

**UTAH
COMMISSION
ON AGING**

Aging in Utah:

Avoid Crisis

Maximize Opportunity

Annual Report
2010-2011

STATUTORY PURPOSE

The Commission's statutory purpose is to:

- a. increase public and government **understanding** of the current and future needs of the state's aging population and how those needs may be most effectively and efficiently met;
- b. **study**, evaluate, and report on the projected impact that the state's increasing aging population will have on, and identify and recommend implementation of specific policies, procedures, and programs to **respond** to the needs and impact of the aging population relating to :
government services; **health** services; **social** services; the **economy**; and **society** in general;
- d. facilitate **coordination** of the functions of public and private entities concerned with the aging population; and
- e. **accomplish** the following duties:
 1. study, evaluate, and report on the status and **effectiveness** of policies, procedures, and programs that provide services to the aging population;
 2. study and **evaluate** the policies, procedures, and programs implemented by other states that address the needs of the aging population;
 3. **facilitate** and conduct the research and study of issues related to aging;
 4. provide a **forum** for public comment on issues related to aging;
 5. provide public **information** on the aging population and the services available to the aging population;
 6. facilitate the provision of **services** to the aging population from the public and private sectors; and
 7. **encourage** state and local governments to analyze, plan, and prepare for the impacts of the aging population on services and operations.

FOCUS: 2010-2011

Long-Term Care Information and Assistance

Utah's Aging and Disability Resource Connection — ADRC — is working to assure that individuals with a need for long-term care can get **information** about long-term services and supports that is **neutral, unbiased**, and **accurate**.

facilitate **coordination** of the functions of public and private entities concerned with the aging population

The Utah Commission on Aging serves as the State Program Office for Utah's ADRC. Meeting one of the statutory obligations of the Commission, the ADRC brings together state agencies, Area Agencies on Aging (AAAs), and Independent Living Centers (CILs), and private non-profit agencies to provide

- ♦ **Information** and **Referral**
- ♦ **Options Counseling** and Assistance
- ♦ **Streamlined** Eligibility Determination for Public Programs
- ♦ **Person-Centered** Transition Support
- ♦ **Quality** Assurance and **Continuous Improvement**

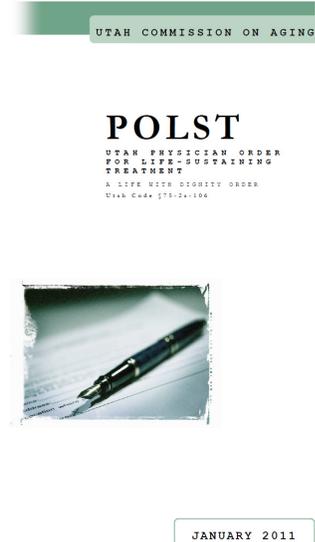
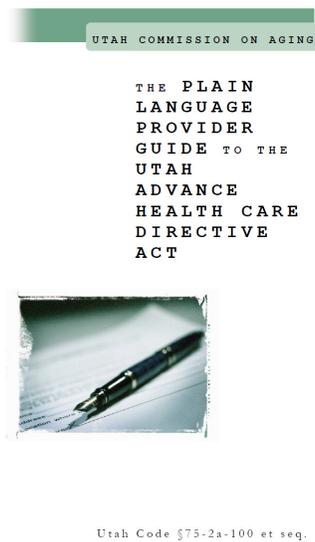
ADRCs build trust through objectivity and by enhancing individual choice, supporting informed decision-making and streamlining access to services.



FOCUS: 2010-2011

Advance Health Care Directives & ePOLST

The Commission on Aging has worked to educate members of the public and professionals about Advance Health Care Planning. This past year, the Commission has received funding from HealthInsight as part of the Beacon Community Program to work with the Utah Department of Health to develop a database where Physician Orders for Life Sustaining Treatment (POLST) forms may be stored.



**“End-of-life decisions are something the government should not make.
This is a personal responsibility.”**

FOCUS: 2010-2011

Other Aging Issues

The Commission's activities are funded by grants that dictate, in part, what

Mental Health

The Commission has convened its Mental Health Special Committee to address the needs of older adults with mental health concerns. In early 2012, we will send a survey to nursing homes to attempt to evaluate the need for decision-making support among residents with cognitive impairment.

Exploitation and Abuse

The Commission's Public Safety committee helped to bring together Adult Protective Services, the Salt Lake County District Attorney's Office, and the Salt Lake County Sheriff's Office to begin to address the need to prosecute individuals who victimize older adults. The agencies, along with Salt Lake County Aging Services, are now meeting regularly to assure that cases that should be prosecuted can make their way through the justice system, while families in need of services can be supported to avoid exploitation or abuse.

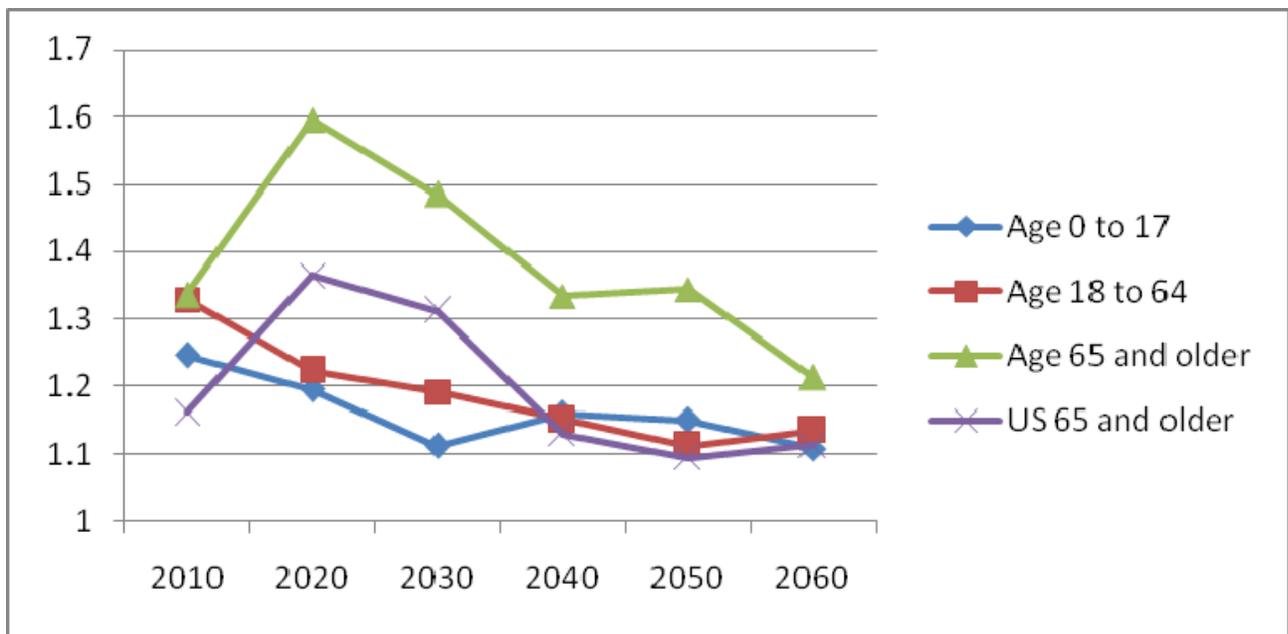
“Utah’s
elders may
have
suffered
losses of
nearly \$1
million per
day last
year
because of
financial
abuse”

- *Jilene Gunther*
Utah Division
of Aging and
Adult Services

CURRENT POPULATION PROJECTIONS

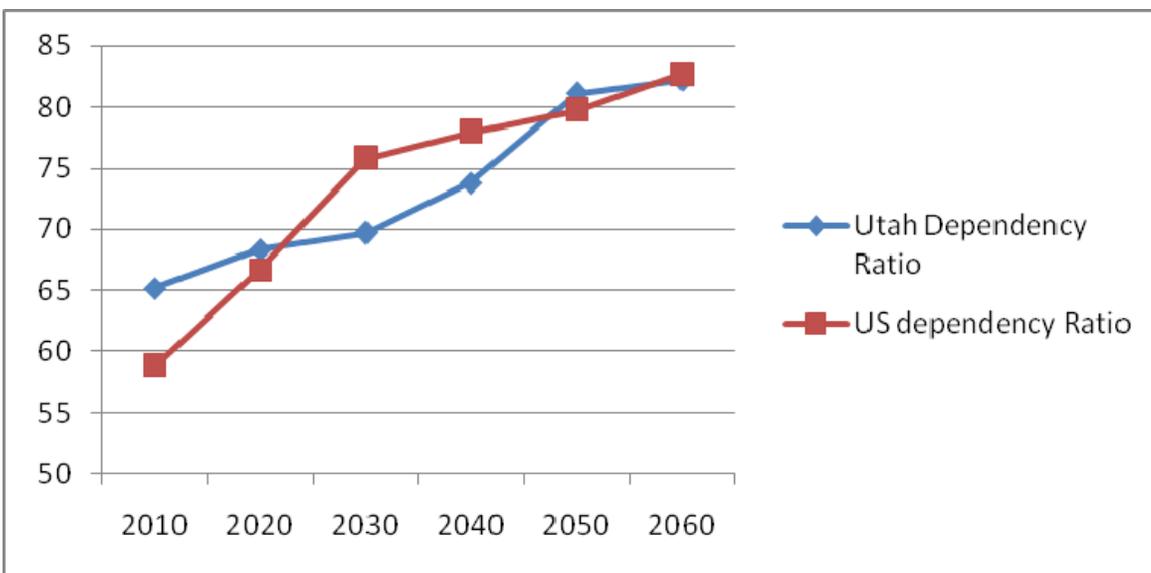
The Governor’s Office of Planning and Budget (2008) projects that Utah’s age 65+ population will increase more than 500% in the 50 years from 2010 to 2060, from 2,55989 in 2010 to 1,320,115 in 2060, compared to approximately 200% increase in the age 17 and under population and 200% in the age 18 to 64 population. It also compares to a projected increase of 250% in the 65+ population in the U.S. as a whole. The following table shows the percent increase from decade-to-decade in the three age categories, plus the U.S. 65 and older population.

Growth in population segments 2010 to 2060



UTAH'S DEPENDENCY RATIO

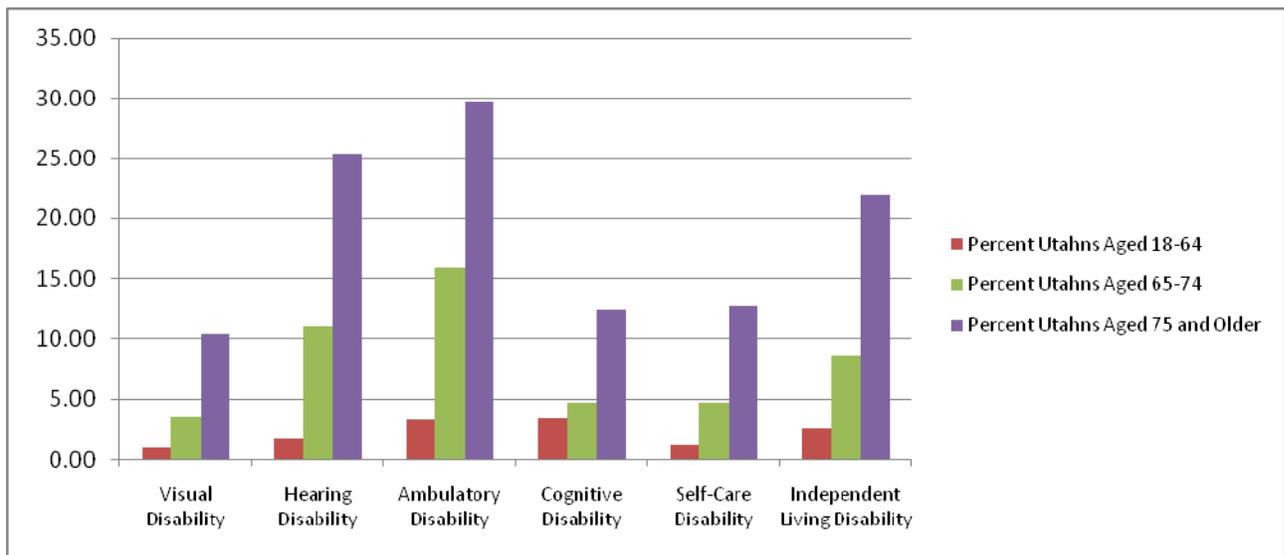
GOBP population projections suggest that Utah's dependency ratio, the ratio of the number of people in age groups that are likely to not be in the workforce (under 18 and over 64) to 100 working age (18-64) adults will climb, as will the US dependency ratio. The dependency ratio is a rough measure of the burden of populations that traditionally rely more on government programs that must be supported by the working age population. In concrete terms, in 2010, every 100 working adults in Utah were supporting 65 children and older adults. In 2060, every 100 working adults in Utah will be supporting 82 children and older adults. The bulk of the increase is in the increasing number of older adults; the percentage of the population under age 18 is predicted to remain stable.



DISABILITY RATES BY AGE

Disability rates rise dramatically with age. Utah’s overall disability rate in 2008 for individuals over age 75 was 50.4%, compared with a disability rate for adults aged 18 to 64 of 7.7%. The following table shows how the prevalence of all disabilities *among adults living in the community* rise dramatically with age.

Utah disability rates by age



“People are living longer, but many are also living sicker”

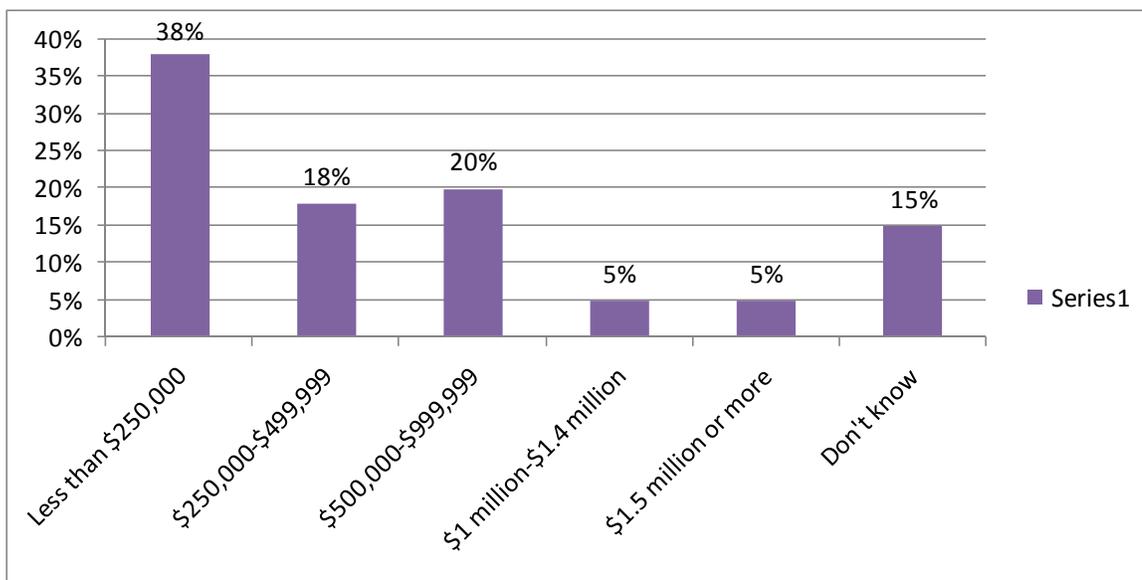
FINANCIAL STABILITY IN RETIREMENT

Daily headlines state that the vast majority of Americans are not financially prepared for retirement. Since 2007, many people in their 50's and 60's saw already inadequate savings evaporate with job loss and losses to 401K balances.

Only 23% of baby boomers surveyed by AARP in early 2011, down from 30% in 1998, expressed the need for more information to help them prepare for retirement, though most do not know when they can receive full Social Security benefits, many incorrectly think that Medicare will cover the cost of long-term care, and far more report that they will receive a defined benefit pension than the percentage covered by such plans.

While 48% of older workers think they need more than \$250,000 for retirement...

What workers over age 55 think they need to save for retirement

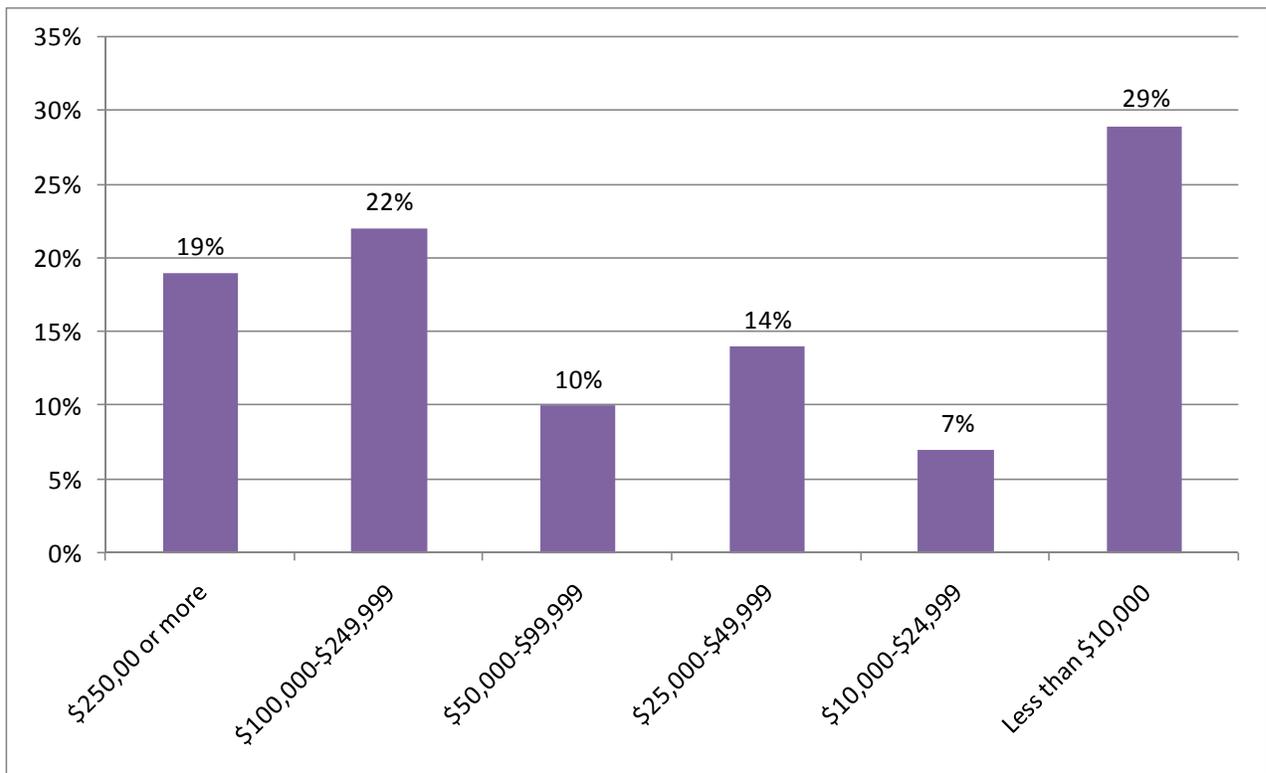


2011 Retirement Confidence Survey, Employee Benefit Research Institute and Mathew Greenwald & Associates

FINANCIAL STABILITY IN RETIREMENT

...only 19% have saved that much. Nearly a third of older workers have saved less than \$10,000, excluding home equity and defined benefit pension plans.

What workers over age 55 have saved for retirement



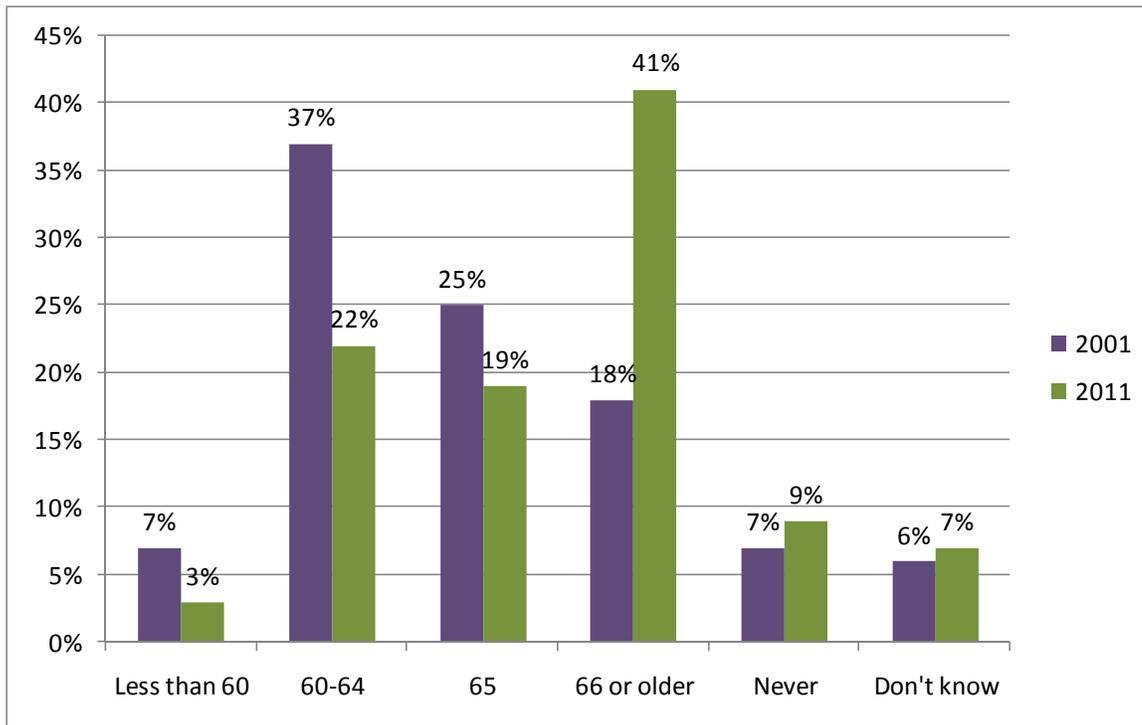
2011 Retirement Confidence Survey, Employee Benefit Research Institute and Mathew Greenwald & Associates

“Today’s workers are ... less likely to be highly confident about being able to pay for basic expenses, medical expenses, or long-term care in retirement.”

RETIREMENT CONFIDENCE

Expected age at retirement has climbed dramatically between 2001 and 2011, reflecting the gap between the savings needed for retirement and actual savings.

Expected age at retirement for individuals age 55+



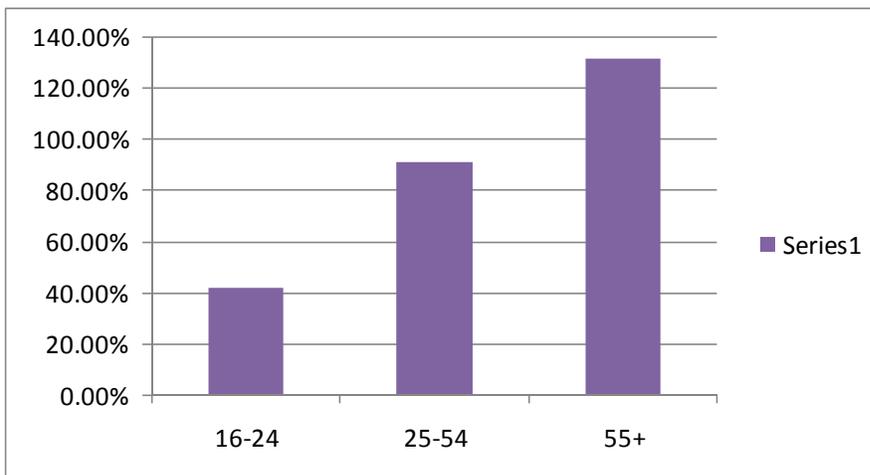
2011 Retirement Confidence Survey, Employee Benefit Research Institute and Mathew Greenwald & Associates

“Americans’ confidence in their ability to afford a comfortable retirement has plunged to a new low”

- Employee Benefit Research Institute

UNEMPLOYMENT AMONG OLDER WORKERS: National

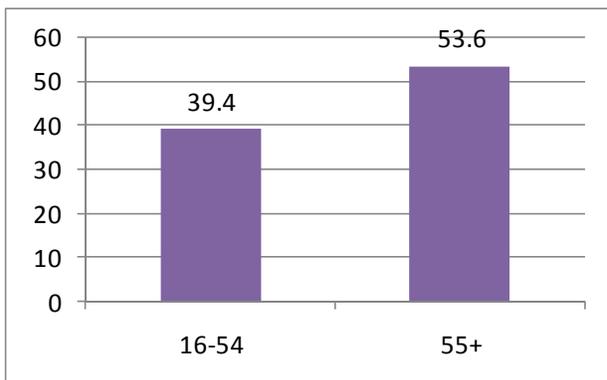
Percent change in unemployment rate, December 2007 to April 2011 by age



The unemployment rate among older workers has doubled since 2007, from 3.2% in December 2007 to 6.5% in April 2011.

The number of discouraged older workers has increased more than five-fold, from 53,000 in December 2007 to 270,000 in April 2011. “Discouraged workers” are defined as those who are not looking for work because they do not think work is available, they lack the necessary schooling or training, or they think they are prevented from being hired because of age or other types of discrimination.

Average weeks out of work, by age, April 2011



Once unemployed, older workers are, on average, out of work for 14.6 more weeks than their younger counterparts.

“Not only does prolonged unemployment affect current well-being, it undermines efforts to ensure a financially secure old age as well.”

IMPLICATIONS OF UNEMPLOYMENT AMONG OLDER ADULTS

Health consequences of late-life unemployment

Several studies have linked older worker unemployment with poor health outcomes. In one study, unemployed older workers had three times the risk of heart attack and stroke as other workers, even after accounting for baseline health status. (Gallo, Teng, Falba, Kasl, Krumholz, & Bradley, 2006). An earlier study showed that involuntary job loss was associated with poorer physical and mental health. (Gallo, Bradley, Siegel, & Kasl, 2000).

Financial consequences of late-life unemployment

Decisions to retire due to a weak job market can affect an individual or family's well-being for a decade or longer. "When the unemployment rate rises, more workers between the ages of 62 and 69 retire, particularly those with less education." (Coile & Levine, 2009) In a National Bureau of Economic Research (NBER) working paper, researchers concluded that, while middle and upper-income workers may delay retirement due to stock market declines in a recession, more lower-income workers are forced into retirement because they cannot find new jobs after a job loss. When a low-income older adult retires and begins to draw on Social Security benefits before age 65 out of financial necessity, the result will include lower Social Security income throughout retirement, "and an "increased risk of poverty in old age."

NBER, 2009. Retrieved from www.nber.org/aginghealth/2009no3/w15395.html.

**“Involuntary
job loss is ...
associated
with both
physical
disability
and poorer
mental
health
among [older
adults].”**

**- Gallo, Bradley,
Siegel & Kasl**

RECESSION + DEMOGRAPHICS = INCREASED NEED

Increasing need

The recent recession and continuing high rates of unemployment are likely to adversely affect the wellbeing of older adults for decades. When combined with higher numbers of older adults and increased rates of obesity, increased burdens on state government is very likely. These burdens are likely to come in the form of more older adults relying on Medicaid to fund long-term care and more reliance on aging programs such as Meals on Wheels and other programs delivered by the state's Area Agencies on Aging (AAAs).

The State of Utah is testing innovative models for managing the skyrocketing cost of the acute care side of Medicaid, but there is less attention being given to projected increased demand for long-term care Medicaid and other programs that support vulnerable older adults. The Commission is working to facilitate discussion about the difficult challenges posed by long-term care and the changing demographics.

UTAH COMMISSION ON AGING: Working to address Utah's needs

The Utah Commission on Aging is working to address the changing demographics and the potential demand for increased services in the future.

Utah ADRC

The Commission on Aging serves as the state program office of the Utah ADRC. This work is funded by the U.S. Administration on Aging as part of a nationwide systems change initiative. The objective is to assure that individuals in need of long term care can receive information about services and supports available, regardless of the age of the individual in need of long-term care. The approach is to work within existing agencies to assure that they are helping those in need to navigate a complicated web of public and private services and supports available in the community. By April of 2012, approximately 85% of Utah's population will be served by an ADRC.

Long-Term Care Summit

AARP Utah has provided funding that will support a Long-Term Care Summit in the Spring of 2012. The purpose of this summit is to bring together stakeholders and state agencies to develop a long-term, long-term care plan for the State of Utah. Legislators and cabinet members have expressed support for the Summit.

ePOLST

The Commission on Aging is collaborating with the Utah Department of Health and HealthInsight to establish a database of orders that document patient preferences for end-of-life care treatments. These documents reflect patient choice about treatment, which can range from a strong preference for all available curative care, to a preference to decline care that does not help the patient to achieve goals of care.

Advance Health Care Planning

The Commission on Aging is providing support to a Deseret Media Companies effort to provide information to members of the public about advance health care planning. These efforts will help to assure that individuals can express their wishes about how health care decisions should be made if they are unable to make their own decisions.

Other

The Commission on Aging will continue to seek support to address policy questions and coordination of efforts across departments, between the public and private sectors. The Commission will work with the public and professionals to address the needs of Utah's older adults — and those who will become older adults — in the future.

The Commission on Aging at the University of Utah

The Commission on Aging has been located at the University of Utah under the Center on Aging since 2008. The Commission benefits from research efforts by faculty and students across departments whose research can inform policy recommendations. The Commission has, in turn, helped the University by serving as a link between state government and University researchers seeking funding from major national foundations and from federal agencies. This link between the researchers and the state has been viewed as positive by the funding sources. The University of Utah College of Social Work has generously provided space for the Commission in its new Wilford W. and Dorothy P. Goodwill Humanitarian Building where the Commission can work with faculty and students in the College of Social Work. The College of Nursing also donates space to the Commission in its newly-renovated building. The Division of Geriatrics in the Department of Internal Medicine provides administrative support and oversight of Commission operations.

COMMISSION MEMBERS

Representing	Name	Organization
Utah Senate	Senator Allen Christensen	Utah Senate
Utah House of Representatives	Representative Jim Bird	Utah House of Representatives
Executive Director, Health	W. David Patton	Utah Department of Health
Executive Director, Human Services	Palmer DePaulis	Utah Department of Human Services
Director, Governor's Office of Economic Development	Spencer Eccles	Governor's Office of Economic Development
Executive Director, Workforce Services	Kristen Cox	Utah Department of Work- force Services
Utah Association of Counties	Commissioner William Cox	Rich County Commissioner
Utah League of Cities and Towns	Mayor JoAnn Seghini	City of Midvale
Business Community	Paul Fairholm	Western States Lodging
Higher Education	Mark Supiano	University of Utah
Area Agencies on Aging	Louise Warburton	Uintah Basin Area Agency on Aging
Charitable Organizations	Fran Wilby	Neighbors Helping Neighbors
Health Care Providers	Cherie Bruncker	Intermountain Healthcare
Financial Institutions	Diana Kirk	Zion's Bank
Legal Profession	Kent Alderman	Parsons Behle & Latimer, Utah State Bar Committee on Law and Aging
Public Safety	Sheriff Jim Winder	Salt Lake County Sheriff's Office
Transportation	Suzanne Allen	St. George City Council
Ethnic Minorities	Archie Archuleta	Coalition of LaRaza
Long-Term Care	Gary Kelso	Mission Health Services; Utah Health Care Association
Advocacy Organizations	Rob Ence	AARP
General Public	Norma Matheson	