



# RETIREMENT REPORT

Your Guide to a Richer Retirement

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Programs bringing seniors and young people together are proliferating around the country.

## Building Connections Across Generations

How efforts to bring younger and older people together can benefit both.

**> WHEN STEVE HAUSER, 76, FIRST STARTED PLAYING** clarinet with the Eisner Intergenerational Orchestra at Heart of Los Angeles, an 11-year-old girl sat to his right and a high-school senior to his left. He loved it.

When Justine Cotiere, 16, first signed up for a mentor program run by the online social media company Eldera, the Miami teenager never thought the 84-year-old woman she was connected with would become her best friend. But she has.

Both Hauser and Cotiere are beneficiaries of a movement that has gained steam in recent years—bringing generations together in meaningful ways to benefit both young and old. These range from smaller ventures, such as online mentoring and in-person groups formed around mutual interests like music or gardening, to more complex efforts that include combined adult and child day care and university-based senior living.

BY  
ALINA  
TUGEND

“We operate in a number of silos—age, race, socioeconomic status. People inhabit silos because they’re comfortable places,” says Arnie Kanter, a co-executive director of Innovation 80, which funds arts organizations for underserved populations in Chicago and is increasingly focusing on supporting intergenerational initiatives. “It takes an intentionality to get outside of them. There are all sorts of forces operating to separate ages, and really very few operating to try and get them together.”

The U.S. has an aging population, with one in six Americans now 65 or older, compared with one in 20 in 1920. In addition, something unusual has been occurring over the past decade or so—for the first time ever, the modern workforce encompasses four or sometimes even five generations, as older people are staying on the job longer.

But despite the changes in demographics and workforces, the pervasiveness of age segregation—especially in a country that prizes youth—remains strong.

Generations United, an organization that advocates for multigenerational programs, began—in 1986—to address this issue early on.

“At that time, we had visionary leaders in aging and the children’s field who realized a united agenda would get them further together,” says Donna Butts, the organization’s executive director. “If we’re looking where to invest our scarce resources, it shouldn’t be a choice be-

tween children and older adults. We’re all interdependent and we keep beating that drum.”

The drumbeat is now echoing across the country in big ways and small.

Take Eldera ([www.eldera.ai](http://www.eldera.ai)), an online social media company that matches people 60 years or older with younger folks age 5-18. Those age 5-12 must be signed up by their parents, and those 13-to-18 years old must supply parental consent, says Dana Griffin, 41, co-founder and chief executive officer of the company.

The participants are called mentors and mentees, but the idea is to develop a real friendship, says Griffin, who started Eldera in March 2020, just as the pandemic was shutting down the world. It was also a few years after a close friend of hers, Linda, died at the age of 64.

“I wanted to create an opportunity for every young person to have a Linda in their lives,” she says. The company has connected about 2,000 mentors—all of whom undergo criminal background checks—with mentees, and she says 200 young people are on waiting lists to join.

“People normally think older adults want to do this, but kids are really interested,” she says, adding that 72% still talk weekly a year after joining. Eldera is free but offers a premium version at \$10 a month that includes additional events and resources.

Justine Coitiere, the 16-year-old in Miami, will be a senior in high school this year. She didn’t have a close

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# FROM THE EDITOR

If I've learned nothing else in my 11 months as editor of the *Kiplinger Retirement Report*, it's that there is no one model, no one idea for what retirement is or what it looks like. I don't even think that the word *retirement* accurately describes the period of our lives that comes in the years we slip from a nebulously defined middle age to an equally nebulous old age.

We tend to describe retirement in terms of our working lives. We worked for a living, then we retired and didn't work for a living anymore.

But I know plenty of people—myself included—who are working well past the typical retirement age. I know people who are far busier volunteering, attending to church or civic matters and grandparenting than they ever were when they were holding down a job. I know people who made so much money in their thirties or forties that they don't work any longer at all. And I even know people who were born to wealth and have never worked a day at what any of us in the 99% might consider a real job.

So who's really retired? And what does it mean?

I hope we'll get a handle on those and other questions from Bob Sipchen, a retired Pulitzer Prize-winning Los Angeles journalist who starts our occasional POV column this month (page 22). Bob's had a varied career, from the front lines of fighting California wildfires to teaching college-level journalism. He launches the column with an internal debate familiar, I'm sure, to most of you—how to balance work and play in retirement.

Bob will explore other issues, of course, in future columns. We'll also be inviting other writers, including you, our readers, to share perspectives on this new phase in our lives.

I hope you learn from and enjoy Bob's commentaries on the lives we're all leading or about to lead. I want to hear what you think.

See you next month.



David Crook

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relationship with her grandparents, who lived in a different country, and her parents work long hours.

She wanted someone "to talk about everything—career, feelings, to learn more about them," but she never expected to become so close to Mary Ellen Klee, 84, of Pacific Palisades, Calif.

Since January, when Coitiere signed up for the platform—she heard about it through her school—they've met every Monday evening on Zoom for about an hour.

"I get to talk about life, about how I feel. I tell her things I can't tell my Mom," she says. "I intend to spend the rest of my life talking to her."

Klee says being around Coitiere's "youthful energy is amazing. She's optimistic in a way that, given the world currently, I'm not. I'm happy to plug into that energy." And since the pandemic, when Klee largely retired as an acupuncturist, "I was beginning to feel a void in my life. This is filling it a bit."

Cirkel, which means circle in Swedish, is another company connecting older and younger folks online (<https://cirkel.co>) for professional networking. Aimed at those age 20 to 70-plus years, it costs \$15 a month to join monthly events and a community Slack instant-messaging channel. A more expensive \$55-a-month membership includes quarterly curated introductions based on information provided by each member.

The idea behind Cirkel is to meet and maintain contact with a number of people to create a sort of advisory team, says Charlotte Japp, 32, the company's founder. "It's give and take, not an older person just teaching a younger person about life," she adds.

Marci Alboher, 57, joined Cirkel early on. As part of her job as a vice-president of CoGenerate, an organization focused on mixing generations to address urgent societal concerns, Alboher intentionally cultivates an age-diverse network, and Cirkel has helped.

"Through its events and regular matches, I have formed many professional relationships with people in their twenties and thirties, whom I would never have met sitting at my desk," she says.

Building a multigenerational community around common hobbies or interests is a way to bridge the age gap that doesn't feel forced, says Gerson Galdamez, 27, who plays violin with the Eisner Intergenerational Orchestra, which is part of Heart of Los Angeles (HOLA), a 34-year-old nonprofit that provides a variety of free educational programs to children in the Westlake and South Central neighborhoods of Los Angeles.

"A lot of intergenerational types of programs try to force things—with the arts, it just comes up organi-

cally,” Galdamez says. “We have conversations that continue to the next dress rehearsal, and friendships have blossomed outside the orchestra—we get together to jam and record.”

Steve Hauser, the 76-year-old clarinetist, agrees. When the high-school senior who sat next to him in the orchestra moved on to college, he wanted to know what she was doing—but hesitated to email, wondering if it would seem creepy coming from an older man. But he did, he says, and that launched a nice email correspondence between the two.

Bringing older and younger people together not only can help create a more cohesive society—it can address

a real need and be a financial boost. That was true more than 30 years ago for the Hearts and Minds Activity Center, a San Jose, Calif., adult day center for those with dementia. Founded as a nonprofit in 1984, it soon became apparent that much of the staff needed child care—and that it would be possible to provide it onsite. The center opened a child-care wing in 1988.

“Everyone noticed that the children coming in had a very positive effect on the seniors, and the seniors had a positive effect on the children,” says Maria Nicolaoudis, chief executive officer of the center. “When the children outgrew the day care, rather than close it down, we decided to make it a formal intergenerational

## Talkin’ ’Bout My Generation ... and Yours

Ever since Aristotle said the young “think they know everything and are always quite sure about it,” age has scolded youth. And the young, who once held high the banner “Don’t trust anyone over 30,” have given it right back.

Research, however, bears out that the generation gap is much narrower than we may believe. Certainly any age group that has faced traumas during its formative years—whether a war, a depression or a 9/11—can be shaped by that experience to some extent. But that will vary by race, gender, nationality and ethnicity.

**Shared values.** A 2012 research paper in the *Journal of Leadership and Organizational Studies* examined actual-versus-perceived generational differences at work. The researchers found that values such as preferred forms of communication, teamwork, security, autonomy and fun don’t vary much. The generations were all more similar to each other than different, and all had the same core values.

The trouble is, if we assume deep divides between generations, then we interpret behavior that way. Younger people, for example, may think its friendly to call an older person by his or her first name upon introduction, but a senior

may see it as a sign of disrespect.

Researchers for a 2014 study published in the academic journal *Work, Aging and Retirement* asked people of a specific age group what stereotypes they had of others in different age groups and what stereotypes they assumed other generations had of them. Each group thought other people stereotyped them much more negatively than they actually did in the study.

Those who study generational behavior say it makes more sense to think in terms of age, rather than generation. It’s not, for example, that Gen Z doesn’t care about job stability; rather those in their twenties are less likely to have families and mortgages than those in their forties. So they can be less worried about money and benefits.

**False perceptions.** And even real differences between age groups can be deceptive. Most people on both sides of the generation gap accept, for example, that young people are whizzes at technology while older people are idiots. It’s a given, and many an older person has felt the frustration radiating off a child or grandchild trying to help with a technological problem.

But even those youngsters practically

born with a smartphone in hand may not be as well-versed and savvy about technology as they think they are. The *Chronicle of Higher Education* last year surveyed 1,200 faculty, students and higher education leaders to assess student digital skills. The results? “Today’s college students [don’t] have the skills to thrive at school or work. Knowledge gaps remain a major barrier to success, particularly affecting low-income students.”

**Acceptance and patience.** The (difficult) reality is that all generations need to be a little more accepting of and patient with each other. Fortunately, the generations’ digital divide, along with issues at work and in the broader world, could be contracting. Some studies have shown that intergenerational workforces are more productive. Mentoring can be more successful when it goes both ways: older teaching younger and younger teaching older. And certainly, addressing the most difficult problems of our time cannot be laid on one generation’s shoulders. While climate change, to take one really big problem, has caused generational discord, activists increasingly see the only way to begin to solve the problem is to rely on people of all ages. — **A.T.**



program.” The center became licensed to provide child care for 2-to-6-year-olds and currently has 22 enrolled in their program.

The day care doesn’t break even, but the adult care subsidizes it, she says.

Seniors and children have their own dedicated areas, but they mingle for about an hour a day, enjoying activities such as baking and cooking, music, movement and story time.

Rosa Barneond, the center’s child-care director—whose own children, now in their twenties, attended the child-care center—says interacting with seniors makes the children “not so scared of wrinkles and wheelchairs.”

And for the seniors? “It empowers them to feel like they can still teach, even with the level of dementia they have,” she says.

While other such centers exist nationwide, the barriers to creating them are challenging. There needs to be enough space to fully care for both the children and the adults. And two separate licenses and insurance policies are needed. (Generations United has a list of intergenerational care facilities that you can access by visiting its home page at [www.gu.org](http://www.gu.org), clicking on “program database” and then typing “shared site” in the search prompt.)

Another option that addresses two needs at once—and one that is growing—is senior living built on or ad-

## GENERATIONS

There’s nothing scientific about how generations are labeled, and the dates can be fuzzy, but here’s one breakdown:

<b>Generation Alpha</b>	2013-present
<b>Generation Z</b>	1997-2012
<b>Millennials</b>	1981-96
<b>Generation X</b>	1965-80
<b>Baby Boomers</b>	1946-64
<b>Silent Generation</b>	1928-45
<b>Greatest Generation</b>	1901-27
<b>Lost Generation</b>	1883-1900

acent to university campuses. Probably the best-known such facility in the country is the Mirabella on the campus of Arizona State University (ASU) in Tempe, which opened at the end of 2020. Residents have access to virtually all campus facilities and can audit classes, says Lindsey Beagley, ASU’s director of lifelong university engagement. Similar amenities are typical of such campus-based senior living.

In addition, four ASU graduate students from the university’s Herberger Institute for Design and the Arts receive free room

and board in exchange for performing and working with residents in the student’s field of study.

Michael Shannon, 36, a graduate student in collaborative piano, lived in the Mirabella last year and will do so again this school year. As a vocal coach, he was a natural choice to lead the house chorus of about 40 people. He found he not only enjoys the music, but the socializing as well.

“I do a workout class every weekday at 8 a.m. and have become quite close to a lot of these people working out,” he says. “Some are giving me a run for my money.”

Andrew Carle, an adjunct lecturer on aging and health issues at Georgetown University and a consultant to the field, estimates that there are 75 to 100 similar senior housing facilities on campuses around the country. The State University of New York at Purchase is opening its Broadview complex on its campus in October, and the University of Purdue is planning to break ground on one next year.

Such centers don’t come cheap. Those that include multiple tiers of independent units, skilled nursing, memory centers and other options can cost \$100,000 to more than \$1 million to buy in, with monthly fees of \$3,000 to \$4,000 and up, Carle says. The models vary; at Mirabella, the most popular plan refunds 80% of the entrance fee to the resident or estate when the resident leaves.

But for those who can afford it, mixing seniors and students benefits both. Says ASU’s Beagley: “We are shooting ourselves in the foot if we are not thinking creatively about how to leverage retirees as an enormous natural resource.” ■



Older and younger generations have more in common than you think.