



The News From The Aging In America Conference

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I've recently returned from the [American Society on Aging's](#) mammoth [Aging in America 2015](#) conference in Chicago where 3,000 attendees learned about key issues affecting people 50+.

I've already written about [one promising program](#) to curb elder abuse that I heard about at the conference, the Elder Financial Safety Center in Dallas, Texas. Over the coming weeks, my Next Avenue colleague, Health Editor [Emily Gurnon](#), and I will write more about what we learned. But today I want to blog about some tidbits I picked up relating to my two beats: [Work & Purpose](#) and [Money & Security](#), plus experts' views on The Politics of Aging.

Work & Purpose

A frequent theme at the sessions about work was voiced by Gregory Merrill, President and CEO of the National Older Worker Career Center: "[Older workers](#) are an untapped national resource." But, Merrill added, "our challenge is to help employers understand that and be sure older workers continue to apply for jobs." Highlights from the work sessions:

Why finding work is hard for the unemployed after 50:

Speaking at one of the conference's national forums called "Employing Older Workers Makes Good Business Sense," Lori Trawinski, of the [AARP Public Policy Institute](#) and Project Director of AARP's [Future of Work@50+ Initiative](#), said: "It's much more difficult for older, unemployed workers to get rehired. They're more likely to have worked at one employer for a long time. Many haven't done resumés or interviews in years and are not familiar with online job-search tools. And many are hurting emotionally."

And, as I wrote in my blog about the new AARP survey of people 45 to 70 who've been unemployed in the past five years, many who have been hired are now earning less than they did before (though their working conditions are often better, too).

Next Avenue blogger Kerry Hannon, who moderated a panel about boomer jobs and entrepreneurship after 50 at the related conference, the What's Next Boomer Business Summit, said: "It's really, really hard to find work over 50."

How to improve your prospects for getting hired:

Also speaking at the older workers' forum, Barbara Hoenig, a consultant on mature workers and workforce development with CVS Health, urged job applicants to put more time and effort into their cover letters and resumés.

"Your cover letter is your calling card and it's what we work with at first," said Hoenig. She also was dismayed that the resumés she generally sees "are the same no matter where the applicant is applying." Hoenig advised: "Put information in to create a unique resumé for the particular job."

What boomer workers are like:

Ken Dychtwald, president and CEO of the boomer research and consulting firm Age Wave, said at the forum that boomer workers have a few unique traits.

"They have an unwillingness to trust authorities; they're rule breakers; they believe power comes from the self, not from the group; they're unbelievably motivated and they're drama queens and kings," he said. "They complain about everything. Watch what starts to happen in the coming decades when they start to hurt."

Boomer workers also often have serious eldercare issues to contend with, Dychtwald said. "The average boomer lost more work to eldercare than to childcare last year, yet we have not embraced parentcare as a work-related benefit," he noted.

Employers that “get” the advantages of older workers:

Dychtwald said that when Google — which he says gets 3 million unsolicited job applications a year — needed to appoint a Director of Engineering in 2012, it chose scientist/inventor/futurist Ray Kurzweil, who’s now 66.

IBM, Dychtwald added, is “doing wonderful things” mentoring employees, including reverse mentoring (where a younger worker mentors an older one). Hallmark Cards offers sabbaticals and gap years, “which makes total sense for our long lives,” said Dychtwald. The consulting firm Booz Allen Hamilton is big on rehiring former employees (its program is called Comeback Kids).

And “CVS is doing wonderful things putting older people in customer-facing positions because many of their clients are older,” said Dychtwald.

Why job-searching is especially tough for older, low-income people:

Executives from Generations on Line, which simplifies the Internet for seniors, spoke about a workshop they launched in Baltimore, Md., to teach older, low-income residents how to apply for jobs online.

VJ Pappas, the group’s Chief Operating Officer, found that the students who enrolled generally weren’t very familiar with using the Internet to look for work. Employers often don’t make it easy for them. “The job application for Home Depot required 38 clicks, Walmart required 49 clicks and CVS required 50 clicks. They’re tough to get through,” said Pappas. As a result, some of the students gave up.

Generations on Line hopes to roll out its workshop nationwide.

Money & Security

A few sessions dealt with strengthening your finances and with making communities more age-friendly. Highlights:

How women can avoid running out of money:

Cindy Hounsell, President of the Women's Institute for a Secure Retirement (WISER), encouraged women to “go online every year and get your Social Security estimate at the Social Security website; learn how to invest; consider working longer or doing part-time work and consider annuities that offer guaranteed income for life.” Added Hounsell: “I’m a big fan of annuities, but it’s the buying of them that’s really hard.”

Sandra Timmermann, a business and aging strategist formerly with the now-defunct MetLife Mature Market Institute, also favored annuities as a potential source of retirement income for women. “They can really be very good,” she said. Timmermann also recommended giving reverse mortgages (income payouts based on your home equity) a second look, since a regulatory crackdown has improved them. “The product is changing to make it more of a holistic plan,” she said.

Coming soon: a new way to check out a community for livability.

Debra Whitman, AARP’s Executive Vice President for Policy Strategy and International Affairs, said that in late April, AARP will unveil its Livability Index. This free online tool will be packed with data in seven categories (from transportation to health) to let you see how well your neighborhood and community scores according to AARP’s livability standards and will allow you to get similar scores for places around the country.

It could be a useful resource to help you choose where to live or retire and might be a way to pressure your local officials to make your community more age-friendly. As Whitman said: “Communities must take big steps to meet the needs of their aging populations. It’s time for communities to wake up and take action.”

The Politics of Aging

The “Politics of Aging” panel featured three liberals (memo to American Society on Aging: Next year, include a conservative for balance). Highlights:

Larry Polivka, Director of the Claude Pepper Center at Florida State University, said: “The Republican advantage of 50+ and 60+ white voters has become enormous. That’s very different

from the way older voters voted 10 years ago, which was Democratic and had been for 30 years.”

His explanation: “Democrats have ceased to make the issues of retirement security, Social Security, Medicare and Medicaid high visible priorities for the last few election cycles... This election trend will continue unless Democrats make an effort to prioritize these programs.”

Polivka exhorted: “Can you tell me what the Democrats’ message has been on retirement security for the last 10 years or on Social Security or Medicare? There is no message!”

Obama, Polivka said, “never made Social Security a clear priority. In fact, it has been necessary to convince him not to make cuts to the program.”

Richard Browdie, CEO of the Benjamin Rose Institute on Aging, said: “We Democrats make things so complicated, using paragraphs to explain what others do in sentences. We are more complete and accurate and honest intellectually, but way less effective.” Speaking about Republicans, Browdie said: “You have to admire their elegance in their ability to reframe the debate.”

Bob Blancato, President of Metz, Blancato & Associates (a consulting, government affairs and advocacy firm) and contributor to Next Avenue, forecasted a possible reversal among older voters in 2016. “Without Obama, we may see more older voters coming back to the Democratic party,” he said.

After next year’s Aging in America conference, I’ll let you know if the pundits see things any differently.

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