

# Aging in the 21st Century

## Discussion Guide



## Let's review

*At the start of each discussion, review the conversation ground rules for returning and new members alike to set the stage for active participation by all. You may want to use a timer as you go around the room.*

*And don't forget to decide who will take notes and post a discussion recap.*

- **Be open and curious:** Everyone has a unique perspective, so listen and be prepared to hear a different point of view. Remember, you do not need to share your political affiliation; this is a discussion and exchange of ideas, not politics.
- **Be respectful and engaged:** Be sure that everyone has a chance to speak before adding a second comment or perspective. Encourage each other's participation.
- **Be focused and concise:** Keep the conversation centered on the issue and the brief.

**The "Table-it" Rule:** If the group has gone off-topic, but the area is of interest, the group can table the conversation and save it for another time to be addressed in a different manner.

## Let's begin

- Take five minutes to review the [Executive Summary](#) and walk through the brief. Highlight the main point of each section and key statistics.
- Each member is invited to answer the following questions in a **two-three minute reaction** to the brief:
  - Introduce yourself, and share what "lens of care" did you wear when reviewing this brief (e.g. personal, professional, community, state, nation, global)?
  - What did you find most interesting or surprising from reading the brief? What matters?

## Spread the word: facts to share during your discussion

- According to [The Administration for Community Living](#), 17% of Americans were over the age of 65 in 2020; by 2040, that number is expected to grow to 22% of Americans. The size of this population will impact all areas of life, from society and the economy to politics and health care.
- 18.9% of [adults over age 65 were working or looking for work](#) in 2021, compared to [10% in 1985](#).
- In 2022, 19.4% of federal government spending went to Social Security. [Projections show](#) that Social Security will no longer be able to pay full benefits starting between 2034 and 2037. About [90% of workers](#) in the U.S. are covered by Social Security.

- Approximately 14% of adults over 65 (7.2 million) [live below the Federal Supplemental Poverty Level](#). [More than 4 million women](#) over 65 live at or below this level, compared to just under 3 million men.

## Let's discuss

*Below are questions for the group to consider and discuss, or choose your own.*

- **Community:** What do you think is the biggest challenge in your community regarding its aging population? How can your community care for and elevate the quality of life for seniors?
- **Government:** What responsibility does the government have regarding the shortfall anticipated in future social security payouts? Where should the funds come from to meet this shortfall? How do you think the rising cost of pension plans should be addressed?
- **Business:** What can businesses do to include the growing population of adults over 65, either as part of the workforce or as a specific clientele? Is there a role for private businesses in social security funding shortfalls?

## Let's act

1. **Take it local.** Talk to neighbors, friends, and family over the age of 65, or to those who are caregivers. Ask for their views and perspective on aging. Ask how you can support them. Consider hosting another conversation with these community members.
2. **Explore the impact of legislation related to aging in your community.** On your municipality's website, you can find information related to aging, community planning, and healthcare. You can search the departments, agencies, and programs related to these areas on your municipality's or state's website. Try using search words such as "healthcare" in the search bar. These options may also be available in a dropdown menu.
3. **Investigate community programs** in your state or municipality. See what is offered by [aging units and agencies on aging](#) in your state or area.
4. **Research your elected representatives' positions** on changing demographics and their vision for how to tackle related challenges, such as the public pension crisis facing Americans and your community. You can find contact information for federal, state, and local government officials [here](#). Your state or municipality's websites will also have information to contact leaders. Try looking at the drop-down menu for a *Government* tab.
5. **Establish a relationship with your legislators.** It's easy to establish a relationship with your legislators. Start by introducing yourself. You can also learn to write to your representatives or set up a meeting with a legislator on [The Policy Circle website](#).
6. **Consider writing a letter to the editor or an op-ed in your local paper.** Learn how on [The Policy Circle website](#).

## Next Steps for Your Circle

- **Post a Recap:** Summarize your discussion to share thoughts with members not present and share planned actions from group members. Designate who will post a meeting recap on your circle page.
- **Decide your next meeting topic.** Want to discuss a related brief at your next meeting? Suggestions include:
  - [Stitching the Fabric of Neighborhoods](#)
  - [Entitlements](#)
  - [Healthcare](#)

- **Dive Deeper into the issues.** If this is an area you would like to pursue further, consider taking possible steps to influence policy. The Policy Circle offers resources for [developing a message about your issue](#) and [organizing a petition](#) to amplify your voice and raise awareness. Don't miss our [latest events](#) that help you dive deeper on this issue and more.