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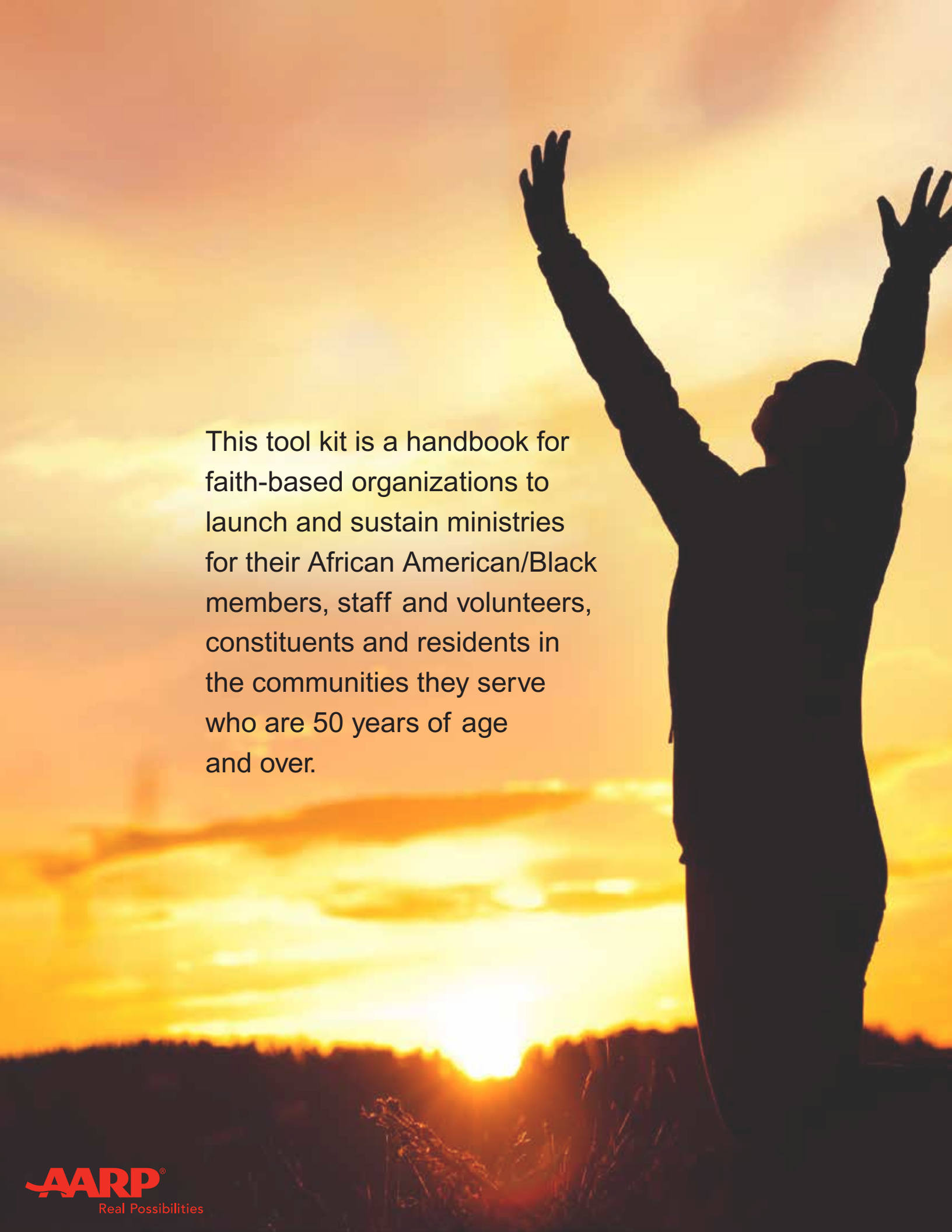
Real Possibilities

**THE AFRICAN AMERICAN/BLACK
FAITH-BASED INITIATIVE TOOL KIT**

Second Edition

A silhouette of a person with their arms raised in a gesture of triumph or joy, set against a vibrant sunset sky with a bright sun and scattered clouds. The person's arms are raised high, and their head is tilted back.

Ministry to African
Americans/Blacks
Age 50 & Over

A silhouette of a person standing with their arms raised high in the air, set against a vibrant sunset sky. The sun is low on the horizon, creating a bright orange and yellow glow. The person's shadow is cast against the sky, and the overall scene conveys a sense of hope, triumph, or spiritual uplift.

This tool kit is a handbook for faith-based organizations to launch and sustain ministries for their African American/Black members, staff and volunteers, constituents and residents in the communities they serve who are 50 years of age and over.



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Lead Authors

Hazel Trice Edney, Trice Edney Communications, LLC

James H. Dotson, Jr., CSN-Multicultural Leadership, AARP

Contributing Authors

- **Rev. Jacques D. Denkins**, Minister to Senior Adults, Wheeler Avenue Baptist Church
- **Angela Houghton**, Sr. Research Advisor, PRI-State Research, AARP
- **Donna Connor**, CSN-Driver Safety, AARP
- **Rosa Maymi**, National Outreach Program Manager, AARP Foundation-Tax Aide
- **Xavier Villarmarzo**, Communications Manager, CSN-Driver Safety, AARP
- **Yuko Araki**, Sr. Analytics & Insights Advisor, OFG-DAG, AARP

External Review Panel

- **Andrew Carnegie Turner, II**, D.Min., Senior Pastor, Covenant Ministries, Bishop of Economic Development, Full Gospel Baptist Church Fellowship INT, Member, Board of Directors, Conference of National Black Churches (CA)
- **Christine A. Smith**, M.Div., Representative (Women in Ministry), Progressive National Baptist Convention, Inc., Senior Pastor, Covenant Baptist Church, Euclid, Ohio, Member, Board of Directors, Conference of National Black Churches (OH)
- **Derik Elton Jones**, D.Min., Pastor, First Baptist South Richmond Pastor, First Baptist South Richmond (VA)
- **Jacqueline L. Burton**, President, Conference of National Black Churches (GA)
- **Janet Garner-Mullins**, MAED/AET, M.Div., First Fellowship Charlotte (NC)

- **Jesse L. Wilson**, D.Min., Associate Professor, School of Religion, Oakwood University, and Executive Director, Pastoral Evangelism & Leadership Council, Office for Regional Conference Ministry, Seventh-day Adventist Church (AL)
- **John Frank Green**, D.Min., President-Dean, Turner Theological Seminary, The African Methodist Episcopal Church Constituent Seminary at the Interdenominational Theological Center (GA)
- **Kai Horn**, M.Div., Senior Pastor, Hopewell Temple CME Church, and East Texas Regional Director of Christian Education (TX)
- **Pearl Rapley Lawrence**, MSW, Christian Education Department, Greater Gethsemane AME Zion Church, and Psychotherapist Specializing in Children Families
- **Talbert W. Swan, II**, M.Div., Bishop, Assistant General Secretary/Administration, Senior Advisor/Public Policy, Associate White House Liaison, Prelate, Nova Scotia Ecclesiastical Jurisdiction, Pastor, Spring of Hope Church of God in Christ, Church Of God In Christ, Inc., Member, Board of Directors, Conference of National Black Churches (MA)
- **Terry K. Anderson**, Senior Pastor, Lilly Grove Missionary Baptist Church, Member, Board of Directors, Conference of National Black Churches (TX)

Internal Review Panel

- **Felicia Brown**, Project Manager, CSN-Financial Resilience
- **Lisa Simpson**, Sr. Advisor, **Carole Ricks**, Advisor, and **Joseph K. Williams, Sr.**, M.Div CSN-OVE
- **Dionne Polite**, Mgr. State Operations CSN-SCE FL State Office
- **Mandla Moyo**, ASD–Advocacy & Outreach, CSN-SCE IN State Office
- **Sheila Holm**, ASD–Outreach, CSN-SCE MO State Office
- **Andres Castillo**, **Cathy Mcleer**, **Heather L. Heppner**, **Jennifer Baier**, **Johnny S. Garcia**, **Lauren Grider** and **Lindsey Etringer**, CSN-SCE Regional Sr. Advisors
- **Shondra E. Wygal**, ASD–Outreach, CSN-SCE TX State Office
- **Yolanda Taylor**, **Diane Renzull**, **Gena Wright**, **Kristin Walus**, **Liz Bradley** and **Mary Liz Burns**, ICM Communications Strategy Directors

Design & Digital Services

- **Alma Hopkins**, Creative Director, Burrell
- **Lorraine Miller**, Account Director, Burrell
- **Eboni Brown**, Web Project Administrator, ICM-Digital Services, AARP
- **Michael Flynn**, Sr. Advisor, ICM-Digital Services, AARP

AARP African American/Black Community Team

- **Edna Kane-Williams**, SVP, CSN-Multicultural Leadership
- **Jim Taylor**, AA/B Audience Strategy VP, CSN-Multicultural Leadership
- **James H. Dotson, Jr.**, Sr. Advisor, CSN-Multicultural Leadership
- **Ashley Johnson**, Communications & Marketing Consultant, CSN-Multicultural Leadership
- **Jo Banks**, Innovation & Project Management Consultant, CSN-Multicultural Leadership



12 June 2017

Dear Clergy and Ministry Leaders,

I am excited to share with you a new resource for ministry from AARP: ***The African-American/Black Faith-Based Initiative Tool Kit***.

AARP helps people 50 and over improve the quality of their lives. As a result, through our African-American/Black Faith-Based Initiative, we are partnering with faith-based organizations to:

- Champion positive social change for individuals, their families and their communities;
- Share available AARP resources; and
- Build capacity to minister more effectively to people age 50 and over in their communities of faith.



Consistent with the goals of this initiative, we are delighted to make available to you ***The African-American/Black Faith-Based Initiative Tool Kit***. The ultimate goal of the ***Tool kit*** is to assist in building or enhancing ministries that help address the needs and interests of African Americans/Blacks age 50 and over thus helping to maximize the well-being of the entire congregation.

I commend and applaud you for your interest to better serve this segment of our population. We welcome your feedback.

Respectfully,
Edna Kane-Williams, Senior Vice President,
Multicultural Leadership, Community, State and National Affairs



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INTRODUCTION

What Is The Purpose Of This Tool Kit?

The *African American/Black Faith-Based Initiative Tool Kit* is an online, self-service resource designed exclusively for clergy and leaders of faith-based organizations to help them effectively organize and sustain an effective and impactful ministry for African American/Black members, staff and volunteers, constituents and community residents who are 50 years of age and over.

Who Should Use This Tool Kit?

The tool kit is intended primarily for faith-based organizations that currently do not have comprehensive programs and activities in place for their African American/Black members, staff and volunteers, constituents and community residents who are 50 and over, and who are committed to organizing and sustaining such a ministry.

That said, faith-based organizations that do already have comprehensive programs in place may find this tool kit helpful for enhancing their ministry.

Whether used by a church, mosque, temple, synagogue, monastery or otherwise, this may serve as a handbook to help ensure that the needs and interests of African Americans/Blacks age 50 and over in any house of worship are recognized and addressed, thus helping to maximize the well-being of the entire congregation.



We use the following terms throughout this tool kit:



- **Faith-Based Organization:** This is an organization whose values are based on faith or a particular set of beliefs; has a mission based on social values of the particular faith; and typically draws its leaders, staff and volunteers, and members from a particular faith group. In this tool kit, we use the terms faith community, community of faith, house of worship and faith-based organization interchangeably.
- **Ministry:** This refers to work done by a faith-based organization that is based on or inspired by their faith or religious beliefs, including efforts to meet the needs and interests of its members, staff and volunteers, constituents and residents in the communities it serves.

- **AA/B:** This abbreviation is used for African American/Black, and refers to African Americans and other persons in the U.S. of sub-Saharan African ancestry. However, some immigrants from African, Caribbean, Central American or South American nations, or their descendants, may be identified or self-identify with this group of peoples. We use the terms African American, Black American, African American/Black, and AA/B interchangeably throughout this tool kit. When quoting from a source, we use the term used by that source. Otherwise, in most other cases we use African American/Black or AA/B.
- **50+/50-plus:** This term is used as an abbreviation for persons age 50 and over. When used with African American/Black, we use the abbreviation AA/B 50+ or AA/B 50-plus.

What's Included In This Tool Kit?

After this *Introduction*, this tool kit is organized into four sections, followed by appendixes.

➤ **Section One—Key Learnings:** Information and insights that are key to reaching, engaging and serving AA/B 50+

- **Chapter 1—African Americans/Blacks 50+ in the U.S.:** A summary of key characteristics of AA/B 50+ in the U.S.
- **Chapter 2—Building a Ministry for African Americans/Blacks 50+:** A step-by-step guide for organizing and sustaining a ministry for AA/B 50+
- **Chapter 3—Reinventing What It Means to Age:** A new perspective on aging that moves beyond limiting, ageist stereotypes to a mindset that fully embraces life

➤ **Section Two—Your Health:** Guidelines and resources designed to help AA/B 50+ lead healthier lives

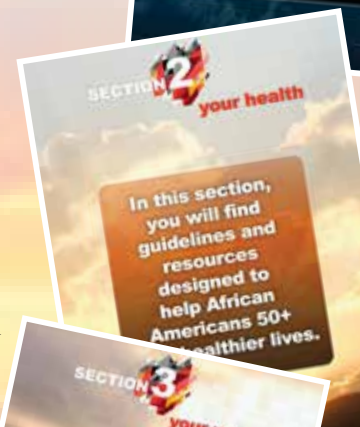
- **Chapter 4—Healthy Living:** Adopting a lifestyle that protects and promotes health
- **Chapter 5—Caregiving:** Taking care of those who need them
- **Chapter 6—Medicare & Medicaid:** Understanding Medicare and Medicaid

➤ **Section Three—Your Wealth:** Guidelines and resources designed to help AA/B 50+ optimize their financial resources and opportunities

- **Chapter 7—Savings and Planning:** Principles of savings and planning to optimize one's financial situation
- **Chapter 8—Social Security:** Understanding Social Security
- **Chapter 9—Work and Jobs:** Becoming competitive in the workforce

➤ **Section Four—Your Life:** Guidelines and resources designed to help AA/B 50+ turn their goals and dreams into real possibilities.

- **Chapter 10—Inclusion and Positive Self-Image:** Adopting a new mindset about aging, and fully engaging with family, friends and community
- **Chapter 11—Life Transitions:** More easily navigating life transitions
- **Chapter 12—Digital Literacy:** Increasing digital skills and protecting against fraud



What's The Best Way To Use This Tool Kit?

This tool kit that may be used online, or downloaded and printed. It is best to use the tool kit online, however, so that you can immediately access its online resources.



Here are five tips for making the best use of this tool kit:

- Use *The African American/Black Faith-Based Initiative Tool Kit* as a handbook and reference book for starting or enhancing ministry for your AA/B 50-plus community. Do not treat it like a novel to be read in one sitting from front to back.
- Begin your ministry efforts with one subject that addresses the top priority need of the AA/B 50+ population you serve. Later, add other subjects to address other needs and interests as time and resources permit.
- Start by reading all of *Section One—Key Learnings* because the information and resources there will apply to everything you do.
- Next, select from one of the remaining sections the chapter that aligns best with the **top priority need** of the AA/B 50-plus members you serve.
 - Each chapter in the following sections is designed to be used as a stand-alone resource: *Section Two—Your Health; Section Three—Your Wealth; and Section Four—Your Life.*
 - To ensure that each chapter may be used as a stand-alone resource, relevant information from one chapter may be repeated in another chapter.



This tool kit will be updated periodically, as needed, to ensure that information and resources are current.

Why Is Ministry To African Americans/Blacks 50+ Important?

More than any other ethnic group, African Americans/Blacks cite faith, God, and spirituality as a big part of their priorities. Houses of worship are where a majority of African Americans/Blacks go to worship and to connect with their community.

This tool kit provides step-by-step guidance for clergy and ministry leaders in houses of worship on ways to harness the culture of faith that lives in the African American/Black community and channel it toward building, enhancing and sustaining a viable ministry for AA/B 50-plus members. In addition, having such a ministry builds a foundation for future generations, such as millennials and Gen Xers, so that as they age they will not have to reinvent the wheel, just improve upon it.



The need for this tool kit is also bolstered by a recent AARP survey¹ in which clergy and ministry leaders overwhelmingly concluded that there are not enough resources provided for AA/B 50-plus people in their congregations on issues that matter to them in the 21st century. These leaders also concluded that resources provided to faith-based organizations by AARP would be important to help AA/B 50-plus people be regarded as “integral and inspirational assets to society.”



Some tend to think it's too late to break poor habits or change decades of consequences that are the result of decades of neglect. There are those who think that 50-plus people are on the way out, and that we no longer need to invest in them but rather focus our attention on the up and coming.

We believe differently. As long as there is breath, all deserve to live their best life possible. We offer this tool kit as a resource to minister to AA/B 50-plus community. The greatest benefit of this ministry will be that the needs and contributions of every individual will be valued, helping to maximize the well-being of the entire congregation.



¹ Multicultural Leadership AA/B Faith-Based Initiative Toolkit Survey, October 2016.

African Americans/Blacks especially face difficulties pushing through the hurdles after age 50, due to health, economic and social disparities. This is a key reason that specific ministries to AA/B 50-plus people have become necessary in today's houses of worship.

As people enter the second half of their lives, they often sense a lack of encouragement for them to do the new and exciting. Yet, as many older workers may be dreaming of retirement, others are also thinking of a second career. Then there are those who are concerned about their health, their finances or simply maintaining their best quality of life regardless of age.

Whether this means becoming digitally literate, physically fit or remaining socially and politically active, AA/B 50-plus people face a host of 21st century issues that make ministry to this population not only important, but crucial. Their unique needs, interests and lifestyles, and the value of their presence in a fully-functional house of worship, require a targeted response that is intended to stabilize, comfort, and inspire. In other words, they need and want more from their faith-based institutions in order to empower them and enrich their lives.

Even though the life expectancy of African Americans/Blacks (75.6 years) is still less than that of White Americans (79 years), **African Americans/Blacks are now living longer** and are remaining in the workforce longer than ever before. This longer life span and vitality give rise to increased issues that are best addressed in the places that African American/Black people trust the most—their houses of worship—with ministry designed specifically for them.



There are hundreds of possibilities for an exciting ministry for AA/B 50-plus people. Here are some examples of ministry activities, all of which may be adjusted based on your congregation's size. We share more ideas in each of the subsequent sections of the tool kit.

- 1. Education:** Provide a series of forums with experts to speak on current issues and events relevant to your AA/B 50-plus members, such as health care, financial issues, wills, legal matters, Social Security, Medicare/Medicaid, scams, and housing.
- 2. Partnerships:** Partner with other houses of worship and organizations when you plan to have a speaker or event that would benefit the community at large.
- 3. Seasonal Activities:** This ministry should be the go-to place for older members who may need assistance during holidays and who may be dealing with issues of loneliness and depression. In addition, it's important to recognize holidays, such as Veterans Day and Memorial Day, and to hold activities when possible.
- 4. Advocacy:** Sponsor political forums, in which candidates for public office may come and discuss their position on issues affecting AA/B 50-plus members, and where participants can share concerns and recommendations for change.
- 5. Meal Services:** Offer dinner for 50-plus members following the main weekly services.
- 6. Intergenerational Engagement:** Host an intergenerational roundtable—a well-promoted dialogue between AA/B 50-plus members and millennials.
- 7. Connecting With Community:** Arrange opportunities for AA/B 50-plus to spend time in their community, such as a meal and movie showing, either at the house of worship or in a theatre. This could also include regular day trips to locations two or three hours away, and an annual trip, perhaps to a senior conference or more of a recreational event.
- 8. Birthdays:** Remember the birthdays of each AA/B 50-plus person, perhaps with a private birthday card from the ministry.
- 9. Professional Development:** Establish a professional development series that would include ways to start a new career as well as ways to maintain career viability after retirement age. These might include technology training, resume writing, social media training, and entrepreneurship.
- 10. Movement:** Provide health and exercise classes, such as dance.



Recommended Next Steps

1. Distribute the tool kit to your leaders, coleaders and other stakeholders in your house of worship. Ask them for feedback, as well as suggestions and ideas on ways to get started, including when and how.
2. As you read through the information contained in the tool kit, ask yourself how it might be applied to the needs and interests in your house of worship.
3. Get started. Follow the step-by-step guide to building a ministry for AA/B 50-plus people while adapting the measures to the policies, procedures and organizational structure of your faith-based organization.

SECTION



key learnings

**In this section,
you will find
information, insights
and understandings,
key to serving
AA/B 50+ through
faith-based ministries.**

CHAPTER 1 African American/ Blacks 50+ In The U.S.

This chapter summarizes some key characteristics of AA/B 50+ in the U.S.

The Numbers

Here is our reality: the number of persons in the U.S. who are 50+ is significant and increasing steadily. Consider the numbers below.²

Table 1 below shows the total population of African Americans/Blacks age 50 and over: 10.2% of the total population in 2012 and projected to reach 10.7% by 2020.

YEAR	TOTAL 50+ POPULATION	TOTAL AA/B 50+ POPULATION
2012	104,303,992	10,582,099 (10.2%)
2013	106,542,579	10,894,064 (10.2%)
2014	108,729,506	11,204,000 (10.3%)
2015	110,782,371	11,509,145 (10.4%)
—	—	—
2020	119,199,440	12,784,976 (10.7%)

² Source: U.S. Census Bureau - File: 2012 National Population Projections. Release Date: December 12, 2013 (<https://www.census.gov/programs-surveys/popproj.html>).

Summary Profile

Table 2 below presents a snapshot of the AA/B 50+ population in the U.S. based on research completed by AARP.³

TABLE 2 SNAPSHOT OF AA/B AGE 50+ PEOPLE IN THE U.S.	
CHARACTERISTIC	INFORMATION / DATA
AGE	Average age is 61.7
MARITAL STATUS	39% are married
HOUSEHOLD INCOME	Average income of \$49,971
EDUCATION	49% have some college or more
EMPLOYMENT STATUS	36% are working, 36% are retired and 7% are unemployed/looking for work
HOME OWNERSHIP	58% own their home
U.S. REGION	Over half, (56%) live in the south
TECHNOLOGY	58% have internet access at home and 50% own a mobile phone
HEALTH COVERAGE	8% do not have health coverage
SAVINGS	Over one-third (34%) have \$1,000 or less in savings and investments
RETIREMENT FUNDING	52% have not saved for retirement and 72% plan to rely completely/mostly on Social Security
TOP 3 CONCERNS	Being and staying healthy (86%), having health insurance (84%), being alert and keeping memory sharp (83%)

With prayer and faith-based activities being a central means by which AA/B 50-plus people face and deal with issues in their daily lives. This growth in the lifespans and activeness of African Americans/Blacks indicates an increasing need for houses of worship to intensify the level of ministry to this age group, including the creation of special ministries for their AA/B 50-plus members.



³ African American/Black Insights, by AARP. 2014.

Needs And Interests

To prepare to meet this need, ministry leaders might ask: What else do we know about the AA/B 50-plus we serve? What does our AA/B 50-plus community need in a ministry? Do their needs diversify or grow increasingly similar as they grow older? What does this age group have in common with the rest of the church members? In any case, how might they be better served?

AARP has conducted a number of surveys to determine the needs and interests of AA/B 50-plus people. In addition, we regularly review the findings from other research to help us to understand more about the audiences we serve. Space does not permit an exhaustive reporting in this tool kit, but we do want to share highlights of what we've learned.

Last year, in 2016, we conducted a survey of clergy and ministry leader representatives, and found that faith leaders say the dominant issues on the minds of AA/B 50-plus people in their congregations are their health, wealth, and personal lives – in that order.

Based on prior research, here's what we know about needs and interests among AA/B 50-plus people related to health, wealth, and self.

- **Health:** AARP interviewed Americans 50 and older from every state, the District of Columbia, Puerto Rico and the U.S. Virgin Islands to ask about their dreams as they think about what is next in their life as well as the challenges they see themselves facing.
 - **Staying healthy tops the list for African American/Black respondents,**
 - With staying mentally sharp, having adequate health insurance coverage, and receiving Medicare benefits very close behind.
- **Wealth:** Recent research shows that most AA/B 50-plus people use financial products, such as checking accounts and savings accounts.
 - **But only 1 in 10 use retirement planning products,** such as a 401(k) plan or individual retirement account (IRA).
 - Millions of Americans haven't saved any money for their golden years, and millions of others haven't saved nearly enough. According to the Federal Reserve, the median balance of retirement accounts totals less than \$60,000, and many African Americans/Blacks have saved even less.
- **Self:** AARP released a study that explored what happiness means to adults and what it takes to thrive as they age. Among AA/B 50-plus, family, relationships and faith top the list of experiences that contribute to personal happiness. The most significant were:
 - Watching your children, grandchildren or close relative succeed in what they want to do
 - Kissing or hugging someone you love
 - Practicing your religious or spiritual faith
 - Feeling like a really important prayer was answered



But we also know that there are a gamut of other issues, needs and interests that fall into these categories. They include:

- Becoming and remaining digitally literate
- Health and life insurance
- How to thrive on fixed incomes
- Legal issues, including mortgages and wills
- Managing caregiving for loved ones or for oneself
- Marriage, dating and relationships after 50
- Moving beyond ageist stereotypes, meaning having to “act” a certain age simply because society expects it of you
- Planning for life after retirement
- Positive self-image and strong social lives
- Remaining attractive and vibrant at every age
- Remaining relevant in their professions, careers and in society; feeling needed and appreciated for their contribution
- Starting new careers and developing new skills
- Volunteering, mentoring and community service
- Wealth-building, saving and financial planning




Key Insights And Understandings

Effective and impactful ministries are those that meet people AA/B 50-plus where they are, and provide services that address their felt needs and interests and the issues they are facing. The reality in the 21st century is that there is a vast diversity of needs and interests, as well as issues facing this population.

Of course there is the obvious – their health, wealth, self-worth and self-esteem. But on any given day, a ministry leader may receive inquiries about everything from the best cell phones, to retirement, to new careers and burial insurance.

In addition to providing information, there may also be a need for emotional support and counseling that may come with aging and age-related issues. Some AA/B 50+ people may feel overwhelmed with certain issues, such as caregiving. Deaths of friends, spouses and other loved ones may exacerbate loneliness or even cause depression. When working with individuals, messages are likely to stick more when phrased in a positive tone – especially when communicating topics that are more on the “challenging” spectrum (managing debt, caring for a loved one, etc.).

The needs of AA/B 50-plus people are so diverse that any successful ministry must be multifaceted. Of course, depending on the size of the congregation, this may mean breaking down the ministry into several sections, depending on age and interests. Or it could simply mean maintaining a well-planned schedule with diverse and relevant topics being addressed throughout the year. 

There are a number of organizations that are dedicated to preserving and expanding our understanding of African American/Black history, life and culture. While time and space do not permit an exhaustive list here, below is a list of selected organizations.

- Association for the Study of African American Life and History (ASALH):
<https://asalh100.org/>
- National Association for the Advancement of Colored People:
<http://www.naacp.org/>
- National Museum of African American History & Culture:
<https://nmaahc.si.edu/>
- National Urban League:
<http://nul.iamempowered.com/>



Recommended Next Steps

1. As time permits, dig deeper into the research studies and reports referenced previously.
2. Check out the organizations listed above for more information about African American/Black life, history and culture.

CHAPTER 2 Building A Ministry For African Americans/ Blacks 50+

This chapter presents a step-by-step guide for organizing and sustaining a ministry for A/B 50+ from the ground up.

For faith communities who are seeking to involve and serve their AA/B 50+ population, intentionally starting a ministry designed specifically for them can be the answer. This ministry will purposefully engage this particular age group within your faith community, focusing on spiritual development, community involvement, as well as continuing education and overall quality of life.

It seems to be common of most faith communities in the 21st century to focus most of their attention on their youth, young adults and middle-aged adults, but we should be mindful that there are benefits to focusing more on an intergenerational community.



When any one segment of the population is catered to based upon their specific needs, the benefits can be constructive to the health and wholeness of the entire community. Consider an intentional, intergenerational approach to ministry from the perspective of “many members but one body.” This approach will keep all ages and stages of your faith community engaged and in tune with one another to create the supportive “family” atmosphere. This type of atmosphere should create higher levels of participation, a general feeling of belonging and worth, as well as a greater desire to live and thrive among the aging population.

This approach to engage the AA/B 50-plus members within your faith community begins with prayer and a vision: the vision of humanity working together and supportive of one another regardless of age, deficiencies, differences, economics, physical challenges and/or limitations, and social status. Keep in mind that if faith communities do not take the time to minister to the needs of their aging congregants, the consequences can be: a devastation to the present generation because of their lack of activity, a lack of self-worth, a failure to benefit from the experience and wisdom of our elders, and a diminishing connection to the past, present and future.



For those churches committed to such a ministry, the next few pages are some suggested strategies to engage and establish such a ministry, which are organized into seven phases. It is important to keep in mind that there are a number of elements that need to be present for the ministry to be strong, for example: programming, promotion, outreach/recruitment, recognition, training, evaluation and budgeting.

Given this, it must also be acknowledged that it will take time to establish a ministry for AA/B 50-plus members, and plan programs and activities that effectively meet their needs and interests. It would be realistic to think in terms of at least several months, up to a year or more, to launch a new ministry.

Strategies And Tools To Support Your Work



Below are the key elements of a process for organizing and sustaining a new ministry, which are organized into the following, seven phases:

1. Cast a Vision for the Ministry
2. Determine the Best Structure/Organization for the Ministry
3. Assess the Current Situation
4. Select Key Challenges & Opportunities for Focus
5. Develop a Ministry Plan
6. Roll out the Ministry
7. Grow and Sustain the Ministry Long-Term



As you move through the phases to build your ministry, be sure to make use of existing resources and tools to support your work. One good resource for tools you may use is the **Community Tool Box**:



- About the Tool Box: <http://ctb.ku.edu/en/about-the-tool-box>
- How to Use the Tool Box: <http://ctb.ku.edu/en/using-tool-box>
- Learn A Skill: <http://ctb.ku.edu/en/learn-skill>
- Help Taking Action: <http://ctb.ku.edu/en/help-taking-action>
- Connect: <http://ctb.ku.edu/en/connect>
- Services: <http://ctb.ku.edu/en/services>

Also, keep in mind two important points as you move forward through each phase:

- First, while these phases are listed sequentially, they are cyclical and at times overlap. Be flexible as you work through the process.
- Second, keep the Leader of your faith community engaged at all stages of your work. In many houses of worship, NOTHING will happen or get started without him or her. Keeping him/her in the loop is key to obtaining their much needed support throughout.

Cast A Vision For The Ministry

The primary purpose of this phase is to clearly state your vision for the AA/B 50+ who are members of your faith community and residents of the communities you serve. Below are recommended steps to complete this phase.

1. Consider these key questions regarding the members of your house of worship:
 - a) What is the median age of our faith community?
 - b) What percentage of our members are 50 years of age and above?
 - c) What do we want AA/B 50+ individuals to experience as members of our faith community and residents of the communities we serve?
 - d) What voids would a ministry fill? What would it do? How would it serve? How might the rest of the members and constituents benefit from it?
 - e) What needs do we see in the near future, five, ten, or twenty years from now within our faith community and in the communities we serve?
2. If you do not have a large number of AA/B 50+ congregants, look beyond the walls of your house of worship to seek a senior center, nursing home or retirement community nearby to be the focus of your ministry of service. Doing so will not only benefit them, but will also create an awareness and develop an appreciation for “my neighbor” in every age and stage of life in your house of worship and community.
3. Formulate a vision statement that reflects the experiences you intend for those AA/B 50+ individuals who are members, staff, volunteers, constituents and residents in the communities you serve. Let your focus center on both those who are already AA/B 50-plus and those who will be entering this age group in time to come.
 - a) In most cases, it will be the Leader – Bishop, Pastor, Priest, Imam, Rabbi, Bhikkhu or otherwise – who will cast the initial vision for the ministry.
 - b) In other cases, the faith community may be organized in such a way that the vision is cast by a leadership body within the community, e.g., a Church Board, Board of Elders, Board of Deacons, or otherwise.
 - c) In some cases, the Leader or Leadership Body may not see the need or have any interest in establishing a robust ministry for persons 50 years of age or older. In these cases, one or more members of the church may need to come together to prayerfully and carefully prepare and then “make the case” on the need and importance for such a ministry to their Leader or Leadership Body. You may support your case using information found within this tool kit.
 - d) Ultimately, though, this work begins with casting a vision that answers the question: What is the ideal future we desire for the AA/B 50-plus people who are members of our faith community and residents of the communities we serve?



Determine The Best Structure/ Organization For The Ministry

With a clear vision in mind, it will now be important to decide where best to place the ministry within the organizational structure of your house of worship. The primary purpose of this phase is to make that decision, and then move forward to organize the ministry.

4. There are at least three options to consider on where to place the ministry within your faith-based organization:

- a) Create a new ministry.
- b) Incorporate the ministry within an already existing ministry, office or department or other organizational unit.
- c) Create a team focused on AA/B 50-plus members that plans, implements and evaluates all activities that are already underway.

5. In either case, the Leader or Leadership Body should designate a Core Ministry Team to lead efforts to build a thriving ministry for your faith community.

- a) Assemble a small group of four to twelve people who have a passion for the vision, and who will work together toward establishing this ministry.
- b) Consider making this an intergenerational team made up of persons from different age groups. Most certainly, you want to include AA/B 50+ individuals on the team, and keep them engaged throughout the entire process. It may also be advisable to include people in their 40s or even younger to participate from the outset. This strengthens and prepares for the future of the ministry.
- c) Seek those persons to participate in this ministry that will impact this generation and the generations to come.
- d) Consider people who may already organize and lead similar activities for “seniors” or “seasoned members” of your house of worship, either formally (members of the team) or informally (advisors with whom you may consult).
- e) This does not need to be the final or the permanent ministry team. Additional persons may be added and changes may also be made as needed as you move forward. The aim now is to get started with a small team who will work together effectively and efficiently to build a ministry.

6. Together, draft a brief concept (idea) of what motivates your interest to establish a ministry for AA/B 50+ people in your faith community.

- a) At this stage, there is no expectation that this will be complete or comprehensive. This will evolve as you continue your work to establish and launch your ministry.
- b) The point here is to have enough of an idea so that your Core Ministry Team has a focus, in order that you may effectively share your idea with the leadership of your faith community to obtain their support and approval to continue.

7. Obtain the approval of your leadership to continue on to next steps.
 - a) Meet with the leader of your faith community (Bishop, Pastor, Priest, Imam, Rabbi, Bhikkhu or otherwise), and/or key ministry leader(s) in your house of worship, and share your concept for ministry. Solicit their approval to continue working toward establishing a ministry for AA/B 50-plus members.
 - b) Or, if appropriate, prepare and submit a proposal to your leadership in order to initiate a discussion with the ultimate goal of obtaining their approval and support to continue the process.
8. Once you have leadership approval, meet with your Core Ministry Team to develop a work plan to complete the remaining phases to build thriving ministry for your members and residents in the communities you serve.
 - a) What: Review the remaining steps in the phases that follow.
 - b) When: Determine the timeline for completing the remaining phases (e.g., due dates for completing each phase).
 - c) Who: Agree on who will lead each phase and who will participate in completing that phase.
 - d) How: Determine what resources, including tools, you will need and where you will obtain these resources. Where appropriate, this will include where the work will be done.



Assess The Current Situation

The primary purpose of this phase is twofold: assess the needs and interests of your AA/B 50-plus members and residents of the communities you serve, and determine what resources are currently available to meet those needs and interests. Below are recommended steps to complete this phase.

9. As you develop a focus for your AA/B 50+ ministry, begin to find out who they are and what are their interests and needs.
 - a) This must go beyond their spiritual needs and interests, but also consider the emotional, mental, social and physical dimensions of these individuals.
 - b) You may begin by answering these questions:
 - 1) What is it that they talk about among themselves?
 - 2) What issues and problems do they submit for prayer?
 - 3) What is the dominant topic of counseling sessions requested by people in this age group?
 - 4) What are the issues, concerns and problems we are most often called upon to help individuals or families address among persons in this age group?
 - 5) What are the aspirations, dreams and goals we hear voiced among persons in this age group?

- c) Another innovative and engaging way to learn about the needs and interests of your AA/B 50-plus members, and at the same time create an intergenerational fellowship, is to have your children, youth, college or young adult ministry do a “Who’s Who” in your house of worship and community: an adopt-a-parent or grandparent for those under 50+ in your house of worship. This mission effort could lead to a fellowship opportunity to share the discovery of “Who’s Who” in the church or community for everyone to enjoy. Your information may reveal that your greatest need is supporting AA/B 50-plus members and residents who find themselves “sandwiched” between raising children, working, changing careers or retiring, and taking care of aging or disable parents. You could discover areas of need in technology and job training for second careers, medical and mental concerns, financial planning for longer life expectancy, final arrangements, wills, and financial contributions to churches and institutions to continue their work beyond this life.
- d) This may also mean conducting an anonymous survey, a town hall meeting, or other means of collecting the thoughts of your congregation. During this process, make sure they know that their needs and interest are the sole purpose of the ministry and that you want their honest feedback, participation and buy-in.
- e) You can also do a little investigating to learn more about the AA/B 50-plus in your community. Check with the government agency in your local jurisdiction or state that focuses exclusively on providing services to persons 50+ to obtain information from them on the needs/interests of AA/B 50-plus in your community. Your local library may have valuable information about AA/B 50-plus in your community. If there is a college or university in your community, they too may have valuable information about AA/B 50-plus in your area. There may be private organizations in your community from whom you may obtain this information.
10. Once you have a sense of the needs and interests of the AA/B 50-plus in your community, find out what resources are already available in your community that are related to the needs and interests you have identified (community scan).
- a) Look for supplies/materials, programs, services, potential partners, etc.
- b) The aim here is to use resources that are already available and avoid reinventing the wheel or going it alone.
- c) Check everywhere: other faith-based organizations; local, state and federal government agencies; foundations; philanthropic and other charitable organizations; schools, colleges and universities; community-based organizations (CBOs); the Internet (online resources); businesses within your community; professional associations; civic organizations; etc.



- d) Identify what other organization in your community are already doing or may be interested in partnering with you to do that is related to the needs and interests you have identified.
 - e) Be sure to include your own organization in your community scan. Make a note of all the gifts, talents and resources available in your own house of worship or faith-based organization.
11. Document what you learn and what you find.
- a) AA/B 50+ Profile: Prepare a report that summarizes what you learn about the AA/B 50-plus in your house of worship and the community you serve.
 - b) Resource Guide: Prepare a resource guide that documents what you found in your community scan. This resource guide may be distributed as a paper document or published online on your website.
 - c) You will draw on both these documents as you move forward in ministry.

Select Key Challenges & Opportunities For Focus

Typically, there will be a flood of ideas when new ministry work is beginning. The reality is that you'll likely come up with more needs and interests than you can practically address all at once. The primary purpose of this phase is to develop an ordered list of the most important issues facing your faith community and the communities you serve, i.e., the top priority issues that should be addressed first. The vision of the ministry must be clear so that the Core Ministry Team can prioritize what the order is in fulfilling the vision. The approach must be prayerfully and strategically planned. Below are recommended steps to complete this phase.

12. Arrange a meeting with the leadership of your house of worship to review your observations.
- a) Review your AA/B 50+ Profile and Resource Guide.
 - b) Solicit their thoughts on what they believe is most important.
 - c) Preview your plans for this phase of the process.
 - d) Obtain the approval of your leadership to continue on to next steps.
13. After receiving leadership approval to continue, convene a representative small group of AA/B 50-plus congregants to review your observations (AA/B 50+ Profile and Resource Guide) and engage them in the process of beginning this ministry.

- a) See what the small group thinks of your research. Solicit their ideas about what is most important to them. Make modifications as necessary. Include their concerns and suggestions.
 - b) As you continue with the input from this small group, begin to explore the concerns and needs of those under 50. Involving some not yet AA/B 50-plus congregants gives you a younger perspective on the ministry as well. Solicit their ideas on what is most important to them.
 - c) Consider also those AA/B 50-plus members or persons who are homebound or caring for a homebound loved one. Solicit what is most important to them.
14. Based on the input received during your meetings with leadership and your small group, select the top priority issues that you will address now.
- a) Prayerfully and thoughtfully select three (3) to eight (8) needs/interests that will be the focus of your initial ministry plan.
 - b) As a long-term ministry, you can always include additional needs/interests in your ministry plan in the future. Allow enough time to achieve progress on the first set of needs/interests you select, and then add others.
 - c) Determine where you will begin and who will be tasked with providing leadership to this focus, being careful not to duplicate effort.
 - d) These prioritized issues/ideas are the building blocks to a sustainable, long-term ministry to AA/B 50-plus in your house of worship and the communities you serve.

Develop A Ministry Plan

The primary purpose of this phase is to **develop a strategic plan** to successfully address the priority issues identified in the previous phase. Below are the steps recommended to complete this phase.

15. **Vision & Mission:**

- a) Revisit your vision statement—the ideal future you desire for AA/B 50-plus congregants and residents in the communities you serve—in light of all you’ve completed thus far. Revise as needed.
- b) Develop a mission statement—what your house of worship is going to do about that vision now.

16. **Goals/Objectives:**

- a) Develop **S.M.A.R.T. objectives** that cover the top priority issues you selected.
- b) You should have at least one objective for each of the three (3) to eight (8) priority issues you selected in the previous phase, each one specific to one of those priority issues.
- c) In this context, an objective answers the questions: exactly what will be accomplished by when to address this issue.

17. Strategies:

- a) For each objective, identify the strategies you will implement to achieve that objective.
- b) In this context, strategies answer the question: how will the objective be achieved.

18. Action Plan:

- a) Now, put it all together in an action plan.
- b) In this context, an action plan details how strategies will be implemented: **who will do what, where, when and for how long**, and **what resources** will be needed.
- c) This would be the time to inquire about budget availability.

- 1) What are your real cost? What money and resources is your faith community willing to commit to this ministry? What items need to be donated or gifted as in-kind services?
- 2) Also important to know is whether or not this ministry is allowed to fundraise outside of the church for targeted or earmarked donations.



- 3) If there is no budget available, proceed with prospective ministry activities that require little or no budget. A shoestring budget may be established by fundraising activities or contributions without taxing the members of the ministry.
- 4) Be sure to include facility and transportation needs as you plan ministry activities.



- d) It would also be appropriate at this time to determine if you need additional staff and/or volunteers to support the Core Ministry Team.
- e) This is the time to confirm and finalize agreements with potential partners with whom you will work. **Take care not to try to do it alone.** Most African American/Black faith communities have a membership of 250 or less. As such, they neither have the staff or budget to organize and sustain a separate ministry for their AA/B 50-plus members. Reach out to your community, city and state to find out which agencies or programs are willing to collaborate with you or see what you can learn from them to adopt into your AA/B 50-plus ministry. Establish partnerships that are interested, and lock in commitments from your interest group, stakeholders, and any community organizations you discovered who may want to partner with you in your ministry to AA/B 50-plus persons. Partnerships prove very beneficial in managing your budget when other entities have it in their budgets to provide education and services to the community.
- f) Take care not to “reinvent the wheel.” Leverage all existing resources that are relevant to your ministry. Refer back to the Resource Guide you developed from your community scan that identifies the resources already available in your community. Be sure that your plan taps these available resources. This monumental and noble work cannot be done in isolation or with a select group. This work calls for reaching inward and outward to involve others.

19. **Feedback:**

- a) Essential to an effective ministry is continuously obtaining input from those being served to ensure their needs/interests are being met, and obtaining their feedback to help improve the ministry.
- b) Input on their needs/interests may be obtained by repeating one or more steps from the Assess the Current Situation periodically. People change and circumstances change, and so it is important to periodically check-in with those being served to make certain what's being done aligns with their needs/interests and making adjustments as needed.
- c) At the conclusion of any specific initiative or activity, it is also valuable to obtain participants' feedback. This will help decide what to keep, what to modify, and what may need to be discontinued.
- d) Include in your ministry plan how you will obtain feedback from those being served.

20. In summary, your ministry plan includes the following:

- a) **Vision & Mission**
- b) **Goals/Objectives**
- c) **Strategies**
- d) **Action Plan**
- e) **Feedback**

- 21. Develop a plan for your ministry that covers the period from now through the end of your organization's current fiscal year.
- 22. Present your ministry plan to your leadership to obtain their approval to proceed, making adjustments as needed.
- 23. With the approval of leadership, this ministry should be presented to the entire congregation as a vital ministry with the focus of growth and stability for church.



Roll Out The Ministry

The primary purpose of this phase is to transition from ministry-in-planning to ministry-in-action; i.e., to serving your AA/B 50-plus community through this ministry. Below are recommended steps to complete this phase.

24. Now it's time to launch with an official announcement.

- a) By now, given the open communication with prospective members of the ministry for feedback, congregants are already well aware of the prospective new ministry. It already includes their buy-in and their input and suggestions.
- b) Every House of Worship is different when it comes to the best way to communicate a major announcement to the congregation as a whole. Such an announcement may best come from the top leader. Or that leader may empower the appointed leader of the new ministry team to move ahead with the announcement. Some may roll out the announcement by video or other creative media. Others may use something as simple as an announcement in the bulletin.
- c) Based on your House of Worship's standard practices, an official/formal announcement must now be made that a ministry set aside for the specific and unique needs of AA/B 50-plus members has been approved and is being launched.
- d) Clarity and details will be key with this announcement. The announcement must include the following considerations:
 - The name of the ministry (perhaps a contest could be held for the naming of the ministry.)
 - The leaders and structure of the ministry. (Remember, you will be communicating with some of the most seasoned members of the faith organization; so they will likely have questions – even if they are not expressed. Therefore, explain as much as possible how these decisions were made.)
 - Specify who is welcome to join or serve the ministry and the criteria for becoming a member. Just because the ministry is for AA/B 50-plus members does not necessarily mean to exclude younger people who may want to volunteer, teach, drive transportation, or serve in other capacities. This point must be made clear in your structure.
 - Indicate how to sign up for membership with or service to the ministry as a volunteer.
 - Consideration must also be given to family members of senior citizens who desire to be a part of the new ministry. Some family members may want to participate with a parent or loved one.
 - The schedule of activities for the ministry should be posted widely in public venues, such as in the bulletin, the lobby of the House of Worship and on the ministry's websites.

25. Move forward with the first activity or activities of the ministry!
- a) Remember this is your first event, so set reasonable expectations. What you learn from this event will guide you in planning future ministry activities/events.
 - b) From this first activity/event you should determine whether this should be done weekly, monthly, quarterly, or semi-annually.
 - c) If your ministry is an active group, consider a weekly meeting. Plan what they will do on a weekly basis. Then build the group slowly and allow them to take ownership of this new ministry.

Sustain The Ministry Long-term

The primary purpose of this phase is to keep the ministry moving and growing to ensure that you are able to serve your AA/B 50-plus congregants and residents of the communities you serve. Below are recommended steps to complete this phase.

26. Once the ministry is announced and active, it will be crucial to assure that there are built-in ways by which to sustain and grow it. In that regard, the following principles will be key:
- a) Encourage constant feedback for ideas of new activities. People tend to be more excited about organizations where their voices are valued. Provide a means by which to make anonymous suggestions; perhaps a suggestion box placed in a convenient place.
 - b) Monitor news, current events and issues impacting AA/B 50-plus people and plan activities around those issues. The more relevant and current the ministry, the more consistent the attendance will likely be.
 - c) Establish a strong marketing team that will work to promote the ministry's activities and events. Post photos of activities on social media or create an independent Facebook page or website if permissible. Who and what mediums will be used to market the ministry and its activities/events? Is it by flier, twitter, Facebook, church announcements, phone calls, radio spots, or just word of mouth?
 - d) Whenever possible, couple the AA/B 50-plus ministry events with activities held by other groups.
 - e) Include other age groups in some of the forums and informational events, such as special guest speakers and presentations. This should work to give people a new perspective on aging, so that when they turn 50, they will already be involved.
 - f) Occasionally, hold educational events in which younger church members will do the teaching—for example—on digital literacy.
 - g) The new ministry should meet often and maintain a steady flow of exciting activities so as not to be considered as dull or inactive.



- h) Build activity into your ministry activities. Some suggested ideas of activities are aerobic exercise, line dancing, meal and a movie, day travel trips to places in your city/state, crafts, and gardening. These activities allow for fellowship, relationship building, and movement for the body. This harmony in the fellowship will spill over into the congregational health of the church.
 - i) Reach out to homebound congregants to keep them engaged in the ministry activities. If possible, provide transportation for their participation in some events. For the 50+ congregants who are homebound, this ministry could be the mission of a Sunday school class or small group team to visit and support those who are homebound weekly. They could carry information from the church, newsletter, Sunday program, CD/DVD of Sunday worship, have prayer, provide some meal, and ask what other needs they may have that are not visible.
 - j) Securing a consistent location is key, and making sure the ministry has a line in the annual budget furthers the stability and success of the ministry.
 - k) Seek members from your congregation that will volunteer their time and talent with this new ministry.
 - l) Find out which days of the week work for you congregants, and plan accordingly.
27. The ministry must earn a reputation for being one that is steeped in love for the congregants during every season of their lives and one that will provide social, intellectual, personal and civic fulfillment.
28. Be sure to document what you are doing and the outcomes related to those activities. This is key to maintaining the support needed to continue the ministry long-term, and to gathering lessons learned to continue to enhance ministry activities.

This ministry can serve the faith community in a variety of valuable and vital ways. This ministry should increase volunteer efforts around the church and in the community, for service opportunities. The work is monumental and noble, it is a vast task, leadership and team formation has to be strategic and is very important to the sustainability of this work. Determine where you will begin and who will be tasked with providing leadership to this focus. Consider all the objectives, prayerful plan them in a strategic and systematic way, not to duplicate effort but that each step is a building block that will lead into the next objective.



Recommended Next Steps

1. Meet with your Core Ministry Team and develop a tentative timeline for completing the steps above.
2. Set dates and take action to plan the initial activities.

CHAPTER 3 Reinventing What It Means To Age

This chapter presents a new perspective on aging that moves beyond ageist stereotypes to a mindset that fully embraces life.

Among the most important aspects of working with AA/B 50-plus people will be dealing with stereotypes. This means having to reverse much of how we think of the AA/B 50-plus individuals and aging overall, as well as how AA/B 50-plus people think of themselves as they age.

Ageist Stereotypes

What's the first thing that comes to mind when you hear the word "aging"? Going gray? Wrinkles? Slowing down?

We've asked hundreds of people of all ages. What we've found is that for most people, aging triggers thoughts of decline, challenges and loss.

In fact, ageism is everywhere around us and within us. And it could go beyond just beliefs. Newly published research led by the Yale School of Public Health demonstrates that individuals who hold negative beliefs about aging are more likely to have brain changes associated with Alzheimer's disease.⁴

The truth is that the way we age is changing. Think about the people you know. Think about yourself. Your experience of aging is very different from what your parents or grandparents experienced. We're staying healthier longer. We're taking care of ourselves, our children, our partners, our friends, our parents, our communities. We're planning, shifting careers, texting, volunteering, dating, writing, and more.



⁴ Negative beliefs about aging predict Alzheimer's disease in Yale-led study, by Michael Greenwood. December 7, 2015. YaleNews (YaleNews (<http://news.yale.edu/2015/12/07/negative-beliefs-about-aging-predict-alzheimer-s-disease-yale-led-study>)).

Yet, most of our beliefs about aging have not changed. They have remained discriminating and limiting. We hear these beliefs in our language every day. We hear it in phrases like:



- “She’s just too old for that.”
- “Isn’t that dress a bit young for you?”
- “We’re looking for fresh talent.”
- “Will he really be able to remember all that?”
- “Happy 50th! It’s all downhill from here.”
- “Isn’t she too young to lead that team?”
- “You’re 46. Who’s going to want to marry you?”
- “We are a “young” company...would he fit in?”



And the solutions available to us that we tend to adopt are often out of sync with the way we want to live. We see these limiting approaches to aging all around us, for example, in solutions like:

- “Mandatory retirement.”
- “Nursing homes.”

Critical to any ministry for 50-plus is changing the way we think about aging – within your faith community and among the AA/B 50-plus people you serve. It’s time to change the stories we tell ourselves about aging. It’s time to change the products and systems around us. It’s time to change the choices we have so that they match what we want.

Disrupt Aging

Disrupt Aging is a call to shape the future of aging. We do this by challenging outdated beliefs about what it means to age and sparking new solutions so we can all choose how we live as we age.

TABLE 3 CHALLENGING OUTDATED BELIEFS ABOUT AGING		
OUTDATED BELIEFS	→	NEW OPPORTUNITIES
FROM	→	TO
Aging is only about decline	→	Aging is about growth
Aging presents only challenges	→	Aging creates new opportunities
Older people are burdens	→	Older people are contributors
Fight aging	→	Fight ageism

Here are the key takeaway points from this chapter.

- The good news is the way we are aging is changing, mostly for the better. Our ability to live longer, healthier, more productive lives is one of mankind's greatest accomplishments.
- The bad news is we don't see it that way. Attitudes and stereotypes about aging haven't changed. Many ideas and solutions available to us as we age are out of date.
- We need to change the conversation about age and aging in this country. Aging is about growth, not decline. It creates new opportunities (not just challenges). Older people are contributors (not burdens). And each and every one of us should be valued for who we are, not by how old we are.
- Disrupt Aging is a call to shape the future of aging. We do this by challenging outdated beliefs about what it means to age and sparking new solutions so we can all choose how we live as we age.

We challenge you to Disrupt Aging in your ministries to AA/B 50+ people.



It's going to take a lot of work because ageism is thoroughly ingrained into our society. Despite the fact that AA/B 50-plus people are defying perceptions everyday with grand achievements and exciting lives, they are still all too often stunned by remarks and attitudes that reflect a society that looks at them as old or somehow worn out and ready to be replaced.

Among the ways to climb uphill through this cultural barrage is through a life of faith. For example, Robin Thornhill, who recently earned her doctorate degree at the age of 59, directly attributes the encouragement and support of her friends, loved ones and church family to her achievement. She encourages friends and family to do the same. When she and her husband, Melvin, 61, celebrated 40 years of marriage, she gave him a gift certificate for flight lessons. He is also preparing to run his first marathon.

These may not be typical goals for AA/B 50-plus people, but, they exemplify what can happen when people are surrounded with the positive and supportive attitudes of those who encourage and believe in them.

This would be just one of the roles of a ministry to AA/B 50-plus people—to not only provide crucial information to help people navigate through the second half of their lives — but to actually inspire them to soar with achievements of which they may have only dreamed during the first half. For some, it will only take a few examples or a bit of encouragement to open up that new possibility or reignite that goal that's been killed by the words of others.





Recommended Next Steps

1. Make a note of your own thoughts about aging.
2. Observe how those around you talk about aging.
3. Consider how you can be an Age Disruptor—a positive influence on challenging outdated beliefs and introducing new solutions that will benefit the AA/B 50-plus community within your sphere of influence.

SECTION

2

your health

**In this section,
you will find
guidelines
and resources
designed
to help
AA/B 50+ lead
healthier lives.**

CHAPTER 4 Healthy Living

This chapter is designed to help AA/B 50+ adopt a lifestyle that protects and promotes the quality of their health.

The Challenge And The Opportunity

AARP recently conducted a survey that underscored the fact that enhancing personal health is among the foremost issues on the minds of AA/B 50-plus people. But, healthy living can mean something different, depending on a person's age and overall physical condition.

Generally it means maintaining habits and following the instructions of health professionals to remain in a maximum health condition. Typically, this will encompass habits related to the following:

Yet, most of our beliefs about aging have not changed. They have remained discriminating and limiting. We hear these beliefs in our language every day. We hear it in phrases like:

- Water & Food
- Movement
- Sleep and Rest
- Coping with Stress
- Mental/Emotional Health
- Spiritual Health
- Managing Health Conditions/
Chronic Disease Management



In that recent **AARP survey of AA/B 50-plus people**, 91 percent said “high quality health care” was among the chief issues on their minds. Obviously, this is largely because AA/B 50-plus people are still full of vitality and desire to live as long as possible. But they also want quality of life, which includes enjoying the second half of their lives free of medical bills that they have no insurance to cover and debilitating diseases.

It's no wonder that AA/B 50-plus are concerned about health. In just about every category of major diseases, African Americans/Blacks **rank the highest among death rates**. There are significant health disparities among African Americans/Blacks compared with White Americans.

According to the Centers for Disease Control and Prevention, the three leading causes of death for African Americans/Blacks are heart disease, cancer and stroke – diseases that have touched families in a deeply personal way. On top of that, for each of these diseases, African Americans/Blacks die at significantly higher rates than White Americans.

Therefore, sickness, death, dying and the loss of quality of life from illness is a topic that must be addressed by African American/Black communities of faith in a way that is informative, inspirational and preventive. This means it must also be encouraging and comforting for those who are experiencing such health crises, either personally or through their loved ones.



Suggestions For Ministry

Below are some suggested ministry activities to consider.

- Start a Book Club and meet together to read and discuss one or more of the books from the AARP Bookstore on health, food and cooking: <http://www.aarp.org/entertainment/books/bookstore/health-food-cooking/>
- Arrange and facilitate a series of workshops to work together through one or more of the AARP Tools below:
 - Recipe Guide: <http://recipes.aarp.org/#/search/>
 - BMI Calculator: http://www.aarp.org/health/fitness/info-05-2010/bmi_calculator.html
 - Health Encyclopedia: <http://healthtools.aarp.org/health-encyclopedia>
 - Symptom Checker: <http://healthtools.aarp.org/symptomsearch>
 - Drug Interaction Checker: <http://healthtools.aarp.org/drug-interactions>
 - Drugs A – Z: <http://healthtools.aarp.org/drug-directory>
 - Drug Compare: <http://healthtools.aarp.org/drug-compare>
 - Pill Identifier: <http://healthtools.aarp.org/pill-identifier>
 - Link to Download Free AARP Rx App: <https://www.oplytic.com/desktop-to-mobile/?g=6DC635DD-EF35-48E6-B291-9550DCCB2EA6&tr=431205311&campaigned=RX-INT-DSK&vehicle=promo-desktop>

- Hold health seminars and expert lectures to answer questions about health care and certain kinds of diseases prone to people over the age of 50, with a focus on prevention.
- Start a healthy recipes swapping campaign dedicated to delicious and healthy dishes.
- Organize health fairs with various kinds of testing that can be conducted onsite by public health professionals, such as blood pressure, blood sugar and cholesterol testing.
- Offer exercise classes, prayer walks, and fitness seminars, among other creative activities, as an incentive for people to start moving their physical bodies.
- Do a sermon or sermon series on mental and emotional health.
- Organize a forum with a counselor to discuss how to respond when given a life-altering diagnosis.
- Include special prayer for discipline to break certain eating habits and addictions.
- Make advising and coaching available for those seeking healing, and even a teaching or sermon from the perspective of preventive caring for the physical body as the temple of God's Spirit.
- Deal with issues of mental and emotional health. Loneliness, depression and other conditions are important for the agenda of a ministry to AA/B 50-plus people. AARP reports that loneliness and depression can accelerate the decline in mental ability by 20 percent.
- Provide lay counseling for mental health problems, when necessary, referrals for professional counseling, and just a watchful eye for signs and symptoms of depression, mental or emotional health problems; especially during holiday seasons, the death of loved ones or other crises.
- Arrange seminars that focus on “getting your house in order” – covering, for example, such topics as wills, health directives, power of attorney, disability insurance, long-term care, life insurance, funeral arrangements, storage of important papers, etc.



Selected Resources To Support Ministry Activities

1. Health: <http://www.aarp.org/health/>
2. Health Essentials: <http://www.aarp.org/health/health-essentials/>
3. Healthy Living: <http://www.aarp.org/health/healthy-living/>
4. Brain Health and Wellness: <http://www.aarp.org/health/brain-health/>
5. Staying Sharp (Brain Health): <https://stayingsharp.aarp.org/>
6. Global Council on Brain Health:
<http://www.aarp.org/health/brain-health/global-council-on-brain-health/>
7. The National Brain Health Center for African Americans:
<http://brainhealthcenterforafricanamericans.org/>
8. Social Connections and Well-Being:
<http://www.aarp.org/aarp-foundation/our-work/isolation/>
9. Living Longer, Living Smarter:
<https://aarptek.aarp.org/living-longer-living-smarter#>
10. Healthy Aging: <https://www.ncoa.org/healthy-aging/>
11. DHHS Centers for Disease Control and Prevention: <https://www.cdc.gov/>
12. DHHS Office of Minority: <https://www.minorityhealth.hhs.gov/>
13. DHHS MedlinePlus: <https://medlineplus.gov/>
14. National Institutes of Health (NIH): <https://www.nia.nih.gov/>
15. NIH Health Information: <https://www.nih.gov/health-information>
16. AHA Healthy for Good™: <https://healthyforgood.heart.org/>

Recommended Next Steps

1. Appoint an assistant to help lead this part of the ministry. Ideally, this should be someone who is passionate and knowledgeable about health and wellness.
2. Based on the AA/B 50+ Profile and the Ministry Plan that you developed previously for your faith community, decide the topic that will be the focus of your initial efforts. If necessary, you can talk informally with those you will serve, hold an informal meeting, or conduct a survey to fine-tune your focus. Remember that you can add additional topics later after you've achieved your goals with the first topic.
3. Once you've selected your topic, spend time learning and preparing to implement activities related to that topic.
4. Make use of existing resources (see the list of selected resources). Take care not to "reinvent the wheel." You don't need all of the resources listed. Just pick the ones that are most directly related to the topic you've selected.
5. Partner with organizations that share your interest and have expertise in the topic you selected. In some cases, an organization will have all the resources you need and will be willing and able to conduct programs and activities for you or with you. Don't try to do it alone.

CHAPTER 5 Caregiving

This chapter is designed to help AA/B 50+ who are taking care of adults who need help taking care of themselves.

The Challenge And The Opportunity

Lorraine Wright of Raleigh, N.C. retired from her job as an accounting professor in order to care for her mother who has Alzheimer's disease. It was during this labor of love that Ms. Wright recognized the deep isolation and emotional upheaval that caregivers often experience. Where could she find the empathy, the comfort, encouragement, inspiration and information that she needed in order to make the most of her daily life? Moreover, where would she get the spiritual strength and guidance for a situation so uniquely emotional?

Ultimately, in order to address such needs for her and others, Ms. Wright consulted with her pastor and organized a special ministry in her church, Caregiver Buddies, which she ultimately described as, "a godsend for a lot of people."

The circumstances leading to Lorraine Wright's labor of love is one example of situations being faced by families across America. Last year, more than 40 million people cared for a loved one in their homes. Some, like Lorraine Wright, left thriving careers, pulled up roots to go back home, or even invited a parent or loved one to move in with them.

Such caring for family is a tradition in the African-American/Black community. It is rooted in love and sacrifice; yet can be among the most frustrating and stressful activities of family life. Caregiving is one of dozens of emotionally draining, life-changing issues faced by AA/B 50-plus people that are not addressed enough by faith-based organizations.

Here are a few facts about what we know about caregiving in the U.S.:⁵

- Our focus is caregiving of adults, which is defined as providing unpaid care to a relative or friend 18 years or older to help them take care of themselves. This adult may live with the caregiver, but need not live with the caregiver.

⁵ Caregiving in the United States 2015, Valuing the Invaluable 2015 Update, The African American/Black Caregiver, and New PSAs Released by Ad Council and AARP Direct African-American Family Caregivers to Resources and Support

- It is estimated that 40 million Americans care for an adult. African-Americans/Blacks represent just a little over 20% of caregivers.
- The face of caregiving among African-Americans/Blacks is changing. Family caregivers come in all variations and circumstances—from the grandson helping his grandmother out by cutting the grass and driving her to the store a couple hours a week; to the mother helping her adult son 10 hours a week with various activities due to his post-traumatic stress disorder; to the adult daughter caring for her mother with Alzheimer’s; to the wife caring for her husband around the clock to deal with his stroke, diabetes, and wound care; to the husband caring for his wife who is in a fatal battle with lymphoma and related ailments.
- The majority of family caregivers balance having a full- or part-time job with taking care of a loved one. Juggling responsibilities can be highly stressful, putting caregivers at risk for depression, anxiety, lowered immunity, heart disease, and premature aging, as well as causing financial strain.
- Additionally, AA/B caregivers face unique challenges.
 - While they spend similar amounts as white caregivers, their financial burden is higher due to lower average household incomes.
 - AA/B caregivers devote more than 34% of their annual income to expenses associated with providing care, compared with 14% for white caregivers.
 - AA/B caregivers are also more likely to spend over 21 hours per week caregiving, and the majority provide all or most of the care themselves, without the assistance of paid help.
- There is an emotional and financial impact of caregiving on those who give care to a care recipient. Family caregivers are at risk of emotional, health and financial problems, which may sometimes be severe.

These are among the reasons that the issues pertaining to caregiving are so vast that they could warrant a major segment within a ministry to AA/B 50-plus people.

Suggestions For Ministry

Below are some suggested ministry activities to consider.

- Start a Book Club and meet together to read and discuss one or more of the books from the AARP Bookstore on home, family, and caregiving: <http://www.aarp.org/entertainment/books/bookstore/home-family-caregiving/>
- Meet together as a group to watch and then discuss videos that share the stories of caregivers:

- Stepping up: Stories of Jazz and Caregiving – African American/Black New Orleans-based Jazz artists who are caregivers: <http://videos.aarp.org/detail/videos/health/video/4913619636001/stepping-up:-stories-of-jazz-and-caregiving---aarp?autoStart=true&page=1>
- The AARP Videos Channel also has more videos on caregiving. You will find a selection of videos that are relevant for multicultural audiences:
 - Main URL: <http://videos.aarp.org/>
 - Health: <http://videos.aarp.org/category/videos/health>
 - Home/Family Life: <http://videos.aarp.org/category/videos/home-family-life>
- Arrange and facilitate a series of workshops to work together through one or more of the AARP Tools below:
 - AARP TEK Academy – Family Caregiving: <https://aarptek.aarp.org/caregiving/>
 - Link to Download Free AARP Caregiving App: <https://www.oplytic.com/desktop-to-mobile/?g=5163B0C7-20F2-40BC-BB75-0B22CD43388D&tr=431205596&campaignid=CG-INT-DSK&vehicle=promo-desktop>
 - Caregiving Q&A Tool: <http://www.aarp.org/home-family/caregiving/qa-tool/>
 - Long-term Care Quiz: <http://www.aarp.org/home-family/caregiving/info-2014/long-term-care-trivia-quiz.html#quest1>
 - Long-term Care Calculator: <http://www.aarp.org/relationships/caregiving-resource-center/LTCC/>
 - Care Provider Locator: <http://www.aarp.org/home-family/caregiving/info-2014/caregiving-assisted-living-options-tool.html>
 - State-by-State Advance Directive Forms: <http://www.aarp.org/home-family/caregiving/free-printable-advance-directives/>
 - Health Encyclopedia: <http://healthtools.aarp.org/health-encyclopedia>
 - Symptom Checker: <http://healthtools.aarp.org/symptomsearch>
 - Drug Interaction Checker: <http://healthtools.aarp.org/drug-interactions>
 - Drugs A – Z: <http://healthtools.aarp.org/drug-directory>
 - Drug Compare: <http://healthtools.aarp.org/drug-compare>
 - Pill Identifier: <http://healthtools.aarp.org/pill-identifier>
 - Link to Download Free AARP Rx App: <https://www.oplytic.com/desktop-to-mobile/?g=6DC635DD-EF35-48E6-B291-9550DCCB2EA6&tr=431205311&campaignid=RX-INT-DSK&vehicle=promo-desktop>

- Conduct training sessions on caregiving using **Prepare to Care: A Caregiving Planning Guide for Families**.
- Initiate the **Connecting Caregivers to Community** in your house of worship.
- Hold a seminar to teach members how to use the **AARP Caregiving Question & Answer Tool** and even answer some important questions in the process.
- Hold a panel discussion, moderated by a caregiving professional, in which caregivers tell their stories and tell of their lessons learned and best practices.
- Provide a list of resources to the members of the caregiving ministry. AARP is passionate about caregiving and provides numerous **resources** that would empower caregivers with comforting information and support.
- Hold a seminar especially for new caregivers so they will know what to expect. For questions about planning and organizing, there is **Caregiving 101 & Resources**, which answers a string of important questions about long-term care, family matters, support groups, and even time off from work.
- Have a lawyer or legal expert visit the ministry to discuss caregiving issues from a legal perspective. For questions about money and laws pertaining to caregiving, there is **Legal & Financial Affairs**, which has a list of legal terms and technology recommendations to help organize your loved one's financial matters.
- Begin contacting community resources and relevant agencies and organizations for assistance, including speakers to address the crucial issues before the members of the ministry. Some selected resources are listed in the section below.
- Arrange seminars or workshops on death and dying.
- Provide grief and bereavement services or compile a list of vetted/reputable services to which you may refer those who have experienced a loss.

Selected Resources To Support Ministry Activities

1. AARP Caregiving Resource Center: <http://www.aarp.org/home-family/caregiving/>
2. National Alliance for Caregiving: <http://www.caregiving.org/>
3. Prepare to Care: A Caregiving Planning Guide for Families
 - a) URL: <http://www.aarp.org/home-family/caregiving/info-07-2012/prepare-to-care-planning-guide.html>
 - b) Prepare to Care Guides are available for download in: English, Spanish, Chinese, and English for Asian Americans.
 - c) In addition, the complete guide has been compiled into a bite-size two-page brochure titled, “A Helping Hand, For Those Caring for Loved Ones.” You can download this brochure in English or Spanish.
4. Connecting Caregivers to Community
 - a) URL: <http://www.aarp.org/aarp-foundation/our-work/isolation/info-2015/connecting-caregivers-to-community.html>
 - b) Connecting Caregivers to Community (CC2C) is a program to recognize, educate and support family caregivers through churches across America. On the right side of the page, you will find links to a range of resources for implementation.
 - c) The program was originally developed and implemented through a partnership between MCL (formerly MME – Multicultural Markets & Engagement) and the AARP Foundation. To date, participating churches receive a funding as part of their participation.
5. Selected Research Reports:
 - a) Caregiving in the United States 2015 Report: <http://www.aarp.org/ppi/info-2015/caregiving-in-the-united-states-2015.html>
 - b) Valuing the Invaluable 2015 Update: Undeniable Progress, but Big Gaps Remain: <http://www.aarp.org/ppi/info-2015/valuing-the-invaluable-2015-update.html>
 - c) The African American/Black Caregiver: http://www.caregiving.org/wp-content/uploads/2015/05/Caregiving-in-the-US-2015_AfricanAmerican_CGProfile.pdf
 - d) The Hidden Male Caregiver: <http://www.aarp.org/home-family/caregiving/info-2017/the-hidden-male-caregiver.html>



Recommended Next Steps

1. Appoint an assistant to help lead this part of the ministry. Ideally, this should be someone who is passionate and knowledgeable about caregiving.
2. Based on the AA/B 50+ Profile and the Ministry Plan that you developed previously for your faith community, decide the topic that will be the focus of your initial efforts. If necessary, you can talk informally with those you will serve, hold an informal meeting, or conduct a survey to fine-tune your focus. Remember that you can always add additional topics later—after you’ve achieved your goals with the first topic.
3. Once you’ve selected your topic, spend time learning and preparing to implement activities related to that topic.
4. Remember to make use of existing resources (see the list of selected resources below). Take care not to “reinvent the wheel.” You don’t need all of the resources listed. Just pick the ones that are most directly related to the topic you’ve selected.
5. Partner with organizations that share your interest and have expertise in the topic you selected. In some cases, an organization will have all the resources you need, and will be willing and able to conduct programs and activities for you or with you. Don’t try to do it alone.

CHAPTER 6 Medicare & Medicaid

This chapter is designed to help eligible AA/B 50+ understand the healthcare benefits available to eligible persons through Medicare and Medicaid.

The Challenge And The Opportunity

The difference between Federal Medicare and Medicaid insurance programs is often confused until someone either needs one of them or turns 65. According to the **U.S. Department of Health and Human Services**:

- **Medicaid** is a State and Federal program that provides health coverage for people of any age who cannot financially afford it.
 - Medicaid provides health coverage to millions of Americans, including eligible low-income adults, children, pregnant women, elderly adults and people with disabilities.
 - The program is funded jointly by States and the Federal government.
 - Medicaid is administered by states, according to federal requirements. For more information, **contact your state with questions**.
- **Medicare** is a federal program that provides health coverage for people 65 and older, or people who may be younger but disabled or on dialysis.
 - Medicare is managed by the **Centers for Medicare & Medicaid Services (CMS)**.
 - **Social Security** works with CMS by enrolling people in Medicare.
 - Medicare may not cover all of a person's medical needs, such as routine dental and vision care. And some co-pays, premiums, or deductibles, may be necessary for patients who do not have Medicaid or additional insurance.
- **Medicare-Medicaid Coordination Office**: The Federal Coordinated Health Care Office (Medicare-Medicaid Coordination Office) focuses on advancing care for people with Medicaid and Medicare.
 - The Medicare-Medicaid Coordination Office serves people who are dually enrolled in both Medicare and Medicaid, also known as Dual Eligible Individuals or Medicare-Medicaid enrollees, to make sure they have full access to seamless, high quality health care and to make the system as cost-effective as possible.

- The Medicare-Medicaid Coordination Office works with the Medicaid and Medicare programs, across federal agencies, states, and stakeholders to align and coordinate benefits between the two programs effectively and efficiently.

Because access to quality healthcare is among the most important topics on the minds of AA/B 50-plus people, it is important to ensure that eligible persons, within your faith community, understand the benefits available to them through Medicare and Medicaid and know how to access those benefits.



Suggestions For Ministry

Below are suggested ministries activities to consider.

- It is critical that you reach out to the appropriate government agencies to obtain information and resources as part of planning any ministry activities:
 - Medicare: <https://www.medicare.gov/>
 - Medicaid: <https://www.medicaid.gov/>
 - Medicare-Medicaid Coordination Office: <https://www.cms.gov/Medicare-Medicaid-Coordination/Medicare-and-Medicaid-Coordination/Medicare-Medicaid-Coordination-Office/index.html>
- Hold a special healthcare insurance assembly, with a panel of experts, to review the range of health insurance options available to the members, staff and volunteers, constituents and residents in the communities served by your house of worship. Since not all are eligible for Medicare or Medicaid, but most, if not all, need health insurance, it will be important to provide the broader context.

Invite an expert(s) to conduct a briefing on Medicare – what the benefits are, who is eligible, how, when and where to apply, etc., and answer questions.
- Invite an expert(s) to conduct a briefing on Medicaid – what the benefits are, who is eligible, how, when and where to apply, etc., and answer questions.
- Provide pamphlets with answers and resources for frequently asked questions about health coverage after 65. Make these pamphlets available year round as people reach retirement age or become interested.
- Document where individuals may obtain needed information about Medicare and Medicaid, so that you can refer people toward the best help when questions arise.



Selected Resources To Support Ministry Activities

1. Health Insurance:

<http://www.aarp.org/health/health-insurance/>

2. Health and Medicare:

<http://www.aarp.org/politics-society/advocacy/health-medicare/>

3. Medicare Resource Center:

<http://www.aarp.org/health/medicare-insurance/>

4. Medicare and You: Getting Started: http://www.aarp.org/health/medicare-insurance/info-01-2011/understanding_medicare_a_boomers_guide.html

5. Affordable Care Act:

a) HealthCare.gov: <https://www.healthcare.gov/>

b) The Health Care Law and You: <http://healthlawanswers.aarp.org/>



Medicare Application Form

Recommended Next Steps

1. Because Medicare does not normally start until age 65, unless a person is disabled, and because Medicaid is more contingent upon need due to low income, the number of people in your House of Worship who fit these descriptions, will matter greatly in the decision about whether or not to focus attention on Medicare or Medicaid. If there is a significant level of interest, appoint an assistant to help lead this part of the ministry. Ideally, this should be someone who is passionate and knowledgeable about Medicare and Medicaid, and other related health insurance topics.
2. Based on the AA/B 50+ Profile and the Ministry Plan that you developed previously for your faith community, decide the topic that will be the focus of your initial efforts. If necessary, you can talk, informally, with those you will serve, hold an informal meeting, or conduct a survey to fine-tune your focus. You can add additional topics later after you've achieved your goals with the first topic.
3. Once you've selected your topic, spend time learning and preparing to implement activities related to that topic.
4. Remember to make use of existing resources (see the list of selected resources below). Take care not to “reinvent the wheel.” You don't need all of the resources listed. Just pick the ones that are most directly related to the topic you've selected.
5. Partner with organizations that share your interest and have expertise in the topic you selected. In some cases, an organization will have all the resources you need, and will be willing and able to conduct programs and activities for you or with you. Don't try to do it alone. Since Medicare and Medicaid are government programs, contact the appropriate agency and work with them to complete preparations for your program or activities.

SECTION

3

your wealth

**This chapter is
designed to help
AA/B 50+ optimize
their financial
resources and
opportunities.**

CHAPTER 7 Savings And Planning

This chapter is designed to help AA/B 50+ apply principles of savings and planning to optimize their financial situation.

The Challenge And The Opportunity

Although **financial security ranks high in importance among African Americans/Blacks**, there is a serious gap between aspiration and reality. Consider the following:

- **Nearly half of American private-sector employees work for an employer that does not offer a retirement plan.**
 - In addition to Social Security, individual savings and employer-sponsored retirement plans are essential sources of retirement income. Workers are 15 times more likely to save for retirement if they have access to a payroll deduction savings plan at work.
 - African Americans/Blacks are overrepresented among employees that work for an employer that does not offer a retirement plan, and are less likely than whites to have an employer-sponsored retirement plan.
- **Few African Americans/Blacks take advantage of retirement planning products.**
 - Only 1 in 10 use retirement planning products, such as a 401(k) plan or individual retirement account (IRA).
 - Millions of Americans haven't saved any money for retirement, and millions of others haven't saved nearly enough. According to the Federal Reserve, the median balance of retirement accounts totals less than \$60,000, and many African Americans/Blacks have saved even less.
- AARP recently reported the results of a survey it completed: **A Look at the Financial Situation of African Americans/Blacks and Hispanics**. Below are some of the key findings from this study.
 - Few feel highly confident about their financial situation (a self-rating of their overall financial health, on a scale from 0 to 10). African Americans/Blacks are least likely to give themselves a high rating; just 21% rate their financial health as an 8-10.
 - A “financial health score” was calculated for each individual who completed the survey. Just 8% of African Americans/Blacks received a top financial health score of “in good shape.”



- Borrowing behavior is the top influence on financial health regardless of race/ethnicity. Long-term planning as well as saving are also key influences.
- Building up savings, paying for health care, making more money, and paying off debt are key concerns across groups.
- There is a widespread desire for financial information and advice, especially related to retirement (such as how to save for retirement and how to manage money in retirement), but also in more basic topics (such as how to save generally).

Due to historic economic disparities, experiencing financial security is especially difficult for African Americans/Blacks. Unless a person is independently wealthy, one of the primary ways to acquire the money for these needs would be through a savings and planning strategy. The question is how to begin; especially when it appears every dime is already allocated.



Any faith leader would attest that – aside from health problems – the issue that is probably most often on the altar for prayer has to do with finances and the need for more money. This is the reason that including a focus on savings and planning would be crucial to any AA/B 50-plus ministry.



Suggestions For Ministry

Below are some ministry activities to consider.

- Start a Book Club, and meet together to read and discuss one or more of the books from the AARP Bookstore on money, work and retirement: <http://www.aarp.org/entertainment/books/bookstore/money-work-retirement/>
- Arrange and facilitate a series of workshops to work together through one or more of the AARP Tools below:
 - AARP Benefits QuickLINK: https://www.benefitscheckup.org/cf/index.cfm?partner_id=22
 - Net Worth Calculator: http://www.aarp.org/money/investing/net_worth_calculator/
 - Home Budget Calculator: http://www.aarp.org/money/budgeting-saving/home_budget_calculator/

- AARP Benefits QuickLINK: https://www.benefitscheckup.org/cf/index.cfm?partner_id=22
- Net Worth Calculator: http://www.aarp.org/money/investing/net_worth_calculator/
- Home Budget Calculator: http://www.aarp.org/money/budgeting-saving/home_budget_calculator/
- Benefits of Spending Less: http://www.aarp.org/money/budgeting-saving/spending_less_calculator/
- Personal Debt Consolidation Calculator: http://www.aarp.org/money/credit-loans-debt/debt_consolidation_calculator/
- Credit Card Pay Off Calculator: http://www.aarp.org/money/credit-loans-debt/credit_card_payoff_calculator/
- Rent vs. Buy Home Calculator: http://www.aarp.org/money/budgeting-saving/rent_buy_home_calculator/
- Mortgage Payoff Calculator: http://www.aarp.org/money/credit-loans-debt/mortgage_payoff_calculator/
- Investment Return Calculator: http://www.aarp.org/money/investing/investment_return_calculator/
- Investment Property Calculator: http://www.aarp.org/money/investing/investment_property_calculator.html
- Health Savings Account (HSA) vs. Traditional Health Plan: http://www.aarp.org/health/medicare-insurance/hsa_calculator/
- Health Care Cost Calculator: <http://www.aarp.org/retirement/the-aarp-healthcare-costs-calculator/>
- Retirement Calculator: http://www.aarp.org/work/retirement-planning/retirement_calculator/
- Traditional IRA Calculator: http://www.aarp.org/work/retirement-planning/traditional_ira_calculator/
- Fixed Annuity Calculator: http://www.aarp.org/money/insurance/fixed_annuity_calculator/
- 401(k) Savings Calculator: http://www.aarp.org/work/retirement-planning/401k_calculator/
- Tax-Aide Locator: <https://secure.aarp.org/applications/VMISLocator/searchTaxAideLocations.action>

- Hold a forum with a financial management company or banking experts to discuss how to maximize your lifestyle on a fixed income through budgeting, money management, saving and investing.
- Establish or arrange for services that offer one-on-one assistance for people who need help budgeting.
- Do a special teaching on credit. Have them take the **Credit Score Quiz** to find out how much they know about credit and credit scoring.

- Serve free meals after weekly worship with an occasional speaker on personal finances.
- Invite an attorney or other experts to give regular teachings on how to avoid identity theft, scams and con or fraud artists who call, visit or scout online. The **Center for Responsible Lending** is excellent at dealing with these matters.
- Sign-up for “**Get Watchdog Alert**” through AARP **Fraud Watch Network**.
- Devise a system for securely destroying or disposing information with sensitive personal data.
- Publish warnings and alerts in the weekly bulletin to keep your members informed about the latest scams and frauds.

Selected Resources To Support Ministry Activities

1. Money: <http://www.aarp.org/money/>
2. Money Essentials: <http://www.aarp.org/money/money-essentials/>
3. Saving and Investing: <http://www.aarp.org/money/investing/>
4. Retirement: <http://www.aarp.org/retirement/>
5. Retirement Essentials: <http://www.aarp.org/retirement/retirement-essentials/>
6. Social Security: <http://www.aarp.org/retirement/social-security/>
7. Savings and Planning: <http://www.aarp.org/retirement/retirement-savings/>
8. Economic Security: <https://www.ncoa.org/economic-security/>
9. Planning for Retirement: <http://www.aarp.org/retirement/planning-for-retirement/>
10. Retirement Planning: <http://www.aarp.org/work/working-at-50-plus/planning-for-retirement/>
11. Consumer Protection: <http://www.aarp.org/money/scams-fraud/>
12. Fraud Watch Network: <http://www.aarp.org/money/scams-fraud/fraud-watch-network/>
13. Housing Solutions Center: <http://www.aarp.org/aarp-foundation/our-work/housing/housing-solutions-center/>
14. Center for Responsible Lending: <http://www.responsiblelending.org/>



Recommended Next Steps

1. Appoint an assistant to help lead this part of the ministry. Ideally, this should be someone who is passionate and knowledgeable about savings and planning.
2. Based on the AA/B 50+ Profile and the Ministry Plan that you developed previously for your faith community, decide the topic that will be the focus of your initial efforts. If necessary, you can talk informally with those you will serve, hold an informal meeting, or conduct a survey to fine-tune your focus. You can always add additional topics later after you've achieved your goals with the first topic.
3. Once you've selected your topic, spend time learning and preparing to implement activities related to that topic.
4. Make use of existing resources (see the list of selected resources below). Take care not to “reinvent the wheel.” You don't need all of the resources listed. Just pick the ones that are most directly related to the topic you've selected.
5. Partner with organizations that share your interests and have expertise in the topic you selected. In some cases, an organization will have all the resources you need, and will be willing and able to conduct programs and activities for you or with you. Don't try to do it alone.
6. Establish a list of resources as well as speakers who are financial experts. As a start, consider the following sources for speakers and resources:
 - a) One potential resource would be a **National Urban League** affiliate in your area.
 - b) AARP also offers a treasure trove of information on **savings and investing** and **retirement planning** that could provide an AA/B 50-plus ministry with ways to help its members to save money, fund retirement and grow wealth.
 - c) **The National Bar Association**, a network of predominantly African American attorneys and judges, could also recommend someone to give legal advice.

CHAPTER 8 Social Security

This chapter is designed to help eligible AA/B 50+ understand and maximize their social security benefits.

The Challenge And The Opportunity

Social Security is a **federal program** that provides monthly income to retired people and those who are unemployed or disabled.

- **Social Security** helps older Americans, workers who become disabled, and families in which a spouse or parent dies.
- Many people think of Social Security as just a retirement program. Most of the people receiving benefits are retired, but others receive benefits because they're:
 - Disabled
 - A spouse or child of someone getting benefits
 - A divorced spouse of someone getting or eligible for Social Security
 - A spouse or child of a worker who died
 - A divorced spouse of a worker who died, or
 - A dependent parent of a worker who died.
- Use the SSA **screening tool** to help identify all the different Social Security programs available to eligible persons.
- Social Security was never meant to be the only source of income for people when they retire. Social Security replaces about 40 percent of an average wage earner's income after retiring, and most financial advisors say retirees will need 70 percent or more of pre-retirement earnings to live comfortably. To have a comfortable retirement, Americans need more than Social Security. They also need private pensions, savings, and investments.
- Social Security benefits only replace some of your earnings when you retire, become disabled, or die. Your benefit payment is based on how much you earned during your working career. Higher lifetime earnings result in higher benefits. If there were some years when a person didn't work, or had low earnings, that person's benefit amount may be lower than if he/she worked steadily.

- Choosing when to retire is one of the most important decisions a person will make in his/her lifetime. If a person chooses to retire when he/she reaches their full retirement age (66 to 67, depending on year of birth), he/she will receive their full benefit amount. The benefit amount will be reduced if he/she retires before reaching full retirement age. Claiming Social Security too soon could potentially result in a significant negative impact.



Social Security is a crucial concern for AA/B 50-plus people, mainly because they disparately depend on Social Security income during retirement, and for many is their sole source of income.

According to the NAACP, Social Security is of greater importance to African Americans/Blacks because “African Americans are less likely to receive private pensions, have 401(k) plans or have substantial savings.” NAACP also explains that a significant number of African Americans/Blacks “come from disadvantaged backgrounds – including poverty, poor health, high unemployment, low skills and low education.” It should also be noted that wage and wealth disparities generally result in African Americans/Blacks and people of color being concentrated in lower-wage jobs, facing greater unemployment and higher incidences of poverty. This translates into African American/Black employees clearly amassing less money and fewer alternate resources such as stocks, bonds, other investments, retirement savings or pensions.




Considering these circumstances, wise financial planning would dictate, that as African Americans/Blacks approach retirement and – even well in advance, they need to know when to start receiving Social Security benefits; approximately what benefits to expect; how and where to apply, and obtain answers to all of their in order to demystify this program.

Because many African Americans/Blacks depend on their churches and other houses of worship, to not only provide spiritual uplift, but to disseminate information that provides empowerment, education and enhancement for their lives; a ministry that includes a focus on Social Security would be advisable for any house of worship with a significant number of AA/B 50-plus members, staff and volunteers, constituents and residents in the communities they serve.

Suggestions For Ministry

Below are possible ministry activities to consider.

- It is critical that you reach out to SSA to obtain information and resources as part of planning any ministry activities: 
 - SSA: <https://www.ssa.gov/>
 - SSA Publications: <https://www.ssa.gov/pubs/>
 - SSA Publications—Understanding the Benefits: <https://www.ssa.gov/pubs/EN-05-10024.pdf>
- Initiate an awareness campaign about Social Security. Let them know when to call or contact their local or national representative in order to maintain this program.
- Ministry members could volunteer as the Social Security Watch Team to keep the ministry informed about any movements against the program. The same kinds of teams could be formed for other issues in order to build a strong social justice and current events-oriented ministry.
- Because the topic of Social Security can sometimes be confusing, it may be wise to include younger people in the discussions and informational sessions in order to get a head start and to assist their older loved ones who may not be tech-savvy.
- Invite experts to hold informative gatherings on social security and to answer questions.
- Start a Book Club and meet together to read and discuss one or more of the books from the AARP Bookstore on money, work and retirement: <http://www.aarp.org/entertainment/books/bookstore/money-work-retirement/>
- Arrange and facilitate a series of workshops to work together through one or more of the AARP Tools below:
 - Social Security Q&A Tool: <http://www.aarp.org/work/social-security/social-security-question-and-answer-tool/>
 - Social Security Benefits Calculator: <http://www.aarp.org/work/social-security/social-security-benefits-calculator/>

Selected Resources To Support Ministry Activities

Below are possible ministry activities to consider:

1. African Americans/Blacks: Description of Social Security and Supplemental Security Income Participation and Benefit Levels Using the American Community Survey:
<https://www.ssa.gov/policy/docs/rsnotes/rsn2014-01.html>
2. Social Security Administration: <https://www.ssa.gov/>
3. Social Security: <http://www.aarp.org/work/social-security/>
4. Keeping Social Security Strong:
<http://www.aarp.org/politics-society/advocacy/info-2016/where-aarp-stands-on-social-security.html>
5. Issues – Social Security: <http://www.aarp.org/ppi/issues/social-security/>
6. Social Security News: <http://www.aarp.org/work/social-security/>

Recommended Next Steps

1. Because of eligibility requirements for Social Security, the number of people in your house of worship who may have an interest will matter greatly in the decision about whether or not to focus attention on Social Security. If there is a significant level of interest, appoint an assistant to help lead this part of the ministry. Ideally, this should be someone who is passionate and knowledgeable about Social Security and other age-related financial programs and issues.
2. Based on the AA/B 50+ Profile and the Ministry Plan that you developed previously for your faith community, decide the topic that will be the focus of your initial efforts. If necessary, you can talk informally with those you will serve, hold an informal meeting, or conduct a survey to fine-tune your focus. You can always add additional topics later after you've achieved your goals with the first topic.
3. Once you've selected your topic, spend time learning and preparing to implement activities related to that topic.
4. Remember to make use of existing resources (see the list of selected resources below). Take care not to "reinvent the wheel." You don't need all of the resources listed. Just pick the ones that are most directly related to the topic you've selected.
5. Partner with organizations that share your interest and have expertise in the topic you selected. In some cases, an organization will have all the resources you need, and will be willing and able to conduct programs and activities for you or with you. Don't try to do it alone. Since Social Security is a government program, contact the appropriate agency and work with them to complete preparations for your program or activities.

CHAPTER 9 Work And Jobs

This chapter is designed to help AA/B 50+ become and remain competitive in the workforce.

The Challenge And The Opportunity

Everybody wants to be useful and feel needed. Even after retirement, a new sense of purpose might arise – whether out of necessity for income or a need to serve. And that might very well evolve into a new career.

Whether AA/B 50-plus individuals decide to pursue new goals, rest, relax, and occasionally volunteer, or continue to work out of financial necessity, employment and jobs are very real activities in the lives of even retirement age adults. And in our current times, most African American/Black retirees need to work longer.

In this context, it must be noted that age discrimination and forced retirements are very real. The U.S. Equal Employment Opportunity Commission has reported a 35% increase in age-related job discrimination complaints since 1997.

This is—in part—the reason that a ministry that focuses primarily on work and jobs may be necessary. If so, AARP is ready with resources and information on Work & Jobs to help AA/B 50-plus persons achieve their employment goals.

In the context of work and jobs, this may mean continuing to work full-time or part-time, making a job change, pursuing additional training or education to advance further in one's chosen field or in order to make a career change, consulting, picking up a new gig, or starting a new business.

Whether out of necessity or in pursuit of their dreams, we believe that—at any age—people should be able to pursue their best options for work and jobs.

Suggestions For Ministry

Below are possible ministry activities to consider:

- Start a Book Club, and meet together to read and discuss one or more of the books from the AARP Bookstore on money, work and retirement: <http://www.aarp.org/entertainment/books/bookstore/money-work-retirement/>

- 
- Arrange and facilitate a series of workshops to work together through one or more of the AARP Tools below:
 - AARP Job Board: <https://jobs.aarp.org/v#>
 - 401(k) Savings Calculator: http://www.aarp.org/work/retirement-planning/401k_calculator/
 - Fixed Annuity Calculator: http://www.aarp.org/money/insurance/fixed_annuity_calculator/
 - Retirement Calculator: http://www.aarp.org/work/retirement-planning/retirement_calculator/
 - Social Security Q&A Tool: <http://www.aarp.org/work/social-security/social-security-question-and-answer-tool/>
 - Social Security Benefits Calculator: <http://www.aarp.org/work/social-security/social-security-benefits-calculator/>
 - Health Care Costs Calculator: <http://www.aarp.org/retirement/the-aarp-healthcare-costs-calculator/>
 - Hold a job fair for companies and organizations that are serious about hiring AA/B 50-plus people.
 - Arrange a series of presentations by members/representatives from African American/Black professional associations.
 - Maintain a monthly list of such jobs to place in the bulletin or create a jobs bulletin specifically for that purpose.
 - Hold a class to teach ministry members **new technology skills** for job preparation or just personal enhancement.
 - Hold resume-writing and interview practice seminars. Some people have worked for so long, they may need coaching in applying for a new job.
 - Hold a **teaching series** on re-entering the work force, how to search for a new job and how to compete with younger workers.
 - Hold a forum on how to boost your **brain power** for those who might be forgetful or simply want a clearer, sharper mind.
 - Create a clothes closet with professional clothing that job seekers can select for free. Solicit members to donate clean, professional clothing.
 - Organize a seminar to teach AA/B 50-plus people how to apply for continuing education programs for those who desire to enhance their education. Seek retired college or high school advisors to teach what college courses they should take or how to earn their GED.

Selected Resources To Support Ministry Activities

1. Work Essentials: <http://www.aarp.org/work/work-essentials/>
2. Work and Jobs: <http://www.aarp.org/work/>
 - a) Job Search: <http://www.aarp.org/work/job-search/>
 - b) Working at 50+: <http://www.aarp.org/work/working-at-50-plus/>
 - c) Career Change: <http://www.aarp.org/work/career-change/>
 - d) Small Business: <http://www.aarp.org/work/small-business/>
 - e) Unemployment: <http://www.aarp.org/work/job-search/unemployment/>
3. AARP Foundation – Income:
 - a) Back to Work 50+: <http://www.aarp.org/aarp-foundation/our-work/income/back-to-work-50-plus/>
 - b) Senior Community Service Employment Program: <http://www.aarp.org/aarp-foundation/our-work/income/scsep/>
 - c) Virtual Career Network Back to Work 50+: <https://www.vcn.org/backtowork50plus/>
 - d) Work for Yourself@50+: <http://www.aarp.org/aarp-foundation/our-work/income/5-steps-to-self-employment/>
4. AARP TEK Academy – Work & Jobs: <https://aarptek.aarp.org/workandjobs/>
5. Selected Professional Associations:
 - a) Black Wall Street Merchants Association: <http://www.blackwallstreet.org/>
 - b) Blacks In Government (BIG): <http://www.bignet.org/>
 - c) National Association of Black Hotel Owners, Operators and Developers: <http://nabhood.net/>
 - d) National Association of Blacks in Criminal Justice (NABCJ): <http://nabcj.org/>
 - e) National Bankers Association: <http://www.nationalbankers.org/>
 - f) National Bar Association: <http://www.nationalbar.org/>
 - g) National Medical Association: <http://www.nmanet.org/>
 - h) National Organization of Black Law Enforcement Executives: <http://noblenational.org/>
 - i) National Society of Black Engineers (NSBE): <http://www.nsbe.org/home.aspx>
 - j) The Association of Black Psychologists: <http://www.abpsi.org/>

Recommended Next Steps

1. Appoint an assistant to help lead this part of the ministry. Ideally, this should be someone who is passionate and knowledgeable about savings and planning.
2. Based on the AA/B 50+ Profile and the Ministry Plan that you developed previously for your faith community, decide the topic that will be the focus of your initial efforts. If necessary, you can talk informally with those you will serve, hold an informal meeting, or conduct a survey to fine-tune your focus. You can always add additional topics later after you've achieved your goals with the first topic.
3. Once you've selected your topic, spend time learning and preparing to implement activities related to that topic.
4. Make use of existing resources (see the list of selected resources below). Take care not to "reinvent the wheel." You don't need all of the resources listed. Just pick the ones that are most directly related to the topic you've selected.
5. Partner with organizations that share your interest and have expertise in the topic you selected. In some cases, an organization will have all the resources you need, and will be willing and able to conduct programs and activities for you or with you. Don't try to do it alone.

SECTION

4

your life

In this section, you will find guidelines and resources designed to help AA/B 50+ remain integral and inspirational members of society, and connect with family, friends and community in meaningful ways.

CHAPTER 10 Inclusion And Positive Self Image

This chapter is designed to help AA/B 50+ adopt a new mindset about aging and fully engage with life, family and friends, and community.

The Challenge And The Opportunity

How often do people speak as if turning a certain age should be some sort of deadline or cut-off point for goals, dreams and new endeavors? And how often are stereotypes about aging self-limiting, or restrictive or proscriptive when imposed by another person or by a community organization or social institution? The answer is that it happens all too often.

The culture of ageism in America has caused many to view the age of 50 as a point of decline or the typical retirement age of 65 as the beginning of the end. Individuals who hold these views tend to live in a way that is self-limiting, e.g., giving up on dreams and goals. And social institutions and organizations within our communities who share these views often have unspoken or explicit policies and practices in place that limit opportunities for “seniors,” e.g., mandatory retirement.

But, increasingly, AA/B 50-plus people are defying these stereotypes by accepting new challenges, pursuing lifelong goals, starting new careers, and remaining integral and inspirational assets to society. They are also actively socializing with family and friends, meeting new people, trying new things, maintaining habits that promote their personal well-being, and living in a way that gives back to their communities.

Everyone wants to belong and feel included, to experience a sense of worth and value, and to be engaged in life in a way that is productive and at the same time generates meaning and fulfillment. The opportunity then is to create a culture, cultivate an environment, and help to equip, empower, encourage and support AA/B 50-plus people to live in this reality, particularly as it relates to their experiences in their houses of worship.



Suggestions For Ministry

Below are suggested ministry ideas to consider.

➤ Mindset & Self-Image:

- Arrange an assembly to discuss how different generations view aging. Be sure to make this an intergenerational meeting, including people from all generations within your faith community. Consider using this [video](#) to kick-off the discussion.
- Read and discuss the book **Disrupt Aging**, preferably in small groups to facilitate more active conversations.
- Revisit ideas from Chapter 4—Health Living, and actively promote health and well-being among your AA/B 50-plus community.
- Have a dermatologist come and discuss best practices for skin care after 50. As a ministry, the activities focused on outer beauty might also be balance with a sermon or message on the power and attributes of inner beauty.
- Hold a senior fashion show, featuring AA/B 50-plus men and women of every generation. Partner with a particular store or simply have the models wear their best outfits. A dinner event with prizes might also be fun as long as everyone is treated as winners.
- Plan fun, nostalgic events in which ministry members are asked to come wearing something from a certain decade like the 60s, 70s or 80s. This is an activity in which the entire house of worship could participate. **Intergenerational activities** are healthy.



➤ Relationships:

- Start an AA/B 50-plus singles group that would meet for fun activities each month.
- Plan a group excursion to the new Smithsonian National Museum of African American History & Culture.
- Hold conflict resolution and reconciliation workshops to encourage and equip AA/B 50-plus individuals to come to peace with family or friends with whom they have strained relationships. Rebuilding relationships can go a long way to promote inclusion and positive self-image.
- Hold classes to promote **digital literacy** as a way to facilitate better connections with family, friends and community.

➤ Community:

- Make certain to have worship experiences that are sensitive and inclusive of your AA/B 50-plus members. Many “elders”—African American/Black and otherwise—are often sensitive to tradition when it comes to worship, including liturgy, music and ritual. Many are often uncomfortable with more ‘contemporary’ ways of worship, so demonstrating awareness and sensitivity to this when building a ministry is important.
- Explore **connect2affect** for opportunities where AA/B 50-plus members may become involved in community activities as a way to combat isolation.
- Encourage AA/B 50-plus members to volunteer in activities that are meaningful for them.
 - This provides opportunities to connect with others and contribute to the community (inclusion), and at the same time generates the sense of feeling good about giving back (positive self-image).
 - Volunteering is also a great activity for health and wellness, as well as providing an outlet for individuals as they transition from job to job or from job to retirement.

➤ Vocation/Avocation:

- Proactively and actively uncover/identify the gifts, talents and experiences of the “elders” within your faith community, and then provide opportunities for them to draw upon those assets and engage them in the life of your house of worship, for example, being role models/mentors to youth and young adults, serving in leadership positions, and soliciting their involvement when building the ministry that is designed for them.
 - Hold classes that raise hope by giving advice on ways to empower retirees by starting new endeavors.
 - Organize a Black History Month program in which the featured speakers and presenters will be people from the AA/B 50-plus community. They may never have led a march or civil rights organization, but even memories of particular news events are valuable when told from a first person perspective. Moreover, they too will feel valued by being a part.
 - Create a Facebook page or newsletter to showcase the accomplishments of the AA/B 50-plus ministry members.
- Meet together to read and discuss one or more of the books from the AARP Bookstore on personal time: <http://www.aarp.org/entertainment/books/bookstore/personal-time/>

Selected Resources To Support Ministry Activities

1. Disrupt Aging: <http://www.aarp.org/etc/everywhere/statics/disrupt-aging/home.html>
2. Connect2Affect: <http://connect2affect.org/>
3. Volunteer Opportunities:
 - a) Volunteer: <http://www.aarp.org/giving-back/>
 - b) Volunteer with AARP: <https://secure.aarp.org/applications/volunteer/general-volunteer-sign-up.action>
 - c) Create the Good: <http://www.createthegood.org/>
 - d) Driver Safety: <https://secure.aarp.org/applications/volunteer/dsp-interest-sign-up.action>
 - e) Local AARP Chapter Volunteer Opportunities: <http://www.aarp.org/giving-back/aarp-chapter-locator.html>
 - f) Volunteer with AARP Foundation: <http://www.aarp.org/aarp-foundation/get-involved/>
 - g) AARP Foundation Experience Corps: <http://www.aarp.org/experience-corps/>
 - h) AARP Foundation Tax-Aide: http://www.aarp.org/money/taxes/info-2006/volunteer_aarp_tax_aide.html

Recommended Next Steps

1. Appoint an assistant to help lead this part of the ministry. Ideally, this should be someone who has a mental health background.
2. Based on the AA/B 50+ Profile and the Ministry Plan that you developed previously for your faith community, decide the topic that will be the focus of your initial efforts. If necessary, you can talk informally with those you will serve, hold an informal meeting, or conduct a survey to fine-tune your focus. For example, you can survey your membership to determine what AA/B 50-plus people are thinking as it pertains to their self-esteem, inclusion and social lives. Remember that you can add additional topics later after you've achieved your goals with the first topic.
3. Once you've selected your topic, spend time learning and preparing to implement activities related to that topic.
4. Make use of existing resources (see the list of selected resources). Take care not to "reinvent the wheel." You don't need all of the resources listed. Just pick the ones that are most directly related to the topic you've selected.
5. Partner with organizations that share your interest and have expertise in the topic you select. In some cases, an organization will have all the resources you need, and will be willing and able to conduct programs and activities for you or with you. Don't try to do it alone. For example, establish community partners, such as local civic organizations, educational programs, restaurants – any organization – etc., that encourages participation and engagement with people of all ages.

CHAPTER 11 Life Transitions

This chapter is designed to help AA/B 50+ navigate life transitions.

The Challenge And The Opportunity

Throughout life, major milestones are reached or changes occur that involve a transition from our “normal” circumstances and experiences. These milestones or changes may be planned or unplanned, and may be accompanied by positive or negative consequences.

Planned changes may include marriage, a new job, retirement, or starting a new business. Although generally experienced as positive, these may be accompanied by some degree of stress at least in the short-term.

Unplanned changes may include an accident or injury, the loss of income, the illness or death of a spouse or loved one, or destruction of personal property due to fire or storm.

All of these, as well as other major events and circumstances in life, are examples of the many occurrences, whether planned or unplanned, that may require a person to change course either temporarily or permanently – life transitions.

Because life transitions – sometimes celebratory and sometimes painful – are inevitable, it would be a valuable service for faith communities to offer to their AA/B 50-plus members encouragement, support, and tangible information and instruction on how to make it through these changes of life.



Suggestions For Ministry

It would be difficult, if not altogether impossible, to prescribe the best way to handle every potential life transition a person may face in his or her lifetime. That said, below are few principles AA/B 50-plus people may find useful for navigating life transitions.



➤ Anticipate:

- Take the time to look forward in your life to identify what may lie ahead.
- This may involve self-reflection, and/or working with someone else.
- For example, you may meet with a qualified financial planner to carefully review your current financial situation so that you may plan accordingly.
- The point is to think ahead, anticipate possibilities, and plan accordingly.

➤ Set Goals & Plan:

- We certainly do not control the future.
- But we can certainly set goals for ourselves.
- Envision the future you desire, and then develop a plan to work toward that future doing everything within your power to achieve it.

➤ Prepare for the Unexpected:

- Life does not always go the way we planned.
- Therefore, it is important to prepare for the unexpected.
- Be prepared and willing to adjust your plans when/as needed.
- And, whenever possible, set plans in place to deal with the unexpected. Examples of putting this principle into practice include saving money in a contingency fund to respond to emergencies or having insurance coverage, such as health, life, disability or long-term care insurance.

➤ Stay Connected, Get Help, and Solicit Support:

- Be alert to ask for help when you need it.
- Solicit ideas and suggestions from those who have experience or expertise dealing with the life transition you are handling.
- Join a **support group** to share experiences and to learn from, and support each other.
- Stay connected! Don't walk through this alone.



From this perspective, below are suggested ministry activities to consider.

- Start a Book Club, and meet together to read and discuss one or more of the books from the AARP Bookstore on personal time:
<http://www.aarp.org/entertainment/books/bookstore/personal-time/>
- Plan and conduct personal visioning sessions with interested AA/B 50-plus members to facilitate a process of them developing a personal vision statement for the future. Heartily encourage them to pursue their best possible future.
- Identify the most common life transitions occurring among your AA/B 50-plus members, and then arrange presentations, seminars or workshops to assist them in successfully navigating these transitions, bringing in persons with professional expertise to assist when appropriate. These could include:
 - Retirement Planning
 - Entrepreneurship
 - Returning to School
 - Career Transitions
- Organize a support group for ministry members who have recently lost a loved one. A professional grief counselor should also be present for support. **Grieving** is different for everyone. The group could meet once or twice a month and allow mourners to participate for as long as they need.
- Grieving not only happens upon the death of a loved one, but also at the loss of a job, a home, a pet or lifestyle. Though it's not the same as a person, the grieving process can be the same.
 - Ministry leaders should be aware when someone has experienced any kind of loss and offer or refer them counseling if necessary.
 - Someone should be assigned to check in with those going through a life change – to not only assist with wisdom – but also to watch for signs of depression or emotional instability.
- If the life change is cause for a celebration, such as a graduation, an engagement, wedding or new grandchild, it should be publicly acknowledged and celebrated as long as it does not violate privacies. Be careful not to focus only on life transitions that are painful, but also focus on life transitions that are celebratory.
- Create a list or booklet of agencies that are helpful amidst life transitions. Distribute this to interested persons in your house of worship.



Selected Resources To Support Ministry Activities

1. Disrupt Aging:
<http://www.aarp.org/etc/everywhere/statics/disrupt-aging/home.html>
2. Life Reimagined:
 - a) Life Reimagined: <https://lifereimagined.aarp.org/>
 - b) Life Reimagined for Work: <https://lifereimagined.aarp.org/challenges/18441-Work>
 - c) Life Reimagined for Well-Being: <https://lifereimagined.aarp.org/challenges/17811-Well-Being>
 - d) Life Reimagined for Relationships: <https://lifereimagined.aarp.org/challenges/18451-Relationships>
3. Wealth:
 - a) Income: <http://www.aarp.org/aarp-foundation/our-work/income/>
 - b) Money: <http://www.aarp.org/money/>
 - c) Work & Jobs: <http://www.aarp.org/work/>
 - d) Retirement: <http://www.aarp.org/retirement/>
4. Health:
 - a) Health: <http://www.aarp.org/health/>
 - b) Food: <http://www.aarp.org/food/>
5. Life:
 - a) Home & Family: <http://www.aarp.org/home-family/>
 - b) Housing: <http://www.aarp.org/aarp-foundation/our-work/housing/>
 - c) Personal Technology: <http://www.aarp.org/home-family/personal-technology/>
 - d) AARP TEK Academy: <https://aarptek.aarp.org/>
 - e) Volunteer: <http://www.aarp.org/giving-back/>
 - f) Volunteer with AARP Foundation: <http://www.aarp.org/aarp-foundation/get-involved/>

Recommended Next Steps

1. Appoint an assistant to help lead this part of the ministry. Ideally, this should be someone who is passionate and knowledgeable about working through life transitions.
2. Based on the AA/B 50+ Profile and the Ministry Plan that you developed previously for your faith community, decide the topic that will be the focus of your initial efforts. If necessary, you can talk informally with those you will serve, hold an informal meeting, or conduct a survey to fine-tune your focus. Remember that you can add additional topics later after you've achieved your goals with the first topic.
3. Once you've selected your topic, spend time learning and preparing to implement activities related to that topic.
4. Remember to make use of existing resources (see the list of selected resources). Take care not to "reinvent the wheel." You don't need all of the resources listed. Just pick the ones that are most directly related to the topic you've selected.
5. Also be sure to partner with organizations that share your interest and have expertise in the topic you selected. In some cases, an organization will have all the resources you need, and will be willing and able to conduct programs and activities for you or with you. Don't try to do it alone. For example, establish partners who can intervene or assist in a crisis, such as an unexpected incident or unplanned life changes. These partners may include community services, such as temporary job agencies, programs that provide temporary housing, or free professional counseling (e.g., [YWCA](#) or [YMCA](#)).

CHAPTER 12 Digital Literacy

This chapter is designed to help AA/B 50+ increase their digital and social media skills, and protect against fraud.

The Challenge And The Opportunity

How many times has a person over the age of 50 taken a cell phone, laptop or tablet to a child, teenager or Millennial for help doing something that took the young person only a matter of seconds to do? It happens quite frequently as digital technology appears to change so often that it's increasingly difficult to keep up. Yet, crucial information about programs, shopping, modes of communications with family, friends and relatives, as well as certain job and other applications, can only be accessed through the Internet.

This is why digital literacy – defined by Cornell University as “the ability to find, evaluate, utilize, share, and create content using information technologies found on the Internet” – is so crucial to people over the age of 50. With technology becoming so prevalent, there is key information to which many won't have access to unless they become digitally literate.



A recent Pew Research study reports that “older African Americans/Blacks, as well as those who have not attended college, are significantly less likely to go online or to have broadband service at home compared to whites with a similar demographic profile. African Americans/Blacks age 65 and older have especially low adoption rates compared with whites. Just 45% of black seniors are Internet users and 30% have broadband at home; among white seniors, 63% go online and 51% are broadband adopters.”

Pew continues, “On the other hand, young, college-educated, and higher-income African Americans are just as likely as their white counterparts to use the internet and to have broadband service at home.”

Houses of worship could be pivotal in helping to empower AA/B 50-plus people become digitally literate. According to Senior Care Corner, not only are seniors able to stay in contact with close family and friends, but they are also able to “engage with the community around them” to attain information from websites that could lead to better health.

What better place to achieve this than in a house of worship?

Suggestions For Ministry

Below are possible ministry activities to consider.

- Start a Book Club, and meet together to read and discuss one or more of the books from the AARP Bookstore on technology: <http://www.aarp.org/entertainment/books/bookstore/technology-innovation/>
- Organize a series of tech seminars and classes based on the needs and interests of the AA/B 50-plus community you serve.
- Conduct seminars on the basics, such as email and text, how to navigate the internet, and how to complete an online search.
- Raise awareness about identify theft, frauds and scams and the **Consumer Protection** strategies to use to avoid these perils.
- Teach the congregation how to use **AARP TEK Academy** to find training on all sorts of topics for AA/B 50-plus people. AARP TEK features in-person events, webinars and interactive videos on important issues like work, jobs, family and caregiving. This could make impactful forums for AA/B 50-plus ministries.
- Partner with a local library, business school or community college to hold digital literacy classes for members of the ministry.

Selected Resources To Support Ministry Activities

1. Personal Technology
<http://www.aarp.org/home-family/personal-technology/>
2. AARP TEK Academy
<https://aarptek.aarp.org/>
3. Consumer Protection
<http://www.aarp.org/money/scams-fraud/>
4. Fraud Watch Network
<http://www.aarp.org/money/scams-fraud/fraud-watch-network/>

Recommended Next Steps

1. Appoint an assistant to help lead this part of the ministry. Ideally, this should be a tech-savvy person with professional skills and a passion for technology.
2. Based on the AA/B 50+ Profile and the Ministry Plan that you developed previously for your faith community, decide the topic that will be the focus of your initial efforts. If necessary, you can talk informally with those you will serve, hold an informal meeting, or conduct a survey to fine-tune your focus. Remember that you can add additional topics later after you've achieved your goals with the first topic.
3. Once you've selected your topic, spend time learning and preparing to implement activities related to that topic.
4. Remember to make use of existing resources (see the list of selected resources). Take care not to "reinvent the wheel." You don't need all of the resources listed. Just pick the ones that are most directly related to the topic you've selected.
5. Be sure to partner with organizations that share your interest and have expertise in the topic you selected. In some cases, an organization will have all the resources you need -and will be willing and able to conduct programs and activities for you or with you. Don't try to do it alone. For example, search for community organizations such as libraries, tech centers, schools and local organizations with which to partner to help AA/B 50+ become technology proficient.



A Closing Message

Now, I want to share with you a personal story. Join me as I revisit a moment at the church of my childhood.

The church is a grand place that sits within Fort Dupont National Park in the southeast area of Washington, D.C. Its name derives from the natural landscape.

The church occupies the equivalent of a square block. In the front is a beautiful lawn parted in the middle by a cement walkway which is situated in front of a school on the right and a church on the left. In the back there is a two-level parking lot divided by a sloped lawn with a stairway that connects the two levels. A U-shaped driveway is located around its sides and at the back of the church.

I stood as a mere child at the podium giving a presentation, reciting my part during the church service. This church seats 1,500 people!

I had the privilege of growing up here and attending its school. It was a place where our “elders” invested in the children.

We were regularly invited into their homes, either for meals or for a safe place to hang out. Distinguished men at the church composed a group called the *Dupont Park Knights*. The group’s name included, “Dupont” and “Park,” which were words in our church’s title, but the name also reflected the belief our “elders” had in us, and what they hoped we would to become: “Knights.” They mentored children like me, and they taught us a wide range of life skills. The church also had an equivalent group for girls. They believed in us, spent time with us, encouraged and inspired us, trained us, and supported us.

At my church, there were children and youth choirs and male choruses in which I sang, as well as many other activities to occupy my time in meaningful and fulfilling ways. I had numerous opportunities to speak and participate in church services, and we were given significant opportunities to serve and to hold leadership positions in the church as youth.

The opportunities the church offered were diverse, vast, ongoing and intentional. I'm sure you're familiar with the proverb, "It takes a village to raise a child..." My church was definitely part of the village that raised me.

As I reflect on my experiences as a child, three important lessons come to mind:

- First, the elders of my church invested significantly in my life and in the lives of my peers.
- Second, the church's staff, programs and resources played a key role in my ability to learn, grow and mature so I could become an adult. The church was THE central social institution in my life.
- Finally, we – houses of worship – have the opportunity to make a similar investment in the lives of our "elders."

I encourage you to become part of a network of faith communities who invest in ministries that meet the needs and serve the interests of African Americans/Blacks who are 50 years of age and over. Let it become a privilege now for us to serve those who came before us and gave of themselves so we could thrive.

Respectfully,
James Dotson,
Senior Advisor & AA/B Faith-Based Initiative Liaison,
Multicultural Leadership, Community, State and National Affairs, AARP

Appendix

Tax-Aide

Tax-Aide

AARP Foundation Tax-Aide offers free tax preparation help to anyone and if you're 50+ and can't afford a tax preparation service, we were made especially for you. We understand that retirement or other life changes may mean your taxes are a little more complicated now.

With the help of our team of IRS-certified volunteers we make it easy for you. Entering its 50th year, AARP Foundation Tax-Aide has more than 5,000 locations. There's no fee and no sales pitch for other services and AARP membership is not required.

Volunteer

AARP Foundation Tax-Aide works with friendly and compassionate volunteers to provide free, in-person tax preparation assistance to those who need it most. We have many volunteer opportunities right in your community. Whether you're interested in working with taxpayers, helping local sites run smoothly, or have a special skill like speaking a second language, your time and talents are urgently needed. Volunteers receive training and ongoing support, and best of all - the satisfaction of helping neighbors

Open a Site

Tax-Aide sites are all donated space in places like neighborhood libraries, malls, banks, community centers, faith communities, and senior centers. We also have a program where we help new Tax-Aide sites get off the ground that want to locate in and recruit volunteers from diverse communities.

Get Your Taxes Filed

In 2016, AARP Foundation Tax-Aide helped over 2.7 million taxpayers nationwide during tax season. Since 1968, this volunteer-based program has helped nearly 50 million low- to moderate-income taxpayers. Sites are open early February through mid-April where tax preparers are available to help.

Contact Us

To volunteer, open a site, or get your taxes done, visit aarp.org/taxaide or send an email to taxaide@aarp.org with your questions.

Driver Safety

Driver Safety

Since 1979, the mission of **AARP Driver Safety** is to keep drivers 50+ safe and confident on the road through leading educational programs. Each year, we reach more than half a million drivers with the help of our nationwide network of more than 4,000 volunteers and 14,000 host locations, and we're always looking to grow.

Many of these volunteers and hosts come from houses of worship just like yours. With your help, we would be able to do so much more in expanding our reach in keeping drives and communities safer. There are many ways to get involved, including becoming a host for one of our main programs described briefly below.

AARP Smart Driver™ Course

AARP Smart Driver™ Course, our flagship offering, is the nation's largest classroom and online driver safety course. The classroom course is administered by volunteers and, each year, approximately 30,000 classroom courses are taught. Courses can be offered on weekdays, evenings, and weekends, and are also available in Spanish in some locations. The classroom course is available as an 8-hour, 6-hour, or 4-hour course depending on your state. Course participants could also be eligible to receive a multi-year discount on their auto insurance premiums but are advised to consult their insurance agent for further details. The course may also be taken online.

CarFit

CarFit is a free educational program created by the American Society on Aging, and developed in collaboration with AAA, AARP, and the American Occupational Therapy Association (AOTA). The goals of this community-based program are three-fold: help older drivers improve the “fit” of their vehicles for maximum safety and comfort; promote conversations among older adults and families about driver safety, and the continued need for mobility options to keep people involved in their communities; and link adults with relevant, local resources that can help ensure they drive safely longer.

We Need to Talk

We Need to Talk is an interactive online seminar that provides practical tips and advice on how to recognize when it's time to limit or stop driving, and how to discuss the topic with loved ones. Additionally, it provides participants with information on local alternate transportation resources to help keep older people independent and mobile, when driving is no longer a safe option. The seminar can be facilitated online or in person by a trusted member of the community or friend of the family.

Driving Resource Center

Our **Driving Resource Center** is a free, interactive online resource that features helpful tools, articles, state-specific driving information and more.

For More Information

If you are interested in working with us or want to learn more, please contact drive@aarp.org or give us a call at **1-888-227-7669**.

About AARP

AARP

AARP is a nonprofit, nonpartisan, social welfare organization with a membership of nearly 38 million that helps people turn their goals and dreams into **Real Possibilities**, strengthens communities, and fights for the issues that matter most to families. For a closer look, visit [About AARP](#).

AARP Foundation

AARP Foundation serves vulnerable people 50+ by creating and advancing effective solutions that help them secure the essentials. AARP Foundation has identified four interrelated priority areas where we can have the greatest impact: hunger, income, housing, and isolation. This work is supported by a longstanding commitment to legal advocacy on behalf of older Americans everywhere.

AARP Membership

- Membership: <http://www.aarp.org/benefits-discounts/my-membership/>
- Member Benefits: <http://www.aarp.org/benefits-discounts/>

For More Information

- AARP In Your State: <http://www.aarp.org/states/>
- AARP Chapter Locator: <http://www.aarp.org/giving-back/aarp-chapter-locator/>
- AARP Videos: <http://videos.aarp.org/>
- AARP The Magazine: <http://www.aarp.org/magazine/>
- AARP Bulletin: <http://www.aarp.org/bulletin/>
- AARP Government Watch: http://www.aarp.org/politics-society/advocacy/government_watch/
- Where AARP Stands: <http://www.aarp.org/about-aarp/policies/>
- AARP Mobile Apps: <http://www.aarp.org/about-aarp/mobile/>

Connect With Us

We invite you to connect with us:

- AARP Black Community Page: <http://www.aarp.org/blackcommunity>
- AARP Black Community Facebook: <https://www.facebook.com/>
- AARP Black Community Twitter: <https://twitter.com/AARPBlackCom/>
- AARP Voices Blog: <http://blog.aarp.org/category/voices/>

AA/B Faith-Based Initiative Toolkit Toll-Free Number: +1 (866) 238-7880

