



**Inside Aging—US  
Marital Status 65 +**

	%
<b>Married-MEN</b>	<b>74.4</b>
<b>Married-WOMEN</b>	<b>43.4</b>
<b>Widowed-MEN</b>	<b>14.3</b>
<b>Widowed-WOMEN</b>	<b>44.3</b>

Source:US Census Bureau  
2003

**Aging Facts:  
Mobility of  
Older Adults**

- Most older people do not move from their home
- 4.0% of population 65 and over moved
- 15.6% of people 1-64 years old moved
- Among older movers 49.1% moved within same county
- Only 25.4% moved out of state (roughly 1% of total 65+ population)

2003 US Census Bureau

**EngAGEMENT News: Wisconsin**

The Donors Forum of Wisconsin (DFW) is leading the EngAGEMENT effort in Wisconsin. Sarah Dean was hired to head the Initiative. She is the former Executive Director of the Faye McBeath Foundation and has strong ties to philanthropy and aging across the state.

DFW 's membership covers the entire state of Wisconsin and has over 125 organizational members. Out of the 1200 Wisconsin foundations only 5 self-identify themselves as grantmakers in aging. Obviously the challenge for Sarah and the EngAGEMENT Initiative is substantial.

DFW started the project trying to determine a true dollar figure that foundations give

**Aging In America**

The following is an excerpt from GIA's "Living Longer, Living Well" brochure from the 2005 Regional Issues Forum in Atlanta.

"Americans are living longer than ever before. Indeed, we are in the midst of a longevity revolution. In 1900, for example, an individual's life expectancy at birth was 47 years. In 2006, it is 77.6 years. What is especially intriguing about these statistics is what is happening to the oldest old age category:

to aging. After exhaustive research didn't begin to tell the story, the advisory committee decided to shift to activities that could make an impact on future funding.

The focus shifted to developing funding collaboratives to look for innovative ways to improve the lives of the community and older adults. The first collaborative is working with three nonprofits focused on one of Wisconsin's most important resources—water. They are working to train older adults as advocates and will work at placing them back into the community matched with a local advocacy group. The program was modeled after a similar project developing seniors as government advocates. Several foundations have stepped up to help fund this new and innovative

- The likelihood that an American who is age 65 will survive to 90 has quadrupled since 1940
- The oldest old is the most rapidly growing sector of the older population.
- Centenarians currently reflect 10 percent of older adults, though the U.S. Census Bureau projects they will be 25 percent of the older population by 2050.

program.

The second collaboration revolves around senior housing in Milwaukee. There is an abundance of high end and low end housing for seniors, but this project would address the need for middle income seniors. Working together with the University of Wisconsin's School of Architecture, 3-4 foundations, and the United Way, they hope to develop a model program that can be replicated across the country.

Other projects include: national speakers coming to town to address DFW members about aging, web-site development, and a brochure highlighting outstanding aging programs foundations in Wisconsin have funded. In addition, the **2006 GIA Annual Conference** will be held in Milwaukee in October.

We know too, that the older population in the South is increasing faster than in other regions of the country, and that the older population will be increasingly diverse. By 2050, four out of ten older adults will be people of color."

The complete brochure is available by contacting Cort Eiken, National Outreach Director for GIA at [ceiken@GIAging.org](mailto:ceiken@GIAging.org) or 937.435.3156

***“Retirement at 65  
is ridiculous.  
When I was 65, I  
still had pimples.”  
-George Burns  
Comedian***



## ***Grantmakers In Aging***

Your personal connection to key people, high quality resources and state-of-the-art ideas about aging and all issues related to aging

7333 Paragon Road  
Suite 220  
Dayton, OH 45459

Phone: 937.435.3156  
Fax: 937.435.3733  
Website: [www.GIAging.org](http://www.GIAging.org)

## **Reverse the Curse**

That may have been the cheer of the Boston Red Sox in 2004 on their way to the World Series Championship, but it is also what many older adults want. The “curse” of growing old is that for many, financially it is very difficult to make ends meet. In the past older homeowners would be forced to sell their home or take a loan out against it, but that would mean leaving a home they loved or having to repay the loan on a monthly basis.

There is now a third way for older adults to get money from their homes—**reverse mortgages**. What is a “reverse” mortgage? It is a loan against the home that older adults do not have to pay back for as long as they live there. Reverse mortgages enable people to turn the value of their home into cash without having to move or repay a loan each month.

According to an AARP report detailing reverse mortgages, cash from a reverse mortgage can be paid in several ways.

- All at once, in a single lump sum of cash;
- As a regular monthly cash advance;
- As a “creditline” account that lets individuals decide when and how much of the available cash is paid; or
- As a combination of these payment methods.

No matter how the loan is paid out, typically nothing is paid back until the individual dies, they sell the home or permanently move out of the residence. To be eligible for most reverse mortgages, one must own a home and be 62 years of age or older.

Reverse mortgages offer an opportunity for older adults to “age in place” or what is now being called “age in community”. As our population continues to live longer there will be a greater need people to draw on all their resources.

There are a growing number of resources available to seniors about reverse mortgages. AARP has put together a 50 page report that is available on their website. Another valuable one is [www.reversemortgage.org](http://www.reversemortgage.org), a website by the National Reverse Mortgage Lenders Association giving details on the programs and answering consumer questions.

**The EngAGEment Initiative, funded by The Atlantic Philanthropies, is a pilot program to introduce new funders to aging through a partnership  
Between GIA and Regional Associations of Grantmakers**

**EngAGEMENT’s National Outreach Director  
Cort Eiken  
[ceiken@GIAging.org](mailto:ceiken@GIAging.org)**