

Who Gets to Age with Dignity? Featuring Ramsey Alwin and Chad Federwitz

Ramsey Alwin Only two percent of philanthropic dollars are allocated to, quote unquote, aging programs, services, research, advocacy. Two percent.

Grace Welcome to Giving Done Right, a show with everything you need to know to make an impact with your charitable giving. I'm Grace Nicolette.

Phil And I'm Phil Buchanan. Today, we are really excited to welcome two guests who are experts on the topic of aging. Ramsey Alwin is president and CEO of the National Council on Aging. She's a leader and policy advocate who champions equitable aging for all Americans. She has designed and helped pass laws and Congress to significantly increase the federal poverty measure and benefits for the elderly in the US.

Grace And Chad Federwitz is the manager of Pitkin County Senior Services in Aspen, Colorado. He oversees the daily operations of the senior center there. He's a gerontologist whose focus has been on ageism, local and public policy, Alzheimer's, and so much more.

Phil Welcome to Giving Done Right Chad and Ramsey.

Ramsey Alwin Thank you.

Chad Federwitz Thank you.

Grace So great to have you.

Phil Ramsey, I have the great privilege and honor of serving on the Board of National Accounts on Aging. So I've heard you talk about why you believe aging well is a human right. Can you tell us a little bit about what you mean by that, and how you think this country is doing?

Ramsey Alwin Well, thanks, Phil. I mean, it's incredible. Aging is the one universal experience we all, if we're so fortunate, get to enjoy. Aging is something we do with our first breath. And yet how we age. The quality of those years really varies based upon our gender, our race or ethnicity, our geography for that matter. Yet we all deserve the right to age well, with dignity, security with purpose. We need services and supports and community to do that. So right now, we're experiencing the greatest longevity gains around the globe, for that matter. But those quality of years are not equally shared here in the United States. Given the deep disparities and so many of the policies and the systems, policies and systems that in some cases were never built for everyone to age well, it is not a gift everyone gets to enjoy. We've got a lot of work in the United States to do to really catch up to these incredible longevity gains that technology and medical breakthroughs have allowed. The next frontier is to really make sure that those gains in longevity result in quality of years for all.

Grace So what exactly does the National Council on Aging do and why does it matter? You just mentioned sort of a range of different aspects that aging touches, right?

Ramsey Alwin Well, NCOA is the longest standing national aging organization. We're a national nonprofit about to celebrate 75 years of impact next year. We are a national

service and advocacy organization focused like a laser beam, on improving the health and economic security of older adults. And we do that in three ways. We empower older adults themselves with information and resources that can help them better navigate aging and all the aspects of aging. So for those who want and need to continue to work, we provide job training and job placement resources. For those that are coming up short in terms of basic needs, we help them enroll in programs that can help with food and medicine and other basic needs. For those that are navigating chronic conditions like hypertension, diabetes, and arthritis, we deploy evidence-based health promotion and disease prevention programs, and we help those looking to prevent falls. And we do that with education, with website resources like benefitscheckup.org or Falls Free.

Grace That's a lot.

Ramsey Alwin And we also do that by working with community based organizations to really strengthen their capacity to provide services in their community, and then finally bring all the insights we learned from that work directly with older adults and with community based organizations like senior centers. And we bring that to bear on our advocacy. We advocate to strengthen and expand all the programs all of us rely upon to age well. So Social Security, Medicare, Medicaid, the Older Americans Act, and so many other programs that are critical.

Phil So, Chad, you run one of these centers that Ramsey's referring to. Chad, there you are in a community serving folks. If we were to walk into your center on a given day, what would we see happening?

Chad Federwitz The great thing is it depends on the day. Every single day is slightly different and senior centers all across the country. So for us, we have the philosophy of being a resource for older adults and their families to help individuals stay as independent in their community as long as possible and then provide supports or direction and guidance. And so we do that by having exercise and fitness classes. Some are evidence-based and some are not evidence based, because not everybody wants to take a class that says "arthritis" in the title, but those are avenue based classes. So we are creative, trying to cater to the needs and interests of our community. We serve lunches here at our senior center. That is a big draw to our center and many senior centers around the country as far as nutritional needs. The other side of that coin is people come to nutrition programs not for the food, but for the socialization. Right? Our food is very good, but most of our clients, they don't come here out of, I would say, need of nutritional services. Some do, but most because their friends come here and I want to go see my friends. And that includes the staff. Some of my team have been here for decades, and they literally know everybody. And so our kind of day to day is meeting that community where they are. We go out into the community instead of always having people come to us at the senior center. Another model besides fostering independence is that kind of social, lifelong learner model. It's kind of the approach I take as a social gerontologist. So we focus a lot around education and learning opportunities. What I would classify as those traditional older adult things like, let's learn about Social Security, let's learn about, you know, long term care options, but also let's learn French, let's learn about world religions, let's learn about local history, let's learn about art. So a balance of what many people think happens at a senior center. Like we play bingo and we talk about Social Security all day. Well, but we do sometimes. And also catering to what those interest needs are and really relying on other community organizations. We're a small department in a pretty small community during the off season of the ski mountains. And so relying on that local expertise to bring those resources in and go out to those resources. Running a senior center is a lot of fun.

And working at a senior center is tons of fun. If we are all lucky and fortunate, we will all get older and hopefully it's healthy and a pleasant experience. There's ups and downs to life and aging is no different. So how can senior centers and the aging network do what we can to help our communities and help individuals live their best lives, to be cliché about it.

Grace Well, if I could just jump in here, I mean, I'll take myself as an example. I literally one day was not a caretaker for elderly parents, and then the next day I was and I was one day totally ignorant of what senior centers do, and the next day I needed to find out really quick. We never think it's going to happen to us, but then it does. And so I myself, I'm in this caretaking chapter now, and the local senior center where I live has really supported our family, and my parents can't leave the house to go to the center. But they provide a lot of services at our home. And so this is a new journey that I'm on, is I didn't even know these groups existed and now we couldn't get by without them.

Ramsey Alwin It's an awesome, awesome resource. I mean, there are 10,000 senior centers across the country, and they're there for you when you need them. But we are working to raise awareness to help ensure everyone knows their senior center is there for them when they need it. There's a great resource called Elder Care Locator, and if you just put in your zip code, you'll find all the resources related to aging services in your community. And through the Older Americans Act, we do have 100% of the country covered in terms of area agencies on aging that can provide a range of services and supports, and that includes the senior centers in their communities. But I'll tell you, the senior centers, I mean, it's the services, it's the supports, but it's the socialization. The epidemic of loneliness is real, and it's real among older adults. And we saw it during the pandemic and even post-pandemic, we are still seeing just the health consequences of social isolation and loneliness. But yet you go through the doors of that senior center, or for those that continue to have the online programming, you log on and you're instantly given a lifeline, a lifeline to a community that gets you and that engages you and just draws you in to rich and engaging programming that allows you to continue to stay sharp, stay engaged, continue to learn and to share all of your experiences and the wealth of wisdom that you bring to your community. So it's really a vibrant, vibrant network and woefully underfunded, in need of a serious public service campaign to raise awareness so that more can learn about the resources available. And even so, every day a million people walk through the doors of a senior center utilizing those services. It's incredible.

Grace Yeah, that's amazing. I mean, how are these centers funded? Like, where does the funding come from? And is it difficult to raise the money because I was shocked at how affordable the services are. What's the funding model?

Ramsey Alwin Well, you see one senior center, you see one senior center. They really are committed to tailoring and customizing their offerings to meet the needs of their community. And they're committed to their community, and their doors are wide open to everyone in the community to provide an experience that's accessible to all. The challenge is there isn't a designated funding stream for senior centers. There just is not. So the Older Americans Act, which is a little known piece of legislation that was signed into law at the same time as Medicare and Medicaid, and really was the third pillar in terms of meeting the needs of individuals as we age, really focusing on the community living and the resources needed to remain independent. It provides resources to state units on aging, which then provide resources to the area Agency on Aging in a given county. And about a third of senior centers are then able to access resources through that area Agency on Aging. But that's just a third of the 10,000 of them out there. Another third often access resources through their Park and Rec program, which is interesting. And both the

challenges and the opportunities there is that it provides a level of support, but often can be caught up in other conversations about municipal spending. And then the remaining third of senior centers are really left to their own devices to fundraise and to braid together resources to meet the needs of their population. But I welcome your thoughts, Chad, on some of the realities of financing the programs.

Chad Federwitz Yeah, I like what you said, Ramsey: If you know one senior center, you've known one senior center. The wonderful and somewhat challenging thing is senior centers can be run and operated and managed however a community decides. We are a county government run senior center department, and most of my area in the middle of the state of Colorado is that model. If we went to the Denver area, there would be government models, nonprofit models, and for-profit models. So funding is very diverse as far as how senior centers are funded, just as diverse as how they're operated. We do utilize those Older Americans Act funds, and many in Colorado do utilize the Older Americans Act. Many states, aside from the Older Americans Act, have a separate act inside the state that provides additional state funding for senior services. By no means, unfortunately, do these federal and state funding come close to funding these programs. Ballparking it for me, it's about 10% of our total budget that comes from these federal and state funds, which we have to write every two years or so. It's not an automatic. I have to write a grant every two years, do all the measurables and outcomes, follow all the rules, and if I don't write it, I don't get it. And I'm not a grant writer.

Phil So where's the rest of your funding come from, Chad?

Chad Federwitz We also write local grants in our larger community. And then the county's general operations funds of relatively small amounts. We are somewhat fortunate in my community that we have a local tax that funds health and human services nonprofits. It raises over \$3 million every year. And inside that tax voter approved fund, a percentage comes automatically to senior services. But many of my counterparts do not have that. So they rely on fundraising, writing a lot more grants, and they hold like rummage sales and yard sales and different things depending on their model of their governmental base or nonprofit base, what they're allowed to do as far as raising funds.

Phil So let's get into this in terms of, because this is a podcast about philanthropy and about what donors can do to make a difference in their communities, in the country, in the world. When we look at philanthropic priorities of major donors, we read about foundations. But even if we talked to our friends every day givers, you don't hear that many people say, "I'm really focused on aging," right? Folks that talk about education, kids, climate, the environment, what's going on here that there isn't more philanthropy focused on older adults? This must be a source of frustration to the two of you. And I'd just love to understand your perspective and how we might change behavior in this area.

Ramsey Alwin It's extremely frustrating. The last time grant makers in aging conducted an analysis of philanthropic dollars being applied to aging issues, they learned that only two percent... two percent of philanthropic dollars are allocated to, quote unquote, aging programs, services, research, advocacy. Two percent. But yet, we have over 75 million baby boomers, 11,000 turning 65 a day this year and for the next several years, and given medical and technological breakthroughs, likely to live two, maybe three more decades. If that's not compelling enough demographics, then let's look at the millennials. Almost 90 million millennials, and highly likely to live to be 100. We've got the demographics on our side. But ageism, our denial that we're aging, our negative stereotypes in regard to aging., they really hold us back, hold us back from facing the reality that if we're so fortunate, we

will get to live a long life and hopefully a healthy life. And we need to make sure the systems and the policies and the services are there for all of us.

Phil Stick with us, we'll be right back

[BREAK]

Grace It's an interesting issue area because in a lot of philanthropy we're trying to combat something or eradicate something, right? Like climate change, you know, rare diseases, things like that. Everyone, like you say, is going to age. And so it can be hard for donors to wrap their minds around what are the levers here? Right? And I'm curious, how do you think about people aging well? Like, how do you know you all will have succeeded in your work because we all age like you say, and unfortunately, we will all die. As much as we don't want to talk about that. So how do you think about success?

Ramsey Alwin There are some key indicators that we can measure ourselves against as a society. So when many of the programs and policies were first created, like Social Security, they were anti-poverty programs. They were created to make sure that we kept a promise that you could work hard, play by the rules, and you'd have a basic minimum level of income, security in old age. Yet for the last three years, the only demographic group to see an increase in poverty has been older adults. So clearly, a program that was created to be the largest anti-poverty program needs an update. It needs to be strengthened. It needs to be expanded. We need to add additional supports and services around Social Security to ensure that basic level of economic security as we age. But I think that really the goal for us is to make sure that we're looking at both health and economic security in old age, independence and community living, and to make sure every community has the resources. In Chad's community, they're extremely fortunate to have such a robust senior center with a thoughtful leader and staff. But that's not the case in every zip code right now. Based upon the fact that there isn't a designated funding stream, the quality of services really varies community by community.

Grace I think what I'm hearing you say is that there's really a whole range of ways to be involved, right? Like we often say, some donors want to be involved in tackling root causes, which I think the policy arena for aging is such a powerful lever for donors to be involved in. But then there's all the way down to your local neighborhood senior center, which seems possibly underfunded, but really providing vital holistic services for the community.

Ramsey Alwin Absolutely. There are so many gaps to fill in terms of service delivery in communities to make sure all the various programs are available, the evidence based programs, socialization opportunities. There's more research that needs to be done in terms of what's working and the scope of the challenges. There's room for advocacy to be supported in terms of grass tops and grassroots mobilization, to bring the voices of those closest to the issues to bear with policymakers, to make sure the right conversations are being had around strengthening and expanding programs. And there's more innovation; we need more innovation around meeting the needs of an increasingly diverse demographic of older adults.

Phil Chad, I'm curious what you think about the sort of impediments to people giving more or getting more involved. I mean, I guess, what would you tell a donor who'd never thought about this issue and was maybe contemplating what their philanthropic goals would be just based on your work? What would you want them to know?

Chad Federwitz Yeah, I mean, I'm pretty blunt most of the time. So I would ask, do you want to get old in your community? Do you want to stay in your community as you age? I do a lot of advocacy in Colorado. I'm the chair of the State Commission on Aging here. I know I'm coming from a place that we have a lot of support locally, but many and many of my colleagues don't. And so talking about how do we want to age in our own communities and what needs to happen. Programs have waitlists of thousands of people long because they don't have funding. And that means, like, I may need home delivered meals, for example, but there's no one to give them, and there's no money for that meal to be made to get to me so I don't get to eat. Literally, I don't get to eat today because there isn't funding to give me a meal. Or there aren't transportation options. So I need dialysis a couple times a week, and that's a four hour round trip because of where a hospital is, because I live in a rural part of any state. And so for me, it's really talking about those personal stories. So one piece of, I would say funding struggles would be the programmatic piece; meeting the needs of the community, which will vary differently depending on the community. It's not always funding. Sometimes there aren't literally enough people that are interested in doing this type of work. And when I talk about working in aging, it's one of the guaranteed job securities that we have. We will always get older. You can always have a job working in the aging space. Another piece would be we have the Older Americans Act and state funding in some cases for senior services, but depending where you are, there isn't funding locally or otherwise for big projects. Some senior centers are 30, 40, even getting close to now 50 years old, like the buildings themselves are falling apart or they can't expand. So as far as an opportunity for donors: capital improvements, which are pretty challenging to get external funding from, especially federal, there is no federal funding I'm aware of for that, state funding and very few grants that would let me build a new senior center or build a new kitchen. And so donor dollars is probably the only way some of these things could happen. A senior center is for everybody. I may focus on older adults and my staff and the services generally are targeting older adults. But I talk about: we serve older adults and their families and the community at large. I want people to come in our doors and see we have wonderful chefs, and we don't serve food that people think happens at a senior center. We bring in professors that give lectures that are from our local community college. We are not just a bunch of 80 year olds with walkers playing bingo and eating like Campbell's soup, for example, right? We are people that care about our communities and we care a lot about people.

Phil I think that's so powerful. And I have two sort of thoughts that may or may not connect in my head as I listen to you chat. One is, I'm remembering this visit I did with Ramsey to a senior center in San Antonio, where the person at the reception desk was talking about the fact that it is often a younger person who comes in with an older adult and says, I'm here to sign this person up. Often it's their parent, and the response is great. And then at that particular senior center, if I remember correctly, there is no fee. So there's usually a sort of moment of "wait, what? It doesn't cost anything?" or maybe it costs \$10 a year or something, and then that person at the reception desk often says to the person who brought the older adult, well, you too are eligible to come here because you're a caregiver, and the person often responds: I don't think of myself as a caregiver. That people don't see their own work, and they had a very simple criteria for what it means to be a caregiver. And almost always the person indeed qualifies. And they can come use that facility, too. And there's this lovely sort of mix of generations. It's not, to your point, what you expect. And that leads to my second thought. What you're achieving at a center like that is so important. And it's both tangible in terms of people getting meals, but it is also this intangible connection, these moments that people have. And I say that because when we talk about philanthropy, there's been so much focus, I think, in recent years on sort of

calculating the return. And, you know, I know of donors and foundations that literally try to calculate, like the cost savings of someone not ending up incarcerated relative to the, you know, revenue generated when they're employed and paying taxes. And, and all of that is important to understand, but it's also overlooks the simple things that philanthropy helps us achieve. Someone having a sense of dignity or just feeling good about themselves because they were able to exercise and I think those sort of magical moments that happen in these communities is part of what you're achieving. It's not just the feeding of the meal, which is important. It's these other elements that we can't boil down to some return on investment calculation. And I just think that's important because of so much of the conversation in philanthropy being very technocratic.

Chad Federwitz I think it's both right. As you said, we're seeing that return on investment by hearing and experiencing the sense of belonging, a sense of community. We do know that participation at a senior center has better health outcomes. We stay independent longer. Even if you can't come to the center, you're getting home delivered meals. You stay out of the ER. It directly correlates to better health outcomes, less ER visits, which lowers the taxes of the community. All those different things. A huge economic driver of any community is having older adults in your community. Jobs, economic impact. It's a huge economic driver of a community. In Colorado for every four people over 65, one full time job is traded. It's hard to argue with that.

Grace You know, in a weird way, as I'm listening to you all, I feel like giving to aging is in some ways like an inversion of giving to education. Like you're saying Phil, like people love to give to education because there's so much potential in young people. But we often overlook the end of life care, and we often overlook the fact that we ourselves will be beneficiaries of that, right? And so I think that to make things more balanced, we should, you know, also really consider the education and the importance of how we're going to live out, you know, our last few decades, not just for us but for our communities. And that's a really powerful idea for me that will help me kind of rethink even just how I think about education giving. Young people have a lot of potential, but aging with dignity is also incredibly important to a society.

Phil And also just like crossing the generational bridges, right? Like another powerful moment I had with Ramsey was at a senior center in the Los Angeles area that literally runs a daycare at which older adults who are going to essentially adult day care because they need extra care, color with children. And to see that is to be instantly moved by that bond and the joy of an older adult and a four year old working on a coloring project together, or one helping the other. And in our society, we're very siloed generationally, in American society anyway, and I think this is something we need to fight.

Ramsey Alwin Absolutely Phil, I mean, your point about just the siloing of the ages or the age segregation, it has not suited us well. It has deepened divides. And these centers increasingly have intergenerational programming. I mean, the senior centers alone, catering to the older adults coming through the doors, are looking at four different generations of individuals that are eligible these days. And increasingly, these centers are being very thoughtful about the co-location of programming that is intergenerational. And it's building those bridges, sharing the wisdom and sharing the lessons of life from both generations with each other. It's powerful. It's bringing us back to that sense of community and connection that can really heal some major divides we have in this country.

Grace I'm curious for you both what kinds of advances are on the horizon for improving outcomes for the elderly, and are you hopeful?

Ramsey Alwin I'm very hopeful. I mean, there are some incredible, proven solutions that are already out there that we need to make sure everyone has access to. So we proudly house a national resource center that accredits all the evidence based health promotion and disease prevention programs. These are programs that don't just feel good, but actually have quantifiable, proven outcomes in terms of better managing hypertension, diabetes, and preventing falls. The challenges? They're not available in every zip code. There are just \$20 million in the Older Americans Act to deploy these programs. So needless to say, it really depends on what zip code you're in, whether or not you have access to programs like Tai Chi or Matter of Balance. These are falls prevention programs that have found to reduce annual medical costs by nearly \$1,000 and hospitalization costs by \$500 per person. We know the programs work. We need to make sure that everyone has access to them. But I'm also just really heartened by all the medical and technological breakthroughs, whether it be wearables that can better monitor our health, or pharmacological interventions that are literally adding years of life. It's an amazing time to be alive, and we need to make sure that when we are seeing these breakthroughs, medical and technological, that they're available to all.

Phil You each could do any number of things in your career. Why do you do this? How did you come to this as what you're going to dedicate your professional life to?

Ramsey Alwin I really saw in my community the impact of those that had resources and those that didn't have resources, and what it meant for them as they were living, but ultimately as they age. So as the daughter of a lobster fisherman and a restaurant worker, there were no employer pensions or retiree health options for the friends and family in my community. And so I could see that aging really was a do it yourself endeavor and, became very passionate about social justice and economic justice and went through just different policy chapters looking at the public education system, and had some time at the National Alliance of Black School Educators to really look at how policy around education plays a role in terms of your trajectory over your life. The de facto segregation that happens when property taxes are the main revenue source for a community's education system, and limited resources means limited offerings in the education system. And I pulled that through to working on some programs that really started during the war on poverty and the economic opportunity, and saw how that played out during your work years, which ultimately surfaced the gender lens for me and the challenges women and women at the intersection of other identities face in terms of navigating today's systems to really get on track to financial resilience. But ultimately, I saw in the data I was collecting in the reports we were putting together for Congress, all that disadvantage added up and compounded in old age, and that's what just got the fire burning in my belly as I reflected on my own experiences in Kennebunkport, Maine, and the lobster fishermen in their 70s and 80s still going out on the water, working hard, playing by the rules. But the idea of retirement was just out of reach for them. It just ignited a passion in me that the greatest injustice of all was individuals aging into poverty. That's something we could do something about. There are places around the world where that is not the case, but in the United States we need to address and invest in ensuring all can age well. So for me, it's been a journey focused on social and economic justice, and that's brought me to aging.

Phil Thanks, that's so powerful Ramsey. Chad, what about you? Why do you do this?

Chad Federwitz Yeah, I would say some similar things I heard from Ramsey. Appreciate you sharing that. For me, I have been very fortunate in my life to know nearly all of my grandparents and multiple sets of great grandparents. It was really from one of my great

grandmothers, which I didn't know at the time, but led me to work in Long-Term care with people with dementia and Alzheimer's disease. Doing that type of work, I really fell in love with it, and seeing working with a subpopulation of older adults that there's still a lot of stigma around and fear, frankly, around getting dementia or Alzheimer's disease and somewhat of a lack of awareness of what it is and how an individual who has some dementia still can have a great quality of life. And so really seeing kind of the siloed away of that population, it led me to go on to school for about 10 more years with a focus on gerontology, and so that led me to where I am now. But really it comes down to I really want to help people. I saw the struggles with some of my grandparents, even very recently, trying to navigate long term care when nobody will tell you a straight answer and you don't know how you're going to afford to pay for it. And the doctor doesn't listen to me and nobody knows anything about what I'm going through as far as an older adult. Those type of feelings, very visceral experiences, it's very personal. And also I want to do all that I can in whatever capacity to improve the lives of other people. And in this case, I focus on older adults because hopefully somebody, when I'm 80, will have a similar opinion and will help me navigate this thing that is life. For me, it's how do I get other people involved and interested in the field of aging? As Ramsey talked about, we have a growing demographic and we will for many decades to come, and we need individuals who are passionate or will grow that passion into whether it's long term care or advocacy or public service. To me, it doesn't matter. Just get in there and do what you can to help other people.

Grace I think that's a great place to end. Chad and Ramsey, thank you so much for sharing your wisdom with us.

Chad Federwitz Thank you.

Ramsey Alwin Thank you.

Phil Thank you both.

There are a ton of resources about effective giving on The Center for Effective Philanthropy's website, cep.org, as well as givingdoneright.org, where you'll find all of our episodes and show notes.

Grace: You can also send us a note at gdrpodcast@cep.org.

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