

ILC Policy Report

Longevity News and Trends in the U.S. and abroad

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Inside this issue:

News from the U.S. Government	1
International News	2
Special Interest to the ILC	3
News from the Not-for-Profit Sector	4

ILC Issues New Report on Ethics and Life Extension

The ILC has issued a publication, “Intimations of Immortality: The Ethics and Justice of Life-Extension Therapies,” which presents the unique perspective of Dr. John Harris on the ethical issues involved in life extending therapies. The publication is based on a lecture by Dr. Harrison, philosopher and founding director of the International Association of Bioethics, and presents a framework for thinking about humans living indefinitely and questions whether such a development would be a positive or negative. The report notes that everyone is programmed to age and die, but that it does not necessarily have to be this way if at some point cells could

be programmed not to age, thereby enabling our bodies to repair damage due to disease and aging from within. It then discusses how most people fear death and want to prolong their own life for as long as possible, but individuals then do not contemplate a world of increasing numbers of ‘immortal’ people with everyone competing “indefinitely for jobs, space and everything else.” The report then discusses the issues associated with a population of ‘immortal’ humans, such as reproduction, population policy, and health costs. This unique and thought-provoking essay can be found at www.ilcusa.org/.

News from the U.S. Government

Centers for Disease Control and Prevention (CDC): The CDC’s National Center for Health Statistics has issued the latest edition of its annual report on the health status of Americans, “Health, United States, 2007.” This issue highlights how U.S. life expectancy at birth reached a record of 77.8 years in 2004 (the most recent year for which such data are available). This is a dramatic rise since 1990, when average life expectancy

was 75.4 years. While this is certainly good news, it should also be noted that according to Census Bureau data the U.S. ranks 42nd in life expectancy out of over 200 nations, despite spending the most on health care. Moreover, there is some evidence that the U.S. is falling behind other nations in terms of gains in life expectancy. Some reasons for this include unhealthy lifestyle habits (e.g. lack of physical activity and obesity), persistent racial disparities in life

News from the U.S. Government (cont'd)

expectancy (black men have an average life expectancy of 69.5 years), and lack of health insurance for many people. The CDC publication can be found at www.cdc.gov/nchs/hus.htm. One good resource for international life expectancy data is the Census Bureau's International Database at www.census.gov/ipc/www/idb/index.html.

Government Accountability Office (GAO): The GAO has issued the following reports and testimonies: "Private Pensions: Low Defined Contribution Plan Savings May Pose Challenges to Retirement Security, Especially for Many Low-Income Workers"; and "Social Security: Issues Regarding the Coverage of Public Employees." These are at www.gao.gov.

Hearings: The Senate Special Committee on Aging held a hearing "Nursing Home Transparency and Improvement," on November 15th. Hearing information

is at http://aging.senate.gov/hearing_detail.cfm?id=287588&. Another hearing on "Forced to Flee: Caring for the Elderly Displaced by War, Poverty and Persecution Abroad," was held on December 5th. Hearing information is at http://aging.senate.gov/hearing_detail.cfm?id=288312&. A hearing entitled "Reverse Mortgages: Polishing Not Tarnishing The Golden Years," was held on December 12th. Hearing information is at http://aging.senate.gov/hearing_detail.cfm?id=288811&. The Senate Finance Committee held a hearing "Federal Estate Tax: Uncertainty in Planning Under the Current Law," on November 14th. Hearing information is at <http://finance.senate.gov/sitepages/hearing111407.htm>. The House Ways and Means Committee Subcommittee on Health held a hearing on "Trends in Nursing Home Ownership and Quality," on November 15th. Hearing information is at <http://waysandmeans.house.gov/hearings.asp?formmode=detail&hearing=601>.

International News

Australia: The Australian Institute for Welfare and Health has issued a report "Older Australia at a Glance," which shows that older people in Australia are a diverse group from an array of backgrounds who contribute in many ways to the social and economic well-being of Australia. It finds that 24% of men and 13% of women aged 65-69 years participate in the workforce, and almost half of all people aged 65-74 years provide unpaid assistance to someone outside their household, one-third provide volunteer services, and 29% are actively involved in a community organization. The report includes data on social and economic factors, health and functioning, and use of health and aged care services, as well as a focus on special population groups. The report is at www.aihw.gov.au/mediacentre/2007/mr20071122.cfm.

International Longevity Centre – UK (ILC-UK): The ILC-UK has issued a policy brief "Successful Ageing and Social Interaction—A Policy Brief," which

discusses the increase in the relative and absolute numbers of very old people and the need for policymakers to understand what factors are associated with 'ageing well' in the older old, including those with disabilities, in order that public policy and resources can be targeted at enhancing successful aging within this age group. It finds that that among the oldest old, having poor physical quality of life is not necessarily associated with poor mental quality of life and that many people with physical limitations can still enjoy emotional well-being. The report notes that public policy and services that seek to promote 'ageing well' amongst the oldest old must recognise this fact and that the reach of health services must go even further than mental health services to target more general mental well-being. The brief is at www.ilcuk.org.uk/record.jsp?type=publication&ID=23.

Social Security Administration (SSA): The U.S. SSA has issued its latest "International Update," which

International News (cont'd)

covers recent developments in foreign private and public pensions, social security, and retirement. This issue includes news from Ireland, Italy, Argentina, China, and India, as well as news about a recent European Court of Justice ruling on age discrimination. The Update is at www.socialsecurity.gov/policy/docs/progdesc/intl_update/2007-11/2007-11.html.

United Nations: The United Nations Economic Commission for Europe recently held a Ministerial Conference on Ageing, which considered the findings of national reviews of the implementation of recommendations of the Madrid International Plan of

Action on Ageing, shared experiences and good practices, and identified priorities for future action. Among the issues and findings, the conference recognized progress made in improving care for older people and alleviating poverty, although it also noted that much more needs to be done. The Conference adopted the Ministerial Declaration, “A Society for All Ages: Challenges and Opportunities,” recommitting its member states to mainstream aging across all policies and programs to promote intergenerational reciprocity, equity, and independence. More information and documents from the conference are at www.unece.org/pau/age/ConferenceonAgeing_2007/welcome.htm.

Special Interest to the ILC

Caregiving: The National Alliance for Caregiving has published a report in collaboration with Evercare entitled “The Evercare Study of Family Caregivers—What They Spend, What They Sacrifice.” The report presents data from a survey of caregivers in an effort to better understand the extent to which family caregivers are paying for goods and services on behalf of the person they are helping. It finds that the out-of-pocket cost of caring for an aging parent or spouse averages about \$5,500 a year, with long-distance caregivers averaging even more at \$8,728. The most common expense categories of the survey respondents were household goods, food and meals (42% reporting), travel and transportation costs (40%), and medical care co-pays and pharmaceuticals (31%). The sacrifices made by caregivers to pay for such costs included cutting back on leisure activities (49%), vacations (47%), reducing or stopping saving for their own future (38%), and deferring major purchases or home improvement projects (34%). It also finds that 37% reported that they had quit their job or reduced work hours as a result of caregiving responsibilities. More information from this report is at www.caregiving.org/data/Evercare_NAC_CaregiverCostStudyFINAL20111907.pdf.

Business News: MetLife has issued a report, “Searching for the Silver Bullet: Leading Edge Solutions for Leveraging an Aging Workforce.” The report notes that the most ‘predictable surprise’ of the earliest 21st century is that most industrialized nations will be faced with the retirement of a large part of their workforce. According to the report, while many organizations have not yet begun to prepare for the impending workforce change, a few have begun to launch initiatives to improve utilization of older workers. The report then evaluates these efforts, presents case examples, and provides insights and ideas to help employers respond to the staffing challenges created by an aging workforce. Such insights include giving managers the tools they need to retain productive older workers, but to avoid centralized, structured solutions; remaining focused on the benefits of leveraging an aging workforce, not just the need to do so; to build flexibility into programs and benefits to accommodate today’s increasingly diverse and multigenerational workforce; and to stop searching for a silver bullet as there is no quick fix. The report is at www.metlife.com/WPSAssets/11220092751195065184V1FSearchingfortheSilverBullet.pdf.

News from the Not-for-Profit Sector and Beyond

Center for Retirement Research at Boston

College: The Center has released the following briefs: “State and Local Pensions Are Different from Private Plans” which examines the differences between employer-sponsored plans in the public and private sectors. It finds that state and local public plans are primarily defined benefit, coverage is virtually universal, and only 70 percent of workers are in Social Security, whereas private plans are now mostly 401(k)s, less than half of the workforce is covered, and everyone participates in Social Security. The report also finds that public plans provide larger benefits (including cost of living adjustments), but rely more on employee contributions. The brief, which is a prelude to a new series of reports on state and local pension plans is at http://crr.bc.edu/images/stories/Briefs/SLP_1.pdf. Another brief “Why Have Defined Benefit Plans Survived in the Public Sector?” notes that defined benefit pension plans, while disappearing in the private sector, are alive and well in the state and local government sector due to three factors: different workforces, with the public sector workforce older, more mobile, less risk averse, and more unionized than its private counterpart; different employers, in that governments do not go out of business and face fewer market pressures; and a different regulatory environment, as public pension plans are exempt from federal regulations covering private plans, making them less expensive to run. The brief is at http://crr.bc.edu/images/stories/Briefs/slp_2.pdf. Another brief “Do Financial Literacy and Mistrust Affect 401(k) Participation?” discusses why some workers do not join a voluntary enrollment 401(k) plan and others quit after being automatically enrolled. It finds that those with low financial literacy are less likely to participate in either type of plan, and those who mistrust financial institutions are less likely to participate in automatic enrollment plans. The brief is at http://crr.bc.edu/images/stories/Briefs/ib_7-17.pdf.

Kaiser Family Foundation: Kaiser has issued a new report, “Nursing Home Care Quality: Twenty Years After the Omnibus Budget Reconciliation Act of

1987,” which explains the key provisions of OBRA ’87 related to improving the quality of nursing home care and examines the progress and problems in quality assurance in nursing homes over the past twenty years. This report is part of a series of initiatives by Kaiser to mark the 20th anniversary of the OBRA legislation. In addition to the report, Kaiser issued an updated fact sheet, “Medicaid and Long-Term Care Services,” new opinion poll results on the public’s views about the quality of long-term care services in the United States; and a short film, “Nursing Home Reform: Then and Now,” that examines the history surrounding the landmark law. These materials are available at www.kff.org/obra87reforms.cfm.

National Commission for Quality Long-Term

Care: The National Commission, led by former Speaker of the House Newt Gingrich and former Senator Bob Kerrey, released a report, “From Isolation to Integration: Recommendations to Improve Quality in Long Term Care,” which presents a wide range of recommendations to build a sustainable and high-quality long term care system. The report notes how the U.S. will experience an unprecedented demand for high-quality long-term care services provided in a wide variety of settings, including private homes, assisted living facilities and nursing homes, but that our nation is not prepared to meet this demand and citizens will suffer. It calls for the next U.S. President to lead the effort to reform the long term care system so that it focuses on the needs and preferences of consumers, provides support for family caregivers, ensures that long term care workers receive the training, compensation, and respect they need; adopts new technologies to maximize the independence of older consumers; and institutes a financing system of both public and private resources to ensure that Americans have access to such services. The report is at www.qualitylongtermcarecommission.org/pdf/Final_Report_NCQLTC_20071203.pdf.

Urban Institute: The Urban Institute has issued a series of Fact Sheets on Population Aging. One brief

News from the Not-for-profit Sector

entitled “Should People Work Longer, and Will They?” examines the benefits of working longer, the characteristics of today’s older workers, and recent changes in older Americans’ labor supply. It notes that working longer increases both individual income in retirement as well as government revenue, and presents data indicating that employment rates among older people are increasing, with 34 percent of men age 65 in the workforce and 26 percent of women. The brief is at www.urban.org/publications/411584.html. Another brief “Are Employers Willing to Hire and Retain Older Workers?” examines employers’ current attitudes

toward older workers and their future role in the workforce. It discusses how employers value older workers’ loyalty, work ethic, reliability, and experience, but are concerned that older workers may be less creative, less willing to take initiative, less willing to learn new things, and less able to perform physically demanding jobs, and tend to be expensive. In the future, the brief notes that jobs may be less physically demanding and more cognitively demanding and require more interpersonal skills. The brief is at www.urban.org/publications/411583.html.

More information and reports available on the ILC website!

Check out the **ILC Update** for news about the ILC, as well as past issues of the **ILC Policy Report** at www.ilcusa.org/pages/newsroom/newsletters.php

See the wide range of ILC reports and other documents at at www.ilcusa.org/pages/publications.php.

See the ILC in the news at www.ilcusa.org/pages/newsroom/ilc-in-the-news.php

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