COLUMN-What is missing from the White House Conference on Aging

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(The writer is a Reuters columnist. The opinions expressed are his own)

CHICAGO, July 9 (Reuters) - When presidents call Americans together to talk about aging, major change is possible. The first White House Conference on Aging in 1961 played a midwife's role in the birth of Medicare; the 1971 conference led to creation of the automatic cost-of-living adjustment for Social Security, which has been in place since 1975.

This year's conference, set for Monday, July 13, could have similar impact in a country facing the challenges of a rapidly aging population.

Unfortunately, I'm not optimistic that this year's summit will be as productive as past ones have been. While I'd love to be proven wrong, the agenda overlooks too many important issues: rapid diversification of our older population, retirement inequality and assigning a bigger role to Social Security, and finding a way to protect pensions and Medicare.

Also, a failure by Congress to fund the event forced a sharp downsizing, limiting the number of voices that will be heard.

All in all, it's shaping up as a missed opportunity at a time when aging in America is a growing challenge. In 2050, the 65-and-older population will be 83.7 million, almost double what it was in 2012, according to the U.S. Census Bureau.

Four broad topics will be considered: retirement security, healthy aging, preventing elder financial exploitation and abuse, and long-term services and supports. All are important, but much of the agenda reads like a rehash of ideas the Obama administration has been promoting for years, especially in the area of retirement security.

"The White House can always get a bunch of people together to talk about its own initiatives, but that isn't the idea behind the conference on aging," said Paul Kleyman, a longtime observer of trends in aging who was a delegate to the 1995 aging conference hosted by President Bill Clinton. "They're using a talking points format to say 'Here's what we think and want to do,' without really taking in and assessing what an aging nation is saying needs to be done."

On the plus side, the agenda highlights the need to eliminate conflicted financial advice, and includes questions about how to better promote healthy aging.
Also up for discussion is how to help people age in place. A recent report from the National Association of Area Agencies on Aging (n4a) found that the biggest challenges seniors face concern inadequate transportation, living independently and finding affordable housing.

"The most frequent calls for help that we hear concern aging at home and staying in the community," said Sandy Markwood, n4a's chief executive officer. "That is the goal of most individuals. Rarely do we hear anyone saying, 'I just can't wait to go into an institutional setting.' "

But so much is missing. For starters, the rising importance of ethnic, non-white and LGBT elders. Kleyman, who directs coverage of ethnic elders at New America Media, noted that the percentage of ethnic and non-white elderly in the 65-plus population will double by 2050, to 42 percent. LGBT seniors, while smaller in total numbers, face discrimination in housing and healthcare.

LONGEVITY INEQUALITY

Another omitted topic: the pressing moral issue of inequality in longevity. White men with 16 or more years of schooling live an average of 14 years longer than black men with fewer than 12 years of education, according to the Centers for Disease Control.

Racial and gender and racial disparities also are evident in wealth and retirement income, another issue that gets short shrift. Instead, we get a rehash of ideas the Obama Administration has been hawking for years now: auto-IRAs at the federal and state levels, better access to workplace saving plan enrollment and simplified requirement minimum distribution rules.

The discussion of Social Security looks like it will be especially disappointing. The policy brief embraces generalities about "strengthening Social Security" without mentioning the boldest, smartest idea being advanced by the left flank of the President's own party: expansion of benefits focused on low- and middle-class households. Finding ways to protect traditional pensions? Preserving Medicare as a defined benefit, and defending it against voucherization? Those are nowhere to be found.

The conference should be talking about the upside of aging, along with ways to encourage trends such as encore careers by fighting age discrimination in hiring, getting more employers to support phased retirement and re-thinking how higher education can serve older adults.

Plenty of advocates would like to raise these issues, but most won't be present due to the funding constraints. Actual delegates will be replaced by an audience of hand-picked dignitaries; everyone else will be relegated to watch parties and submitting questions via social media.

So, let's get the party started: zwhitehouse. Take a wider, more inclusive view of aging in America.

(Editing by Lauren Young and David Gregorio)