



Redefining Aging for the Twenty First Century

Interview with Ruth Finkelstein



Based on Gustav Klimt, Tree of Life, Stoclet Frieze, Lebensbaum, 1905

By Jean Galiana and William A. Haseltine
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Elder and Long Term Care

An ACCESS Health International Program Area

Introduction

The [Robert N. Butler Columbia Aging Center](#) at Columbia University is changing the way we think about aging. One branch of the Columbia Aging Center is the Aging Lab. The lab conducts research about the positive plasticity of aging, which refers to the ways that the aging process changes and can be modified by our experiences, history, and behavior. For example, physical exercise can slow the rate of cognitive decline. The second branch of the Columbia Aging Center is the [International Longevity Centre](#). [Dr. Butler](#) founded the International Longevity Centre in 1990 when he was the chairman of the Department of Geriatrics and Adult Development at the Icahn School of Medicine at Mount Sinai. The International Longevity Centre is a part of the [International Longevity Centre Global Alliance](#), comprised of seventeen partners around the world. The Columbia Aging Center is an interdisciplinary education and research organization. The research of the Columbia Aging Center in longevity and the growing elder population is translated into policies and practices. The work of the Columbia Aging Center upholds Dr. Butler's vision of creating an international collaboration that influences societies to plan for and foster successful, productive, engaged aging for its residents.

In this interview, Dr. Ruth Finkelstein, the associate director of the Columbia Aging Center, discusses the need for more options for retirement due to the increased longevity of the growing older population. She addresses the need to reenvision aging and adult education. She discusses the Age Smart Employer initiative that recognizes and honors employers who are models of excellence of elder friendly work practices and policies. She shares examples of companies and their methods of creating age inclusive workplaces. Dr. Finkelstein describes the work that the International Longevity Centre USA does to combat aging stereotypes through the Exceeding Expectations initiative. The initiative profiles New York City residents who have exceeded the life expectancy of eight one years.

About Ruth Finkelstein



Ruth Finkelstein, ScD, translates interdisciplinary scientific knowledge on aging and its societal implications into policy focused practice. She is an assistant professor of Health Policy and Management and the associate director of the Robert N. Butler Columbia Aging Center. The goal of her aging policy work is to maximize productivity, quality of life, and health across the life course. She also serves as director of the International Longevity Centre USA. Prior to joining Columbia, Dr. Finkelstein was the senior vice president for Policy and Planning at the New

York Academy of Medicine, where she directed the Age-friendly NYC initiative. The initiative won the 2013 award for "The Best Existing Age Friendly Initiative in the World" from the International Federation on Ageing, as well as the Archstone Award for Excellence in Program Innovation from the American Public Health Association. Dr. Finkelstein also directs the Age Smart Employer Awards program funded by the Alfred P. Sloan Foundation. Dr. Finkelstein has over thirty years experience in health policy, planning, and research focused on promoting health for vulnerable populations. Dr. Finkelstein has provided technical assistance to other cities in the US and around the world on planning, implementation, and evaluation of systems level aging initiatives. She received her Doctor of Science from Johns Hopkins Bloomberg School of Public Health.

Interview

Jean Galiana (JG): Thank for taking the time to meet with us.

Ruth Finkelstein (RF): First, we have to come out about our ages. I am sixty one. How old are you?

JG: I am so used to lying about it, I have to think. I am fifty two.

RF: Congratulations. How old are you?

Christina Mannig: Twenty five.

RF: It is part of a process. We have to own our age, and we have to redefine what fifty two looks like.

JG: Do you think it is a little easier to redefine if one has had a perfect career path and, by fifty, has had many impressive achievements, like yourself?

RF: I do not have a perfect path. Do not jump to conclusions. I have a doctorate, but I am a high school dropout. I do not want people to write off any kids. I do not want people to write off their own potential, no matter their age. You are doing some things at some times and other things at other times. That is one aspect of redefining aging.

JG: What inspired you to get involved in aging initiatives?

RF: It seemed to me that older people were not getting the opportunity to participate actively and productively in their communities and society as a whole. Often, aging is treated as a disease, rather than an opportunity to offer society expertise and wisdom in work, volunteerism, civic engagement, and education.

JG: Is it your belief that Social Security should raise the retirement age?

RF: No, but financing a twenty year retirement from forty years of employment simply is not affordable. That is a lot to expect from government and employers. The statistics of the demographic shift are staggering. In the last century alone, the average life expectancy has increased by thirty years.

“An eighteen to twenty year retirement only exists because of our extended life expectancy. It is not good for most people to go on a twenty year vacation. It’s not all about the economics either. People have a need to stay active and engaged in a meaningful life with purpose.”

The system has not adjusted yet. In 1935, when Social Security became law, the average life expectancy was sixty one. Today, it is eighty three, and the retirement age has remained unchanged at sixty five. An eighteen to twenty year retirement only exists because of our extended life expectancy. It is not good for most people to go on a twenty year vacation. It’s not all about the economics either. People have a need to stay active and engaged in a meaningful life with purpose.

Through our community work, we have learned that older individuals have much to offer in workplaces, volunteering, in civic and advocacy organizations, and to their friends and family.

I am not saying that I think people should be forced to work longer, although many would argue that they should. I want people to have the opportunity and options to work longer.

JG: Would you clarify how the Columbia Aging Center and the International Longevity Centre are connected?

RF: The overarching entity is the Columbia Aging Center. Everything that the International Longevity Centre USA does is part of the Columbia Aging Center. The main strategies of the Columbia Aging Center include the International Longevity Centre, which translates research and science into policy and practice and communicates it to the wider world, and the Aging Lab, which leads research on the [positive plasticity of aging](#). The International Longevity Centre is an entity created by Bob Butler twenty years ago. He planned to move it to Columbia University but passed away before that was completed.

JG: It ended up moving to the Columbia Aging Center without him?

RF: Yes. [Dr. Jack Rowe](#) and [Dr. Linda Fried](#) were instrumental in bringing it here and creating the concept of an aging center. They also recruited [Dr. Ursula](#)

[Staudinger](#), an internationally recognized scholar on aging and the life course, as the founding director of the Columbia Aging Center. Ursula recruited me from Age-friendly NYC at the New York Academy of Medicine. I am still involved in age friendly city work on an international level because I am on the Age-friendly Cities and Communities advisory group for the World Health Organization.

JG: Did you establish Age-friendly NYC?

RF: I led the group at the New York Academy of Medicine that created the initiative. Age-friendly NYC was and is a joint initiative of the Mayor's Office, the NYC City Council, and the New York Academy of Medicine.¹

JG: Please tell me about the [Age Smart Employer initiative](#).

“The evidence continues to grow stronger that it is good for people to stay engaged, especially at this time in our history with the shifting demographic.”

RF: I would love to talk about that. Age Smart Employer is an initiative of the Robert N. Butler Columbia Aging Center. The seven hundred thousand workers in New York City who are over the age of fifty five will likely work into their older years. We wanted to work with employers to address creatively ways of retaining their older employees. Not out of charity, by the way! To keep seasoned employees is a matter of good economics and good business.

The evidence continues to grow stronger that it is good for people to stay engaged, especially at this time in our history with the shifting demographic. Many of us spend most of our lives engaged with work. One advantage of not retiring is that people continue to do what they know how to do. Another advantage to staying in the workforce is that it is financially beneficial at the level of the individual and family. Work brings income in for a longer period of time and builds more Social Security income for the future.

¹ To read about some of the initiatives Ruth Finkelstein participated in with Age-friendly NYC, please refer to the summary of her presentation at the Harvard Joint Center for Housing Studies. <http://accessh.org/wp-content/uploads/2015/05/Harvard-Summaries.pdf>, Symposium summary part three.

Work is also financially beneficial at the societal level. The dimensions of that benefit are still being studied. It is clearly beneficial to have people remain strong consumers, strongly active in community and economically active in the marketplace. It is beneficial to have people continuing to pay into the public pension systems by working later into life, which also delays pulling money out of the public pension systems.

There are economic analyses that suggest that the way the Social Security system is structured in the United States, working longer does not save money for the Social Security Trust Fund. This is because the monthly benefit they will draw increases the longer you work, until age seventy. I have not done that work so I am not the authority to talk about it in depth. While the balance of the Social Security Trust Fund gets the largest share of the ink, when considering costs of aging in the United States, it is only one piece. The longer that older people are active in society, the more tangible and intangible contributions they make to mitigate aging costs.

JG: Are you suggesting that it is fiscally beneficial because of the direct financial implications and the preventative health aspects of keeping active and engaged?

RF: Exactly. The other big cost is healthcare. In the US, healthcare costs are the highest. We spend a smaller share of those costs toward aging than other Organisation for Economic Co-operation and Development (OECD) countries. That has much more to do with how we deliver healthcare and how we prioritize the mix of social care and healthcare than it does with some inherently necessary costliness. Then, of course, there is the issue of how we deal in the last years of life. That is where we are different than other peer countries in terms of how heavily we keep intervening at the end of life. When you look at cost curves of the US compared to other OECD countries, there are two surprising points that arise. One is that those curves are at a similar level if you include health and social care.

JG: Do you mean that we pay sick care and our peer countries pay preventative social care?

RF: Exactly. Then, we skyrocket in cost at the end, which is often not of profound benefit to the patient or his or her family.

JG: Do you consider your work with Age Smart Employers to be working upstream – by keeping people active and involved in their community?

“We have to reconceptualize everything. We have a set of institutions, economic frameworks, and visions of the life course that are based on patterns from a century ago.”

RF: Exactly. We are going way upstream in the work that we are doing. The big overarching concept is that in societies of longer lives, we have to reconceptualize everything. We have a set of institutions, economic frameworks, and visions of the life course that are based on patterns from a century ago. Life expectancy nearly doubled in the last century. We are all scrambling to try to make changes at the back end because the horse is already out of the barn, or whatever cliché you want to use. We are already living longer.

We need to reimagine many things, including education. What are the chances that if you are going to live ninety years, everything you ever need to know you would learn in the first twenty five? Many people do not yet conceptualize that they will need to continue to educate themselves across their lives. The institutions are not yet adapting for adult learners.

Our work is with an eye to a life course perspective. I just wrote the phrase *“universities for all ages”* to someone. That is the idea of making universities that work for people of all ages and stages. Not marginalized continuing education, but credited programs. People want to do productive, creative, intellectual work in a field that integrates their life learning, their earlier education, and education they obtain as an adult.

JG: What specific programs have you done to keep people working?

RF: That was a bit of framing the issue. In terms of employment, it is becoming clear that many people over fifty five want to work. My entry into thinking about aging and work started when we were doing community consultations all over New York for Age-friendly NYC. The starting point of that was to talk with thousands of older adults around the city. It was fabulous.

JG: How did you connect with the older adults for these discussions?

RF: We organized meetings in partnership with all different kinds of organizations, including city council members. The meetings were attended by large cross sections of the public who were not connected to social service organizations, healthcare organizations, or aging support agencies. However, this effort brought in largely an ambulatory population that is able to read in English. To make up for this bias in the “sample,” we also did several additional meetings that were collaborative with different immigrant serving organizations and other organizations that serve groups with specific challenges to attending a large, public meeting. This approach gave us a broader perspective across a broader cross section of older New Yorkers. I did these consultations across the city. They were fabulously fun.

JG: Did you videotape those events?

RF: No. At the time, we did not realize how powerful and important those meetings were. It is only when we look back on it afterwards, we wish we had recorded those meetings. Many of the best ideas that came out of Age-friendly NYC came directly out of those consultations. We heard about people’s issues relating to aging, but also received specific suggestions.

JG: Specific suggestions for initiatives?

RF: Yes. After the meetings, there would always be a cluster of people crowding around me, wherever I was. This made me nervous because, while I am good at the policy level and communicating with a room, I am not a direct service provider. I was always concerned that I could not meet the needs that the people would bring me. Their needs were often about employment. What people were coming and saying was, “I want to be working. I need to be working.”

JG: Were you surprised that so many people came to you with work concerns?

RF: I totally had not expected that. I thought that people would be talking about different things. The problem was that I felt I had nowhere to refer them. I had no steps to offer with regard to helping them attain employment.

The larger institutional and legal frameworks in the United States are not perfect for working longer, but they are certainly better than many in Europe. We have very few mandatory retirements. Anti aging discrimination are both on the books and enforced, though it is difficult to prove. At least we have a framework. We have a public pension system that is encouraging people to work longer. We are

already working longer, by European standards. We do not have mandatory or socially expected retirement at fifty five and fifty eight and sixty, like some other countries. On the other hand, the strong social democracies have secure, guaranteed, comfortable pensions. We want to create a system that both allows and encourages people to work longer and to retire with security and dignity.

We had many consultations with academic and policy experts, as well as people who are experts from direct experience. In one of our earlier aging and employment roundtables, someone from a public workers' retiree union made an observation that the lagging indicator is the employers. Who is the group of people that does not fully understand the benefit that older workers offer? Employers.

Some employers in countries where the demographic transition is further ahead are beginning to understand. In some places in Asia and Europe, there is a little more attention to keeping older workers longer because they are starting to have skill shortages and worker shortages. The shortage is the engine that is going to drive adaptations for and appreciation of older workers. We are right on the precipice of the shift here in the US. We are not currently experiencing shortages in many fields, though there are some specific fields where we are.

JG: What is the strategy of the Age Smart Employer initiative?

RF: The Age Smart Employer initiative is recognizing and rewarding successful companies where workers of all ages are valued. We highlight these best practice models in awards and on our website so that other workplaces, their competitors essentially, will say, "Geez, [Brooks Brothers](#) does it. They do alright. New York University Langone Medical Center does it and they do alright." Industry leaders in their fields are valuing workers of all ages.

How do we define valuing workers of all ages? That turns out to be a set of policies and practices that any workplace can adopt. The Age Smart initiative is a public education and culture change strategy about workplace practices, none of which are solely beneficial to older workers. They are beneficial to workers of all ages and make it possible for older workers to keep working.

JG: What are these policies and practices?

RF: Workplace flexibility is incredibly important: flexibility of hours, availability to work from home or somewhere else, working part time, and phasing hours of

work up and down. That is one set of criteria for being an Age Smart Employer. Workplace flexibility is a great benefit to people who want to go to school, people who are parents, people who are caring for parents, people who are caring for partners, and people who just do not want their work life balance to be as bad as other people's.

Another criteria is the willingness and vision to restructure jobs. Here is the idea: these six tasks have always gone together to make Job A and these six tasks together make Job B. In many cases, there is no necessary reason why the work has to be divided up exactly like that. To bring this concept from the theoretical to real practice, I'll tell you about one of our [Age Smart Employer winners this year, Amy's Breads](#).

Here is what happened. Amy Scherber started baking and selling bread in 1991 with a group of employees, including bakers who, as she puts it, "have grown up in the industry together." The year 1991 was twenty five years ago. Amy's Bread has gone from being a little bakery to having hundreds of wholesale and retail outlets. The company has been very successful. A large core of employees have stayed at Amy's. These employees are older bakers at this point. Additionally, Amy hires older bakers because she wants bakers with experience. Amy also has younger bakers. She tells this story really well on the [video](#) that I will show you. She had a highly skilled baker – I love how she talks about him: "His hands know how to make the bread." She does not want to lose his skill. It was becoming a little too much for him to lift the large and heavy tray up over his head into the oven. The worker next to him is a man with tons of energy. He is learning from the seasoned baker. Why not just realign the tasks a little bit so that the younger baker lifts both of the trays into the oven? Amy did, and it worked beautifully.

Many of our leading companies do that kind of adjustment routinely. We spoke to someone in the social services realm. They were saying, "You know our most experienced case manager is spending too much time filling out the computer forms that have to be filled out following each visit. She is very good at her job and knows all the resources, so we got her a Dictaphone." How minor is that? How simple is it to give someone else the assignment of filling out the forms? They made that choice instead of getting frustrated with her and taking her away from the caseload that she is serving really well.

JG: Are you sharing the modes of best practice to demonstrate successful examples of specific adjustments that support intergenerational businesses?

RF: Exactly. That is part of what Age Smart Employer does. We share concrete and accessible information.

JG: What other strategies do you use?

RF: The list of strategies goes on and on. Another one is training. Often, employers tend to not emphasize or recognize the value of training, retraining, and promoting from within for their older workers. Training is precisely where businesses need to be investing in an ongoing way. Employers must understand the importance of keeping people current, giving them new skills, and helping them learn new areas of the business.

Another of our small business winners is amazing: [Eneslow Shoes](#). Eneslow sells comfortable shoes. The company also makes custom shoes for people whose issues go beyond the need for just comfort. The company has a workforce that is really diverse. The workforce is also older, a lot older. Eneslow Shoes has an explicit process where the company moves people from the stockroom, to learning the technique of shoe making, and to the retail floor. The company management believes that change is good for people. Who wants to do the same thing all the time? This approach keeps the employees fresh. This approach makes the employees better at doing each of those activities because they understand the people who are wearing their shoes. Eneslow has this as an organized strategy that they designed themselves. This strategy was designed in house. We want other companies to see their example.

Metro Optics is another of our small business winners. The company incentivizes employees to get licensed as optometrists. The company pays for the whole education course and the cost of licensure. The owner does this for the employees because he believes in people continuing their education. The owner also believes that he will have better employees if he helps them to advance in their lives. This story is very moving for me. It is an incredibly wonderful company.

Other great business strategies include valuing your workforce, committing to engagement, committing to innovative strategies for finding talent, and promoting from within. Promoting from within helps keep workers engaged, helps reward older workers, and helps to retain existing talent.

Benefits structured to promote wellness, support caregiving, support retirement, including allowing it in phases and stages rather than all at once, are all components of being an Age Smart Employer.

JG: Do you consult with organizations to help them become Age Smart employers?

RF: Not yet. We would like to go in and help people do more. We are interested in doing that eventually. I did not talk about the sort of ergonomic and physical aspects of being an employer who is responsive to the needs of older workers. Those are obvious job adjustments to retain older workers. The best people allow their workers to pick their chairs, the machines, the arrangement, and the lighting. That makes a lot of sense.

JG: Have you also developed a set of tools for Age Smart Employers?

RF: Oh yes. We developed four guides to give employers tools to retain and hire their older workers. We have one for [food service employers](#). Employee turnover is very costly for businesses. The restaurant and hospitality industry sees more employee turnover than any other industry in the country. Restaurants range anywhere from twenty two percent to 120 percent turnover. As I say often, hiring and retaining older employees is not charity; it is good business strategy.

We did another guide for [family owned businesses](#) and [non for profits](#). Did you know that there are over two hundred thousand small businesses in New York City? Small businesses are the primary employers for the city. Small businesses are an important part of the fabric of our city, and not just economically. Small businesses bring unique services and cultural enrichment to our neighborhoods. We encourage small businesses to design a succession plan, make adjustments to retain employees of all ages, and do other activities to ensure sustainability.

Our guide for [businesses who use skilled workers](#) is very timely. The Bureau of Labor Statistics predicts that by 2020, the United States will see a shortage of ten million skilled manufacturing workers if retirement rates continue as expected. This shortage could present a big problem. The average manufacturing worker is fifty six years old. In the guide, we make ten recommendations. We focus on retention, working environment, role modification, and other useful tools.

JG: What was your research process for developing these tools?

RF: Our team met face to face with over one hundred local businesses to learn first hand what difficulties they were experiencing. Along with the tools, our research led us to write the [report](#), *10 Advantages of Retaining and Hiring Older Workers: Lessons From NYC Small Businesses*. We also wrote a [compendium of](#)

[strategies and practices](#) for becoming an Age Smart Employer and a [fact sheet](#) for creating multigenerational businesses.

We wanted to share what we learned with as many businesses as possible and to provide evidence to educate people. This shifting demographic is new. This information is useful as the population continues to age. Everyone is a little caught off guard. The report has wonderful examples of local businesses that are thriving because they hire and retain older workers. The report also helps to challenge the stigma of older workers.

JG: Please tell me about the Age Smart Employer Awards.

RF: We are not only a think tank. We run the Age Smart Employer Awards each year. Before the first competition in 2014, we researched extensively to define the qualifications for being considered an Age Smart Employer (see diagram at end). The qualifications include policies and practices that facilitate older and younger workers working safely and efficiently together.

We begin by establishing a blue ribbon panel that is serious about selecting finalists. Then we survey the workers of the finalists. We do a survey about the big policies and practices. We ask them two questions: Are you aware of the specific policies of your company and do you personally feel you can use that policy? If it exists theoretically but employees feel they would be harmed if they use it, it is not really accessible. It does not really exist. Next, we validate the committee's judgments and select winners with an eye on variety of company size, industry, and type of ownership.

The awards have been funded by the [Alfred P. Sloan Foundation](#). For next year, we need to find new funding for this effort. We have people approaching us who are interested in helping us strategize about other sources of funding. I feel optimistic because we made a huge amount of progress between year one and year two. On the website is a short [video](#) from the 2015 awards ceremony. The video does not give you the full magnitude of the event, but it is charming. The Age Smart Employer Awards finalists came with ten and twenty employees each. There was not an empty seat in the house. We had fifty two applicants, which produced six winners and five additional finalists.

JG: Please tell me about the [Exceeding Expectations](#) initiative.

It is stunning work. I am not the main writer or photographer on Exceeding Expectations, so I can say that it is stunning. Exceeding Expectations is an initiative that profiles twenty people who have exceeded the current life expectancy of New York City, which is eighty one. There are not enough images of aging in the media that show purposeful and meaningful lives. This project is not about the rhetoric of successful aging or healthy aging. This project is solely portraying how people have depth and meaning in their lives beyond the age of eighty. This is about *living* while old. That was our first aim. Our second aim was to honor the diversity of people who live in New York City. The twenty people profiled are roughly representative of the population of New York City.

We have profiled people living in couples, people who were recently widowed, people who are on their own, and other people from all different places and professions. People from different backgrounds rarely get to see themselves as old. There are very few images in the media. We have a Guyanese family. We have people from all sorts of ethnicities and backgrounds. We have a Puerto Rican grandmother and a Dominican great grandmother.

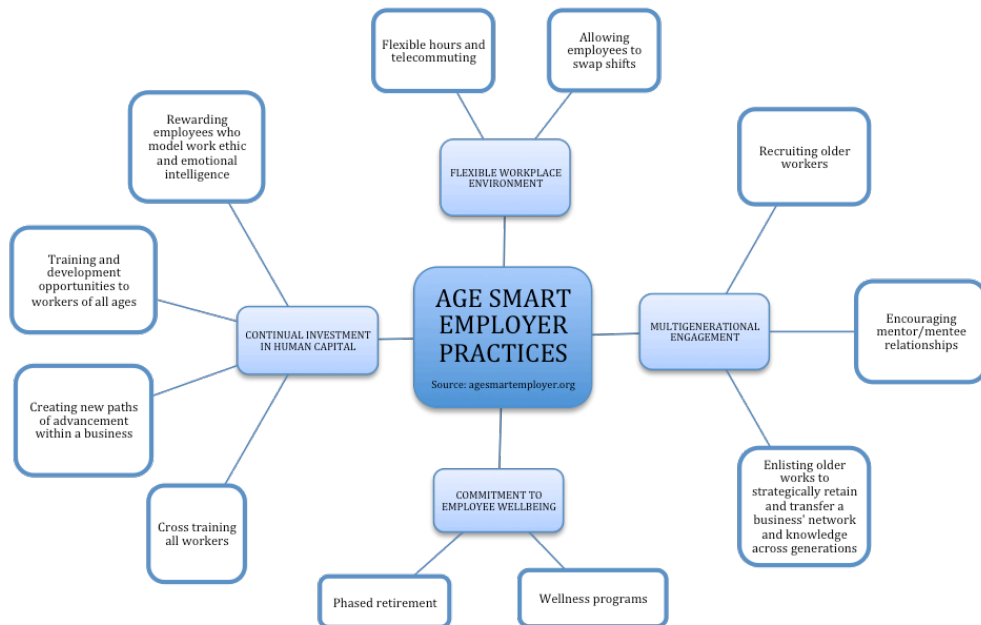
JG: Are you trying to change the stigma of aging?

RF: Age stereotyping is one of our big themes here. We felt that this would be a really good translational effort for the International Longevity Centre. We also thought that it would be fascinating to have on the [Columbia Aging Center website](#).

The power of the images can help people to reinvision eighty. What does eighty plus look like today? Very much alive and thriving.

JG: Thank you for this interesting discussion.

RF: Thank you for your interest in our work.





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An ACCESS Health International Program Area

ACCESS Health International works to help provide high quality, affordable care for the elderly and the chronically ill. Our method is to identify, analyze, and document best practices in managing the elderly and chronically ill patients and to consult with public and private providers to help implement new and better cost effective ways to care for this population. We also encourage entrepreneurs to create new businesses to serve the needs of this rapidly expanding population. At present, ACCESS Health works on these issues in high income countries, including Singapore, Sweden, and the United States. ACCESS Health is working to expand this work to low and middle income countries, including India and China.

According to estimates from the US Department of Health and Human Services, people aged sixty five and older will represent nineteen percent of the population by 2030, up from just over twelve percent in 2000. And a 2013 survey by the Pew Research Center found that seventy five percent of adults in this age group are living with a chronic condition, such as high blood pressure, diabetes, or heart disease. With four in ten Americans currently tasked with the care of their elderly and chronically ill relatives, the US healthcare system urgently needs to adjust to meet the rapidly growing demand for high quality and affordable elder and long term care. ACCESS Health United States helps practitioners and policymakers locate, learn from, and scale up pockets of excellence in elder and long term care.

Learn more at www.accessh.org.