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California Commission on Aging

AGEWATCH

Commission on Aging elects new officers for 2018

The California Commission on Aging (CCoA) last week chose new officers for 2018, electing Ed Walsh of Rancho Mirage to chair the Commission for the coming year. Walsh is a 2013 Governor's appointee to the Commission and a retired director of the Riverside County Office on Aging. A member of the National Association of Social Workers, the American Society on Aging, and California's Health and Human Services Agency Olmstead Committee, Walsh has dedicated his career to serving older adults through a range of settings where his focus was on care coordination and service integration. Walsh replaces Paul Downey of San Diego, who was termed out as chair.



Betsy Butler of Marina del Rey was elected vice chair for 2018. Butler was appointed to the Commission by the Senate Rules Committee in 2015 and is a former member of the State Assembly, where her interest in protecting the elderly and veterans was a primary focus. Butler serves

as Executive Director of the California Women's Law Center and is a board member of Planned Parenthood Advocacy Project of Los Angeles, Equality California, the Redondo Beach Veterans Memorial Task Force, the Gay Men's Chorus of Los Angeles and she is an Advisory Board Member of the Soldier's Project as well as Peace Over Violence, a domestic violence education and support organization, and a member of the Los Angeles County Probation Commission.

Betsy Butler

Outgoing CCoA Chair Downey honored by Senator Toni Atkins

Outgoing Chair Paul Downey was honored last week by San Diego Senator Toni Atkins during the Commission's November 7th meeting at the West Health Institute in La Jolla. Downey was recognized for his service as chair of the California Commission on Aging as well as for his commitment to serving vulnerable elders in San Diego County. Downey is President and CEO of Serving Seniors in San Diego, a non-profit provider of comprehensive services for elders in poverty, including congregate and home-delivered meals, permanent housing for homeless elders, lifelong learning opportunities, as well as health and wellness services. He is also a past president of the National Association of Nutrition and Aging Services Programs, and a current member of the American Society on Aging Board of Directors.

Downey was appointed to the Commission by then-Assembly Speaker John Perez in 2012 and served as CCoA chair from March of 2016 through November of 2016.

AGEWATCH is an occasional publication of the California Commission on Aging (CCoA) intended to inform, educate, and advocate. The CCoA is an independent state agency established in 1973 to serve as the principal state advocate on behalf of older Californians. The CCoA office is located at 1300 National Drive, Suite 173, Sacramento,

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AGEWATCH

California Social Workers Association names Commissioner Jean Schuldberg for Lifetime Achievement Award

The National Association of Social Workers - California Chapter has named California Commission on Aging member Jean Schuldberg as recipient of the 2017 Lifetime Achievement Award.

A 2013 Governor's appointee to the Commission, Schuldberg has over 25 years of social work practice experience in the areas of mental health, intellectual disabilities, medical social work, and vocational services. Schuldberg began her career as adjunct faculty for California State University, Chico in 1989 and retired from the University in 2017 as Professor Emeritus.

Schuldberg has served as the Director of the CSU, Chico Master of Social Work (MSW)

program since 2006 and is Co-Director of the CSU, Chico Hartford Partnership Program for Aging Education. Schuldberg is also Coordinator of the CSU, Chico Mental Health Stipend Program that trains graduate social students for work in the public behavioral health system. Schuldberg earned a Doctor of Education in International and Multicultural Education from the University of San Francisco and a Master of Social Work from Indiana University. She is committed to increasing the number of social workers versed in gerontology to meet the needs of our growing population of older adults and currently serves as Chair of the CCoA's Elder Justice Committee.

National Council on Disabilities examines the links between poverty and disability in its 2017 Progress Report

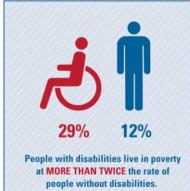
A new report from the <u>National Council on Disabilities</u> (NCD) is devoted to the issue of poverty and its connection to disability policies. The report, *National Disability Policy: A Progress Report*, examines the public policies, programs and practices in a wide range of policy areas with a critical role in enabling persons with disabilities to live independently and with full integration in the community.

According to the NCD, "The 2017 Progress Report offers insight into how existing public policies and pro-

grams are designed to provide economic support for people with disabilities, but often create barriers that impede upward mobility. The report begins with a review of how existing public policies, programs, and practices can assist people with disabilities in achieving economic self-sufficiency. Next, the report identifies and describes the common barriers that perpetuate the cycle of poverty for people with disabilities. The report then looks at a number of promising practices that lift people with disabilities out of poverty. It discusses how these practices address barriers that people with disabilities experience with the goal of improving the lives of people with disabilities. Finally, the report offers recommendations that help ensure people with disabilities are able to achieve economic self-sufficiency."

To read the full report, please click <u>here</u>. Information provided courtesy of Justice in Aging.







Caring for those senior citizens who cared for us

Guest editorial by Cheryl Brown

Nearly 10,000 seniors will turn 65 today and every day in America through 2019. The U.S. Census Bureau reported Californians 65 years of age and older accounted for 13.6 percent of the state's population in 2016. Sadly, however, California also leads the nation in the number of older adults living in poverty.

I am privileged to serve as a member of the California Commission on Aging where I continue my advocacy work on behalf of these constituents, a focus I also championed when I chaired the Assembly Committee on Long-Term Care and Aging.

Seniors' needs expand with age and those living in poverty often go without. Many depend on family members, government resources, community outreach and non-profit organizations to fill the gap. Yet surprisingly, as great as the needs of these vulnerable residents are, many will be surprised to learn that of the nearly 100,000 foundations spread across the country, only six are fully dedicated to serving seniors.

This week, I had an opportunity to learn more about one of these six foundations and the great work it does on behalf of older Americans. For more than a decade, the Gary and Mary West Foundation has worked at the national, state and local (San Diego) levels to enable seniors to successfully age in place with access to highquality, affordable healthcare and other support services designed to preserve and protect their dignity, quality of life and independence. Its founders, Gary and Mary West, are working to transform the way healthcare is delivered to an aging population.

Efforts like those of the Gary and Mary West Foundation are enhanced by works of groups like the Frame Works Institute, an organization dedicated to enhancing how non-profit organizations communicate as a way to better frame public discussion on social concerns like the rapidly expanding senior population.

The group is a partner in the Reframing Aging Project, working with aged-focused organizations from all over the country to create a better understanding of the needs of older adults and their contributions to society. In addition, they are working to use communications and outreach efforts to drive a more informed conversation about aging and its implications for our communities.

Anyone who knows me, knows when I speak about seniors/older adults, I talk about the "Silver Tsunami." I like what the sense of urgency the term implies. However, in the reframing discussion, it was determined such phrases are negative and should not be used. So, beginning today, I will start speaking in more positive terms, hoping it will have better results. Experts believe, this reframing effort will take about 15 years to change perception regarding how aging is perceived in this country.

For far too long, growing old has been viewed as a negative experience; however, people should not fear growing old. Rather than viewing this natural process as a time of declining health and increased dependency, the Reframing Aging Project is working to change this in hopes of creating a better understanding of older adults and their contributions.

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(Caring for ..., continued from page 3)

We must unite at the local, state and federal levels to assure older adults can remain in their homes, healthy, independent, connected, productive and most importantly, cared-for regardless of their income. Their needs can range from food insecurity to mental health issues to physical and/or oral problems to just plain loneliness. Exploring new models of care is one way to address these concerns.

We are changing the way advocates talk about aging and it is important that when we look at seniors, we see the whole person — not just their age. We must continue to find better ways to care for those who cared for us.

Cheryl Brown of San Bernardino is a 2017 Assembly Speaker's appointee to the California Commission on Aging and represented the 47th District in the California Assembly from 2012-2016.

November is National Family Caregivers Month

The USC Family Caregiver Support Center reminds the public to celebrate family caregivers and everything they do all day, every day. Ask any caregiver and they will tell you that this is a "24" hours a day & days a week type of role with little or no opportunity to rest. Studies have shown that caregivers often neglect their own care and needs, are in poor physical health themselves, and are at higher risk for anxiety and depression. Caregivers who are isolated without a strong support system are most affected by the struggles of caregiving.



This November, if you are a caregiver, we encourage you to reach out to other caregivers, attend a support group meeting, and take a few minutes to rest. If you know a caregiver, show some kindness by telling that person that they are doing a great job! Show caregivers that they matter!

For more information on caregiver resources in California, visit the <u>National Center on Caregiving</u>. *Excerpted from the USC FSC November 2017 newsletter*

Serious Illness in Late Life: The Public's Views and Experiences

The results of a <u>new poll by the Kaiser Family Foundation</u> (KFF) reveal that for older adults with serious illness, having documents that outline their wishes for care makes it more likely that their wishes will be followed. Similarly, most family members who had access to these documents found them helpful in making decisions about their loved one's care.

In order to better understand the public's expectations about later life and any efforts they've taken to plan for serious illness, the Kaiser Family Foundation (KFF), conducted a large scale, nationally representative telephone survey of 2,040 adults, including 998 interviews with people with recent experience with serious illness in older age, either personally or with a family member. For this survey, those who are seriously ill are older adults who have at least one of several chronic conditions and report functional limitations due to a health or memory problem. This comprehensive survey is the first in a series of surveys that will measure how these attitudes and experiences change over time.

To read KFF's full report, click here.

Excerpted from Kaiser Family Foundation, Poll: Family Members of Older Adults with Serious Illness Are More Confident That They Know Their Medical Wishes When They Have Written Documents, November 2, 2017.

AGEWATCH

California Commission on Aging

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Jean Schuldberg, Chico

Reverse mortgage foreclosures up 646% in 2017

New <u>data</u> obtained by the California Reinvestment Coalition (CRC) indicates that there was a 646% increase in foreclosures last year against seniors with federally insured reverse mortgages as compared to the previous 7 years. In January 2017, the CRC and Jacksonville Area Legal Aid submitted a Freedom of Information Act (FOIA) request to the Department of Housing and Urban Development (HUD), seeking data about reverse mortgage foreclosures in HUD's Home Equity Conversion Mortgage (HECM) program, and about a new HUD program meant to keep widowed and widower non-borrowing spouses in their homes after the death of their spouse. The FOIA response includes state by state foreclosure numbers for Financial Freedom and the industry.

"The steep rise in reverse mortgage foreclosures reflected in this data is extremely concerning," said Alys Cohen of the National Consumer Law Center. "From our experience working with advocates around the country, we know that seniors struggling to pay property taxes and homeowners insurance represent a significant chunk of reverse mortgage foreclosures. HUD's initial response suggests that the data on reasons for reverse mortgage foreclosure are not being collected or analyzed adequately. Older borrowers need the opportunity catch up on these property charges through reasonable loss mitigation options, which will only happen if HUD changes its policies to require that lenders make those options available."

The CRC report finds a need for more assistance at risk seniors and for increased oversight from HUD and the Consumer Financial Protection Bureau to protect older homeowners. To read CRC's report and review the data,

					icview the data,
	April 2009 to April 2016 (84 months)	April 2016 to December 2016 (9 months)	April 2009 to Dec 2016 (93 months)	Percent Increase in 2016	click <u>here.</u> Excerpted from California Reinvest
Total number of federally insured reverse mortgage foreclosures	41,237	32,976	74,213		ment Coalition press release, <u>New FOIA</u> <u>Response from HUI</u>
Average number of foreclosures per month	491	3,664		646% increase	<u>Reveals 646% In-</u> <u>crease in Foreclo-</u> <u>sures against Sen-</u>
Total number of Financial Freedom reverse mortgage foreclosures	16,220	6,990	23,210		<i>iors in 2016</i> , No- vember 15, 2017.
Average number of Financial Freedom reverse mortgages foreclosures per month	193	777		303% increase	

Upcoming Events

December 5-6, Triple-A Council of California, Vagabond Inn, Sacramento. <u>Www.4TACC.org</u> for agenda and information. December 7, End Well - Design for the End of Life Symposium, Intercontinental San Francisco Hotel, San Francisco. For information or to register, visit the <u>Institute on Aging</u>. January 3, 2018 — State Legislature reconvenes

January 8-9, California Commission on Aging, Sheraton Grand Hotel, Sacramento. <u>Www.ccoa.ca.gov</u> for agenda.

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