

Testimony of Cathy A. Bollinger

**Managing Director of Embracing Aging
York County Community Foundation**

before the

U.S. Senate Special Committee on Aging

**Hearing - Aging with Community:
Building Connections that Last a Lifetime**

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Table of Contents

Introduction.....	page 1
The Aging of York County.....	pages 1-2
Embracing Aging Areas of Focus.....	pages 2-3
Embracing Aging Strategies.....	pages 3-6
How Federal Government Can Support Livable Communities.....	pages 6-7
Conclusion.....	pages 7-8

Addendum:

Strategies for Creating Livable Communities.....	pages 9-12
Embracing Aging Committee Members.....	page 13

Introduction

Good afternoon. Thank you, Chairman Collins, Ranking Member Casey, and members of the Special Committee on Aging, for your interest in age-friendly communities and for the opportunity to present testimony today.

My name is Cathy Bollinger, managing director of York County Community Foundation's Embracing Aging initiative, which focuses on making York County a great place to age. York County Community Foundation (YCCF) is 56 years old, holds \$135 million in endowment, and awards \$5.5 million in grants each year to create a vibrant York County.

The Embracing Aging initiative launched in fall 2013 with the release of a report, commissioned by YCCF, that identified areas of opportunity for York County to become more age-friendly. We formed committees to address the issues of attitudes around aging, community engagement, housing, health and wellbeing, and transportation and walkability.

Embracing Aging was one of six communities chosen to participate in the National Association of Area Agencies on Aging's (n4a) Livable Communities Collaborative in fall 2013 through fall 2014, and was featured in n4a's national report, *Making Your Community Work for All Ages: What's Working* released in May 2015.

Our goal is to create a community that is a safe, welcoming, appropriate, and adaptable place to age. To accomplish this, we develop and implement strategies to improve attitudes around one's own aging, and senior adults as a group, so that we can understand and care about the needs and perspectives of all ages. We also provide strategic leadership and advocacy to create more high quality and forward thinking options to help older people live as they choose in their community.

The Aging of York County

York County is in South Central Pennsylvania, about 60 minutes north of Baltimore and 40 minutes south of Harrisburg. Its 910 square miles contain 71 boroughs and townships and York City, each with its own municipal government and taxing authority. It is comprised of 16 separate school districts, each with its own school board. The county includes a strong agricultural community, and its eastern border is flanked by the Susquehanna River.

For decades, York County's primary industry has been manufacturing. Roughly 24% of the population has a Bachelor's degree or higher. As manufacturing has declined, we have been slow to diversify into other well-paying industries and to grow the kind of workforce that would attract such industries. Ten percent (10%) of people of all ages live in poverty and the percentage of households receiving food stamps grew 95% over the last decade.

Older people are significant contributors to York's economy. The county is home to approximately 442,867 people, of whom about 37% are age 50 and older. Seventeen percent (17%) are age 65 and older and 2% are age 85 and older. Of the 73,119 people age 65 and

older, 17% are employed. If we removed age 55+ employees from York County's workforce mix, 13,421 jobs would be vacant. Almost \$1 billion dollars (\$939,045,895) would be removed from the economy without the 55+ employed population. Retail, healthcare, and restaurants would be the most affected industries if those dollars were not available in the community.

Despite the healthy numbers of employed older adults, many struggle to meet their basic needs. The Elder Index measures how much income a retired older adult requires to meet his or her basic needs. The Elder Economic Security Standard™ Index (Elder Index) is maintained in partnership with the National Council on Aging (NCOA). Basic needs do not include extras such as vacations, entertainment, electronics, gifts, or meals out. As a result, those living below this level may be forced to make difficult choices among basic needs such as nutritious foods, prescription medications, or adequate heating or cooling.

Based on the above, more and more older York Countians are finding it difficult to pay their property taxes. Of the 73,119 people age 65 and older, 23% live alone. Thirty-four percent (34%) of those living in housing units occupied by people age 65 and older are paying more than 30% of their income toward housing costs. Nine percent (9%) of people age 65 and older have annual income below the poverty level. An additional 26% of 65 and older single and couple person households have income above the poverty level but below the Elder Index.

Embracing Aging Areas of Focus

Creating opportunities for people to age well improves the quality of life for individuals and families and creates a community that is an attractive place for them to live for the rest of their lives. Per our commissioned Embracing Aging report, we know York Countians want to live where there is high quality healthcare, supportive neighborhoods, and a variety of accessible housing options. Those who are aging want to live where people of all ages interact at parks and cultural events. They want to live where older people are respected and promoted as community assets.

It is for these reasons that Embracing Aging focuses on enhancing and improving employment, volunteering, lifelong learning, arts and culture, social isolation, information and services, health and wellbeing, housing, transportation, and walkability. Although our initiative targets people age 50 and older, we know creating a community that works for older people works for every age.

In addition to the above focus areas, we are working to improve attitudes about aging; attitudes about one's own aging and attitudes about senior adults as a group. We selected this focus knowing that if people don't understand and care about the needs and perspectives of older adults, they will not be able to fully create a community that is:

Safe

Deliberately accessible and inclusive to people of all abilities and mobility.

Welcoming

Free of misconceptions about aging and increasing the appreciation of the wisdom, experience, social influence, and economic impact of older adults.

Appropriate

Refraining from “one size fits all” solutions and having options that are based on function rather than a person’s age.

Adaptable

Creativity and flexibility are applied to products, goods, services, events, and opportunities to best meet the life needs of older adults.

Personal biases impact people’s thoughts, words and actions. We live in a society that is “drunk on youth” and too often views aging as only an impairment or decline. Ageism, systematic stereotyping and discrimination based on age is ever-present, largely automatic, and deeply rooted. It’s the one “ism” that goes largely unchallenged and is not recognized as an issue by the general public. “Over the hill” grave stone images and greeting cards emphasize celebrating older birthdays as a bad thing, yet I don’t know one person who says they don’t want to wake up tomorrow. It seems more acceptable to make fun and joke about older citizens than other stigmatized groups.

How we are raised, what we learned growing up, what we heard about older people, and how we saw them treated all contribute to one’s aging biases. Children begin to develop negative stereotypes about older people starting at age six. People with negative self-perceptions can shorten their own lives. A longitudinal study showed that those with positive self-perceptions of aging lived seven and a half years longer than those with neutral or negative self-perceptions of their aging. (Levy, et al., 2002)

Decline in health and functionality of people reminds us of mortality. One way we cope with fear of dying is to physically and psychologically put older people aside. This subconscious distancing can impact the decisions of policy makers, planners, developers, business owners, community leaders, and individuals. A person’s worth isn’t measured by what they used to look like or what they can still do. Older people have life lessons and experiences that are far more important than abilities and appearances.

Embracing Aging Strategies

Creating a community that works for people ages 8 to 80 takes an entire community working together. It’s not something that can be done in a silo or overnight. Our long-term initiative is a collaborative effort that includes traditional and nontraditional sectors that leverage assets and develop shared solutions. Building relationships is a key component in creating systemic change in a community. This is especially important when discussing changes in policies, plans, and programs that effect social change. Most important in building an age-friendly community is assuring older people are around the table in the planning, implementing, assessing, and evaluation of ideas and programs.

Some of Embracing Aging’s specific strategies for creating age-friendly communities include:

Addressing Housing Needs

Embracing Aging sees quality housing as the lynchpin to aging well. York County has a shortage of low-income and affordable housing for older adults. There are 878 people on waiting lists for 782 low income apartments and over 1,000 people on the waiting list for 1,173 affordable housing apartments.

Families and friends who want to convert a garage to an apartment or add an accessory dwelling unit¹ (ADU) are finding that 60% of York County’s municipalities do not have ordinances in place to address ADUs. Of those municipalities that do have ADU ordinances, when a family wishes to add an ADU, they often face hurdles because municipalities are concerned with families renting the unit after their aging relative no longer needs the unit. The municipalities are also concerned with the impact ADUs may have on water and sewer systems. Embracing Aging is building relationships with municipalities to share information about ADUs and elevate their understanding and caring about the needs and perspectives of older adults when it comes to connected but private residences.

Many lower income older adults who are home owners are living in conditions that are unsafe. Embracing Aging provided a multi-year grant to an organization to provide home repairs and maintenance services to York County older adult home owners without financial means. The grant was used to hire project coordinators to assess home owners’ needs and oversee teams of volunteers, usually over the age of 50, which make the needed repairs at no cost to the homeowner.

Aging in Place

It is important for older people to be proactive in creating their plan for aging in community. This is the reason we created the *Learn How to Live Longer and Stronger in the Place You Call Home* program. This program helps older adults learn how to examine their housing, transportation, health, finances, and social interactions. They define their needs, assess their current situation, and are introduced to services and programs to help them fill the gap. This puts each individual in control of their own lives and strategies to address their needs.

Improving Community Engagement

Older people want to continue to make meaningful contributions through employment and volunteering. Embracing Aging has partnered with the local York County Economic Alliance (former York County Chamber of Commerce) to host industry forums to assess employer interest and receptivity about how to best recruit older workers and build an employment environment that works for employees of all ages.

¹ ADUs are independent dwelling units that have either been added onto or within a single-family dwelling unit, containing separate kitchens, bathrooms, and bedrooms.

This assessment process is the foundation for an “age-friendly” business designation we are developing. Businesses can earn this designation based on strategies and best practices they implement to embrace older employees and customers. Modeled on The New York Academy of Medicine’s Age Smart Employer Compendium of Strategies and Practices, we are encouraging businesses to implement strategies to better recruit older workers, optimize the performance and productivity of older workers, reduce unwanted turnover by boosting engagement of older workers, and promote meaningful and streamlined transitions from work to retirement. Examples of these types of strategies include stating on job listings that mature workers are welcome, having older adults serve as interns to try out the “job fit,” and ensuring older employees continue to have opportunities to advance or learn new skills.

Another strategy is to provide training for employees of all ages regarding ageism and generational differences. We have developed a program for businesses, organizations, school districts, and social groups entitled *Embracing Aging: Challenging the Perceptions of Aging*, which discusses aging stereotypes and their impact to increase understanding of older adults in people across different generations. Such training results in workforces that are more creative and productive and more open and supportive of older adult customers.

Grantmaking

Since December 2014, Embracing Aging has awarded almost \$700,000 in grants to organizations for programs serving York Countians age 50 and older that reduce barriers to aging well. Some of these grants were for programs to enhance lifelong learning, including technology; volunteering; arts and culture; and addressing isolation.

An example of such grants is three organizations that applied for funding to enhance recruitment, onboarding, and engagement of older volunteers to assist in providing services to their older clients. Wanting to maximize outreach and impact, we asked these organizations to work collaboratively to develop a volunteer model designed to help enrich opportunities for older adults to become more engaged as a volunteer to help others in the community. After a year of researching best practices, hosting meetings, and speaking with older York Countians to better understand their reasons for not engaging as a volunteer, a demonstration program, “Senior Volunteer Opportunities-New Connections, Meaningful Choices,” will soon launch. The pilot will test new marketing strategies for reaching older adults regarding volunteer opportunities, as well as a new central volunteer recruitment entry point designed to best match seniors with ways to share their time and talents. The pilot also provides opportunities to socialize with other volunteers across York County, while learning about new topics that are applicable to both volunteering and their personal lives. By removing barriers to volunteering, the goal is to have more older adults sharing their time and talents in York County. Whether volunteering with other seniors, or with children and younger adults, we know a streamlined and robust volunteering system will impact many. It’s a win-win for increasing well-being in individuals, and for creating a community that fosters engagement for all ages.

Infusing Age in Everything

We believe that working to improve attitudes in order to increase understanding and caring about the perspectives of older adults is the foundation for building a community where all ages want to live. Without this perspective, infrastructure, policies, and planning will continue to be biased toward younger people. When planning new public spaces, services, and policies, we must ask ourselves the question, “Does this work for people of all ages?”

To help municipalities, businesses, planners, and developers better understand what they can do to create safe, welcoming, appropriate, and adaptable places to age, we identified short, medium, and long-term examples of strategies they can implement. These strategies are included as an addendum to this testimony.

Embracing Aging commissioned a study to define how York County’s older citizens contribute to our local economy and civic engagement, and are major financial drivers behind local arts, cultural and social nonprofit organizations. It is our hope that sharing this data will help stakeholders better understand the advantages of connecting their priorities to building an age-friendly community and what role they might play in this work. In addition to the findings about York County’s employees age 55 and older filling over 13,000 jobs and bringing almost \$1 billion dollars to York’s economy, we also learned that in 2015, 16 cents of every dollar expenditure in the York-Hanover economy was made by people age 65+. Based on the expected population growth and senior spending patterns holding, it’s projected this will increase to 25 cents of every dollar in 2040. One and a half percent (1.5%) or 884 people age 65+ volunteered through York County Area Agency on Aging or York County Senior Centers in 2015, totaling 56,052 volunteer hours. Using the Independent Sector value of volunteer rate of \$23.56, this means that 1.5% of York Countians age 65+ contributed \$1,320,585 worth of services through their volunteer efforts.

Embracing Aging has also hosted experts who are leading the way in reframing views of aging. Author, geriatrician, and founder of the influential multi-blogger platform ChangingAging.org, Dr. Bill Thomas, addressed over 500 people in York regarding how communities need to shift attitudes about aging to create the systemic culture change required to truly be a livable community. While here, Embracing Aging arranged for meetings with the media and community leaders to discuss how they can help change the narrative on aging by calling out ageism and moving beyond the typical senior stories that reinforce negative stereotypes.

How the Federal Government Can Support Livable Communities

We are an aging society, and data demonstrates that each future generation will continue to live longer. The impact of this change has not yet been fully reflected in government policies affecting a community’s infrastructure, Social Security, and Medicare. Reframing the dialogue from thinking of older people as a liability requires change. It requires new ways of thinking, new models, and new ways of living.

The heavy lifting to support the infrastructure necessary for this change must come from government. ***We see this as the top priority at the federal level.*** Providing funding ***to create***

better transportation options, improve walkability, provide incentives for municipalities to address blighted properties, and planners and developers to preserve and build more low income/affordable housing with supportive services, are keys to improved livability.

Examples of specific needs for transportation and walkability include improvements to the driving environment such as larger and well-placed directional signs, lighted roadways, clearer road markings, brighter stop lights, and dedicated left-turn signals. Accessible, safe and well-lit parking spaces and drop-off points are also helpful to the older driver.

In addition to sufficient financial resources to support transportation infrastructure and operations, the federal government can leverage better planning as it approves and awards types of funding for affordable housing. Applicants should have to demonstrate that the building sites identified for new or rehab construction with a period of affordability are fully integrated into community systems, accessible to critical services, and with a certain level of walkability. A senior affordable housing project built about ten years ago in southern York County is a prime example of federally funded isolation. It is miles from a grocery store, as well as other services.

York County Community Foundation's Embracing Aging initiative isn't large enough to fund infrastructure, and we imagine other communities also lack the funding required for infrastructure changes. We welcome the opportunity to partner with government, from the federal to the municipal level, in leveraging the relationships we've developed over time to convene the entities necessary to help do this work.

Although Embracing Aging intentionally puts 90% of our focus and funding for advocacy and programs that increase the quality of life for the vastly larger number of older people who can be actively engaged in community life, we recognize the importance of ***continued funding for in-home community based services***, especially with the trend of people living longer. The Older Americans Act funding has been flat for several years, while the numbers of people requiring these services are growing exponentially. Research and funding are also needed for improving end of life healthcare, as well as having a healthcare plan that does not permit discrimination against people with preexisting health conditions. Substantially increased insurance premiums for older adults would result in millions of people losing coverage and worsening the fiscal health of Medicare.

We need the federal government to lead by example in being a fully committed partner in this work. Your focus on making America a great place to age speaks volumes to other levels of government, as well as to community stakeholders.

Conclusion

York County, like communities across the nation, is experiencing a demographic shift where adults over the age of 50 make up the largest percentage of our population. We see this trend as a tremendous opportunity to engage municipalities, businesses, and the service sector in a

community effort to improve aging services, housing, infrastructure, amenities, and cultural offerings and help redefine what it means to age well.

Chairman Collins, Ranking Member Casey, and members of the Special Committee on Aging, thank you for the honor of sharing the work of York County Community Foundation's Embracing Aging initiative. I greatly appreciate the opportunity to be a witness at today's hearing and for the work of the U.S. Senate Special Committee on Aging.

ADDENDUM

Strategies for Creating Livable Communities

To create a community that is a safe, welcoming, appropriate, and adaptable place to age, we need to understand and care about the needs and perspectives of all ages.

Safe

Deliberately accessible and inclusive to people of all abilities and mobility.

Short-Term Examples:

- Physical places and outdoor spaces are well-lit and maintained
- Free mobile app to report broken or uneven sidewalks, missing curb cuts, traffic signals that don't allow time for a safe crossing and other problems that make life hard for pedestrians, especially if they are older or have a disability (Washington DC [DC311] AARP 2015 Inspiring Communities report)
- Rest areas with comfortable seating are offered; chairs and benches fit a variety of body shapes and have a back and armrests designed and placed in a way that helps a person to sit and stand up again
- Clearance from obstructions such as street vendors, parked cars, and trees
- Parking lots and sidewalks are clear of wet leaves, puddles, and snow and are kept free of ice
- Older adults are invited to serve as "secret shoppers" and provide feedback on accessibility and inclusiveness

Mid and Long-Term Examples:

- Wider, smoother sidewalks are installed to serve older pedestrians and people pushing strollers
- Brighter stop lights and pavement markings, larger lettering on street-name and directional signs, protected left-turn signals, converting two-way stop intersections to four-way stop intersections
- Ramps or suitable stairs (not too high or steep) with railings on both side are present; stairs, inclines and drops are clearly marked
- Stores offer shopping carts that include a seat for older adults to sit in
- Offer a private place to have sensitive conversations

Welcoming

Free of misconceptions about aging and increasing the appreciation of the wisdom, experience, social influence, and economic impact of older adults.

Short-Term Examples:

- Media and marketing include older people in public imagery, depicting them positively and without stereotypes

- Older people are consulted by public, voluntary, and commercial services on ways to serve them better; advisory councils, boards, etc. include older adult representatives; places understand older consumers well enough to truly know what they do and need
- Offer places where people can sit and rest
- Staff is trained not to discriminate about the tastes or preferences of a customer based on age or to demonstrate other “ageist” behavior; to identify and respond to seniors in a way that ensures their safety, well-being and dignity; to be helpful and courteous, e.g. employee offers to carry tray for person with mobility concerns
- Provide magnifying/reader glasses to assist with reading smaller print
- Ensure programs, services, and produces are relevant, appealing, and culturally inclusive

Mid and Long-Term Examples:

- Learning about aging and older people is included in primary and secondary school curricula; older people are provided opportunities to share their knowledge, history and expertise with other generations
- Places advertise the age-friendly amenities of their facilities
- Businesses and organizations identify what information older adults are looking for and how they prefer to access information
- Offer scholarships or vouchers for goods, services, or events of significant cost
- Provide transportation service to and from events
- Offer grandchild care

Appropriate

Refraining from “one size fits all” solutions and having options that are based on function rather than a person’s age.

Short-Term Examples:

- Employers guarantee a job interview to all applicants who meet the essential requirements for the position, no matter their age; offer flexible work-life balance to those caring for spouses/parents; free 24/7 info and referral help; workplace training on topics including fall prevention and dementia awareness, lifestyle education for employees with health conditions such as diabetes or heart disease; and free 20-week physical fitness program (AARP Inspiring Communities, pg. 14)
- Design takes into consideration the scale of a range of individuals and how they experience an environment: eye level, pace of walking, views, clarity of information, flexibility of use, etc.
- Offer assistance with getting bags to the car, getting something from a shelf; minimize excessively loud music and noise; provide personal shopping service for older adults or make staff available to help read product labels, get products from shelves, and offer directions
- Use sans serif type fonts like Helvetica and Calibri, which don’t have small features at the end of their strokes; use 12 pt. fonts or higher; leave 1 inch margins and space between lines of text; use vivid colors (avoid light shades like pastels and grays); create

high contrast between text and background; use simple and clear designs without too much decoration; web sites offer an option to increase font size

- Offer hearing devices

Mid and Long-Term Examples:

- Homes automatically have Universal Design elements included when built
- Housing is located close to services and facilities
- Design buildings and public spaces that are inviting and accessible to all ages. Spaces should be designed to include items of interest for a variety of age groups. Provide an adequate amount and variety of seating and amenities including water fountains, restrooms, and recycling wastebaskets. If steps are necessary, provide dual handrails and provide ramps for wheelchairs, baby carriages, etc.

Adaptable

Creativity and flexibility are applied to products, goods, services, events, and opportunities to best meet the life needs of older adults.

Short-Term Examples:

- Allowing public transit to stop at the corners along the fixed routes when a consumer waves so they don't need to manage long walks to the bus stop
- Older adults have the option of participating with a friend or caregiver; times of events are convenient during the day; admission doesn't require older adults to wait a long time in a queue
- Retirement is a choice; not mandatory
- Users have the choice of speaking to a real person or of leaving a message for someone to call back
- There is wide public access to computers and the Internet, at no or minimal charge, in public places such as government offices, community centers, and libraries
- Products and product promotions offered for purchase of a single item (e.g. tomato, apple, etc.); senior discounts offered; packaging food products in a range of sizes
- Having "older adult only" parking spaces in a parking lot
- Provide distance markers and directional signage along pathways to identify location in case of emergency
- Provide music-free or reduced music hours; play music from different time periods
- Put task lights under shelves to read labels or on tables to read menus
- At least one service or checkout counter is accessible for customers in wheelchairs
- Products are offered and conveniently located that assist with one's activities of daily living
- Coordinating and bundling of services, delivery, and after-hour instructions are offered

Mid and Long-Term Examples:

- Small, independent housing units, often referred to as Accessory Dwelling Units (ADUs) can be located inside a main house, attached to the house (like an apartment over the

garage), or as a detached structure (like a backyard cottage) without municipal fees and zoning code red tape

- College students are invited to move into independent living residencies serving older adults and pay discounted rent in exchange for socializing with the building's older residents (AARP Inspiring Communities, pg. 9)
- Multiple restroom stalls have grab bars and higher toilets; do not make older adults walk to a handicap accessible stall, which is usually the furthest away from the bathroom door
- Playgrounds include walking trails, benches with backs and armrests, and adult outdoor exercise equipment
- Combine needs to serve multiple groups; e.g. high school student's driver education hours used for delivering meals to older adults
- Senior centers are located on high school campuses
- Provide an alternate method for obtaining your goods and services if the building is not age-friendly

Embracing Aging Committee Members

Embracing Aging Advisory Committee

The Embracing Aging Advisory Committee is comprised of ten community representatives with expertise in specific areas. The committee meets six times per year and helps advise the work of the initiative.

Bruce Bartels, Chair – Retired President and CEO, Wellspan Health
Penny Blackwell – Retired Judge and Co-Founder of Elder Abuse Task Force
Felicia Dell – Executive Director, York County Planning Commission
Angela Dohrman – Chief Operation Officer/Senior Vice President, SpiriTrust Lutheran
David Kalinoski – Associate State Director, AARP
Joan Krechmer – Executive Director, Jewish Family Services of York, Elder Care Specialist and Certified National Guardian
Ann Kunkel – Director Case Management, Wellspan Health
Mary Ligon – Associate Director of Gerontology, York College of Pennsylvania
Mark Shea – Director, York County Area Agency on Aging
Anne Walko – Senior Planner, York County Planning Commission
Edquina Washington – Director of Community Relations, City of York, Pennsylvania

Hahn Home Fund for Embracing Aging Distribution Committee

The Hahn Home Fund for Embracing Aging Distribution Committee is comprised of community representatives age 50+ with expertise in grant writing and reading. This committee helps in the development of large grants to create systemic change in EA's focus areas, as well as reads/scores the competitive grant applications. The committee meets four times a year.

Bruce Bartels, Chair – Retired President and CEO, Wellspan Health
Maureen Campbell – Retired Higher Education Administrator, Harrisburg Area Community College
Marie Belinda Crough – Retired Compensation/HRIS, John Hopkins University
Randy Freedman – Retired Executive Director, York Jewish Community Center
Joan Fulton – Retired Executive Director, York County Assistance office, PA Dept. of Human Services
Charles Hoffman – Retired Director of Finance, John Gross Company
Karen Hook – Consultant, Hahn Home
Betsy Keefer – Retired Agency CEO, Girl Scouts of America Association
Pat McGrath – Retired Business Manager, Girl Scouts of America Association and former Interim Executive Director, Osher Lifelong Learning Institute, Penn State - York
Erin Miller – Vice President, Wilmington Trust, N.A.

Hahn Home Fund Board

The Hahn Home Fund supports the Embracing Aging initiative. It began with the vision of one woman, Anna Gardner, who died in 1913 and gifted her estate to help care for older women in the community. In 2007, the Hahn Home Board created an endowment at YCCF and in 2012, the board voted to expand on Anna Gardner's legacy to launch the Embracing Aging initiative. It continues to meet to coordinate the care of the last two women it supported through the estate.

Michael Hady – Chair, Business Development Partner, York Traditions Bank
Ronald Blevins – Retired Vice Chairman & Treasurer, The Wolf Organization
Rick Smith - Associate Broker, Berkshire Hathaway