

Testimony of Troy de Chabert Schuster, AARP in The Virgin Islands State Director

### **Addressing Aging in the Virgin Islands**

Committee on Culture, Youth, Aging, Sports & Parks

April 21, 2023

#### **Introduction**

Chairman Bolques, Jr. and Members of the Culture, Youth, Aging, Sports & Parks Committee, thank you for the opportunity to appear today to discuss aging in the Virgin Islands and how AARP is addressing the challenges of aging in this Territory. I am Troy de Chabert Schuster, State Director of AARP in The Virgin Islands. My testimony will focus on AARP's advocacy and educational initiatives to help older Virgin Islanders and people with disabilities to establish sound lifelong practices for aging with dignity and purpose.

Today, seniors represent the fastest-growing segment of this population, with one-fifth of the Virgin Islands population aged 50 and older. We are an aging Territory. According to the recent United States Census Bureau, by 2030, the number of seniors is expected to exceed the number of children in across the United States. The same is true for the Virgin Islands. While the Aging committee has legislative authority on various issues that impact older Virgin Islanders - the work to prioritize policies that sustain essential programs for our seniors represents a territorial imperative.

#### **AARP's Advocacy**

AARP has consistently upended the common stereotypes about aging. We have worked with legislators and administrations to implement policy changes designed to positively impact the lives of the aging population and continue to undertake significant initiatives in healthcare, financial security, and social participation. For example, AARP advocated for the passage of a bill establishing the Commission on Aging within the Office of the Governor to help plan, promote and execute programs to meet the present and future needs of aging citizens of the Territory – this is a bill which was supported members of this Committee.

In 2019, AARP commissioned the first working group of community stakeholders to reform the Probate Code and Guardianship System of the Virgin Islands. It was a multi-year project dedicated to developing legislation protecting the assets of Virgin Islanders and their heirs once a person dies. These reforms included: the *Uniform Non-Probate Transfer Act*, the *Uniform Transfer on Death Act*, the *Uniform Disclaimer of Property Interest Act*, the *Uniform Custodial Trust Act*, the *Uniform Partition of Heirs Property Act*, and the *Uniform Real Property Transfer on Death Act*.

At the height of the COVID-19 pandemic, AARP was among a coalition of stakeholders that lobbied for legislation and policies to enhance the COVID-19 response and recovery efforts to assist Virgin Islands seniors and their caregivers. These successes included:

- a bill to establish the Nurse Licensure Compact (NLC) for the Virgin Islands that would create a multistate nursing license allowance for nurses seeking employment in the territory to address the staffing shortages;
  - policy changes to the frequency of COVID-19 testing for nursing home staff as an essential measure to protect residents and staff;
  - allowances made to include family caregivers in the Phase 1 priority group to receive the COVID-19 vaccine, and
  - a bill modernizing online documents permitting Electronic Wills and Remote Notaries as legal documents, providing access to essential services during social distance restrictions.
- AARP was among a coalition of groups that helped to pass legislation to establish a new and landmark territory-wide Behavioral Health Services plan to assist Virgin Islanders and their families battling mental illness,
  - AARP led efforts to enact a Complete Streets Policy law which establishes a task force within the Virgin Islands Department of Public Works to help design and construct roadways that enable young and older residents of all physical mobilities to travel safely to where they need to go,
  - AARP was instrumental in passing legislation to amend the Elder & Dependent Adults Abuse Prevention Act, which helps prevent older Virgin Islanders or dependent adults from financial exploitation, and
  - As of recent, AARP advocated for funding to support the 2021 Agricultural Plan in response to the growing concern for food security.

Along with pushing for sustainability for essential programs and services for older adults, AARP plans to focus on improving retirement security through a voluntary retirement plan for non-government employees, improving access to long-term care services, and instituting safeguards to protect against fraud and exploitation.

#### *Financial Security Through Retirement Savings*

While Social Security remains the bedrock of retirement income for most American workers and their families, individuals need additional retirement income sources. A voluntary retirement plan would create several essential enhancements to the current system.

A recent AARP polling of registered voters in the U.S. Virgin Islands who are NOT Government employees between the ages 25 to 64 indicates that the vast majority of Virgin Islands residents are not financially prepared for retirement, with two-thirds reporting strong support and agreeing that lawmakers should support legislation that makes it easier for non-Government workers to save for retirement.

For this reason, AARP in The Virgin Islands is urging this body to support legislation that would create a public-private managed retirement savings option for businesses that helps workers to grow their retirement savings. The most common model is an Automatic IRA plan with Voluntary IRAs and multiple employers' plans as viable options.

To date, seven states have various programs up and running (Oregon, California, Illinois, Massachusetts, Maryland, Connecticut and Washington) and have seen remarkable success with over \$574 million in assets under management. Other states that have enacted this type of legislation are Colorado (automatic IRA), Maine (automatic IRA), New Jersey (automatic IRA), New York (automatic IRA), Virginia (automatic IRA), New Mexico (hybrid voluntary IRA/marketplace), Hawaii (automatic IRA), Delaware (automatic IRA), and Vermont (MEP). Sixteen states have passed retirement savings legislation, and many more are actively engaging.

#### *Access to Affordable, Quality Long-Term Care*

AARP VI prioritizes increasing healthcare options and access to care for individuals. In particular, the focus will be on making long-term care affordable and accessible through home-based services. This will include supporting telehealth, tax incentives for home-based care service providers, support for increased funding to the Medicaid program and recruitment incentives for bedside care providers. AARP VI, with the help of this body, should explore avenues to make health care more efficient and accessible to all Virgin Islanders.

#### *Protections & Safeguards from Fraud and Abuse*

AARP in The Virgin Islands has a longstanding history of protecting seniors from fraud and abuse. Each year, an estimated 390,000 incidents of abuse targeting older adults are reported to authorities in the U.S., accounting for \$4.8 billion in losses to an array of frauds and scams from family members to romance scams.

AARP in the Virgin Islands will call attention to this growing crisis by lobbying legislators for changes to the USVI Elder Dependent Adults Abuse & Prevention Act of 2008. This will include support for changes to the Adult Protective Services statutes related to their authority to substantiate claims of mistreatment of an at-risk adult, support for an Adult Abuse registry system, and mandatory criminal background reports for all healthcare providers, including home health aides.

## **AARP's Trustworthy Information**

AARP understands the importance of valuable and trustworthy information. That is why AARP provides free, unbiased information and tools to help people shape better lives for themselves and their families through interactive workshops, online learning, and in-person events. These resources include:

- a financial planning series that features comprehensive information on creating a financial plan, developing savings, and investing for retirement;
- an estate planning expo, in collaboration with the Virgin Islands Economic Development Authority, designed to help people understand the importance of estate planning to build generational wealth;
- tools to help family caregivers navigate the caregiving journey with personalized sessions conducted by a clinical psychologist;
- a series of workshops on prevention and awareness of elder abuse in collaboration with the U.S. Department of Justice, Legal Services of the VI, Human Services, the Women's Coalition of St. Croix and DVSAC;
- an entrepreneurial workshop series that allows participants to gain valuable information on starting a small business, and
- a weekly talk show series, "Conversation with AARP," on WTJX- Channel 12 which highlights local projects related to advocacy work and community outreach projects and events.

AARP also offers interactive and virtual workshops on health and wellness, including Yoga and low-impact cardio exercise classes. In addition, we provide the following:

- In-person exercise classes at the newly constructed AARP Fitness Park, equipped with exercise equipment that is adaptable to all fitness levels, and
- a series of online HomeFit-courses that cover essential topics for first-time homeowners – from installing railings to widening doorways; this program provides tools to set your home for life-long living.

## **Conclusion**

This testimony is not exhaustive of the work of AARP in the Virgin Islands; only providing some of the highlights. In closing, efforts to empower older adults prove beneficial concerning several outcomes, including ensuring prosperity and security for older Virgin Islanders is paramount. AARP in the Virgin Islands remains committed to working with this Committee and all the members of the 35<sup>th</sup> Legislature of the Virgin Islands to build a more secure future of solutions to fight for and equip all Virgin Islanders to live their best life.

Thank you again for inviting me to testify today on the issue of aging in the Virgin Islands. I am available to answer any questions you might have.