

**Governor's Council to Address Aging in Massachusetts**

**Tuesday, October 23<sup>rd</sup>, 2018**

**9:30 AM - 11:00 AM**

**McCormack Building**

**One Ashburton Place - 21st Floor Conference Rooms 1 & 2**

**Boston, MA 02108**

**In attendance: Co-Chairs Secretary Marylou Sudders and Eileen Connors, Terri Bresenham, Secretary Alice Bonner, Joe Coughlin, Rosanne DiStefano, Beth Dugan, Assistant Secretary Kate Fichter, Tom Grape, Steve Kaufman, Chrystal Kornegay, Nora Moreno Cargie, Ruth Moy, Alicia Munnell, Tom Riley, Amy Schectman, and Alice Sweeney.**

**On the phone: Bill Caplin, Laura Iglesias Lino, and Brian O'Grady.**

**Not present: Kevin J. Dumas and Janina Sadlowski.**

**Council Staff: Amanda Bernardo, Emily Cooper, Kathryn Downes, Robin Lipson, Thomas Lyons, William A. Travascio, Patricia Yu, and Olga Yulikova.**

**The meeting was called to order at 9:35 am by Co-Chair Secretary Sudders, who welcomed all Council members and visitors for attending. Co-Chair Secretary Sudders thanked the workgroups for their work over the last 10 months and assured them that the work they have done is crucial to policy development. She added that at this meeting, each of the workgroups would present their recommendations for the Council's consideration. In turn, the Council will finalize recommendations to give to Governor Baker, at the Council's December 10<sup>th</sup> meeting.**

**A motion was made by Tom Grape to approve the minutes from the June 19<sup>th</sup>, 2018 meeting. The motion was seconded by Amy Schectman, and the minutes were approved by all members present.**

**After the minutes were approved, Co-Chair Eileen Connors and Secretary Bonner commended the workgroups for the thoughtful reports that they compiled.**

**Caregiving Workgroup:**

**Tom Riley thanked his workgroup's members for their work. He extended thanks to Liz Whitla, who was the Co-Chair of the Caregiving workgroup and is an executive at Raytheon. Tom thanked Liz for the insight she was able to bring to the workgroup about how a large person-centered corporation thinks about caregiving and their workforce. Tom expressed the workgroup's thanks for all the work Jessica Constantino of AARP Massachusetts did to provide the group with data and connections to Massachusetts based business associations. He also thanked Secretary Bonner, Amanda Bernardo, and Kathryn Downes.**

Tom said that the workgroup began their work by defining who caregivers are. He mentioned that the caregiving community is diverse and the term has often been used to describe everyone from physicians to family members. The workgroup decided to focus their work on family and informal caregivers, who number over 600,000 in Massachusetts alone. The workgroup looked for areas where they could best identify and support caregivers. Tom mentioned that they settled on the workforce because on average, family caregivers comprise between 15-30% of the workforce. He also noted that approximately half of the 44 million caregivers nationwide are in the workforce. Additionally, 25% of those are millennials. Tom added that nationally, as well as in the Commonwealth, employers are beginning to identify caregiving as both a workforce development matter and a work-life benefit matter.

Tom said that the workgroup's first step was to develop tools for employers to help employees self-identify as caregivers. Tom mentioned that with the help of EOEA, the workgroup developed a 13 question survey that was distributed to the employees at Tom's business, SeniorLink. The anonymous online survey is comprised of 9 questions about caregiving and 4 about demographics, and takes 3-4 minutes to complete. Tom said that the participation rate was 58% and some of the findings were:

- 37% identified as caregivers.
- 35% of respondents said that they expected to be caregivers within the next 2 to 5 years.
- 45% said that they spend 22 hours a week or more caregiving.
- 95% of respondents said that they work full time.
- 51% said that managing competing priorities was their number 1 issue.
- 90% indicated that the number one service that they provide to their loved one is transportation.

Tom said that based on this data, his company will be taking several steps, including reviewing benefits and adding a termination reason "leaving to care for a family member," as well as educating management on survey results so they can factor caregiving into their engagement strategies.

The workgroup thought the Employment Workgroup's idea of creating an Employer Age-Friendly was a terrific concept and the two groups held a joint meeting. The Caregiver Workgroup recommended to the Employment Workgroup that one of the criteria for the Age-Friendly designation should be that the employer demonstrates that they have a clear strategy to support family caregivers in their workforce.

The recommendations of the Caregiving Workgroup are:

First, Partner with employers to strengthen a business' support of caregivers in their work place. The workgroup believes that additional work should be done to validate the caregiver toolkit that EOEA developed. Leverage natural public and private partnerships to manage implementation and collect data. With the help of AARP, the workgroup has begun to work

with the Massachusetts Business Roundtable and the Associated Industries of Massachusetts (AIM). The workgroup believes that employers would be more inclined to participate if they are able to see aggregate and benchmark survey results.

Second, Increase self-identification opportunities for caregivers and increase resources to them. In doing so, the workgroup would piggy back on existing awareness campaigns and would build upon the content on the Mass.gov website.

Terri Bresenham asked if there is any correlation or quantification to show lost productivity associated with caregiving to make it a more important issue for employers to address?

Tom Riley responded that the total cost is approximately \$50 billion, \$30 billion of that is in lost productivity. The balance of that, \$20 billion, is in the higher costs in health care benefits for caregivers.

Tom believed that the real challenge faced by employers is the “brain drain” that older workers create when they leave their jobs to be a fulltime caregiver. Millennials are also demanding flexible time to take care of their loved ones. Employers want to keep both kinds of employees; therefore businesses are starting to view caregiving through the workforce development lens.

#### **Employment Workgroup:**

Alicia Munnell thanked her workgroup for attending every meeting and for their hard work. She also thanked her Co-Chair, Tim Driver. Alicia mentioned that half of the working households today will be able to maintain their standard of living. The group’s recommendations include:

**First, Educate older adults about the benefits of working longer.**

This would be implemented by requiring HR departments in Massachusetts to relay information to their employees. One of the helpful resources that Alicia mentioned is the Social Security planning guide.

**Second, Introduce an auto-IRA program.**

The proposal would call for employers who do not offer a pension or 401k plan to enroll their employees in an IRA program. The employee’s contribution would be made to the plan on a monthly basis. Employees would be able to opt-out if they were not interested in the plan. This model for an auto-IRA was developed with research from Oregon where this type of auto-IRA program is up and running. Of the qualifying 1,300 employers who did not have retirement coverage for their employees, 1,250 of those employers are enrolled in the system.

**Third, Inform employers of the value of older adult workers.**

The workgroup presented several ways to implement this which included conducting and promoting the results of studies that show employing older adults leads to better customer satisfaction. Another way to implement this recommendation is by distributing a pamphlet to HR professionals. A study by a large retail office supplier found that stores with longer tenured employees had better customer satisfaction and higher profits.

**Fourth, Develop an Age-Friendly designation for Massachusetts employers.**

The workgroup recommended that the designation be created by and awarded to companies by the State, or through an existing certification such as AARP.

Alicia went on to say that in supporting an Age-Friendly Designation for employers, there are two issues. First, that this program should be implemented by the Commonwealth. She suggested that Massachusetts have its own designation rather than using another organization's process. Alicia added that framing is also important. The designation should not portray older workers as risky, or more expensive. Alicia believed that if these recommendations were adopted then they would help increase the economic security of older people and would benefit the state as a whole.

Alicia stated that the Governor's participation in advocating for the Council's recommendations would be key to the implementation of the Council's ideas. Alicia believes that through advocacy, stakeholders will come to the table to implement the Council's recommendations.

Co-chair Secretary Sudders said that she plans to take the Council's recommendations to the Governor. She praised the example presentation that HR Directors could give about the value of working longer.

Tom Riley asked how many employers in the Commonwealth offer an auto-IRA program for their employees.

Alicia Munnell said that among the major employers nationwide, about half of them offered an auto-IRA program. However, she also noted that if an employer offers an Auto-IRA program, that it should also have auto-escalation. She recommended a rate of 3% yearly as it would be an incentive for employees to stay in the system. The state's role would be minimum in the implementation of the program, other than having an administrator and an asset manager. Alicia described Massachusetts as being the hub for IRAs because two of the largest administrator and investment companies are based in Massachusetts.

**Housing Workgroup:**

Amy Schectman said that the workgroup sought to focus on older adults with all income ranges where housing is a factor. The goal is to help people stay in their homes, and also create service-enriched housing to complete the continuum of housing. Their recommendations include:

**First, add service coordinators to all state aided public housing.**

**Amy mentioned that most of the older adults living in public housing are already eligible for services because they are extremely low income (ELI). The Housing Workgroup recommends a partnership between local housing authorities and the ASAP network managed by EOE. A LeadingAge survey found that the presence of resident service coordinators translated to an 18% reduction in hospitalizations. One option is to place ASAP staff into public housing as resident service coordinators at the ratio of 1 for every 150 clients. Amy believed that this would cost approximately \$12 million per year. Amy suggested that ASAP and housing authorities with an established relationship would be given preference.**

**Co-Chair Secretary Sudders asked whether this could be something included in the Governor's Community Compacts program.**

**Amy believed that while the program focuses on the community, the establishment of resident service coordinators could be funded through the ASAP network. She added that this kind of program would have significant economic benefits. Amy stated that a US Department of Housing and Urban Development survey found that the average age of people in subsidized housing is 79; in Massachusetts it is 81 and could rise with added service support.**

**Second, increase production of additional supportive housing.**

**Amy mentioned that there are older adults who are falling through the cracks. They make just enough to not qualify for affordable housing, but not enough to afford market rate housing. One possible solution is to explore ways to lower the capital costs of properties, so as to reduce the cost of housing and make it more affordable for consumers. As a next step, the workgroup recommends that the Governor convene a meeting of providers so as to leverage their services for affordable housing.**

**Co-Chair Secretary Sudders asked Secretary Bonner if an agreement between the local housing authority and the ASAP be made a requirement for the contract that EOE has with the ASAP.**

**Secretary Bonner mentioned that the ASAPs funding is determined per case, but that this idea will be taken back to discuss within the department. Through the supportive housing program, resident service coordinators are at approximately 40 sites and their positions are funded by the ASAPs.**

**Transportation Workgroup:**

**Nora Moreno Cargie thanked Council member Beth Dugan for all of the help that her team at UMass Boston gave the Workgroup. Beth's team conducted a scan to find out what transportation services exist throughout the Commonwealth. The workgroup looked at people throughout the state in three boxes: people who are fully mobile, those in transition, and those who need supportive transportation. The group's recommendations include:**

First, adopt tools available, like RideMatch and navigators for older adults new to the transit system.

Second, convene transportation providers from around the state to explore ways to fulfill a rider's "total trip" and to talk about what is necessary to provide the "last 50 feet" of support to those who have harder time accessing transportation.

Third, launch a pilot program to review structural enhancements, including bus stops.

Fourth, support older adults who want to drive longer.

Some of the examples to do this are through the benefits of cataract surgery or by working with local high schools to repair the vehicles of older drivers, who might not be comfortable going to an auto-body mechanic.

Nora noted that there are many great programs that exist. The workgroup wanted to develop something new that they believed this field lacked, rather than reinventing the wheel and developing something similar.

Roseanne DiStefano spoke about paratransit organizations and how important it is that the needs of riders who request a two person assist are met. Rosanne believed that sometimes trips for riders who require a two person assist are not taken because the company may not be reimbursed. Roseanne felt that this is an area where the Governor can convene a group of stakeholders to ensure that riders' needs are met, no matter their circumstances.

Nora believed that the State could play a role in implementing these recommendations, with individual agencies having their roles clearly defined.

Beth Dugan mentioned that reason behind the recommendation about cataracts is because by having the surgery it can lengthen a person's driving capability by years. However, a lot of older adults are not aware of the benefits. Another important point is that by promoting the importance of health of people who are in their 40s and 50s, it will have long term benefits.

Roseanne pointed out that while Medicare will pay for cataract surgery, it only will pay for the traditional surgery. It will not pay for LASIK, which would otherwise cost upwards of \$6,000. People may not be aware that cataract surgery is covered, but maybe it is something that they can find out about through SHINE Counselors.

Nora Moreno Cargie noted that the workgroups recommends exploring pilot programs to implement some of this work, particularly in Gateway Cities. This is because we want to address the entire spectrum of older people and focus on those who have fewer resources. These recommendations mark only the beginning of the Council's work. Going forward the Council should be open to receiving additional feedback. Feedback is vital to ensure that the Council is doing its job affectively.

## **Innovation & Technology Workgroup:**

**Joe Coughlin thanked everyone on the workgroup for their help. He also thanked General Electric Healthcare for their leadership and all of the work they have done through the Grand Challenge. He said that GE Healthcare's spirit of innovation inspired the workgroup and it should inspire the Council and the Commonwealth.**

**The hope of the workgroup is that Massachusetts becomes a hub for the longevity economy. Joe described the longevity economy as an opportunity and used the example of a three-legged stool. He explained that Massachusetts is already a hub for finance and health, naturally innovation should be the third leg of that stool. The workgroup also began looking at the work other countries are doing with respect to a longevity economy. The group looked at case studies from the UK, Scandinavia, Singapore and from within the United States.**

**The workgroup worked with GE Healthcare and Benchmark Senior Living to create the *In Good Company Grand Challenge* with the goal of creating a tangible product and process. The Grand Challenge launched in July and the deadline for submissions was in September, during that time 66 entries were received. There were many innovative ideas including bringing groups together for dinner at someone's home, and taking advantage of underutilized gyms which are mostly empty during traditional work hours. The next steps are to assign champions based on individual subjects to encourage collaboration that goes beyond today, to create a network so there is movement beyond today.**

**He mentioned that they want this to continue well beyond the Council and Governor Baker's administration. They are identifying innovations and challenges and want to support those with partnerships and events. They want to treat this as one part economic development and one part aging services, while building the longevity economy as an export.**

**The recommendation is that the Governor establishes a Council of CEOs made up of small providers and large companies. This would be similar to the bio tech council, however it would be a little harder to pull together because aging involves many stakeholders.**

**Terri Bresenham felt energized by the number of submissions. It shows that there is a lot of potential to tap into this area. The Council model that Joe mentioned is important because a degree of incubation is needed and seed funding is a starting point to reach full realization. Terri also touched upon importing ideas from other countries like China.**

**Tom Grape mentioned that Silicon Valley has model where organizations will connect a start-up to a large company, so as to develop their idea. Co-Chair Secretary Sudders added that Israel has a similar program.**

Alice Sweeney mentioned that MassHire has the State Workforce Development Board and 51% of the board is comprised of businesses. She expressed that this board could be a good partner for the work that the Council wants to do.

Laura Iglesias Lino mentioned that perhaps the Employment Workgroup could suggest a program where older adults could switch careers through taking trainings.

Tim Driver, Co-Chair of the Employment Workgroup, mentioned that this could be an opportunity to engage the local community colleges.

Secretary Bonner mentioned that one of the items that the Caregiver workgroup look at is the care of the caregiver, such as offering classes that support them such as yoga classes or support groups. She also spoke about a program developed by EOE for EOHHS employees called "Lunch and Learns," which seek to provide information and support employees within the secretariat.

Tom Riley added that one aspect to make employers aware of is the health cost of caregivers. He believed that the cost of mental health of caregivers is partially being born by employers. There are plenty of studies that say if you are caring for someone with multiple chronic conditions, such as depression, then you too will develop their conditions.

Co-Chair Secretary Sudders thanked the Council for their input and opened the floor for any comments any of the Council members have. The recommendations that come from this Council will inform the Governor's second term. The Secretary added that while no one should assume that all of these recommendations will be immediate, they will none-the-less inform his thinking. The Governor is intentional in this space. He talked about this in the State of the State address - the first time that a Governor has spoken about embracing older adults. And, on several speaking engagements unrelated to aging, he has been supportive of embracing the Council's work and older adults as vibrant parts of our communities.

Tom Grape mentioned that one of the most important things that the Governor can do is to mention why work in the aging space is important.

Nora Moreno Cargie said that aging in all policies should be reflected like how health is reflected in all policies.

Joe Coughlin stated that it would be important to bring community groups and faith-based organizations into the fold as well because they owned aging as an issue before business or government did.

Co-Chair Secretary Sudders asked the Council staff to draw up a list of the recommendations for the next meeting, the context for the recommendations, why they are important, and the list of items did not take up.



The meeting adjourned at 10:59 am. The Council's next meeting is on Monday, December 10<sup>th</sup>, 2018 at 9:30 am.

**Brief Summary of Topics Discussed by Council Members:**

- Pilot programs
- Grand Challenge
- Support groups
- Caregiving
- Employment
- Workforce
- Transportation
- Housing
- Age-Friendly Employer Designation
- Communications
- Property Tax Deferral
- Circuit Breaker Tax Credit

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