



Our Vision

LeadingAge[™]
Massachusetts

Challenges facing our aging population

In 2010, there were
7.2

potential caregivers available for every person in need. In 2050, that number will drop to

2.9³

Close to **70%**
of those turning 65 will need some amount of LTSS in the future.⁴

Housing

Most subsidized senior housing environments have long waiting lists, and government funding to build new affordable senior housing has all but evaporated. The population of seniors is increasing with no attendant increase in affordable housing.

Long Term Services and Supports (LTSS)

Long-term services and supports (LTSS) are those services that help older adults and people with disabilities accomplish everyday tasks that cannot be performed on their own due to physical, cognitive or chronic health conditions. A rising number of older adults live with multiple chronic conditions that contribute to frailty, disability, and related functional limitations. Unfortunately, our system of acute care rarely addresses the need for LTSS nor does it consider – and integrate with – an individual's housing situation.

LTSS Financing

Neither family caregiving nor Medicaid, the two mainstays of LTSS, is equipped to handle our future care needs. Family members are stretched to the breaking point. And Medicaid requires individuals to impoverish themselves before paying for required LTSS services, and not always in the setting of a person's choice." Services needed for an individual to remain independent in their own home are usually not covered under current payment models.

Caregivers

The aging baby boom population will continue to experience a growing need for LTSS support, while we will see shrinkage in the demographic of traditional caregivers. We are facing a potential crisis in the availability of both paid (formal) and unpaid (informal) caregivers for this growing population.





Our Vision

Older adults live in age friendly communities which offer the services they need, when they need them, in the place they call home. These communities offer a range of affordable and accessible housing options, integrated with affordable and accessible long-term services and supports, for all residents.

Age-Friendly Communities

In age-friendly communities:

- People of all ages actively participate in community activities
- Everyone, regardless of age or ability, is treated with respect
- Older people stay connected to people and activities
- People are able to remain active and engaged even with chronic health conditions and at the oldest ages.

Age-friendly communities are built on:

- Affordable and accessible housing options
- Affordable and accessible Long-Term Services and Supports (LTSS)
- Integration of housing, health care, and LTSS
- Broader financing for LTSS
- A philosophy promoting healthy life styles and preventive practices.

58%

of very low-income

households 62+ that do not receive housing subsidies face either excessive housing costs, live in severely inadequate units or both.¹

Affordable and Accessible Housing

Decent, affordable and accessible housing is necessary for good health. And congregate or multi-family senior housing helps combat isolation and loneliness and can be a platform for the delivery of long term services and supports which improve residents' health. In an age-friendly community, housing:

- Is affordable for people of all income levels
- Includes affordable home modification services and adaptive technology to meet the changing needs of individuals as they age and/or realize functional limitations
- Spans a range of supportive housing models including housing with services, smaller residential care facilities and affordable assisted living
- Includes innovative and flexible models of co-housing
- Is funded by financing sources which support and sustain the development of affordable housing for seniors.

Engagement and Connection

In an age-friendly community, people are engaged and connected, including people with limited ability to leave their homes.

- Technology solutions are widely used
- The community supports vibrant "Villages" and Naturally Occurring Retirement Communities (NORC).

On Average, an American turning 65 today **will incur**

\$138,000

in future LTSS costs.²

Integration of Housing, Health Care and LTSS

In an age-friendly community, housing, health care and LTSS are seamlessly integrated.

- Competent and compassionate caregivers are available for people who need them, and are supported by the community
- Community-based health and wellness programs – including chronic disease self-management and mental and behavioral health programs – are widely available and well used
- New models of care, such as small homes, which emphasize the home in nursing home, flourish
- Care coordination – for example, for people coming home from the hospital or rehab– integrates health care, housing and LTSS to support each person's unique needs and wants
- People are fully informed about their prognosis and their options for care and treatment and can make decisions based on their own values as well as what is most important to them at the end of life.

Broad Funding for Long Term Services and Supports

In the age-friendly community, financing for LTSS is flexible and aligned with individuals' needs and preferences. LTSS financing:

- Does not require people to become impoverished to receive LTSS
- Is based on needs and services, not setting
- Allows for integration of acute care and LTSS services
- Does not require services to be considered "medically necessary" in order to be funded
- Includes strategies to enhance private savings and affordable insurance options to preserve choice.



The Road Forward

LeadingAge Massachusetts will lead a collaborative effort to work toward the outlined vision, by seeking consensus and encouraging a public dialogue about how these solutions can best be implemented. Achieving this vision will require bold changes to create an entirely new service delivery system based on the needs and preferences of older adults.



- 1 Joint Center for Housing Studies of Harvard University. (2015) Housing America's Older Adults: Meeting the Needs of an Aging Population
- 2 Favreault, M. M., & Dey, J. (2015). Long-term services and supports for older Americans: Risk and financing research brief. Washington, DC: Department of Health and Human Services, Office of the Assistant Secretary for Planning and Evaluation.
- 3 Redford, D., Feinberg, L., & Houser, A. (2013, August). The Aging of the Baby Boom and the Growing Care Gap: A Look at Future Declines in the Availability of Family Caregivers. Washington, DC: AARP Public Policy Institute.
- 4 Favreault, M. M., & Dey, J. (2015). Long-term services and supports for older Americans: Risk and financing research brief. Washington, DC: Department of Health and Human Services, Office of the Assistant Secretary for Planning and Evaluation.



LeadingAge[™]
Massachusetts
inspire. serve. advocate.

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