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**Aging  
in PLACE**

# National Aging In Place Council Annual Conference

Policy & Strategy Memorandum

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National Aging in Place

**NAIPC**

Council

## **What is Aging In Place?**

To most aging Americans and those who serve them, aging in place has become a familiar term. People seem to know it is about remaining in your home for as long as possible. But that is a rather vague notion. Our intent is to clarify it.

Aging in Place is a lifestyle choice that can both enhance the security of American seniors as well as provide our government and health care system with substantial savings. In this era when all financial resources are strained, it is one of the most obvious win-win propositions in modern American history. It is there in front of us, just waiting to be embraced.

Over 90% of older adults report the desire to age in place, so they can continue to live in their own homes or communities. As waves of Baby Boomers begin to retire, there will be a need to ensure communities are livable and seniors can thrive. But that is going to require a deeper understanding of the potential advantage of aging in place as well as pursuit of reasonable policy to support the movement.

## **The National Aging In Place Council**

The National Aging In Place Council (NAIPC) is a trade association of service providers dedicated to working together to help people in their later years live a healthy and comfortable life at home. With chapters across the country, NAIPC brings unifies otherwise disconnected resources dedicated to independent aging at home into a single powerful force:

- We connect those who provide services to aging Americans within a community.
- We connect aging Americans with the service providers in their community.
- We connect service providers with senior housing and local “Villages” retirement communities.
- We connect local communities of service providers across the country, providing one national community.
- We connect the private and non-profit sectors.
- We connect businesses with government.

## Why Now?

According to the Pew Research Center, “10,000 Baby Boomers are turning 65 every single day between now and 2030”. By the time we have reached the height of Boomers drawing down Social Security, there will be three workers to every beneficiary. In 1945, five years after Social Security issued its first check, there were 42 workers for every beneficiary.

Americans overwhelmingly support safety net programs like Social Security and Medicare. But for seniors today, the math does not work. By creating an environment that supports seniors’ choice to stay in their homes and their communities, we can work to keep housing markets stable, increase overall health and contribute to the workforce.

## Aging In Place Policy Initiative

On October 16, 2013, NAIPC convened a broad range of experts to discuss the future of Aging In Place. The goals were to more clearly define Aging In Place and to develop a proposal for a federal policy agenda. Representatives from the private and public sectors, for-profits and non-profits, government, businesses, senior advocacy groups and academia were all in attendance.

This all-day event included discussions on housing, healthcare and caregiving, personal finance, transportation, education and community.

Our key findings include:

### General

- Aging Americans are being disproportionately affected by ongoing budget cuts to programs like Meals on Wheels, aging and disability services, social service block grants and mounting deficit pressures.
- It is critical to pass S. 1028, The Older Americans Amendments Act, introduced by U.S. Senator Bernie Sanders (I-Vt.). This bill reauthorizes the Older American’s Act with a 12% increase in 2010 appropriations levels.
- A White House Conference on Aging, held once every ten years, is needed in 2015 to address the influx of seniors set to retire over the next decade. Conference policy recommendations surrounding health care, transportation and financial security can have a great impact on baby boomers’ quality of life. The concept of Aging In Place touches many of these policy needs for not only seniors and their families but the health care delivery system, financial stability and entitlements.
- Medicare and Social Security should be protected from government spending cuts.

## **Health Care and Caregiving**

In the next decade, a large influx of seniors will retire. This will be made more complicated by a caregiver shortage and rising health care costs.

Allied health professionals, such as personal care attendants and in-home health aides, can open greater access to care for seniors in appropriate settings, avoid unnecessary hospitalizations and greatly reduce health care costs.

In addition to keeping people healthy in their homes with the help of allied health professionals, telehealth services can improve the quality of care through video checks-ins, medication management and vitals monitoring.

### **Key Priorities**

#### Quality

- Supporting the reauthorization of Sen. Edward Markey's (D-Mass.) "Independence at Home" demonstration project
- Encouraging ways to increase telehealth utilization through streamlined regulation
- Supporting access to adult daycare facilities and home health services through adequate reimbursement programs as well as efforts to educate seniors and their families of the services available
- Promoting the development of relationships between local agencies on aging and NAIPC chapters
- Supporting federal nutrition programs, like Meals on Wheels and SNAP, through encouraging increased participation and corporate philanthropy

#### Affordability

- Supporting national, affordable long-term care insurance
- Advocating for increased allowable annual contributions to Health Savings Accounts and expansion of allowable usages

#### Workforce Development

- Establishing programs to recruit, train and employ social workers as care coordinators

## **Housing**

One of the cornerstones of Aging In Place is affordable, accessible housing. Today, the supply of appropriate and affordable housing for seniors is disproportionate to the demand. Rising housing prices, job opportunities pulling children elsewhere, smaller pensions, and inflation outpacing wages all contribute to the strain seniors feel upon making housing decisions. Aging In Place helps ease some of that burden by supporting seniors in their current home with a little help.

## **Key Priorities**

### Affordability

- Preserving and supporting the affordable housing delivery system including the Low Income Housing Tax Credit (LIHTC)

### Accessibility

- Promoting Universal Design, defined by The National Association of Home Builders as “the design of products and environments to be usable by all people, to the greatest extent possible, without the need for adaptation or specialized design,” to accommodate seniors aging in their homes
- Creating incentives for the inclusion of Universal Design in new housing, possibly through density bonuses or by creating a home modification funding program based on a weatherization model
- Encouraging state housing agencies to incentivize better design, Universal Design, and resident services

### Community

- Encouraging the development of intergenerational, supportive housing
- Encouraging employing Resident Service Coordinators in multifamily senior housing

## **Personal Finance**

Americans are living longer and there is a greater need to have the tools available to ensure financial stability in retirement. Financial planning and education services for seniors on available benefits are a vital to a secure retirement.

## **Key Priorities**

- Supporting existing programs to encourage financial planning like the U.S. Department of the Treasury’s Financial Literacy and Education Commission programs
- Promoting public awareness campaigns on benefits available to senior citizens
- Strengthening the Social Security Trust Fund

- Increasing the availability of financial planners to low and middle income seniors through programs like NAIPC's pilot program to train social workers to serve as "Financial Concierges" that direct seniors to available services, planners and trusted resources, much like the health insurance navigators
- Promoting work at home options for seniors

## **Transportation**

One of the greatest challenges to seniors is the availability of transportation, particularly in suburban and rural communities lacking adequate public transportation. The sheer number of drivers needed makes this among the most difficult problems to solve.

### **Key Priorities**

- Forming volunteer networks of drivers modeled after programs like Silver Ride or Independent Transportation Network
- Working with app-driven car service providers like Uber and Lyft to develop senior-friendly platforms
- Supporting the implementation of transit-oriented development within a quarter- or a half-mile radius of a transit stop. Statutes in at least 12 states, including California, Massachusetts, New Jersey, and Utah, address this issue
- Keeping public health in mind when designing infrastructure like streets and sidewalks to enable all users, regardless of age or ability, to get where they need to go. Access to safe sidewalks not only ensures transportation options but also encourages healthy living. Twenty-five states and Washington, D.C. and Puerto Rico have complete street policies, 16 of which state legislatures enacted.
- Connecting transportation partners to common destinations for shopping and services

## **Community**

Surveys show social isolation and lack of regular contact with others is among seniors' greatest fears. This can lead to poor health outcomes like medication non-compliance, hunger, inactivity and depression.

Community living arrangements, such as Continuing Care Retirement Communities (CCRCs), offer both residential and care options. They are privately owned and operated companies staffed to provide a "continuum of care" for residents. Often, they are very expensive.

By giving seniors a sense of community through Naturally Occurring Retirement Communities or Village to Village Networks, there is a greater chance they will be able to stay healthy in their homes.

## **Key Priorities**

- Encouraging and promoting models for development of communities for seniors in single-family homes, such as Villages and Naturally Occurring Retirement Communities
- Establishing and expanding Aging In Place chapters, which are organized, accessible local networks of in-home service providers, and are natural partners for Villages, NORCs and senior housing communities
- Forming lifelong learning partnerships with local universities
- Building a national network of social worker programs to train social workers as aging in place navigators employed by community institutions
- Increase access to technological literacy programs for seniors through library funding

## **Research to be Commissioned**

1. Medicare and Medicaid savings achieved through Aging In Place
2. The underutilization of currently available benefits
3. State-by-state needs for senior housing
4. The number of jobs that can be created by the aging in place movement

## **Conclusion**

For Aging In Place to be best understood and fulfill its potential for aging Americans, all those who serve them must come together in a unified effort with cohesive goals. Rather than individual businesses and professions trying to educate and serve seniors, Aging In Place needs to be positioned as an organized movement to promote a lifestyle choice with a menu of options.

Implementing a successful Aging In Place strategy requires a comprehensive national effort. It requires collaboration between private businesses, non-profit organizations, multifamily housing facilities and communities, local and federal government, aging Americans themselves and their families.

A single, nationally recognized, unified force could bring these policies and providers together to set the standards for Aging In Place practices. NAIPC is well positioned to fulfill that role.