



LEAD WITH WE
SEASON 2: EPISODE 021
Jean Accius , AARP

Simon Mainwaring:

From We First and Goal 17 Media, welcome to Lead with We. I'm Simon Mainwaring, and each week I talk with purposeful business and thought leaders about the revolutionary mindsets and methods you can use to build your bottom line and a better future for all of us. Today, I'm joined by Jean Accius, senior vice president of Global Thought Leadership at AARP, the well-known national nonprofit that advocates for Americans over 50, which sadly, tragically I have to admit is now me. Although I shouldn't say tragically, it's hard to believe, I know, but Jean, welcome to Lead with We.

Jean Accius:

Well, Simon, it's so good to be with you. And I think that it's amazing that you have joined the ranks of those over the age of 50. I think that there is age with wisdom and there's significant value as one gets older. So, congratulations my friend.

Simon Mainwaring:

Thank you. Thank you. At that moment, I recall not so long ago, Jean, when I got that card in the mail and I was like, "Wow, okay. I'm part of the tribe now." And a lot of us know AARP, it's nationally known and so on, but just help us understand what the organization does as a non-profit and who it serves?

Jean Accius:

AARP's mission is to empower people to choose how they live and age. And I can actually share with you, it's really from our founder, Dr. Ethel Percy Andrus, who went looking for retired friend who was a retired teacher and found her living in a chicken coop. That was over 60 years ago, a shack without walls, right? Lack of healthcare, lack of economic security. And outraged by that, our founder felt that people particularly as they age live a life of dignity and independence and purpose, and actually formed AARP. So, for more than 60 years, we've been on a mission to really ensure that people can choose how they want to live in as they age, that they have access to the tools, the resources, and services that they need in order to live a dignified quality life.

Simon Mainwaring:

And help me understand the distinctions that you'd like to draw, because in some ways the stigma associated with age, but I feel like I'm just getting started and I'm 54 years old. So, can you debunk some of those misunderstandings about what it means to be in your fifties, sixties, seventies?

Jean Accius:

Well, what we know is the fact that we have a lot of opportunities before us. If you think about it, someone who is born today has a 50% chance of living beyond the age of 104.

Simon Mainwaring:

50% chance?

Jean Accius:

That's exactly right, especially in the country [crosstalk 00:02:45].

Simon Mainwaring:

Why? I'm just barely halfway. This is good news. So I got to apologize to my wife, but it's like it's great news.

Jean Accius:

It is indeed great news. And we have an opportunity to really redefine what it means to get older in this country. And frankly, around the world. We know that in the United States, 10,000 people are turning 65 each and every day. In China, that's around 54,000. People are turning 60 each and every day. And somewhere around the world, 200,000 people are turning 60 and older each and every day. So, across the world, we're seeing the fact that people are aging and living longer in many cases. And with that, really is an opportunity to redefine your point, Simon, what does that actually mean? It means that we're seeing people either going back to college, going back to school, we are seeing people actually change careers and do more volunteer work. We're seeing a whole new definition of what aging looks like, and frankly it looks great.

Simon Mainwaring:

And one of the interesting things about the aging population is that compared to today, a lot of traditional cultures really revered their elders, shall we say, that those who've run the miles, that have lived the life, that have learned the lessons are put on a pedestal, yet and I don't mean to oversimplify or generalize, but sometimes in certain countries around the world, you feel like there's that stigma. So, what is the truth? What does the data, what are the statistics bear out?

Jean Accius:

Well, the World Health Organization actually released a report earlier this year and found that roughly about 50% of the population holds some form of [inaudible 00:04:29] views.

Simon Mainwaring:

Right.

Jean Accius:

So we do know that we have to address the issues of ageism. And in fact, at AARP, we did a report that found that ageism and all forms of isms actually impact all of us. And what we mean by that is the fact that the cost of age discrimination in the United States cost us \$850 billion in 2018.

Simon Mainwaring:

How? How so? How does it cost us money?

Jean Accius:

Well, if you think about is the fact that people are being involuntarily let go or forced out of the labor market, is that lost productivity.

Simon Mainwaring:

Right.

Jean Accius:

The lost ability to be able to leverage people's productivity in a very meaningful way. And that is critically important in terms of trying to address this. We've done some survey work that where more than two-thirds of those who were surveyed in this report indicated that they have either experienced or know of a situation where someone has been discriminated against in terms of the workplace.

Simon Mainwaring:

Why? I know that I like myself less now that I'm older, so I feel it myself.

Jean Accius:

Well, I think you have to like yourself even more, Simon as you get older.

Simon Mainwaring:

Right. Right. Right. No, man. Kidding.

Jean Accius:

I just turned... My birthday was yesterday and a friend of mine sent me an email, a text message that said something along the lines, "You're getting so much older now."

Simon Mainwaring:

Right.

Jean Accius:

And I said, "I embrace that." And I think that's one of the things that we need to do is embrace the opportunity and the gift that comes with longer life and the opportunity to think about how am I going to contribute in a meaningful way, whether that's to my family, whether that's to my community, or that is to our society more broadly. And as I indicated before, that there is this stifling that occurs when people are not able to actually live their fullest life.

Simon Mainwaring:

No, I totally agree. And you actually, you've spent a large part of your career at AARP and you actually studied it. Way back when in university, what was it about sort of ageism or aging population that fascinated you?

Jean Accius:

Well, I'll tell you this, Simon is that I was actually raised by my grandmother for the first four years of my life. And that has really had a significant impact on me and my worldview and my sense of purpose. And I know that's one of the things that we were going to be talking about today is that sense of purpose. And that has always been near and dear to my heart. In fact, my first job was working on a retirement community when Marriott International used to own senior living services. And believe it or not, this was

when I was in high school. By the time I was actually 17, I was managing at a full dining room at a retirement community in Deerfield Beach with a staff of over 30 people. Many of them could actually be my parents, in some cases, my grandparents.

Simon Mainwaring:

That's amazing. That's amazing, Jean. And that's a credit to you. What lesson did you take away or what did you learn from working with people who were so much more senior than you?

Jean Accius:

Well, I think there's a tremendous amount of lessons. One is just the opportunity to be able to listen, to understand, to engage, to learn from those who have come before you. So, I say this in many ways that I was probably a little bit selfish because I wanted to learn from any of these residents, what were some of their biggest accomplishments? What were some of their biggest regrets? What do they know now that they wish they knew when they were actually navigating life? And believe it or not, Simon, I would actually sit during the breaks in-between breakfast and lunch or lunch and dinner, the different shifts in the dining room, and I would sit in the courtyard listening to these stories because this was actually in my case, living history. And I benefited tremendously from that.

Simon Mainwaring:

I think that's amazing. I had a grandmother who was Hungarian and went through both World Wars and the Hungarian Revolution. And I used to visit her almost religiously every weekend when I was from the ages of like 15 through to 21, just to hear those stories and the life lessons in the window into someone else's sort of life experience. So, I completely understand. So, help us understand in broader terms, what is the mission or purpose of AARP, and then describe the breadth of services you offer because when you look at it on the website, you really do take a holistic view to people's lives?

Jean Accius:

Absolutely. We are a consumer-centric organization, meaning the fact that we put the consumer and their families at the center of everything that we do. Our goal is not to tell people how to age, our goal is to listen to them and to be a wise friend and then also a fierce defender. Meaning the fact that we want to be able to provide the tools, the services, the information that people need in order to make informed decisions in terms of what's in their best interest, and to provide that information in the mode, in the content, in the format that works best for them. So, as an organization, we are clearly focused on information, advocacy and service. We do a range of activities to ensure that our members and those over the age of 50, that their interests are well-represented both at the federal and state levels in terms of state legislatures and Congress.

We provide a tremendous amount of information in the context of health, in the context of wealth, in the context of social connection. As our CEO, Joanne Jenkins often says, "It's all about health, wealth, and self." And how do we really ensure that as an organization that we're providing the relevant information and tools that people need in order to be a power to live their best lives?

Simon Mainwaring:

One of the reasons I was so excited to talk to you, Jean, is that like with the Black Lives Matter movement, there's been such a renewed focus, long-overdue focus on diversity and inclusion and social

justice, but a big component of diversity and inclusion that probably doesn't get quite as much attention is ageism. So, what role does AARP play in that? And how are you working to make sure that those who are more senior are actually included in that new framework moving forward?

Jean Accius:

Well, one of the things we've talked about today, Simon is the fact that people are in many cases are living longer and either need to or want to continue working. And with that, comes an opportunity to think about what is the future of work, which has only been accelerated by this pandemic. We know that many companies are managing five generations at any given point in time. So the fact that they are managing a multi-generational workforce-

Simon Mainwaring:

That's crazy when you think about that, I can barely manage one generation in my daughters and myself, that's two. Five generations. Right.

Jean Accius:

... So, when you think about the opportunity for employers to leverage the benefits that comes with a multi-generational workforce is huge. And one of the things that AARP has done is a major initiative called Living, Learning, and Earning Longer with the World Economic Forum and OECD is to really think about what are the opportunities to create, what are the opportunities to invest, and what are the opportunities to ensure that both the workforce and employers prosper within the context of these changing demographics? We did a global survey last year of nearly 6,000 C-suite executives from the OECD countries and we found that 83% of those surveyed indicated that a multi-generational workforce is something that they valued. However, what we also learned from that survey was that age was not included in 52% of those companies in terms of their diversity and equity and inclusion policies.

Simon Mainwaring:

Right. Right. Yeah.

Jean Accius:

So, this is an era where we're really working to close that gap. We know that when you have age diversity in the workforce, innovation is much higher, productivity is much higher. Companies that leverage a multi-generational workforce tends to see significant and greater revenue, that there is tremendous information sharing across the different generations because you have the mentorship, which actually goes both ways. I call it mentoring and reverse mentoring. And it's really a tremendous opportunity to leverage the diversity that's in the mix. So, this is an era where we think that there's a tremendous amount of opportunity to elevate the issue of age diversity in the workplace because we know, as I indicated before that when people are at the margins and they're not included, we all lose out.

Simon Mainwaring:

Yeah. And those bottom line benefits you just listed there are so critical. And when business owners, leaders, founders hear that, that's a wake-up call, that's something they can't ignore, which is that wow, it's costing them in terms of productivity and results by being on the wrong side of this sort of embrace of people in their fifties, sixties, and seventies. So, I know you have a program called Growing with Age, tell us about some of the policies that businesses can use to be more age-inclusive.

Jean Accius:

Well, that is a... And we welcome your listeners to actually visit the Growing with Age platform which was recognized by Fast Company as a world-changing idea for 2021. And it's actually-

Simon Mainwaring:

Oh, very cool. Congrats. Congrats.

Jean Accius:

Thank you very much. We're, as an organization, extremely excited about this, and this is linked to our Living, Learning, and Earning Longer initiative. When you go to the Growing with Age platform, which you'll find has a great series of tools and resources to help employers leverage their workforce in a way that's going to create an environment that fosters age diversity in a way that's going to ensure that you are investing in the benefits and the services to not just think about the skills of today, but think about the skills of the future. And then also in a way that ensures that both the workers and employers are benefiting as a result.

So, one of the things we typically talk about is that think about this from a life-stage perspective, Simon, meaning the fact that when you're thinking about the different opportunities to leverage your workforce, think about what are the opportunities that benefit your workforce across different life stages, segments? And what I mean by that is, for example, we know that there are 48 million family caregivers in the country. Some of them might be some of your listeners. These are individuals who are caring for an adult, whether that is a partner, spouse, or an aging parent, 60% of them are actually working. So just think about trying to provide this caregiving responsibility on top of your work responsibilities. And it's a juggling act. Many of these caregivers they do things like injections, to feeding, wound care. Oftentimes, they may have to come into work late, leave early. Sometimes they actually decline a promotion.

And depending on the condition of the person that they're caring for, they may leave the workforce altogether, which is a huge loss to them in terms of their own financial security. It's a loss to the company because of the productivity and the institutional knowledge. And it's a loss to our broader economic wellbeing as a country. And one of the things that we've said is that think about caregiving leave. And caregiving leave is something that you can provide to those caregivers that provide them with the support that they need. It might be respite care, it might be greater flexibility. It might be time away from the office, pay time away from the office to provide that type of care on top of what other benefits that you might be providing your workforce.

Well, if you only look at it from the standpoint of age, you might just think of giving it to someone over the age of 50. Well, the challenge with that is the fact that you miss a certain segment of your population. If I told you that nearly 24 or nearly a quarter of family caregivers are millennials, that might surprise you.

Simon Mainwaring:

That's amazing. That's just wonderful to hear that they're so heart-led. I had no idea.

Jean Accius:

All right. So, when you say, where are some of the policies or some of the opportunities that employers can implement to really foster a greater age diversity, this is one of the examples that I use is to really think about this from a life stage perspective. Because providing caregiving leave, not only benefits your workers who are older, but it also benefits those younger caregivers.

Simon Mainwaring:

Sure.

Jean Accius:

Another example I think is critically important is lifelong learning and investing in the skills of your staff. And if you think about it, Simon, we were just talking about this is the fact that the model that one goes to school, one graduates, and one works in a company for 30-plus years has changed, because people are living [inaudible 00:17:28] your lives, especially given the fact that people are living much longer. So what I mean by that is the fact that what are the opportunities to really invest in your workforce and create a culture of lifelong learning? We know that COVID-19 has drastically changed the game and that we're seeing new skills be needed. And I think it's going to be important for employers to think about how are they not just thinking about the skills that they need today, but investing in their workforce with the skills that they will need for tomorrow in order to remain competitive.

Simon Mainwaring:

So, give us a few pointers on that because COVID has just... There's no silver linings really, but if there was to be some... Some industries have benefited from the innovation or the flight to digital that they've had to do and so on. You're talking about lifelong learning inside an organization's culture. What other signposts or guide would you give to business leaders who want to be more responsible moving forward in terms of age inclusion that have come out of COVID?

Jean Accius:

Well, I think there's a couple of key other aspects of this is to really do that assessment, and we're seeing this across many companies, exactly looking at the workforce and its composition and ensuring that we're addressing the issues of equity. And what I mean by that is the fact that we do have diversity in age at all levels of the organization. I will tell you that is also in the benefit of companies. If I were to tell you people over the age of 50 spend in particular in 2018 \$8.3 trillion in economic activity. So for every dollar spent in the US in 2018, 56 cents of every dollar was spent by someone over the age of 50. And that is actually going to grow significantly to about 62 cents of every dollar spent in the United States.

Simon Mainwaring:

So you can't ignore those demographics, to be is you're shooting yourself on the foot.

Jean Accius:

That is exactly right. That is exactly right. So the question is that companies need to think about is what is your age diversity strategy? How are you leveraging not just the workforce, but also thinking about

targeting the marketplace and how are you ensuring that the workforce reflects the changing demographics that's in the marketplace.

Simon Mainwaring:

I know that you're a member of the G100 Transformational Leadership Network and if you're an executive, a CEO, a founder, even the leader of a high-growth startup, what are some of the things that you've learned through the peer-to-peer mentorship that you've had with the G100 that you might pass on to other leaders in their various capacities?

Jean Accius:

I think that's a great question. I think that as leaders, we particularly in light of COVID-19 and the pandemic, we're in a new normal. So, I am deeply honored to be part of the Transformational Leadership Network. And clearly, as you could imagine, COVID-19, the recovery, and the reset has been dominant in terms of the conversations that we need to have, especially around the issues of equity and how do we reimagine a society that's more equitable. And how are we as leaders, whether you're in the public sector or private industry, really thinking about creating services and systems and programs with those who have historically been in the margins, but need to be at the center. And if you can create services, programs, and co-create services and programs particularly for those who have historically been in the margins who clearly need to be in the center, I think we'll all be better off.

Simon Mainwaring:

Yeah, no doubt, no doubt. Just by virtue of being inclusive outright, and in the spirit of shifting mindsets or evolving mindsets, often we put the private sector on a pedestal now. The private sector, for-profit companies are the drivers of change, they have become more purposeful, but as a non-profit leader, what do you think we can learn from non-profit leadership? Because I think they're getting the short end of the stick some way because they'd been doing this work for so long. What do you think we can learn from non-profit leaders?

Jean Accius:

I think a couple of things, and I love that question, Simon. Clearly, I think it's innovation. I think that the non-profit sector has and continues to be quite innovative, given the resources that it's actually had and [inaudible 00:22:04] has only increased. I think the other aspect of that too, is the whole idea of collaboration, meaning the fact that clearly a lot of the challenges we face as a society can't necessarily be solved with one sector or one industry. It really requires a multi-sectoral approach to really addressing some of these complexities. And I think that when we think about social innovation and social impact, that there's a lot that the non-profit sector brings to the table in terms of having to drive systemic change. And oftentimes I hear some of my colleagues, particularly who has led non-profit organizations say quite often, that when you think about experimenting in interventions and programs, sometimes those actually start in the non-profit sector space that eventually goes to scale, whether it's because of foundational support or because the public sector has stepped in to provide that scalability.

So, I do think that where we are in terms of opportunity to elevate some of the challenges and to think very innovative about how to solve them, that you do have a sector that has been on the front lines, working in those respective communities to really think about what are those opportunities to co-create

solutions that are potentially scalable. And I think that's one of the key things that the nonprofit sector can bring to the table.

Simon Mainwaring:

And last question, Jean, are we getting there, through all of this effort and collaboration and awareness of the economic value and beyond? Are attitudes shifting, do you see that happening?

Jean Accius:

I think that COVID-19 has been a wake-up call for all of us. And what I mean by that is that COVID-19 has really brought into light some of the structural challenges that has always been there, but really amplified them in a way that it makes it very hard to keep your head in the sand. And I think that we are at a point where we have a couple of opportunities ahead of us. On one hand, we can make incremental changes that don't necessarily address some of the issues we talked about today.

So I call those more patch-work solutions, or we can be bold and courageous and really be purposeful and doing the hard work, rolling up our sleeves, thinking about untraditional partners to really solve for the new normal that we all seek. I tend to say this a lot that I know that so many people want to get back to normal. I don't think we can afford to get back to normal, in part because of the fact that what the pandemic demonstrated to us was that there are too many people at the margins and that our systems were more fragile than we would like them to be.

So we have an opportunity to really think about, and to really work toward a more inclusive society where people are valued and that their contributions actually matter. So to answer your question, Simon, I do think that particularly what we're seeing in private industry, coupled with what we're seeing in the public sector has given us some momentum to really get to a much better place and hopefully a much stronger place, but it will require all of us taking on the responsibility of ensuring that we can do this work collectively together, meaning as individuals, meaning as leaders in private industry, and also as leaders in public sector. That is really going to require all of us to be very intentional in focus about addressing the systemic challenges that we've experienced over the last 15, 16 months in a way that creates a much stronger foundation for all so that if, and when that next crisis comes about, we don't find ourselves having the same conversations again.

Simon Mainwaring:

Could not agree more if only because it's such a powerful expression of Leading with We, we've all got to work together to create results that will benefit everyone. And, Jean, thank you for your insights today, and thank you for the work of AARP, which is not only bringing quality of life to people in their fifties, sixties, and seventies and beyond, but also economic value to business and their communities. So thank you so much for your time today.

Jean Accius:

Well, thank you so much, Simon. And I can't wait until your 55th birthday so I can send you something.

Simon Mainwaring:

Thank you. Thank you. A new laminated card, maybe with a necklace so I can put it around so I won't lose it. No, I get it. I get it. Thank you so much, Jean.

Jean Accius:

Thanks a lot, Simon.

Simon Mainwaring:

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