

In the New Century, the Future is Aging

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Closing the Gap, Growing Older • May 2000

America's minority population is getting older, living longer, and becoming more racially and ethnically diverse. These population trends present our nation and its families with many new challenges and opportunities. The Administration on Aging (AoA) remains determined to serve America's minority racial and ethnic groups.

AoA is committed to encouraging America's elders to be prepared for a potentially long life through its work with the aging network, comprised of 57 state agencies on aging, 655 area agencies on aging, 221 American Indian tribal organizations, 11,463 senior centers, and thousands of nutrition sites.

Highlighting Life Course Planning

In its Older Americans Act re-authorization proposal, AoA called for the establishment of a nationwide Life Course Planning Program. Specifically, the program, run through the states, would establish comprehensive public information and counseling programs to advise middle-aged and older people and their families on the critical aging issues for which they must prepare. AoA and the Aging Network would serve as access points at the national, state, and local levels to provide information, consumer protection, counseling, and education to communities, families, and individuals.

A life course planning approach would encourage Americans to:

- Maintain the best possible health status and address long term care needs;
- Establish long-term economic security through the use of pensions, savings, investments, and public benefits;
- Secure living arrangements that accommodate any special needs;
- Engage in productive, satisfying activities including volunteer work; and
- Be informed consumers.

Why Life Course Planning is Important for Minorities

Some minority Americans are not adequately aware of what is needed to sustain oneself over a long life. Minorities, especially minority women, tend to have lower lifetime earnings, smaller pensions, and are more reliant on Social Security than others. Unfortunately, community planning and individual and family lifestyles, plans, and behaviors, as well as current retirement and pension policies do not yet reflect an extended life expectancy and the diversity that will be more commonplace in this century. In 2020, older minority Americans will comprise 22 percent of the population 65 years of age and older, up from 13 percent in 1990.



Health and long term care: Minority older Americans tend to have poorer health status and are disproportionately at risk of preventable, costly chronic diseases and disabilities compared to the older adult population in general. Minority persons also need information about available health and long term care options.

Economic Security: Most minority persons do not realize that Social Security only pays the average person about 40 percent of their earnings when they retire at age 65. Older minorities, especially women, are at special risk of impoverishment. In 1995, 31 percent of African American women age 65 and over and 28.9 percent of older women of Hispanic origin were living in poverty, compared to 14 percent of white women and 13.6 percent of all older women.

Living Arrangements: Life course plans ought to include considerations of living arrangements. People must consider whether arrangements will work if they become frail or chronically ill. Other factors to take into account include the extent to which the environment facilitates access to transportation, doctors' offices, shopping, and other services, and supports ongoing social engagement.

Active Aging and Social Engagement: Many minorities have more of an interest in an active lifestyle, including the option to continue to work, than their parents' generation. Some are even more likely to view retirement as an opportunity to start a new life with new activities and interests. Active engagement, as part of one's life course plan may include the pursuit of employment, volunteer opportunities, lifelong learning, and community involvement.

Consumer Protection: The pace and course of societal and market-place changes create compelling consumer protection needs for older Americans, especially minority elders, who are often the targets of unscrupulous business practices. AoA and the aging network plan to identify and assist with access to pertinent consumer information and protection resources.

May is Older Americans Month, and this year's theme is, "In the New Century... The Future is Aging." The observance spotlights the impact of longevity on nearly every aspect of society. To achieve and maintain quality of life in the older years, we must all anticipate a range of economic, health, and social needs and undertake our own life course planning. AoA is addressing this topic at its national symposium entitled, "Building the Network on Aging Toolkit" at the Drake Hotel in Chicago from May 23-25, 2000.

There are other Older Americans Month activities planned throughout the country. Check AoA's Web site: www.aoa.gov for links to find out about events in your community, and for updated information on its Life Course Planning Initiative. ♦

