

Dr. Janice Wassel Interview Questions

“Asking an Expert in Gerontology about How the World Has to Respond to Ageing”

[Questions on Gerontology and Ageing]

1. As an expert as well as a professor about aging and business on an Aging Society, you are actively working at many gerontology-related groups. However, gerontology is a little-known study to Koreans. What is the gerontology about? And why did you start being interested in the subject?

Many people mistake gerontology for geriatrics, which is the medical, or the disease treatment of old and elderly people. Gerontology is multifaceted looking at aging from the macro to the micro level, from the economic and financial to the sociological, the psychological to the biological, from the spiritual being to the workplace, from middle-age to the oldest old, from large demographics to the individual, from simple technology to the most complex technological and/or biomedical innovations. Gerontology is not the being of ‘old’ but it is the interaction of the entire life course from being young to middle-age through the end-of-life. Those who see a frail elderly person and think this is ‘gerontology’ are unfortunately missing 99% of the exciting part of gerontology. Researchers in the field are concerned about the paths to becoming old, the well-being along the way. For example, how will savings behaviors in middle-age while caring for older parents *and* paying for children’s education impact retirement preparation? Or for example, will the economic downturn since 2008 of the U.S. economy force older individuals to remain in the workforce longer while depressing employment opportunities for entering young individuals leading to intergenerational conflict? Many researchers are diligently trying to solve the riddle for dementia and Alzheimer’s disease. Others are working to make older age more productive equally for the individual and for society. Gerontology is very multi-disciplinary and inter-disciplinary filled with researchers, scholars, practitioners, physicians, economists, those in policy and government working together – making this field especially unique. As a demographer, my first interest was in market demographics; but then in graduate school my interest migrated to middle-aged women’s tangible and non-tangible experiences when caring for parents while still parenting. Gerontology was not on my radar until my advisor pointed out society’s aging and the research opportunities. As my interests have matured in financial gerontology, I am very thankful for having an excellent mentor during graduate school.

2. Ageing is a global issue now. What kind of changes will ageing bring about to individuals, family and our society? And please explain more in detail positive aspects of ageing society by taking America as an example.

It never ceases to amaze me that Americans and the American government still act surprised about the growth of the aging population. We all knew it would happen and it has been occurring even before the first Baby Boomer hit age 65 in 2010 with the Boomers’ parents. When the first babies of the boom were being born in the United States in the late 1940’s and early 1950’s, life expectancy at birth was at about 68 years for both sexes. By 2010 as the first of the boomers turned age 65, life expectancy had reached 78 years; thus both the government and individuals had many decades to plan for the an increasing older society and for individual age related issues. So why the surprise?

You are correct, ageing now a global issue. But I’d like to call it a ‘global gift.’ In most countries now, if one survives childhood, he or she has a very good chance of seeing his or her 70s or mid-80s or even living to an older age such as my father who lived a good life to age 89. At first it was the introduction of sanitation,

vaccines, and antibiotics that reduced infant and child mortality which increased our life expectancy. Nowadays, increased research and technologies in medicine have worked to increase life expectancy at older ages. The result is a phenomenon where on nearly every continent, the life expectancy has increased substantially and most people are surviving to old ages. This is the *democratization* of old age. There have always been those who reached 'old age;' but it was usually those of wealth and high status, who were educated, or were in professional employment requiring little rigorous labor. Nowadays, the poor and rich, the educated and unskilled may all reach old ages; therefore old age has become much more democratic. What a wonderful gift that all mothers and fathers may see their children become adults and parents, as they become grandparents. I am a gerontologist and a demographer, but I also have a degree in Early Childhood Education so I understand how critical families are to society's strength and are the backbone of any society. A recent trend that I've been observing in the older Boomers is the active role they have been assuming in the lives of their adult children and in their grandchildren. Perhaps this is because they were so busy during their children's lives missing many critical times, so they wish to recapture and nurture their families. Wisdom does come with age and can build strong families, then societies.

So to your question on the positive 'aspects of ageing society using the United States as an example,' let us put it in the context of the democratization of old age by focusing on four (health, technology, the environment, and family) areas that have demonstrated extraordinarily positive outcomes over the past several decades.

This past week at age 91, Harriette Thompson who lives near me, set a record running the San Diego marathon in 7 hours, 7 minutes and 42 seconds for her age group (ages 90 to 94). The prior record was 8:53:08. She was nearly 2 hours faster. What was surprising was not that she didn't begin running until she was 76 years old or that she began running after battling cancer; but that her cancer had recently returned. She'd just completed nine radiation treatments to her legs prior to this race, which were only now beginning to heal. Ms. Thompson said she continued to run for her health and would continue. Since she'd begun her recent cancer treatments, she was slowing down her team members (all who were mid-20s) so she'd was now training with her son. Running was her life. Harriette Thompson is not the only nonagenarian running marathons. The famous Boston Marathon requires those aged 80 and older to have an entry time of less than five hours to qualify. In 2014, there were nine individuals ages 80 and older who completed the marathon. The increased attention to aging, health, and the '*Just to it*' attitude for good health at all ages in America over the past several decades has made a profound impact on the activity level and ageism.

The Baby Boomers' parents are much healthier than prior generations. So researchers suggest they may be healthier than the Boomers! Since the mid-1980s and through today, information has become readily available for the Boomers and all Americans on how to choose healthy life styles in food, exercise, smoking cessation, drug use, and drinking. Many of the new health insurance policies that have been rewritten under the current Affordable Care Act will now 'gently' encourage individuals to stop smoking and select healthy eating habits to lose weight through those individuals will find themselves facing higher insurance prices down the road. Nearly 75% of Americans seek health information online, 81% of older adults ages 65+ and nearly 70% of those 50 to 64 track their weight, diet, and exercise routine. Life-style choices in eating, brain health and physical exercise have become widely available and commonly discussed on the TV, radio, on the news, internet, at the physician, and other media. Additionally according to a recent Gallop poll, the majority of adults exercise 30 or more minutes daily in America at least five days per week. And for all ages, participation in walking programs has increased since 2005. Americans are putting their best feet forward in getting in shape at all ages. Americans are exceedingly aware of the negative consequences of poor health on aging.

Without the push of an aging society together with the entry of the active Baby Boomers moving towards retirement age and the increasing need to consider the benefits of an active healthy long life for individuals and the reduced cost for society, would issues of health been the center of attention they are today? Would the research on exercise, both physical and mental, the benefits of good nutrition, the gains in medical research been as intense as the recent research has if not for the extraordinary rapid growth occurring in the old and the imminent growth the future old in the United States? We know postponing ill-health a year or five, ten or twenty years is a benefit for all. These positive gains in the health fields have benefited people of all ages with knowledge shared.

Livable communities are another positive where the *built environment* has responded to societies' aging needs. The first American Disabilities Act (ADA) requirements were in response to the veterans returning with disabilities from the Vietnam War and their needs. Unfortunately, many of those requirements do not fit the needs of older adults. Revisiting communities with new lenses to fit the needs of families, older adults, and those living with disabilities has been a thoughtful constructive experience in bridging intergenerational relationships while holding discussions on what sustainable livable communities should look like. Slowly results are being measured in road signage, stick-built homes, walkable communities for families and older people, shared gardens, and other measures. Additionally, a number of cities have found new life in gentrification and other communities have formed networks crafted to support aging in place. These steps demonstrate the ability to support friends and neighbors, independently, and through the use of some public services supporting independence in old age. This is true Americana at work demonstrating the linkages of intergenerational networks.

A third area we should consider is technology. The Baby Boomers have been and will continue to be drivers in technology (think Steve Jobs and Bill Gates who are Baby Boomers...Facebook, Google are followers of Boomers). MIT has been the driving force behind technology for society's aging development. Google is slowly following with the driverless car that can go a (fast)25 mph, that is in its beta development stage. Recently, I learned of a new silk-like fabric technology called Derma Therapy developed to treat pressure ulcers. Interestingly, it was also tested on high performance athletics and their rate of recovery. The results were amazing. The study found athletics that rested on this fabric had a positive outcomes on their performance. Wow! Who would have ever made that connection? Bi-focal contacts have been available for decades but only recently presbyopia contacts became available for older users. Presbyopia, a normal condition of aging, allows the older wearer to see items at all distances and forgo reading glasses. Daily our lives are touched by items developed for older adults or disabled persons that improve our lives which we use unknowingly, cabinet hardware, a can opener, font options on a computer screen, ergonomic mouse, and so on that continue to improve our lives. Thank goodness for old people because they have made my life easier!

Finally, the last area is family. I have four wonderful children, two additional loving stepchildren, and three darling grandchildren. As a traditional Baby Boomer, I believe life is about love for God, family, Country and work. Like my father, I'll likely continue to work in some productive manner into my early to mid-80s. Many Boomers plan to continue to be productive, some in helping with family, this micro-social group that is of great importance to them. Currently, many Boomers care for their parents, are financially helping with their parent's care and are helping with their grandchildren. A number of them are moving, or plan to move, to be close to their children and grandchild. Society is moving very fast. With the economic stress placed on parents, it is important that grandparents are available to help raise grandchildren. The very young in America today are very fortunate that they will have their grandparents' wisdom to guide and nurture them. As both a gerontologist and an early childhood education specialist, I believe that the older generation will be the bridge who will have the patience to keep families together.

That was a very long response, so I will try to keep my next responses shorter!

[Questions on How to Respond to Ageing]

3. As Korea is ageing faster than any other country in the OECD, many people are concerned about the impact the trend will have on the nation. Many baby boomers are retiring as opposed to their willingness to remain at work. And some of them have to work for financial reasons. Do you have any suggestions for them?

We do need to propose some alternatives to these soon to be or recently retired people to keep them working. Money usually works for a while as an incentive. Dr. Neal Cutler's researches concluded that half of American's 65 and over are fearful they would be forced to spend all their assets on their old age long term care. The Pew Research, a very reliable unbiased think-tank, reported in 2012 nearly 40% of all Americans regardless of age, fear they acquire sufficient enough resources to retire. Especially concerned were those ages 34 to 64 or the majority of the labor force! In the United States, news articles about retirement are changing suggesting 'retirement is now the forgotten dream.' People will, however, both work and retire -- just differently. Some of these models are possible; but must be considered in the context of the work environment, the job stress, the physical stress together with other social and employment conditions. The first is simple economics. Each year one remains working allows one to add to retirement savings, increase pension benefits, and reduce or delay poverty in retirement. These are all quality of life issues, after all poverty is not fun.

Offering pull factors from the employer and government side might also increase staying options. Employers could offer options such as 'flex-time, or phased-retirement (less hours)' for some jobs allowing older employees to arrange their personal schedules. This allows employers to retain the majority of employees while training the new workforce, capturing, storing and sharing intellectual capital, and/or introducing new technologies. Consider changing the National Pension Fund for older employees by mandating the employer (or government) contribution to the National Pension Fund to increase by 1.0% (or some effective percentage) for all employees who at age 56 remain in their current place of employment until and through age 60 (these ages are working ages for discussion only). Several stipulations would need to be developed for the agreement to be considered such as: Funds would be credited to the individual's account, but could be withdrawn for breach of contract. Individuals documented in poor health or who were injured on the job would be eligible for the credit. Would the employer or the government/taxes pay the contribution?

As noted each points discussed are only discussions points; however the crucial point is educating all workers, young and old, on the need for retirement preparation.

4. Ageing can mean a new business opportunity, especially for retirees seeking to start their own business. Is there any promising 'senior business' that they should consider?

In the U.S., many professionals move into consulting professions upon retirement. Additionally, many companies who 'force or encourage' older employees to retire by giving the older worker an excellent 'buy out' package, often hire them back as a consultant. As a consultant, the older individual charges the former employer three or four times the rate made when employed at the company. But the reduced costs for the corporation in benefits, insurance, salary and other direct and indirect costs more than offset the consulting rate. The new consultant, the older individual, enjoys the autonomy and income. Unfortunately, not everyone may be a consultant. But there are other options.

The largest growing group of entrepreneurs in the United States is not the young people, like most people assume, but those ages 45 and older. There are many reasons to attribute this growth to older adults. These individuals have larger social and professional networks, more investment capital and wisdom on which to

build their business. The added advantage is they have lived and experienced so they can reach into their experiences to find a need. Most new and successful start-ups come from someone who saw a need and acted on that need! In the United States, many older people provided care for their parents know what is needed to provide excellent care. They are opening agencies to provide such services for other people's parents. Offering trained home care staff to care for the elderly, adult children may continue to work and live at great distances from their parents, often the case in America. I think there are many business opportunities that could target grandparents doing fun and education activities creating memories with their grandchildren which are untapped (other than Disney).

Good health is another excellent entrepreneurial opportunity for growth. Vast opportunities exist for personal trainers, individuals who like to cook creating nutritional meals, developing walking and nature stores, and other options. Let me provide a small example. My brother loves to cook, uses only organic foods, but he doesn't have time to explore recipes or shop for his family. He purchased a service where he on the computer selects the organic food items for the week; many times the foods are new to him. He picks up his week's groceries at the store. His groceries also include his recipes for the week. Some are new recipes so he gets to try out a few new recipes. It has been fun, although a few meals have not been so good but provided interesting conversation for the next dinner party. In America, there has been growth in personal shoppers for groceries and in food preparation for families. Korean professionals are very busy so personal food shoppers with nutritional savvy might be very valuable. One could see this as an opportunity for adult children who migrated to Seoul. They now worry about their very old parents in Busan having proper dinners, so they would be open to purchasing such a service. An enterprising older couple might wish to open this type of business in Busan marketing it in Seoul through their child who lives in Seoul. Even checking on very old parents for the adult children living in Seoul by older individuals might be a good business for someone who is recently retired. Again using the network of a child who lives and works in Seoul, the recently retired individual begins to collect clients (professionals in Seoul, again using Seoul as the example). The retired couple contact them to check on their very elderly parents (ages 80 or older). A number of options could be developed including phone calls, bringing meals, taking them to the doctors, stopping in to visit and so on; then reporting to the adult child as needed. This would be considered a 'light' service of providing friendship care.

Korea has been encouraging families to have more babies. Many grandparents will be happy to have a new grandchild, but do they want to provide care all day for the baby once the mommy returns to work? Childcare is expensive. Perhaps it would be wise for a group of older retired people who like young children to provide some entrepreneurial creative childcare service to relieve grandparents of grandchildren for a few hours. For a few others, more grand opportunities will be more their liking; however critical to success will be developing educational programs that assist the older potential entrepreneur in developing a successful business plan, no matter how simple the business.

6. It does not seem desirable for retirees to stay at home doing nothing regardless of their financial status. It is also a waste of human resources for the society. In this regard, it is worth paying attention to those kinds of meaningful movements by senior citizens?

In the United States volunteerism has been part of our culture from the time we are young children through our old age. Even those who work 50 or more hours weekly, tend to volunteer at shelters, food banks, or churches. It is in the nature of Americans to volunteer. Boomers plan to accelerate their volunteerism as they age more than past generations. Many of the current older Americans, some into their nineties, provide volunteer hours through local senior centers. Certainly these might serve as a model for Korean older adults. Many older adults visit the homes of those who caregiving to give that caregiver a few hours away. Others deliver 'Meals-on-Wheels' to home-bound older adults. Some read books to the blind. Others provide tutoring services to youth and those who are not so young helping those of all ages learn to read. Many work on the homes of the disadvantaged older and disabled in rebuilding and repairing them as needed. Others serve as 'foster grandparents' trying to help children at need change their lives. The service provided by seniors to other seniors is unbounded and if a price were placed, our society could not afford to pay for the services.

Our families, our older adults and our government value the volunteerism of one another, it is the way we are and are blessed. Older adult volunteerism occurs in our schools with older adults reading to young children, helping them at crosswalks, and playgrounds. Volunteerism is in hospitals with older adults holding and rocking babies at risk for hours in preemie units hoping to improve chances of survival or visiting for hours with those, young and old, in cancer units playing games, or reading to someone or holding the hand of someone lonely receiving chemotherapy. Others are out building hiking paths. The opportunities to volunteer, to be with another and to care are expected and unlimited by age.

Are there some projects that have been doing positive roles for societies? And why is it important?

I do not believe the 'Civic Engagement in an Older America' has been active recently, so I would like to point you to another successful model, Encore.org. Encore Careers has a long history of helping individuals find passion, purpose and even a paycheck in the second half of life. Encore Careers encourages those who are considering retirement to take their talents, not into retirement, but consider moving them productively elsewhere in society. An example might be the engineer, who has spent years in industry ensuring accurate design and development now tired of the stress of industry. He now wants to teach under-privileged children science. Encore Careers helps him take his skills and transfer them into the classroom. Often, it is difficult to think of 'transferable skills.' Encore Careers has helped boomers and older workers who have been downsized or weren't ready to retire move from their current career into new jobs, new careers and a new life filling their second half of life with greater purpose and meaning. Many in the United States feel once the economy rebounds, employers will be faced with a labor shortage and many sectors will have unmet needs. Encore.org is working with older workers to prepare them in advance for those jobs by retraining and working with potential employers and organizations. It is very exciting and fulfilling to be able to serve a purpose while earning compared to simply earning. This is very attractive to the Boomers. I hope these examples above are very positive and excellent models that will be successful in Korea.

And in closing, what additional comments would you like to add about aging and how it is perceived?

So in closing, we have learned much in the past decades. We now know much more on how to be more healthy at older ages through exercising our body, brain, nutrition, environment, living, working, giving back to society, and engagement than previous generations; therefore while the numbers of Baby Boomers aging will be massive. I anticipate given the current indicators that the Baby Boomers will remain in paid employment as long as possible, delight in providing childcare for grandchildren at greater amounts than past generations, continue to financial support downward as long as it is feasible, continue caregiving to their parents, increase volunteer activities especially in environmental causes, boost their physical and mental exercises, and deepen focus on spirituality and mindfulness.

The majority of Baby Boomers will move towards the philosophy of 'less is more' or a simplification of life and to one of giving back to the community and society. While they will want to be near their family, most think they will not want to burden their family remaining independent living close perhaps until the end of their life. Many Baby Boomers may consider moving to a Continuing Care Community where they can live out their lives until death near family and not burden their children with their care; but not as many as is predicted.

Longevity does bring with it increased risk of rising health care costs that may encumber society's economy and future generations. What happens if the senior generation is much more ill, more costly, and did not save sufficiently for their future? In America when the Boomers had fair warning from their youth that their life expectancy would be in the late 70s or mid-80s, they should be prepared. Other countries have not had thirty or forty decades to prepare for this longevity, but it has come as a surprise 'dividend.'

It is very difficult to prepare for an additional twenty to forty years of longevity in 10 or less years of work making some to wonder if old age is a 'gift' or not. That is when society's role becomes very critical in working with all generations on the value for all life. Using some of the models that the Baby Boomers are trending

towards in employment, caregiving, grand-parenting, volunteering, exercises and spirituality may moderate potential generational tension working towards some of the economic issues that could be forthcoming. On the other hand, I tend to think any negatives will be overcome by the innovations of a multigenerational workforce and retention of the organizational knowledge *of older workers remaining in the workforce being shared*. Additionally, the innovations that were created and marketed for the Baby Boomers' since they were babies and children will continue through old age. Since the 1950s, new toys and products have been developed for the Boomers' appetite. From yoyos and hula-hoops, the Boomers became consumers of movies, cars and education. Now the savvy entrepreneur will capture the Boomer market with high tech toys the Baby Boomers will share with their grandchildren capturing many of the same consumer qualities. Moreover, the new technologies will not be exclusively 'toys' but innovations that will improve the quality of life for all regardless of age.

So in closing I use Dr. Thomas' title *What are Old People For?* Dr. Thomas suggests that our popular culture offers no real understanding of the gifts of old age and longevity. Old age should not be dismissed as an accounting of the costs of aging; but one where elderhood is understood by society that older adults contribute to the community, to the caring and acculturation of children, the wisdom and stewardship to others and society, and yes at some point, needing assistance from others. For this pure reciprocal relationship, older adults must feel needed and wanted as contributing members of their society. That is our challenge, isn't it!

Thank you for this opportunity and please feel free to email me with your questions.

Sincerely,

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<http://retirement.miraeasset.com/contents/FF879ACBAC5290D2E043D36FDA0B90D2>