

Seniors are living longer. Ruth Reffkin wants to help them

Ruth Reffkin and Wendy Moore lead Compass Plus, an agent-run division for senior real estate



BY MARIAN MCPHERSON
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The market has long discussed the passing of the baton from baby boomers to millennials (*sorry, Gen-Xers*), with the latter generation expected to inherit up to \$84 trillion in assets. But that transfer, often called the Silver Tsunami, has yet to take full shape.

Baby boomers are working longer and living longer, using their substantial equity to extend their market dominance — the generation accounted for 42 percent of all buyers and 55 percent of all sellers last year. However, age brings a constellation of new considerations: the adaptability of a home, the choice between independent and assisted living, continuing to live in your community or moving to be near children or grandchildren, and having a solid estate plan.

That's why Ruth Reffkin founded Compass Plus, an agent-run division focused on building a network of experienced, certified professionals dedicated to helping older adults navigate the market with dignity and sound advice. The division has 197 agents, all of whom have passed the Society of Certified Senior Advisors' rigorous Certified Senior Advisor (CSA) certification course.

"Compass Plus is a group of agents, all of whom have already been doing this work, but who want to get better at it and provide better services to seniors," Reffkin said. "And so, our mission is to elevate the way seniors in transition receive real estate services. So, how do you elevate that? Well, you educate yourself. We require the CSA to uphold strong ethical standards and partner with one another so that we have a nationwide network."

Reffkin leads Compass Plus alongside division president Wendy Moore, whom she met when Moore enlisted Reffkin to sell her 97-year-old mother's Manhattan apartment. Moore's mother wavered between staying in Manhattan or moving to Northern California with Moore's sister, but after some deliberation, decided to trade skyscrapers for the beaches — or so they thought.

"Her time in California lasted about a week, and then she said to my sisters and me, 'I'm a New Yorker. I need to go back to New York. I can't live in California,'" Moore said. "So, we moved her back to New York, and Ruth stepped in again to provide the contact that got her into the assisted living that she is now living in in Manhattan."



Ruth Reffkin

“A move manager helped figure out what my mom needed for the apartment that she’s in versus where she had been living, and then helped get rid of the stuff that she didn’t need, and helped with the move and setting up her new apartment in assisted living,” she added. “In the meantime, Ruth put my mom’s apartment on the market, and it sold in about a week. And that’s where the finances come from for most people — from the property that they own, and the equity that they have in the home.”



Wendy Moore

The duo said Moore’s experience reflects the support that older Americans and their families need today.

“Seniors nowadays are living into their 90s, and the big mistake people are making is underpreparing financially, as well as in other ways,” Reffkin said. “I’m 81. Still working full time. So, you know, unless people get pretty serious diseases, most seniors, especially the women, are living quite a bit older. And the question is whether they have a home that no longer serves them. Is it too big? Does it have stairs? Is it too remote and they

have to drive?”

“You know, I’m very active and very healthy, but I don’t drive anymore. And I don’t think I should — everything else is fine,” she added, laughing. “But I don’t think my reflexes are what they used to be.”

Reffkin and Moore said Compass Plus isn’t just about helping senior clients find safe, vibrant communities where they can thrive; it’s also about making their clients feel heard and seen in a society that, too often, pushes elders aside.

“Unfortunately, as we know, seniors are often not treated well in our society. There are many scams out there specifically targeting seniors,” Reffkin said, driving home the need for CSA and divisions like Compass Plus. “Seniors, especially women, we start becoming invisible as we age. Nobody has time for us; even as much as our kids love us, they have their own lives. And we want you to have your own life. But we get lonely, we get isolated.”

“So we’re doing this work as a real estate agent who’s trying to help people in that situation,” she added. “You have to be patient. You have to be willing to sit there, maybe listen to the same stories three or four times. And they’re scared, very scared. And you need to be there

for them. So we're very, very proud of the Compass Plus members and the work they do."

Moore said agents of all ages are welcome to join Compass Plus, as long as they're willing to complete the six-part CSA "Working with Older Adults" education course, pass the CSA certification exam and accompanying Roles, Rules and Responsibilities Ethics module. CSA also offers continuing education opportunities and hosts an annual conference, which Compass Plus leaders and agents will attend this week.

"We have about 150 agents who are signed up to take the course or are in the middle of the [CSA] course. It could be more," she said. "By the end of the year or early next year, we could be to almost 400 certified agents."

The duo said there are another 1,000 or so agents who haven't committed to the CSA certification, but regularly attend Compass Plus meetings. "We still want to raise their education level. We talk with them, and we advise them," Reffkin said. "It's a big commitment to take the CSA; it takes a long time."

Moore and Reffkin said it's never too early to begin planning for aging. The duo said Gen-Xers, millennials and Gen-Zers need to start thinking about their later years now, especially as social safety nets like Social Security and Medicare risk becoming insolvent in the coming decades.

"You cannot wait 30 years. By the time you're that old, it's too late to plan ahead. You have to start now. Work the miracle of compound interest — a dollar you put away now is going to be worth a lot of money in 30 years," Reffkin said. "You should be thinking about buying long-term care insurance, whether you'd want to move into assisted living or continue to be independent."

"So planning ahead is important, and I think also, when you are in these situations, to have trusted professionals," she added. "That's what Compass Plus is for."