U.S. ADMINISTRATION ON AGING
Invitational Working Meeting
May 13, 1996
PRELIMINARY AGENDA

8:00 - 9:00 Registration

9:00 - 10:20 Opening Plenary Session

Welcome and Introductions

William Benson
Deputy Assistant Secretary for Intergovernmental Affairs and Elder Rights

Greetings from Initiative Partners

Shirley Chater [invited]
Commissioner
Social Security Administration

Olena Berg
Assistant Secretary
Pensions and Welfare Benefits Administration
U.S. Department of Labor

Opening Remarks

Fernando M. Torres-Gil
Assistant Secretary for Aging

Aging Of Society Issues

Robert Friedland, Ph.D.
Director
National Academy on Aging

Survey of State Innovations in Aging Policy

Jeannette Hercik
Director, Policy Studies
Council of Governor Policy Advisors

10:20	Overview of the Day Carol M. Crecy Director Office of State and Community Program
10:30	Break
10:45 - 12:00	Small Group Session 1 - "Defining the Major Challenges"
12:00	Lunch - Keynote Speaker [to be announced] Bob Blancato
1:30 - 3:30	Small Group Session 2 - "Prioritizing and Objective Setting"
3:30	Break
3:45 - 4:15	Initiative on Redefining Retirement - Next Steps William Benson Deputy Assistant Secretary for Intergovernmental Affairs and Elder Rights
4:15	Results from the Day Fernando M. Torres-Gil Assistant Secretary for Aging
4:30	Adjourn

Redefining Retirement
THE BABY BOOMER CHALLENGE

STATEMENT OF PURPOSE

U.S. ADMINISTRATION ON AGING NATIONAL OBJECTIVES

Purpose

In just a few years, members of the baby boom generation, the 76 million individuals born between 1946 and 1964, will start turning 65. Meeting the needs of this future generation of Older Americans requires the talents and commitment of all levels of government, business, labor, a wide range of groups and organizations, and most importantly, it requires people to take individual responsibility for ensuring they enjoy a quality life in their later years.

On May 13 the Administration on Aging (AoA) will convene an invitational working meeting which is designed to lay the foundation for empowering the baby boom generation to plan for their future. This meeting will begin a year-long process to define national objectives to assist baby boomers to make thoughtful choices now so that they will be more likely to be financially secure, productive, healthy and socially active in their later years. This consumer-focused education process must begin now, regardless of what public policy considerations evolve over the next several decades.

Process

The AoA's approach involves bringing together a cross-section of individuals from the public and private sectors to discuss major challenges in the areas of individual financial security, health, and quality of life. The unique role of AoA is to approach the issue of planning from a comprehensive perspective which includes health and quality of life issues, as well as financial well-being.

Participants at the May 13 meeting will discuss in small groups the critical issues in each of the priority areas and develop examples of planning objectives. Follow-up activities will include:

- Workgroups scheduled to meet during June, July and August to further refine and define the planning objectives; and
- Opportunity for extensive discussion and review through regional meetings scheduled to begin in the fall of 1996.

Outcome

The objectives developed through this process will be designed to offer opportunities for every segment of society (individuals, governments at every level, organizations, philanthropic foundations, etc.) to identify roles to play in encouraging and assisting with individual self-preparation and positive planning behaviors.

The implementation strategies that will be critical to successfully achieve these objectives will focus on: 1) educating individuals to enable them to make informed choices about planning for a long lifespan, and 2) highlighting and facilitating collaborative efforts between the private and public sectors in support of their efforts to educate consumers. After an extensive collaborative process, starting with the May 13 invitational working meeting and including a series of regional meetings held throughout the country, we anticipate releasing national planning objectives in mid-1997.

Redefining Retirement
THE BABY BOOMER CHALLENGE

GUIDELINES AND EXPECTATIONS FOR SMALL GROUPS

Introduction

A major component of the invitational meeting on May 13, 1996, will be small group dialogue sessions. Three small groups will focus on three priority areas, identified by the Administration on Aging's Initiative on Redefining Retirement, that will affect baby boomers in their later life:

- Individual Financial Security
- Health
- Quality of Life

The Administration on Aging will place meeting participants in small groups based on their organizational affiliation and/or diverse knowledge and expertise in a particular priority area. Facilitators will lead each small group in:

1. Defining the major challenges within the identified priority areas;
2. Prioritizing these major challenges by utilizing group process techniques; and
3. Developing at least one draft objective, designed to assist individuals plan for their future, in each priority area.

Small Group Session 1 (10:45am - 12:00pm) : "Defining the Major Challenges"

The purpose of this session is to allow small group participants the opportunity to identify and dialogue about the critical issues associated with their priority area that will affect baby boomers in their retirement years. Each small group will identify the problems and needs associated with its identified priority area. A summary of the results from the questionnaire completed by participants prior to the meeting will be reviewed during this session to stimulate discussion.

Small Group Session 2 (1:30pm -3:30pm): "Prioritizing and Objective Setting"

Small group session 2 will be divided into two parts. The first part of the session will involve prioritizing the critical issues identified in session one. This will allow participants to focus their attention on two or three critical issues. The group will then discuss ways to address, ameliorate, solve or prevent the situation(s).

The second half of the session will be devoted to crafting planning objectives to coincide with the prioritized critical issues defined earlier. Objectives will focus on providing individuals with choices for making informed decisions that will affect later life. Each objective should be supported by a rationale that explains why this objective is significant and meaningful to baby boomers. The following are guidelines to assist in the development of draft objectives:

For purposes of this project an objective:

→ Is a declarative sentence that describes what we want to accomplish on a national basis by a given point in time
→ Is measurable
→ Responds to and helps to resolve a problem or situation
→ Is realistic
→ Is politically neutral
→ Is created through a consensus model

<u>Anticipated Outcomes</u>

We anticipate receiving at least one objective from each small group. However, it is very possible that more will be generated. The following provides an example of the sort of objectives the Administration on Aging envisions will culminate from this collaborative process:

example 1 - Increase by 10% the number of individuals participating in employer-sponsored and/or community sponsored physical activity and fitness facilities and programs by the year 2010.

example 2 - Increase by 10% the number of individuals participating in defined-contribution plans (401k plans) by the year 2010.

The results of this beginning process will be compiled and then announced by the Assistant Secretary for Aging at the closing session of the meeting. Workgroups will be formed to continue the process after the May 13th meeting.

FINAL AGENDA

U.S. ADMINISTRATION ON AGING
National Invitational Meeting
May 13, 1996

AGENDA

8:00 - 9:00 Registration

9:00 - 10:20 Opening Plenary Session

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Deputy Assistant Secretary for Intergovernmental Affairs and Elder Rights

Greetings from Initiative Partners

Olena Berg
Assistant Secretary
Pension and Welfare Benefits Administration
U.S. Department of Labor

John Dyer
Principal Deputy Commissioner
Social Security Administration

Opening Remarks

Fernando M. Torres-Gil
Assistant Secretary for Aging

Emerging Trends in an Aging Society

Robert Friedland, Ph.D.
Director
National Academy on Aging

Survey of State Innovations in Aging Policy

Jeannette Hercik
Director, Policy Studies
Council of Governors' Policy Advisors

10:20 Overview of the Day

Carol M. Crecy
Director
Office of State and Community Programs

10:30 Break

10:45 - 12:00 Small Group Session 1 - "Defining the Major Challenges"

12:00 Lunch

Robert B. Blancato
Partner
Matz, Shea, Blancato
Executive Director, 1995 White House Conference on Aging

1:30 - 3:30 Small Group Session 2 - "Prioritizing and Objective Setting"

3:30 Break

3:45 - 4:15 Initiative on Redefining Retirement - Next Steps

William Benson
Deputy Assistant Secretary for Intergovernmental Affairs and Elder Rights

4:15 Results from the Day

Fernando M. Torres-Gil
Assistant Secretary for Aging

4:30 Adjourn

DEPARTMENT OF HEALTH & HUMAN SERVICES

Office of the Secretary
Administration on Aging

Washington, D.C. 20201

1~

Dear 2~

I want to take this opportunity to thank you for agreeing to participate in the Administration on Aging's (AoA) Invitational Working Meeting on May 13, 1996. The meeting is a major component of AoA's initiative on Redefining Retirement. The Meeting will convene from 8:00 a.m. to 4:30 p.m. at the Crystal City Marriott, 1999 Jefferson Davis Highway, Arlington, Virginia.

The meeting will bring together a cross-section of individuals from the public and private sectors to discuss major challenges in the areas of individual financial security, health and qualify of life. This forum will begin a year-long process for defining national objectives to assist baby boomers to make thoughtful choices now so that they will be more likely to be financially secure, productive, health and socially active in their later years.

Enclosed are a preliminary agenda for the meeting along with other materials designed to provide you with background and reference information. If you have any further questions or concerns please feel free to contact Carol Crecy of my staff at (202) 619-0011.

I look forward to meeting with you on May 13th. Your insight and expertise will be critical to this very important endeavor.

Sincerely,

Fernando M. Torres-Gil
Assistant Secretary for Aging

Enclosures

Redefining Retirement

FACILITATION GUIDE

Administration on Aging
Redefining Retirement
Invitational Meeting
May 13, 1996

CONTENTS

Redefining Retirement

STATEMENT OF PURPOSE

U.S. ADMINISTRATION ON AGING NATIONAL OBJECTIVES

Purpose

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The objectives developed through this process will be designed to offer opportunities for every segment of society (individuals, governments at every level, organizations, philanthropic foundations, etc.) to identify roles to play in encouraging and assisting with individual self-preparation and positive planning behaviors.

The implementation strategies that will be critical to successfully achieve these objectives will focus on: 1) educating individuals to enable them to make informed choices about planning for a long lifespan, and 2) highlighting and facilitating collaborative efforts between the private and public sectors in support of their efforts to educate consumers. After an extensive collaborative process, starting with the May 13 invitational working meeting and including a series of regional meetings held throughout the country, we anticipate releasing national planning objectives in mid-1997.

PRIORITY AREA ASSIGNMENTS

Individual Financial Security

Facilitator:	Neil Cutler, Ph.D. Boettner Center of Financial Gerontology University of Pennsylvania, Philadelphia, PA
Resource Person:	Mary Harahan Deputy to the Deputy Assistant Secretary for Disability, Aging, and LTC Policy (DHHS/ASPE)
AoA Staff:	Sherri Clark (Recorder) Aging Services Program Specialist Office of State and Community Programs
	Gerri Barnes (Scribe) Program Analyst Office of State and Community Programs

Health

Facilitator:	Deborah Maiese Senior Prevention Policy Advisor Office of Disease Prevention & Health Promotion (DHHS/PHS)
Resource Person:	Cheryl Austein-Casnoff Director of Public Health Policy (DHHS/ASPE)
AoA Staff:	Lois Albarelli (Recorder) Aging Services Program Specialist Office of State and Community Programs
	Nancy Wartow (Scribe) Program Analyst Office of Governmental Affairs and Elder Rights

Quality of Life

Facilitator: Robyn Stone
Deputy Assistant Secretary for Disability, Aging and LTC Policy (DHHS/ASPE)

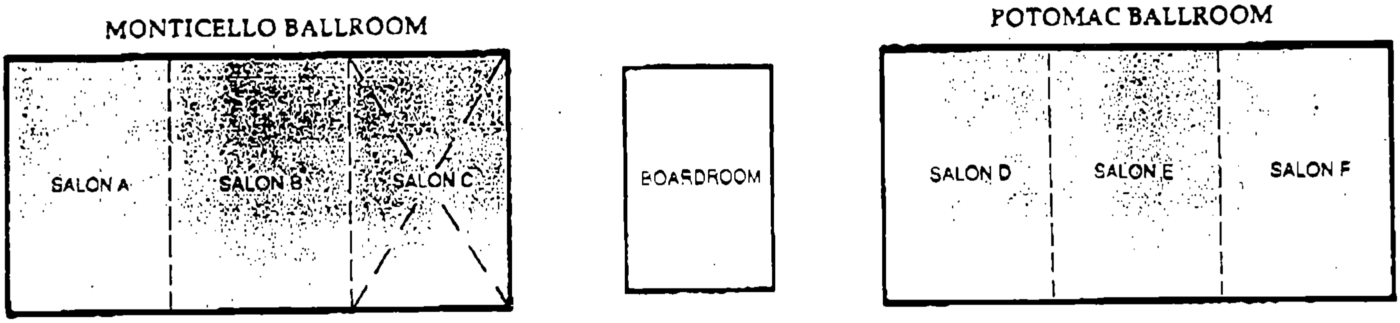
Resource Person: Dianne McSwain
Assistant to the Director, Office of Intergovernmental Affairs (DHHS/OS)

AoA Staff: Michele Puccinelli (Recorder)
Special Assistant
Office of the Assistant Secretary for Aging

Janet Perpall-Dixon (Scribe)
Aging Services Program Specialist
Office of State and Community Programs

FLOOR PLAN

Second Floor



NOT SHOWN:

Crystal View Room — located at top of spiral staircase, opposite telephones

Redefining Retirement

GUIDELINES AND EXPECTATIONS FOR SMALL GROUPS

Introduction

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Redefining Retirement

GUIDELINES FOR FACILITATORS, RESOURCE PERSONS, AND SUPPORT STAFF FROM AoA

Participants at the May 13 invitational meeting will be challenged to develop planning objectives under very tight timelines. In order to most effectively use the time available, it is important that you, as the individuals who will lead the workgroup activities and provide support to the discussion groups, have a shared understanding of what we expect to accomplish during the day, as well as the roles and responsibilities of your positions. These guidelines and the annotated agenda which follows are intended to help prepare you for a demanding, but highly rewarding meeting.

What We Expect to Accomplish

May 13 is a day for public and private sector representatives to "break ground" on a year-long, highly interactive process that will lead to the development of national planning objectives to address critical issues in three priority areas: Individual Financial Security, Health, and Quality of Life. Keeping in mind the time constraints, we have three expectations for the day:

1) Serious dialogue between participants, offering many viewpoints, and generating many ideas which will be captured on flip charts and/or by AoA recorders during group discussions.

2) At least one draft objective for each of the priority areas in as complete a form as can be developed during the time allowed. We acknowledge the difficulty of this process and do not expect to receive polished objectives that are ready for implementation. We also recognize the possibility that a group may not be able to develop an objective which meets all the criteria.

3) Participants leave this meeting with a sense of involvement and enthusiasm for continued interaction with fellow group members and other individuals who are interested in this effort.

ROLES AND RESPONSIBILITIES

Facilitators

Facilitators were chosen on the basis of their recognized expertise in their assigned priority area as well as their experience in group facilitation. They will be responsible for guiding their group members through the objectives-setting process set out by AoA.

This meeting is being held in an environment of heightened public interest and debate on a number of aging issues, including controversy about the future of Social Security and Medicare. It is important to remember that this meeting is not intended to be a forum on public policy. Participants are being asked to help develop objectives that will empower baby boomers to plan for their future–plans which must be made regardless of the outcome of ongoing policy debates, national elections or other events. We are directing our efforts toward educating baby boomers about the importance of planning holistically for their later years and toward identifying possible public and private sector responses to the challenges facing these individuals.

If outside issues and political debates distract the group during discussions, facilitators will be responsible for returning the group's focus to the purpose of this meeting:

- identifying critical issues in the group's priority area,
- establishing at least one national planning objective addressing a critical issue, with a rationale for why this objective was chosen by the group and its significance to baby boomers
- suggesting strategies for implementation, and
- identifying measurable performance indicators.

Because the groups will have to operate under very tight timeframes, there will be limited time for in-depth discussions about issues. If this proves to be frustrating to group members, please remind the group that the May 13 meeting is only the first of many discussions about the issues.

Interest in this invitational meeting has exceeded expectations. As a result, we will have priority area workgroups of 25-30 persons. To encourage participation, we will divide each priority area workgroup into two or three "discussion groups" of approximately 10 persons. Facilitators, resource persons, and AoA staff will "float" between discussion groups and provide guidance and assistance to the groups, as necessary.

Resource Persons

Resource Persons will serve as back-up facilitators and will provide information or insight on particular issues as the need arises.

Supporting Staff from AoA

Each of the three small workgroups will be assigned two individuals from AoA: one to serve as a recorder of the group discussions, another person to serve as a scribe for the flip charts (or to provide other services, if the facilitator chooses to use a member of the group for scribing).

The recorder will be responsible for capturing highlights of the priority workgroup discussions, noting suggestions or comments from participants about the objectives-setting process or any other issue related to the initiative on Redefining Retirement. The recorder is not expected to participate in group discussions. During periods when discussion groups are meeting, the recorder will "float" between groups and be alert for issues or concerns about which AoA should be aware.

The scribe will be responsible for recording information presented during workgroup discussions. During the group's initial brainstorming of issues, it will be important to identify all issues raised, even those later characterized by the group as low priority. Because there will be a number of follow-up discussions of the issues, it is possible that low priority issues will become significant when examined more fully. It is important that the scribe faithfully record input, taking care to avoid editing the group's comments.

If the facilitator chooses to have a group member act as scribe, the AoA person will be available to provide other support, as the facilitator considers necessary.

ANNOTATED AGENDA
FOR FACILITATORS, RESOURCE PERSONS, AND AoA STAFF

8:00 AM	Facilitators, resource persons, and AoA supporting staff meet for briefing in the Crystal View Room.
9:00 - 10:30	Opening Plenary Session in Salons E and F
10:30	Break
10:45 - 12:00	Small Group Session 1: "Defining the Major Challenges"

Small Groups will meet in their assigned rooms
- Individual Financial Security - Salon A
- Health - Salon B
- Quality of Life - Salon D

10:45-11:05 Facilitator will open the session with introductions, brief summary of what is expected for morning and afternoon group sessions, and review of criteria for objectives. Experienced "initiative" staff/contractors will be available to answer questions about the initiative which the facilitator may not be able to answer.

Facilitator presents highlights of participant survey, elicits opinions from group re. importance of issues identified in the survey responses. Scribe records on flip chart the critical issues which the group identifies. It may be helpful to use one page of the flip chart for each issue and tape the pages on the wall at the front of the room.

Facilitator brings discussion to closure. After counting off by threes, group breaks into "discussion groups" for further identification of issues in priority area.

11:10-11:30 Each discussion group identifies a person who will take the lead in reporting on their discussions to the priority group. This person may be the same person who serves as the scribe, capturing the issues on a flip chart—one issue per page.

Facilitator, resource person, and AoA staff float among discussion groups, note any issues or concerns which could affect the development or implementation of national planning objectives—whatever needs to be addressed for participants in the present meeting or for follow-up activities.

11:35-12:00 Discussion groups return to priority area workgroup setting for sharing of issues. There is likely to be some repetition, so first group presents all issues identified, and subsequent groups present only new issues. Entire group votes with dots to determine importance of the issues (green – most important, yellow – second in importance, red – third in importance). The outcome of the voting may be immediately apparent, but if it isn't, AoA staff will assist with counting dots during lunch break.

Facilitator gives overview of afternoon session and adjourns for lunch.

12:00-1:30 PM Lunch

1:30-3:30 Small Group Session 2: "Prioritizing and Objective Setting"

1:30-1:45 Facilitator reviews or announces the results of the voting and initiates dialogue about ways to empower individuals to address the issues identified.

Facilitator then assigns to each discussion group at least one issue, with the charge to continue dialogue for about 15 minutes, capturing the highlights of their discussions on flip charts. After 15 minutes, they will focus on at least one of the challenges discussed and begin to develop planning objectives.

Ideally, the group has identified at least six issues, so that each discussion group is assigned two issues. It is possible that one issue may be unworkable for purposes of developing national objectives, and the discussion group could then address the second issue.

1:50-2:05 Discussion groups identify challenges, and focus on one major challenge for which they will attempt to develop planning objectives.

2:05-2:55 Discussion groups develop at least one planning objective to address a major challenge identified. On a "National Planning Objectives" form, the group will identify one objective, along with the rationale for choosing this challenge, ideas for strategy for implementation, and suggested measures to gauge progress in reaching the objective. If the group has developed more than one objective, they complete a "National Planning Objectives" for for each objective before they leave the discussion group setting.

3:00-3:30 Discussion groups return to small workgroup setting to share outcomes of their groups, along with flip chart pages to tape to walls. After each discussion group's presentation, participants are given an opportunity to critique the objective, strategy, etc. and to present other ideas for strategy, measurement, etc.

The Facilitator will collect all "National Planning Objectives" forms. These forms, and the flip chart pages, will be used by the follow-up workgroups to refine and further develop the objectives.

Facilitator will encourage participants to complete evaluation form and future interest form during break. AoA will use this input when forming follow-up workgroups and conducting regional meetings.

3:30 Break

3:45-4:15 Initiative on Redefining Retirement - "Next Steps"

4:15-4:30 Results from the Day/FTG announces planning objectives in the three priority areas and brings the day to an end.

Internal

Statement of Purpose
Initiative on Redefining Retirement
Administration on Aging Invitational Working Meeting

Purpose

The May 13 invitational working meeting is designed to lay the foundation for changing baby boomers' behaviors, attitudes and choices to ensure that this generation as well as future generations of older Americans have a secure and fulfilling future.

- AoA/the Department have a critical role to play in expanding the discussion beyond finances to ensure that individuals are planning for all aspects of their retirement. The unique role of AoA/HHS is to approach the issue of planning from a comprehensive perspective which includes health and quality of life issues as well as financial well-being.

- Individuals need to assume responsibility and plan holistically for their future. The public and private sectors can assist in this process through public education and outreach that encourages positive planning behaviors.

- This consumer-focused education process must begin now regardless of what public policy considerations evolve over the next several decades.

- This forum will begin a year-long process for defining national objectives to assist baby boomers to make thoughtful choices now so that they will be more likely to be financially secure, productive, healthy and socially active in their later years.

- The long term objective setting process also will offer opportunities for every segment of society to facilitate and encourage self preparation and positive planning behaviors.

Outcome

Educational process focused on what individuals can do to make informed choices about planning for a long lifespan as well as to help define roles of the public and private sectors in assisting and encouraging individuals to plan for their futures. After a lengthy collaborative process, it is anticipated that national planning objectives will be released by mid 1997.

Process

AoA's approach involves bringing together on May 13 a cross-section of individuals from the public and private sectors to discuss major challenges in the areas of economic security, heath and quality of life. Participants will discuss in small groups the major challenges in each of the priority areas as well as develop examples of planning objectives. Workgroups will continue to meet during June, July and August to further refine and define the planning objectives. Opportunity for extensive discussion and review will occur through regional meetings.

Background

Thanks to great improvements in medicine, science and technology as well as social security, Medicare and pension plans, today's older Americans are living longer, healthier and more financially secure lives than any previous generation of older Americans. In just a few years, the earliest members of the baby boom generation, the 76 million individuals born between 1946 and 1964, will start turning 65. The transition of baby boomers into the ranks of old age will not simply be a matter of greater numbers and higher proportions of older Americans living within the policies, institutions and economic and social contexts of today. Their demographic characteristics will be very different from their predecessors.

- Baby boomers are diverse:
  - 9.5 million African Americans
  - 6.1 million Hispanics
  - 2.8 million other minority groups
- Compared to their mothers, more female boomers are working and will have their own pensions and other economic supports.
- Male baby boomers have suffered a decline in pension coverage compared to preceding cohorts.
- Boomers save only one-third of what they will need to maintain their current standard of living.
- Only 35% of the baby boom generation is saving for retirement.
- 42% select maintaining good health as their number one priority for retirement.
- 18 million of the 76 million baby boomers are considered at risk:
  - non-home owners
  - single women
  - those with low education

<u>Current Activities</u>

Meeting the needs of future generations of Older Americans requires the talents and commitment of all levels of government, business, labor, a wide range of groups and organizations, and most importantly, it requires people to take individual responsibility for ensuring they enjoy a quality life in their later years. The Social Security Administration, the Department of Labor and the Public Health Service are among the federal agencies which are key players in helping individuals to recognize and understand the challenges and opportunities of planning for a long lifespan and retirement security.

- The Social Security Administration has launched a public education campaign to restore confidence in the Social Security System.
- The Department of Labor launched a Retirement Savings Campaign to educate individuals about the importance of savings and pensions.
- The Public Health Service has developed a Healthy People 2000 project which has identified objectives designed to promote health and prevent disease.

Additionally, tens of millions of dollars are spent each year by employers, financial services companies, banks and others to educate individuals about financial aspects of future retirement.

* List of attendees

4/12 AoA Bfg on Redefining Retirement

- Nat'l Academy of Aging
- Gov's
- WHCoA

- also wkg w/ DOL (Alena Berg)

HHS Role: Social + Health issues => qual of life

May: Institutional Mtg
- 100 pple -> fed'l, advocacy, private
- to promote p'ships

Same timing as AdvCom Report

June: Council of Govs Policy Advisors
- Mtg @ impact on states

Message:
1- pers resp
2- safety net
3- educate audience -> inform'l campaign similar to DOL Savings campaign

DRAFT

Redefining Retirement

Older Americans Act
ADMINISTRATION ON AGING

FACT SHEET

The Administration on Aging's **initiative on Redefining Retirement, renamed from Blueprint for an Aging Society Initiative** to be more consumer oriented, is designed to lay the foundation for changing public policies, behaviors, attitudes, and choices for planning and improving our quality of life. In conjunction with private and other public organizations, AoA is developing this initiative in an effort to educate and motivate baby boomers to make thoughtful choices now so that they will be more likely to be financially secure, productive, healthy and socially involved in their later years.

The **initiative on Redefining Retirement** seeks to:

- Establish a clear understanding regarding the future challenges and opportunities presented by the aging of America;

- Encourage policymakers at all levels -- business leaders, community leaders, and the philanthropic community -- to think more broadly about "aging" and the implications of the aging of America for our nation's societal and economic base; and

- Provide a forum for exchange of information among policymakers from all levels of government and across sectors (non-profit, corporate, philanthropic, etc.).

AoA will work to achieve these broad goals through collaborations with the public and private sectors. Two of our grantees -- National Academy on Aging (NAA) and Council of Governor's Policy Advisors (CGPA) -- are already working towards these ends. The NAA has provided a vehicle for ongoing policy dialogue on the economic, health and social issues that are affected by the future demographics. NAA will also convene a series of forums around the country which will focus on local business efforts to prepare for an aging society. The Council of Governor's Policy Advisors (CGPA) has focused on informing state policymakers about the need to plan for the future through research and information forums designed to educate and inform states about best practices in future planning.

The cornerstone of the initiative is a May 1996 summit with participation from the public and private sectors to begin the development of national planning objectives to guide our nation in preparing for the aging of its citizens.

For more information on the initiative **Redefining Retirement**, contact Carol M. Crecy, Director, Office of State and Community Programs, Office of Program Operations and Development, Administration on Aging at (202) 619-0011.

Redefining Retirement

DRAFT

Older Americans Act
ADMINISTRATION ON AGING

WINTER 1996 UPDATE

INTRODUCTION

The Administration on Aging's (AoA) ***initiative on Redefining Retirement, renamed from Blueprint for an Aging Society*** *to be more consumer oriented, is designed to lay the foundation for changing public policies, behaviors, attitudes, and choices for planning and improving our quality of life. In conjunction with private and other public organizations, AoA is undertaking this initiative in an effort to educate and motivate baby boomers and mid-life Americans to make thoughtful choices now so that they will be more likely to be financially secure, productive, healthy and socially involved in their later years.*

The ***initiative on Redefining Retirement seeks to:***

- *Establish a clear understanding regarding the future challenges and opportunities presented by the aging of America;*
- *Encourage policymakers at all levels -- business leaders, community leaders, and the philanthropic community -- to think more broadly about "aging" and the implications of the aging of America for our nation's societal and economic base; and*
- *Provide a forum for exchange of information among policymakers from all levels of government and across sectors (non-profit, corporate, philanthropic, etc.)*

As we begin to motivate baby boomers to make thoughtful choices for the future, we recognize that it will require the talents and commitment of all levels of government, business, labor, a wide range of groups and organizations, and most importantly it will require individuals to take personal responsibility for ensuring they enjoy a good quality life in their later years.

AoA is working as the catalyst to advance public and private sector partnerships, encourage policy dialogue at the national, state and local levels, and promote public awareness and education.

PUBLIC AND PRIVATE SECTOR PARTNERSHIPS

National Planning Objectives and Summit

- *To ensure a life of security and quality, AoA is committed to help shape an environment where individuals will have maximum opportunity to plan for their future. AoA, working in collaboration with public and private organizations, is working to develop national planning objectives for the nation and, in turn, affect the planning behaviors of individuals. The objectives will be designed to measure this country's progress in responding to its aging population as well as to educate individuals to prepare for a good long lifespan. The process will involve soliciting input from individuals and groups at the state, local and national levels to arrive at a truly participatory core set of national objectives.*

  AoA plans to formally launch the development of national planning objectives at a summit meeting scheduled for May 13, 1996. The summit meeting will bring together for the first time, leaders in the public and private sector, to explore and initiate the process of setting national planning objectives for an aging society. The summit will focus on developing objectives in the areas of health, financial well-being and other quality of life issues. The summit also offers a vehicle for building on the message of the 1995 White House Conference on Aging in moving our country into the 21st Century. Follow-up working groups comprised of summit participants and other interested individuals will be formed to further refine and define these objectives. Maturity Mark Services (MMS), a social marketing firm, is currently working with AoA in the development of the national planning objectives process.

Social Security Administration

- *Through a Memorandum of Understanding (MOU), the Social Security Administration and AoA will engage in collaborative activities to achieve the goal of promoting the well-being of older persons by providing a coordinated, integrated response to the needs, problems, and concerns of older persons. A major focus of the agreement is to foster social change by educating middle-aged and younger groups about planning for a longer life span and for their retirement security in a society that is experiencing demographic shifts.*

Department of Labor

- *The Department of Labor (DOL) launched a retirement savings education campaign in July 1995 in a effort to raise public awareness about pensions and the need to save enough money for retirement. The focus of the campaign is to encourage participation in employer pension plans and other savings vehicles. AoA is working with DOL to promote this endeavor and will be exploring other collaborative efforts.*

POLICY DIALOGUE - AT THE NATIONAL, STATE, AND LOCAL LEVEL

National Academy on Aging

- *The National Academy on Aging (NAA) informs and encourages debate on the national level about the impact of and policy choices associated with an aging society. Through a cooperative agreement between AoA and the Gerontological Society of America, the NAA serves as a resource for balanced information on such topics as Medicare, Medicaid, and Social Security. In an effort to broaden the involvement of community, business and political leaders in addressing aging issues, the NAA is co-sponsoring five community roundtables with local business coalitions around the country.*

The Council of Governors' Policy Advisors

- *Under a grant from AoA, the Council of Governors' Policy Advisors (CGPA) project will provide an understanding of the implications of an aging population for state policymaking. Major activities of the grant have included a 50-state survey of innovations in aging policy and a National Roundtable on Aging Policy, convened in November 1995. A National Symposium for Innovation in Aging Policy is planned for June 17-19, 1996 to broaden this discourse and expand the knowledge of the states and across sectors and levels of government.*

PUBLIC AWARENESS AND EDUCATION

Communications Plan

- *In an effort to advance the message of the initiative on Redefining Retirement, AoA is working with Global Exchange, Inc., a public relations firm, to develop an overall strategic communications plan. In January, four focus groups with baby boomers were conducted in Houston, Texas and Baltimore, Maryland. Participants were asked questions about how they are planning for the future. An analysis of the findings will be available in March. Results from the focus groups are being used to design a slogan and logo for the national planning process.*

Public Education Brochure

- *The focus group findings will also be used as the foundation for the development of a public education brochure that will aid baby boomers in planning for the future. AoA plans to distribute the brochure widely.*

Discretionary Funds Program Report

- *Over the past few years, AoA has supported many projects, through the Discretionary Funds Program, that relate to the initiative on Redefining Retirement. Key findings of selected projects have been documented in a report scheduled for release in March.*

- *The Discretionary Funds Program has also allowed AoA to support projects in several key areas which have been incorporated into the overall initiative, Redefining Retirement effort, including home and community-based long-term care, older women, crime/violence prevention, and nutrition/malnutrition.*

For more information on the initiative on Redefining Retirement, contact Carol M. Crecy, Office of State and Community Programs (202) 619-0011.

May 13th Meeting Agenda

8:00 - 9:00 Registration
Continental Breakfast

9:00 - 10:30 Opening Plenary Session

Welcome and Introductions

William Benson
Deputy Assistant Secretary for Governmental Affairs and Elder Rights

Greetings from Initiative Partners

Shirley Chater - SSA
[Ms. Chater will be invited to briefly talk about SSA's MOU with AoA and the PEBES initiative]

Olena Berg - DOL
[Ms. Berg will be invited to briefly talk about the Pension & Welfare Benefits Administration's pension education program and the women and pension initiative]

Opening Remarks

Fernando M. Torres-Gil
Assistant Secretary for Aging

[The Assistant Secretary on Aging sets the tone for the day by talking about individual responsibility and how government, business and the non-profit sectors play a role in assisting individuals have maximum choice in later life]

"Aging Of Society" Issues

Robert Friedland, Ph.D.
National Academy on Aging [an AoA grantee]
[Dr. Friedland presentation will address the emerging trends surrounding the aging of our society]

Survey of State Innovations in Aging Policy

Jeannette Hercik
Council of Governor Policy Advisors
[Ms. Hercik will discuss the survey CGPA conducted on state preparedness for future aging population]

Overview of the Day

Carol M. Crecy
Director
Office of State and Community Programs
[Ms. Crecy will discuss the small group process and lay the guidelines for developing draft objectives]

10:30 Break

10:45 - 12:00 Small Group Session 1 - "Defining the Major Challenges"

[The purpose of these small group sessions is to allow participants the opportunity to dialogue about the major challenges within the identified priority areas that will affect baby boomers in their retirement years. Participants were asked to complete a questionnaire prior to the summit which asked about the major challenges. The results of the survey will be used as a reference to stimulate discussion.]

12:00 Lunch -

Speakers Robert Blancato, Executive Director, WHCOA
[Mr. Blancato will provide a few words on the WHCOA and introduce the luncheon speaker]

Lunch (con't) Keynote speaker
[to be determined]

1:30 - 3:30 Small Group Session 2 - "Prioritizing and Objective Setting"

[Small group session 2 will be divided into two parts. The first part of the session will involve participants prioritizing the major challenges outlined in session one. This will allow participants to focus their attention to two or three major challenges.

The second half of the session will be devoted to creating draft planning objectives to coincide with the prioritized major challenges defined earlier. Objectives will focus on providing individuals with choices for making informed decisions that will affect later life. Workgroup participants will receive guidelines to assist in the formulation of the objectives. Each group is expected to develop at least one draft objective in the group's assigned priority area along with a rationale and suggested measures.]

3:45 - 4:15 Initiative on Redefining Retirement - Next Steps

William Benson
Deputy Assistant Secretary for Intergovernmental Affairs and Elder Rights

[The purpose of this session is to provide participants with information about efforts planned for the initiative over the next 12 months:

- **Workgroups in each priority area will be formed to define and refine the planning objectives**
- **Series of meetings conducted by AoA Regional offices**
- **Coalition formed to support initiative]**

4:15 Results from the Day

Assistant Secretary for Aging
[Assistant Secretary thanks participants and encourages continued involvement in the process]

4:30 Adjourn

Redefining Retirement

Older Americans Act
ADMINISTRATION ON AGING

NATIONAL PLANNING OBJECTIVES PROJECT

Background

The American economic, social and political environments are changing. The emerging theme from both the public and private sectors is that individuals are being expected to assume more personal responsibility for their future. To help shape an environment where individuals will have maximum opportunity to change their behaviors, attitudes and lifestyles as they plan for their future, the Administration on Aging (AoA) has undertaken an initiative on **Redefining Retirement**, renamed from the Blueprint for an Aging Society to be more consumer oriented.

The **National Planning Objectives Project (NPOP)** is a major component of the initiative on Redefining Retirement. The NPOP seeks to develop national planning objectives to position America and its citizens for the 21st century. The goal of the project is to establish a core set of objectives that can be internalized by all sectors of our society, from government to the individual, to continuously guide financial, health and social behaviors --to assure that later life is one of security and fulfillment.

Target Group

The primary target group of this project will be the baby boom generation (individuals born between the years 1946 - 1964). However, we believe these objectives will also be applicable to mid-life (individuals 51 to 65 years of age), as well as younger adults.

Implementation Strategy

A national invitational meeting involving government, the private sector, professional and non-profit associations, and others will be convened in Washington, DC on May 13, 1996. Its purpose is to define critical issues and launch the development of national planning objectives in the priority areas of economic security, health and other quality of life issues. This summit will be a working meeting with the participants engaging in constructive small group dialogue to generate draft national objectives. These objectives will be designed to measure this country's progress in responding to its aging population as well as to educate baby boomers to prepare for a satisfying long lifespan. The goal of each small group will be to develop at least one objective in the group's assigned priority area.

In developing this project, AoA has reviewed and collected a great deal of material on the baby boom generation. We know that there already exists an abundance of information and education about how baby boomers "should" prepare for their future. Even with all this information, however, baby boomers are still unsure about planning for their futures.

The following provides a brief overview of the priority areas identified by this project. It should be noted that we are presenting only a sample of the myriad of issues impacting baby boomers in the identified priority areas:

Economic Security - Numerous studies have conflicting interpretations regarding the financial preparedness of the baby boom population for retirement. We know that tens of millions of dollars are spent each year by employers, financial services companies, banks and others to educate this group about the financial aspects of their future retirement. Yet, the majority of 31-49 year old employees relate their sense of frustration and uncertainty about their own ability to plan adequately. Approximately 50% of baby boomers are not enrolled in employer-sponsored pension plans, a primary resource for economic security. The 18 million individuals who comprise the "at risk" boomers -- those who are single, those with low education, and those who do not own their homes -- are hard pressed to participate in even marginal savings goals.

Health Issues - Health continues to be a most important part of retirement to Americans (Roper Starch, 1995). Four in ten Americans (42%) select maintaining good health as their number-one priority, while those who are closer to retirement place even more importance on health. Studies have shown that baby boomers can improve their health in later life by practicing better health practices such as lower rates of smoking, more participation in exercise programs, and greater attention to preventive measures that can forestall many chronic diseases.

<u>Quality of Life</u> - Quality of life is not an exclusive priority area; it often overlaps with economic security and health. Certainly, without adequate income and health, one's quality of life in later years may be diminished. However, there are issues for baby boomers that are not specifically economically or health oriented. Issues related to work/family, career, life-long learning and leisure may also influence individuals as they face the challenges and opportunities awaiting later life.

AoA will continue the NPOP after the summit by creating workgroups to further define and refine the planning objectives. Workgroup membership will be made up of summit participants as well as other experts from the public and private sectors. The NPOP will involve an extensive review and "buy-in" process at the national, state, and local levels to achieve a participatory set of objectives. It is anticipated that this process will evolve over an intermediate time frame of 6-18 months.

The NPOP is a long term effort which will provide both challenges as well as exciting new opportunities. In order to maximize the effectiveness of this effort, a social marketing strategy is being developed to ensure that the draft and final national planning objectives are widely introduced to a broad segment of society. The marketing strategy will include working with the Aging Network of States and Area Agencies on Aging, but will also include broadening this traditional base by developing partnerships and coalitions with other government agencies, advocacy organizations, professional associations, and other public and private sector participants.

For more information on the **Initiative on Redefining Retirement**, contact Carol M. Crecy, Office of State and Community Programs (202) 619-0011.

U.S. Administration on Aging
National Planning Summit Questionnaire

Critical Issues & Objectives

The following questions will assist us in planning for the National Planning Summit to be held on May 13, 1996 in Arlington, VA.

Your answers will help define critical issues for the future security and well-being of the baby boom generation, and form the basis for creating national planning objectives. Please return the questionnaire with your RSVP form in the enclosed envelope, or FAX to Sherri Clark at (202) 260-1012. Thank you in advance for your response.

Name:______________________________ **Title:**______________________

Organization:____

1. Please identify one or two critical issues within the priority areas listed below that will affect baby boomers in their retirement years.

a) Economic Security (such issues as pension, savings, Social Security, etc.):

   1.

   2.

b) Health (such issues as health promotion, health screenings, nutrition, etc.):

   1.

   2.

c) Quality of Life (such issues of job insecurity, impact of unemployment, eldercare, volunteerism, life long learning, etc.) These may overlap with 1a. and 1b.:

   1.

   2.

2. Are any of these critical issues currently being addressed by your organization? If so, please describe.

3. What should we be achieving as a nation to ensure the future security and well-being for baby boomers in the areas of economic security, health, and other quality of life issues?

4. Please select the role(s) that your organization would be willing to assume in launching an ongoing national effort to encourage planning for the baby boom generation:

____ Participate in developing national objectives that are measurable and achievable.

____ Create strategies to achieve the objectives (i.e. public education, social marketing, advertising, community education, employer programs, etc.)

____ Develop information and planning materials and/or programs.

____ Disseminate information and planning materials and/or programs.

_____ locally
_____ regionally
_____ nationally

____ Participate in an ongoing working partnership with AoA, public, private and non-profit sectors to create and disseminate a national campaign directed at baby boomers to encourage more personal planning and initiate the achievement of national planning objectives in this regard.

____ Other (please specify)

5. Are there any obstacles to your organization participating in this project? If yes, please describe.

6. What other organization(s) would you recommend for future participation in this national project?

Name: Title:
Organization:
Address:
City: State: Zip:
Phone: FAX:

We welcome your comments, questions, and suggestions about the National Planning Summit, the Planning Objectives project, and the Blueprint Initiative.

3/21/96

Hi Diana:

Thanks for returning my call yesterday. I've attached a summary from our news clipping service indicating some type of baby-boom/retirement summit coming up in May. Perhaps this will help you track this down...

Please call me if you find out anything. We would really appreciate Susan Daniels being on the invitation list from SSA.

Thanks.

April

April Waugh
(410) 965-8046

Rocky Mountain News (3/19) - "Administration Plans to Step Up Review of Disability Benefits" - Robert Pear, NY Times

San Juan Star (3/19) - "Social Security, Seeks $320 Million to Review 600,000 Disability Cases," subhead, "Officials Say Terminally Ill Won't Be Dropped" - Diane Duston, AP

Toledo Blade (3/19) - "Social Security Seeks Funds for Case Reviews" - AP

2. Los Angeles Times (3/19) - "Summit to Help Boomers Prepare for Retirement," subhead, "Trends: White House, Congress, business to focus on educating, reassuring a generation anxious about its financial future." by Robert A. Rosenblatt

The Clinton Administration will hold a summit with Congress and business in May to devise ways to help the baby-boom generation prepare for retirement. About 100 people will attend the summit, including officials from SSA, HHS the White House and the Labor Department. Staff members of key Congressional committees, executives from major corporations and financial planners will also attend. The Administration is also awaiting the final report of the advisory panel and will take no position at this time on proposals now being debated to privatize Social Security.

Molly

B. Editorials

1. USA Today (3/19) - "Social Security System Needs an Overhaul Now," subhead, "The system is in trouble, and some good ideas are being offered. But politicians aren't listening."

2. Toledo Blade (3/19) - "Surgery on Social Security"

The Blade favors privatizing Social Security.

3. Los Angeles Times (3/19) - "Confronting the Flood of Disability Claims," subhead, "Congress Should OK Funds to Find Social Security Abusers"

"Congress should have no hesitation appropriating the $320 million that's being asked for."

C. Syndicated/Op-Ed

1. USA Today (3/19) - "System is Doing Well," subhead, "A few minor changes may be in order, but tearing up the system would be a disaster." by Martha A. McSteen

McSteen presents an opposing view to the USA Today editorial above.

D. Local Story

1. San Francisco Examiner (3/18) - "Suspect Says He Killed