substitute student tuition for state funds. The state used to fund approximately three-fourths of the costs of higher education; that percent has been reduced to two-thirds today.
- Due to higher tuition costs, students will need to borrow more to attend state institutions. More students may be excluded if unable to borrow enough to enroll at the state's universities or carry more debt upon graduation.
- The state's higher education savings plan is growing with savings of approximately \$200 million/year.
- Enrollment at the state's universities has been growing gradually (about 2.3 percent). The next wave is expected in 8-10 years about the same time as the expected surge in the number of retirees.
- Some universities have begun to impose enrollment limitations due to the inability of the state to fund new enrollments. The state's policy is to steer enrollment toward

community colleges for a student's first few years where the costs to the state are less per student and there is excess capacity.

- The state offers tuition waivers to senior citizens, beginning at age 62. Seniors may audit classes for nominal registration fee on a space available basis. This benefit has been used mostly for recreational education, not usually to pursue academic degrees or retraining.

Department of Corrections

A quote by George Washington University law professor Jonathon Turley sums up the issue of an aging prison population, "There is a crisis in the making. The national prison population is graying at an unprecedented rate, and the prison system is simply not prepared to deal with gerontological disease and geriatric care."

- Corrections define geriatrics as persons over the age of 55. In Utah, geriatric offenders have the following characteristics:
 - Most of Utah's geriatric offenders were over 55 years old when they were admitted to prison – the average age of geriatric offenders is 61 years.
 - Eighty six percent were sentenced to prison for a violent felony.
 - Sixty one percent are in prison for a sex offense.
 - Forty four percent were sentenced for sex offenses against children.
- In Utah it costs approximately \$23,000 annually to house an offender. It is estimated that geriatric inmates cost \$69,000 per year.
- Four percent of Utah's incarcerated population is currently considered geriatric, yet geriatric prisoners consume 30 percent of the medical budget
 - geriatric inmates are more likely to have chronic illnesses such as diabetes, hypertension and mental illness.
- The Department of Corrections is considering separate housing for geriatric offenders – a 150-bed facility would cost at least \$5.5 million.
- Custodial staff is receiving training on geriatric issues such as depression, diet, sight, hearing and memory loss, physical and mental disabilities, and death and dying issues.

- Alternatives are being explored for application to an elderly population including:
 - the criteria for parole release
 - facilities for those who pose no violent threat to society
 - educational and vocational programs tailored to the needs of older inmates
 - collaboration between Corrections, the Department of Health, and the Department of Human Services to develop transition services for older inmates.

Department of Environmental Quality - DEQ

- Senior citizens are more susceptible to health problems associated with air pollution. A number of characteristics in Utah make air pollution a problem for seniors living in the state.
 - Air pollution is related to growth; as the state grows, increasing vehicle traffic causes pollution to be dispersed in metropolitan areas.
 - Growth also contributes to new industries and small businesses (such as dry cleaners) that produce air pollutant emissions.
 - Utah’s geography encourages weather inversions that trap pollutants near the surface.
 - Pollution-related problems are worsened when forest fires add smoke and particulates to both urban and rural areas of the state.
- The Drinking Water Division is concerned that there is already a loss of qualified staff to operate water treatment facilities in local communities, and this loss will continue, as the most qualified personnel are lost to retirement with no qualified replacements available.
- Another concern of the Drinking Water Division is that the aged are more susceptible to water borne diseases and increases in the aging population in rural communities may call for increased frequency of inspection.
- Rural communities with decreasing levels of income due to retirement will have difficulty paying for water infrastructure. The cost of the water infrastructure (wastewater and drinking water) continues to rise with new federal and state

regulations, new technologies and the retirement of aged facilities. Grants to help pay for the water infrastructure are currently based on the community's Gross Income Index and as people in rural communities retire and income declines, the ability to pay for infrastructure projects will also decline.

- The Division of Radiation Control anticipates an increase in medical and other tests (clinics conducting mammogram tests, food and drug testing and hospitals) that utilize radioactive materials resulting in more hazardous materials and the need for additional manpower to conduct inspections.

Department of Health

The Utah Department of Health warns that the Baby Boom generation may not be as healthy as many of them think. Obesity, lack of exercise, and chronic diseases such as heart disease and diabetes can lead to a number of health related issues.

- The Baby Boom generation is expected to live longer and have more money available, but will be less healthy than previous generations. The Baby Boomers as a group are overweight and not physically active placing them at high risk for diabetes, heart disease and other chronic diseases.
- The state has implemented a moratorium on new nursing home facilities to address an oversupply of facilities. Through programs like the Long Term Managed Care Initiative, people can move out of nursing homes into home care or assisted living. Although the Long Term Care Managed Care Program will relieve some of the pressure on the need for additional institutional beds, the result may be a shortage of long-term care beds to accommodate an increasing frail elderly population.
- There is not an adequate health care infrastructure to support the large numbers of elderly who will require health care services. Trained caregivers, nurses and health care facilities are likely to be in short supply. In particular, institutional care to support disabilities, developmental disabilities, technology dependent, traumatic brain injury, etc. will be in short supply. The federal government has retreated from previous funding efforts to monitor the health workforce and offer incentives to train

doctors, and allied health professionals. The Department of Health will be looking at a range of options to address this issue.

- Since the state provides few direct services (the state acts as a support system), the impact of more elderly means greater needs in case management and the need for volunteers to handle less technical areas.
- Funding streams (typically from the federal government) are designed around categorical areas such as a specific disease or disability. An increasing number of cases could be more efficiently addressed by integrating funding and services to maintain consistent care and adopting a philosophy of a long-term care continuum by not moving from one case manager to another as citizen clients age.
- Guardianship issues are likely to arise when an elderly person's conservator who makes health care decisions and manage funds lives out of state.
- Elder abuse would also be expected to increase with increasing numbers of elderly receiving care from family and volunteers in the population and economic strains on the working population.
 - An ombudsman that can address individual cases of abuse could be a beneficial service.
- The state's objective is to keep disabling diseases such as Alzheimer's and arthritis from increasing and support preventative action (i.e. promoting physical activity).
- Ideas for public policies to address an increasing aging population include:
 - Help the retiring generation understand their risk of disease and illness.
 - Educate the retiring generation on better exercise, diet and financial planning.
 - Promote preventative measures particularly physical activity.
 - Develop coordinated, standardized processes for streamlining billings, insurance, health care, prescription drugs and standardized measures for reporting. Develop aging-related HEDIS measures.
 - Develop a nationwide campaign (similar to anti-tobacco campaign) to promote recognition of chronic diseases related to aging.
 - Address the \$44 million Medicaid deficit.
 - Create a cabinet level agency – the Department of Aging or Department for Families and Children.

Department of Human Resource Management

The Department of Human Resource Management (DHRM) expects to see changes in the state workforce as Baby Boomers retire and retirees seek additional income to supplement retirement income.

- In 2005, state employees retiring under the age of 65 can receive up to five years (or until age 65) of continuous health and life insurance benefits (retirees continuing to pay their percentage employee share of the premium) until they become eligible for Medicare. If under 65 when state coverage lapses, retirees can purchase regular insurance until age 65 (eight hours of accrued sick leave for one month of coverage). At age 65 and over, retirees can purchase a Medicare Supplement using accrued sick leave (eight hours of accrued sick leave for one month of coverage). State retirees receive a payout for unused annual leave and can take a cashout of 25 percent of accrued sick leave, roll it into a 401(k) or buy future insurance. Converted sick leave can also be cashed out, rolled into a 401(k) or used to purchase future insurance.
- Starting in 2006, state employees retiring under the age of 65 can receive up to five years (or until age 65) of continuous health and life insurance benefits (retiree continues to pay their percentage of the premium) until they become eligible for Medicare. This benefit is being phased out; therefore, depending on the year the employee retires, the benefit is reduced by one full year until 2011 at which time there is no guaranteed coverage. If the employee is under 65 when this benefit lapses, they can use eight hours of unused sick leave (earned prior to January 1, 2006) to purchase additional months of coverage. When the employee reaches age 65, they can use unused sick leave to purchase a Medicare supplement policy. For sick leave hours earned January 1, 2006 and forward, unused sick leave hours are placed into a health reimbursement account of which the employee can use the funds to pay for insurance premiums and co-pays. Twenty five percent of the sick leave balance is placed into a 401(k) as an employer contribution. Twenty five percent of converted sick leave is also placed into a 401(k) as an employer contribution. Retirees receive cash for all accrued annual leave hours.

- The DHRM has already seen an increase in the number of older workers applying for state jobs as retirees seek a follow-on career in state government. (DHRM knows that the age of the average state worker is about 45 and the average age of a new hire is about 35. DHRM is unaware of all of the motivating factors in these statistics).
- The concept of retirement is changing. People are redefining what they do after they draw retirement. Some work to supplement retirement income for health insurance or to maintain an acceptable quality of life.
- Many current state employees who expected to retire based on 401(k) savings have delayed retirement due to the poor performance of the stock market. As the market improves and savings increase more may be able to finance retirement. (DHRM does not know this for certain nor is aware of any way to know who was planning on retiring and why they have changed their minds if they do not).
- The trend of hiring older workers may have the following impacts: (most of these are assumptions that can probably be made, but there is no data to support them as fact).
 - Older workers re-entering the workforce may be in competition with college graduates for entry-level jobs with a potential for resentment and conflict.
 - Younger workers would be unsure if management level positions would become available if former managers are re-hired.
 - The willingness of retirees to work for less while drawing pensions could devalue the labor market.
 - Organizational dynamics could become strained with younger workers managing older, more experienced re-hires.
- Employee development programs would be revised to consider both younger, inexperienced workers and older workers with years of experience.
- Succession plans are being developed in several agencies to address the large numbers of managers who are ready to retire in the next ten years. (DHRM is unaware that this is actually occurring).

- There are two large groups of state employees and a gap between entry-level specialists and top managers and professionals. (DHRM cannot confirm this specifically. The agency only knows that the average age of a new hire is 35).
- State policy was recently changed regarding the hiring of retired state employees and other retirees; further clarification on rehiring is under discussion. (This has not occurred unless some agencies have made agency-specific decisions on this subject).

Department of Human Services

The Department of Human Services is directly involved in the issues of Utah's aging population including senior citizen centers, care facilities and support for caregivers.

- The Department is seeing an increased need to support caregivers.
 - In many cases, grandparents are caring for children in the absence of the parents.
 - Most of the care for the elderly is coming from family members.
 - Caregivers are aging with family or professional replacements are difficult to find.
 - Caregivers are needed for people with disabilities, many of who are among the elderly population.
 - Support can be given by offering training and professional assistance.
- Elder abuse, including personal injury and scams perpetrated against the elderly, is already a serious issue in Utah. Cases of elder abuse can be expected to increase as the number of elderly and retirees grow over the next few years.
- The issues of mental health and substance abuse among the elderly have not been adequately addressed.
 - Aging further debilitates those with disabilities.
 - Seniors who have taken prescription drugs for long periods of time are at risk of substance abuse.
 - Seniors who often live alone need special attention for their mental health.

- A new model of providing services to the elderly will be the result of improved services and a tight state budget.
- Services are shifting to the home rather than through institutional facilities.
- More choices may be given to families to choose services with a voucher program.
- The elderly provide a valuable resource of experienced, educated volunteers that can be utilized as mentors in youth corrections restitution programs and assist in the transition from foster care or youth corrections to successful adulthood.
- The elderly will need additional services simply because they will be living longer and in the workforce longer.
- The Older Worker Program, provided by the counties (Division of Child and Family Services) pays a portion of the salary of those aged 55 or older to provide training for employment.
- There is expected to be an increase in adult daycare centers and greater demand for licensing and monitoring these facilities against substandard care.

Department of Insurance

The Department of Insurance licenses and regulates insurance plans throughout the state and provides information on insurance benefits.

- Over half of the calls received by the Department are from seniors who need information about health or life insurance.
 - The elderly need to understand how to evaluate their options for various types of insurance plans.
 - Many seniors have difficulty understanding their policy's explanation of benefits.
 - The Department is teaming with the Division of Aging and Adult Services to provide more outreach and community education regarding health and life insurance.
- Many questions refer to the impact of death of older people.

- The Department also deals with questions regarding title insurance, reverse mortgages, homeowner insurance, and auto coverage – mostly from seniors who do not fully understand their policies.
- Many retirees are now selling insurance (51,000 producers) as a second career increasing the demand in the Department for licensing, auditing and fraud prevention.

Labor Commission

The Labor Commission assures a safe, healthful, fair, nondiscriminatory work environment for Utah employees. They also assure fair housing practices.

- The Labor Commission states that Baby Boomers are having a greater impact on the commission now than they will upon retirement.
- The impact occurring now is related to the large number of Baby Boomers currently in the workforce and the increased liability they bring with greater numbers. Older workers' injuries generally heal more slowly, workers are off the job longer for recovery, and there is increased tendency for insurance companies to deny injury claims as preexisting conditions.
- The Labor Commission is not experiencing any other age discrimination complaints.
- OSHA reports that older workers are the safest workers with only 1.3 injuries per 100 full time equivalencies (FTEs) for those aged 65 to 69 years old compared to the overall national rate of 2.8 injuries per 100 workers. Some of this has to do with the type of work being done by older workers and the decreased willingness to take unsafe risks on the job.

Department of Natural Resources

The Department of Natural Resources expects greater demand on public lands for recreation with an aging and retiring population as well as more demand for energy and water as retirement communities develop in rural areas of the state.

- The demand for energy resources is growing and will continue to grow as the population ages. Retirement communities are developing in rural counties and retirees are purchasing larger vehicles for recreation and travel.
- Many seniors on fixed incomes will have difficult choices to make as energy prices continue to rise.
- As more Utahns retire, some will have more leisure time and expendable funds for recreation that could impact the state's parks and public lands. Seniors may require more services for their hunting, fishing and camping recreation.
- More retirees will also mean more cabins in urban interface areas, such as Cedar Mountain and Duck Creek.
- Some rural counties are unprepared for increased use of their public lands. The Department is educating local officials to adopt natural resource management principles in local ordinances to protect natural resources.
- Demand for municipal and industrial (M&I) water is increasing in retirement communities. Water rates are expected to more than double as water is pumped from Lake Powell to Washington County. All reasonable options for increasing the water supply are expensive.
- Communities like St. George that cater to retirees with golf courses and water recreation will need to adopt conservation of water resources to reduce use.
- Senior citizens are getting upset at the prospect of losing their discounts for the use of state parks and recreation areas. They feel the government is taking away a benefit when they are charged entrance fees for parks and camping.
- The demand for more and better amenities on state parks and recreation lands is expected to increase.
- The Baby Boom generation has lost contact with the land, i.e. loss of family farms to corporate interests, loss of pioneer heritage and more urbanizing and moving away from the land. In addition, the loss of agricultural land puts a strain on wildlife resources.
- The "Gray Wave" will result in the development of more hiking trails and off-road opportunities, as an aging population needs to escape from work. An increase in the

number of conflicts can be expected between different uses of the land including different recreation uses.

- Many of the Baby Boom generation do not recognize the connection between their standard of living and the use of natural resources – “we have loved our watersheds into disrepair.”

Department of Public Safety

The Department of Public Safety includes a variety of divisions such as law enforcement, highway safety, emergency services and the State Fire Marshall. The Department anticipates increased crime against senior citizens and concerns about driving safety as the number of senior citizens increase.

- The Department anticipates an increase in crime related to an aging population such as identity theft, guardianship fraud, scams against the elderly and elder abuse. As a result the Department expects:
 - A need for more training of law enforcement officers in these types of crimes.
 - An increase in the number of concealed weapon permits if seniors feel vulnerable.
- The Vial of Life program in rural Utah keeps track of medical needs and emergency calls. The Circle of Friends program coordinates individuals who check on seniors in the community. These programs will experience an increase in use as residents age in rural communities.
- In several rural communities, nursing homes inform law enforcement officers of the medical status of residents and have alarm systems connected to public safety centers.
- The Highway Safety Division expects to deal with senior mobility issues for older drivers and pedestrians due to slower reflexes, as people get older. Seniors tend to self-regulate their own driving habits, i.e. not drive at night, but are more susceptible to injury or death when involved in automobile accidents.

- Older drivers want to preserve their independence, in part, by remaining mobile. Some questions for highway safety include 1) at what point should driving privileges be taken away; and 2) who should be able to take away driving privileges.
- The State Fire Marshall notes that older adults are twice as likely to be killed or injured by fires or falls compared to the population at large.
 - Thirty percent of people aged 65 and older are involved in falls each year, the leading cause of death from unintentional injury in the home.
 - The Remembering When Program is a fire and fall prevention program for older adults developed by the National Fire Prevention Association and the Center for Disease Control and Prevention to help older adults live safely at home for as long as possible.
- Seniors want a sense of security - security of pension funds, emergency family plan, 72-hour emergency kit, etc. The Emergency Management Division has an individual that teaches volunteer organizations how to work with local and state officials. Senior volunteers involved in Community Emergency Response Teams would have the knowledge and ability to coordinate emergency services such as first aid, sandbag, evacuation, and communication.

Tax Commission

The Tax Commission anticipates impacts on the state budget as a result of the aging population. Below are the main areas that would be impacted; however, the agency does not know how significant the impact will be.

- Retirees over the age of 65 are entitled to the Retirement Exemption on their income tax of up to \$7,500 (\$15,000 for married – filing joint return) depending on adjusted income. Retirees under the age of 65 are entitled to a retirement deduction of up to \$4,800 on retirement income. More retirees could make a significant impact on state income tax revenues, which are dedicated to supporting the state school system.
- The Circuit Breaker Credit offers general property tax relief to low-income persons over the age of 65 or surviving spouses based on income. In 2001, 30,955 recipients in Utah claimed the Circuit Breaker Credit for tax relief amounting to over

\$7 million. (The state general fund reimburses the counties for part of the credit while the county picks up the rest. The state credits include 16,829 people for about \$4.5 million).

- Tax forms and other documents may need to be changed to make them more accessible and easy to use, including increasing the font size of lettering and redesigning the flow of information.
- Education and volunteer programs to assist the elderly in preparing tax returns may be offered in community senior centers and assisted living centers. The VITA and Tax-Aide programs assist the elderly and lower income taxpayers who cannot afford to have a paid professional prepare their return. These services are free.

Department of Transportation

The Department of Transportation designs and constructs highways and pedestrian crossings. One of the agency's highest priorities is safety including the needs of elder drivers and pedestrians.

- Older drivers and pedestrians can be expected to have problems given the known changes in their perceptual, cognitive, and psychomotor performances. These characteristics of older adults present many challenges to transportation engineers, who must ensure system safety while increasing operational efficiency.
- The Federal Highway Administration has published a book entitled: "Guidelines and Recommendations to accommodate older drivers and pedestrians" (Federal Highway Administration, Oct. 2001).
- The Department is now utilizing 20-inch legend size (letters) instead of the standard 16 inch. Other improvements are looking at the contrast between lettering and background, and (3M) experimenting with color combinations. Car manufacturers are designing for elder drivers with control panel lighting, ease of entering and leaving a vehicle, ergonomics, and transceiver in highway to warn car of upcoming accident instead of a Variable Message Sign (VMS). The Department is also building pedestrian ramps above ADA standards.

- Pavement markings that can be seen in rainy weather “wet reflective” are being studied.
- The Department is also investigating crossing time requirements increasing time from the standard 3.5 – 4 feet/second. Other pedestrian measures include a longer phase to pedestrian islands, motion sensitive pedestrian buttons, and audible signals at pedestrian button level.
- There is an unmet demand for transit services in many rural communities.
- The Department assists in the purchase of vehicles for community transportation (including senior centers), but operating funds must come from the community. Paying for an operator, maintenance and liability insurance can be prohibitive.

Utah Retirement Systems

The Utah Retirement Systems (URS) provides retirement and 401(k)/457 investment benefits, as well as health and dental, disability, and life insurance benefits to active and retired Utah public employees and their beneficiaries.

- The URS has actuarially planned for the retirement of the Baby Boomers and while the agency will be busier processing more retirements, it did not express concerns about additional impacts other than the strain of placing a higher workload on their staff and budget.
- A bigger concern for the URS is the growing pressure nationally to move retirement plans from Defined Benefit plans to Defined Contribution plans. Utah currently offers a Defined Benefit plan.
- Twenty percent of URS participants are state employees, 60 percent are public and higher education employees, and 20 percent are local government employees.
- Not all employers participate in social security benefits. Public entities are exempt from social security unless they opt in.

Department of Workforce Services

The Department of Workforce Services offers placement and training services that can be utilized by seniors desiring to re-enter the workplace.

- The Department provides retraining programs for lower income individuals many who are older workers.
- The Department is putting more information online. For example, the Labor Market Information Unit provides market information regarding the demand for various kinds of jobs, individual testing and job search capability. More placements are now made online than in offices.
- Under the Family Employment Program (TANF) grandparents taking care of children under the age of 18 may be eligible for support if the children are deprived of support by both parents. Child welfare first looks to relatives before foster care. Child Care also pays relatives for child care services under certain conditions.
- The Department believes that employers and state agencies need to work together to develop “fun” jobs to interest and involve seniors who would like to be in the workplace.

APPENDIX A

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Slide 1

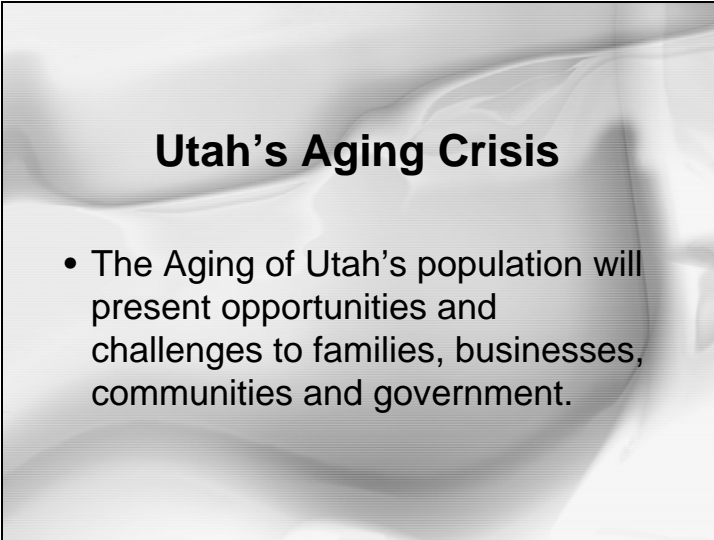
A rectangular box with a black border containing the title and affiliation for the Utah Aging Initiative.

Utah Aging Initiative

Department of Human Services –
Division of Aging and Adult Services

Center for Public Policy & Administration –
University of Utah

Slide 2

A rectangular box with a black border containing the title and a bullet point about Utah's aging crisis. The background of the box is a grayscale image of a person's hands.

Utah's Aging Crisis


- The Aging of Utah's population will present opportunities and challenges to families, businesses, communities and government.

APPENDIX A

Slide 3

Population Growth in Utah
1990-2000

- Utah is the fourth fastest growing state in the U.S. in total population
- Utah is the sixth fastest growing state in the U.S. in the 65+ population



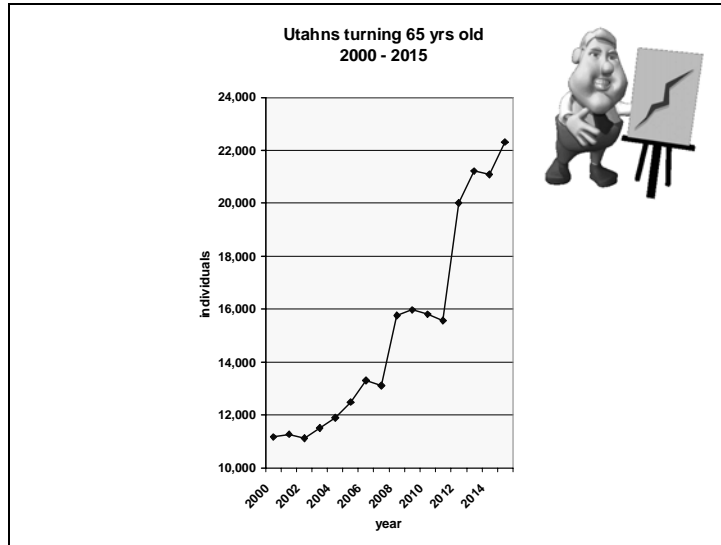
Slide 4

Aging in Utah

- Utah and Minnesota tied - **second highest** life expectancy in the U.S.
 - U.S. males 72 years - females 79
 - Utah: males 79 years - females 85
- Starting in 2015, one person in Utah will turn 65 years old every 23 minutes
- Over the next 25 years, the 65+ population will increase by 165%

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Slide 6

■ The 65+ population represents 8.5% of the state's population, however some urban cities and many rural counties have much higher percentages.

- **Rural**
 - 17% Kane, Piute, Washington
 - 14% Beaver, Garfield, Rich, Wayne
 - 13% Carbon, Daggett, Sevier
- **Urban**
 - 16% South Ogden
 - 15% Central City (SLC), Holladay, Washington Terrace



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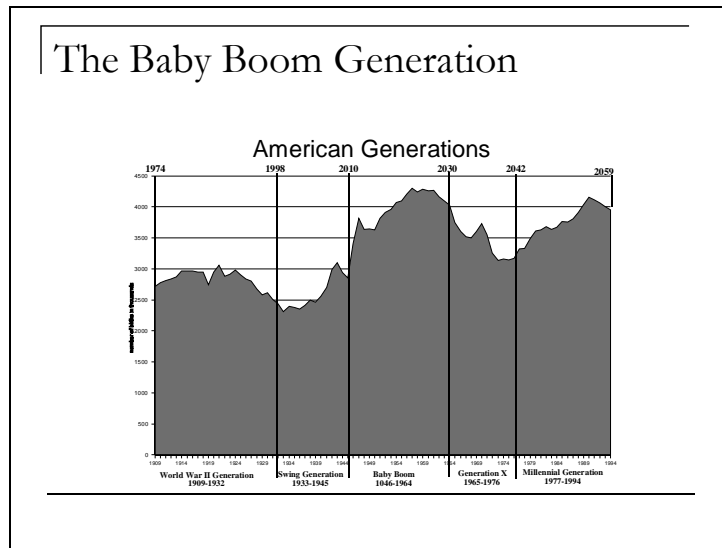
<p>Nationally:</p> <ul style="list-style-type: none">■ ½ of all baby girls born this year will live to be 100 years old■ Life expectancy in 1900 was 45 years of age, by 2050 it will be 100■ 2/3 of all the people 65+ that have ever lived are alive today	<p>A g i n g F a c t s</p>
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Slide 8

<ul style="list-style-type: none">■ Less than 3% of the elderly population in Utah are in nursing homes■ However, 39% of individuals over 70 require one or more assistive devices■ 50% of the those 85 and older will be diagnosed with Alzheimer's Disease	<p>A g i n g F a c t s</p>
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- The 75 million Baby Boomers (born 1946-1964) represent 1/3 of the U.S. population
- Retiring boomers will present a host of political problems: tax issues, education funding, elder care, health care, public safety, etc.
- Aging boomers will impact private, state, and local government services
- Retiring boomers will present a host of opportunities for 2nd careers and volunteer work

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APPENDIX A

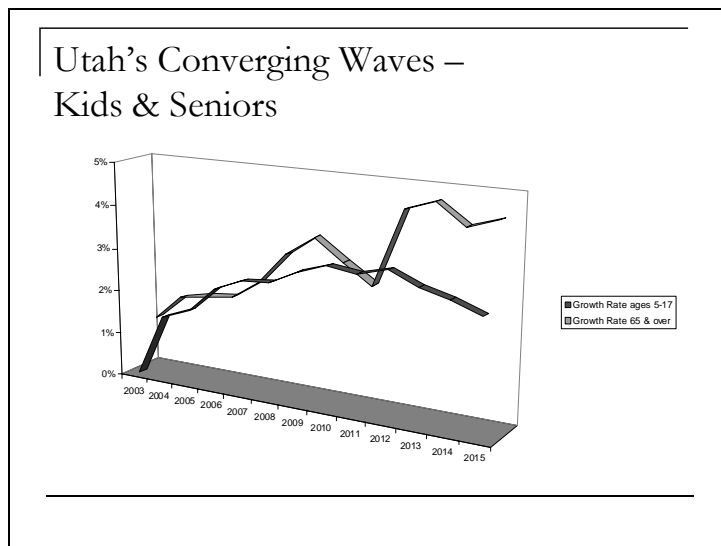
Slide 11

Utah's Population Growth – converging waves

- From 2000 to 2015
 - the school age population will increase by 41%
 - the 65+ population will increase by 50%.

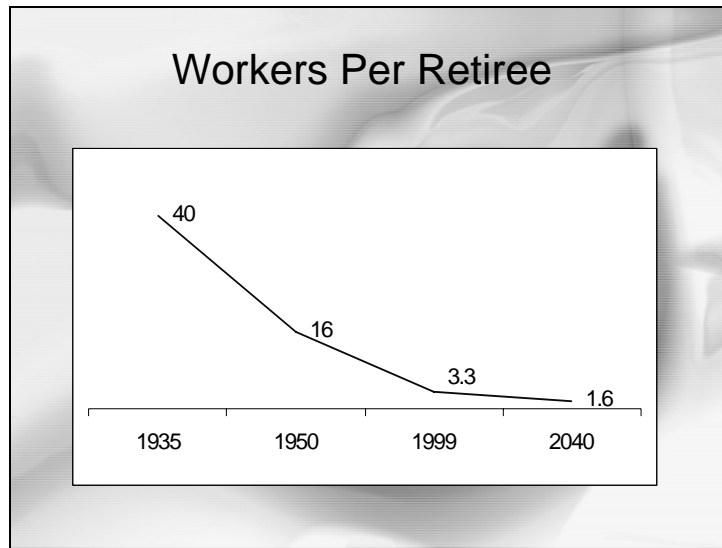
- From 2015 to 2030
 - the school age population will increase by 8%
 - the 65+ population will increase by 70%.

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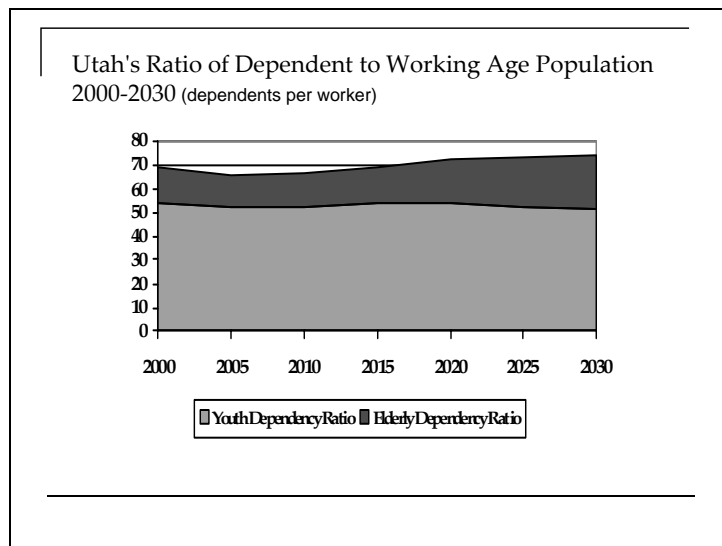


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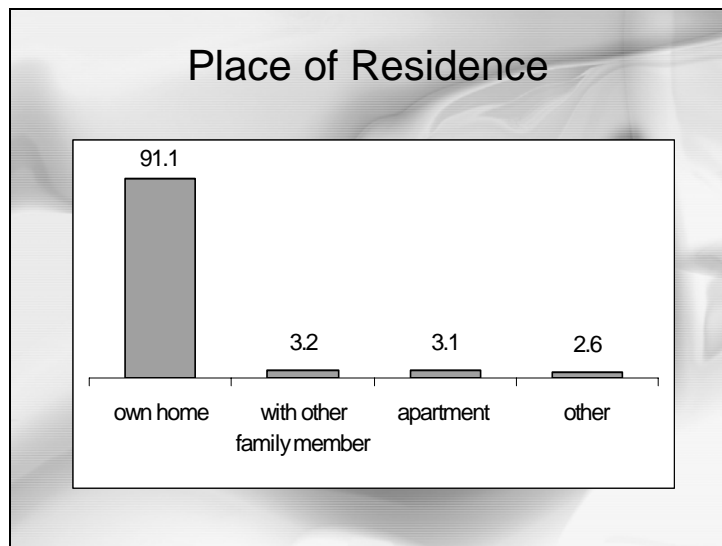
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What Seniors Told Us

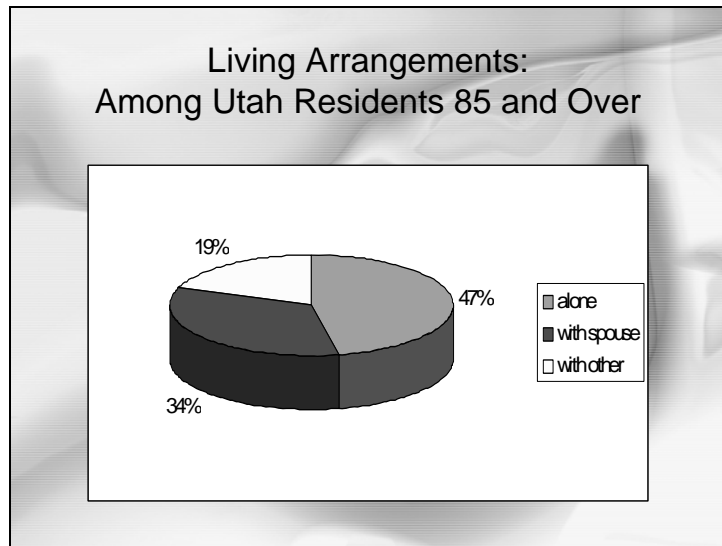
Utah Statewide
Survey
2001

Slide 16

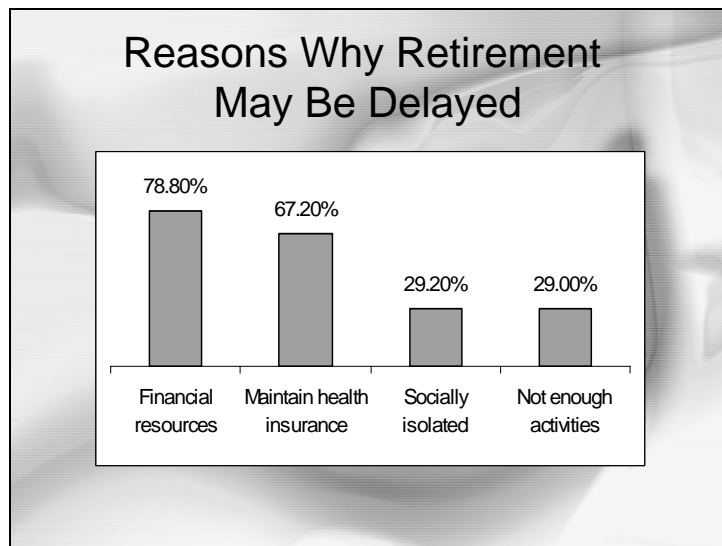


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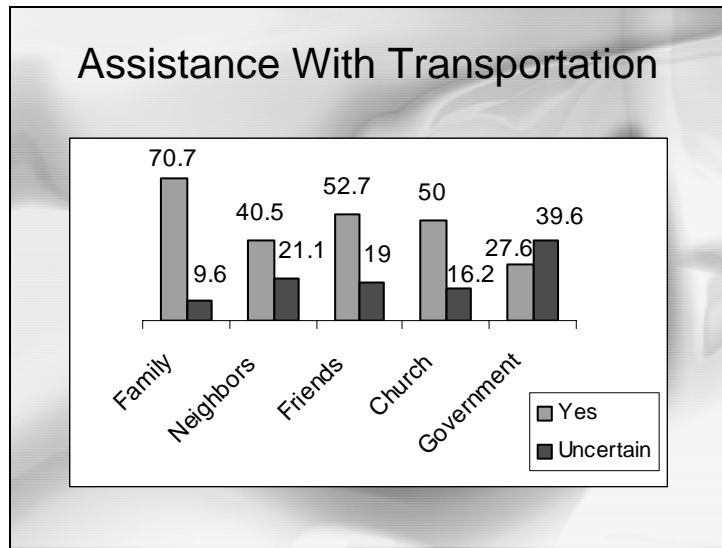


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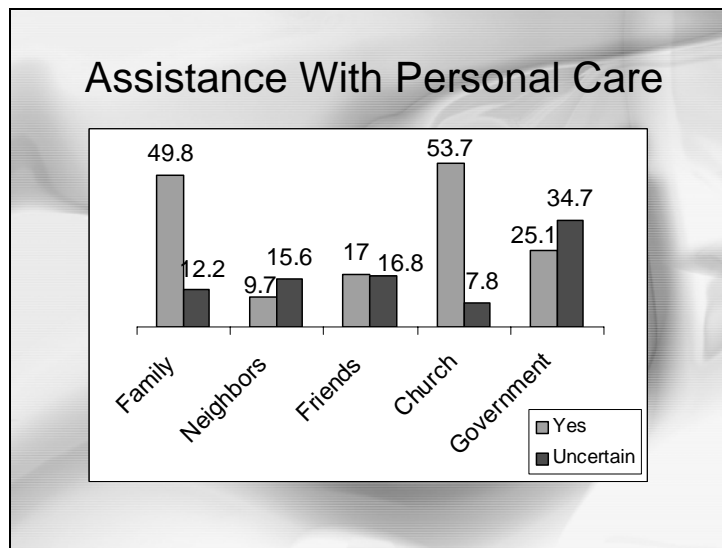


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Aging of Prison Inmates
percent increase from 1999 to 2004

12.1% increase in total incarcerated

48.6% increase in 55 and older inmates

63.3% increase in 65-69 year old inmates

106.3% increase in 70 and older inmates

Slide 22

**Impact on the State
Budget**

- State Tax Revenues
- Are Pension/Savings adequate for Baby Boomer needs?
- Economic Development
- Long Term Care Costs
- Tax Credits: Caregivers, fishing licenses, state park permits, etc.

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Responses from State Agencies

- Increased use of retiree health benefits
- Reduced community income to pay for water infrastructure
- Baby boomers less healthy overall
- Rehiring previous State workers
- Delayed or phased retirement
- Caregiver support and training
- More vulnerable to scams and identity theft
- Need for transit in urban and rural communities
- Retiree need for supplemental income
- Grandparents as guardians of children

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Critical Issues/Major Impacts

- What are the most important issues facing Utah policy makers due to the aging of Utah's population?

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Action Statement:

- Select a Critical Issue you want to address
- Discuss the important problems/challenges related to this issue
- What should the State do about this problem?

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Example of Action Statements

Key Issue: Health Care

- Examples of Action Statements:
 - The State should... support rural communities in establishing health care clinics to provide senior health care
 - The State should... educate seniors about the use of prescription drugs
 - The State should... help reduce the cost of physician liability insurance.

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Breakout Groups

- Select two critical issues and develop action statements to address these issues.
 - The State should...