

EXECUTIVE SUMMARY

INFRASTRUCTURE FOR AGING SERVICES

Strengthening providers and the network in the St. Louis region for the opportunities and challenges ahead

October 2025

RE-ENVISIONING THE NETWORK THAT PROVIDES SERVICES TO OLDER ADULTS

For decades, the systems that support older adults and their families in the St. Louis area have been under increasing pressure.

We can think about these systems in St. Louis city and county as a **network** — the continuum of services that support people as they age, including **community resources** (such as education programs, income assistance, and senior centers), **support services** (such as transportation, nutrition, and mental health), and **long-term care services** (such as case management, in-home services, and nursing homes). This network is strongest when providers are able to create a robust tapestry of support for older adults and their families.

Resources for organizations have been shrinking, most recently as a result of federal and state funding cuts, as well as policy shifts. In an August 2025 St. Louis area provider survey, 73% of respondents anticipate some level of change to their organizational budget in the next year due to federal funding changes alone; 41% reported already experiencing an impact. While these cuts may be recent, the reality is that funding for service delivery has been historically low for many years. Providers have consistently weathered budget shortfalls amid rising demand for services, increased costs, and workforce shortages.

As funding has stagnated, there's been a steady growth in the aging population each year. St. Louis county and St. Louis city are home to 1,272,624 people including 245,955 people over 65 (19%). There is a significantly higher share of residents over the age of 65 compared to just 10 years ago; by 2030, one in five residents will be over 65. This is a sign of progress: people are living longer, healthier lives. Yet for some, the need for support increases or changes as they age.

Service providers across the network have responded to stagnant funding in a variety of ways including creatively developing new approaches to service, pursuing funding, creating wait lists for services, reducing breadth of services in order to serve more people, relying more on volunteers, or in some cases, closing down. The network as it is has gaps and weakened threads. Without adaptation across the network and in the way services are delivered, gaps will continue to widen and too many older adults will be without the support needed to remain active, connected, and secure.

This document advances recommendations to foster, strengthen, and sustain the infrastructure for service delivery to older adults across the St. Louis region.

These **opportunities for shared infrastructure to strengthen the network** build on the network's greatest assets—collaboration, resilience, and trust—and invites more people, organizations, and institutions to see themselves as part of the support systems for older adults and their families.

These recommendations came from a robust co-design process, spearheaded by the St. Louis City Senior Fund and Marillac Mission Fund and guided by over 90 advocates, direct service providers, funders, and board members from more than 60 different organizations. Throughout the process, people reflected together on the strengths and lessons learned from many years of creativity and shared purpose. They contributed their ideas, provided feedback, and helped shape this vision for a more resilient aging services system.



A woven network: The aging services network consists of many different providers that support people as they age. Over time, stagnant funding and increased need has frayed the strength of the network, leaving gaps. These gaps could increase due to federal and state policy and funding cuts.

Through the co-design process, we heard how aging services providers have repeatedly risen to the occasion. From the COVID-19 pandemic to the May 2025 tornado, providers and community leaders have mobilized with extraordinary commitment. These experiences demonstrated both the strength of the network and the imperative to move beyond reactive crisis response toward proactive preparation.

At the heart of this effort is a foundational belief: by facing challenges together, the aging services delivery network can discover new ways to thrive.

WE ENVISION...

An aging-friendly region, where older adults and their families are able to access the services and supports they need from a robust and dynamic aging services network, made up of many diverse, trusted, and local service providers.

To live this vision, even during this time of reduced external resources, we need:

Shared infrastructure for the aging services network that allows providers to continue to do the work of service delivery, more efficiently, more resiliently, and with more support from the network.

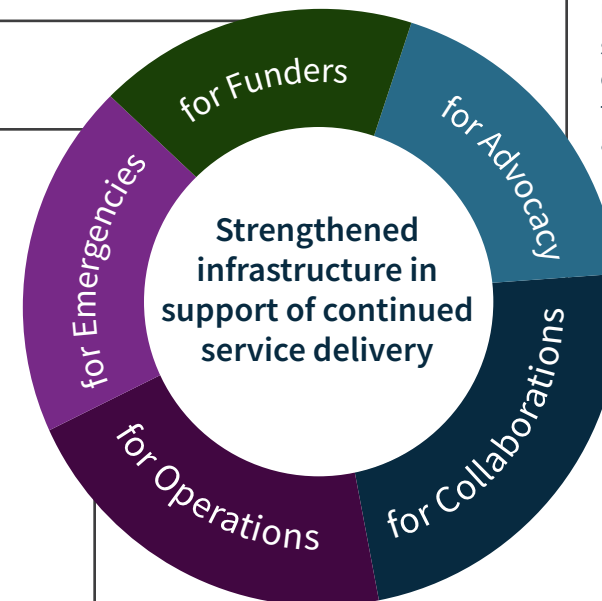
With this support, providers can continue to lead with their expertise – exploring creative ways to meet individual and community needs, and choosing paths for their organizations that best fit their strengths and the new contexts.

We envision... Funders who support aging services are able to coordinate with each other to quickly understand and meet needs.

Right now, we can take a small step by committing to meeting regularly, sharing information, needs, and best practices.

We envision... A robust infrastructure for coordinating providers and other stakeholders to ensure that older adults and their families are supported during community crises.

Right now, we can take a small step by beginning planning and coordination, learning from tornado response and recovery efforts to identify the current gaps in the response landscape for older adults.



We envision... Organizations, funders, policy makers, and individuals across the St. Louis region understand the importance of, and contribute to creating, an aging-friendly community.

Right now, we can take a small step by engaging a communications strategist to develop a regional campaign, and by developing talking points addressing federal and state funding cuts.

We envision... Aging services providers can assess, cultivate, and create a wide range of beneficial collaborations to support their work.

Right now, we can take a small step by sharing a call for interest and information, hosting a learning series about many types of collaborations, and creating a reference library of best practices and lessons learned.

We envision... Aging services providers have sustainable operations that support their mission and ensure ongoing services are available to older adults and their families.

Right now, we can take a small step by hosting learning sessions about different revenue models, funding planning grants, and sharing a request for information about key operational management challenges.

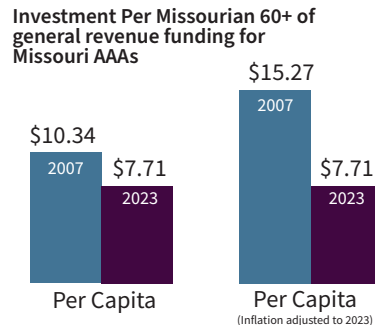
CONTEXT FOR CHANGE

STAGNANT FUNDING AND CHANGING POLICY

Doing more with less

Over years, funding has not kept pace with the needs nor the costs. This chart shares one example: how funding per capita has decreased for the Missouri Area Agencies on Aging (AAAs). Changes at the state and federal level, in the context of a growing population of older adults, contributes to provider strain: community-based organizations are doing more with less.

While there are other fundings sources (such as philanthropy and senior levies), these sources cannot make up for the decreases at the state and federal level.



Current and emerging constraints

Currently, federal funding is decreasing, and a \$1-2B deficit is expected in the state budget. The impact of these changes will emerge over several years, making it difficult to anticipate outcomes. What's clear is that these changes will continue to exert negative pressure on older adults and local providers.

RISKS TO A DIVERSE PROVIDER NETWORK

While the aging services network is often connected through both informal relationships and formal partnerships, there's a need to further strengthen the coordination between and supports across the network. There's a core of organizations that provide services directly to older adults and their families,

addressing community resources, support services, and long-term care needs. As a result of policy changes, many of these providers are at increased risk. In a 2025 St. Louis area providers survey, 42% of organizations reported having 5 months or less of cash reserves on hand, and 73% of organizations providing direct services anticipate loss of funding in the next year.

AN AGING POPULATION WITH VARIED NEEDS AND EXPERIENCES

The needs of older adults across St. Louis city and county are varied — and increasing. The network has an opportunity and responsibility to ensure delivery systems keep pace so everyone can thrive as we age. The needs for older adults are impacted by economic security, access to family and community support, geography, race, health, and more—no two older adults will have the same constellation of needs, and these needs may shift as people continue to age.

Federal and state changes will also exert pressure directly on many older adults and the families. Increases to out-of-pocket medical costs and other policy changes could tip some older adults towards requiring more community supports and services.

A CALL TO ACTION

If we do nothing to face this context and proactively respond, we will soon be facing a larger crisis, particularly as federal changes phase in over the next two years and the state budget crisis unfolds. Now is the time to deepen our commitment to each other and work proactively to strengthen the aging services network so it can continue to ensure older adults have access to the services they need in our communities.

Our Shared Commitment

As the aging services network responds to this moment, it's clear that no single idea or actor can solve these challenges alone.

Working together, we can proactively build a system that is resilient by embracing these principles:

Radical acceptance:

We will face today's realities honestly and constructively.

Urgent optimism:

We will recognize challenges and act with determination to create solutions.

Momentum building:

We will take coordinated steps that aggregate into large-scale progress.

Future-focused learning:

We will anticipate change, test new ideas, and scale what works.

Coalition convening:

We will collaborate with those who are ready, while continually inviting others to join in.

Commitment to service:

We will maintain our focus on providing high-quality, impactful service for older adults and their families, so people can age with dignity in St. Louis city and county.

PROPOSED COMPONENTS

INFRASTRUCTURE FOR FUNDERS



Regional Funder Coordination & Targeted Leadership

Funders who support the aging service network strengthen their connections and collaborations through ongoing gatherings and coordination of funding.

Why does this matter?

There's opportunity for funders to be more aligned and synchronized, supporting a more nimble response to the needs within the network, and allowing for collective learning across funders.

What does this include?

- Ongoing informal funder gatherings
- As appropriate, short-term cycles of coordination and leadership around a targeted challenge
- Coordination in times of crisis
- Policy analysis and communication

INFRASTRUCTURE FOR ADVOCACY



Awareness Campaign Focused on the St. Louis Region

A campaign that invites organizations, funders, policy makers, and individuals across the St. Louis region to understand the importance of creating an aging-friendly community and to contribute within their own spheres of influence to make St. Louis a good place to be an older adult.

Why does this matter?

There are many potential partners that could be building support for older adults into their everyday work, while also recognizing the impact that aging may have on them, their families, and neighbors.

What does this include?

- Clear talking points aligned with Reframing Aging
- Accessible and on-message collateral material that can be widely distributed
- A series of ongoing events or programs that help build a coalition around aging in the region
- Timeline aligned with the St. Louis County Seniors Count campaign
- Organized advocates for the needs of older adults
- Coordinated public dissemination pieces



Expanded Advocacy to Lawmakers

Tools and support for providers and individuals in the St. Louis region to connect their experiences, needs, and desires to the motivations of federal, state, and local lawmakers, influencing policy.

Why does this matter?

There are opportunities to better connect local providers, older adults, and their families from St. Louis city and county into advocacy to federal, state, and local lawmakers. This effort is meant to be specific to the priority needs of St. Louis city and county, while complementing other state-wide and national efforts to reach lawmakers.

What does this include?

- Messaging and material that is specific to the attention and interest of lawmakers
- Flexible to address a variety of policy changes
- Tools that can be utilized by a variety of advocacy groups
- Advocate consortium of regional groups that are trained and ready to engage

PROPOSED COMPONENTS

INFRASTRUCTURE FOR OPERATIONS



For organizations that want to diversify their streams of revenue, a set of trainings and resources help them to assess, develop, and sustain an approach to new revenue.

Why does this matter?

Organizations need support and time to develop new delivery models and structures that can allow them to diversify funding streams while utilizing their strengths and assets. Long-term, this diversification can offer more stability and resilience to funding changes.

What does this include?

- On-going education and training about a full suite of revenue source options
- A team of experts who work with organizations to design new revenue systems
- Vetted tools and technology

One promising new revenue stream: Community Care Hubs

Several organizations are currently pursuing a structure to increase revenue from healthcare systems, where a non-profit organization provides the centralized administrative and operational infrastructure between healthcare payors, providers, and community-based organizations that provide social services. This model, known nationally as a Community Care Hub, assigns the role of intermediary to a service delivery organization, who then contracts with healthcare payors and organizations that provide services.

This model utilizes the whole-person health goals that healthcare payors and providers support, including value-based care models where payment incentivizes outcomes. This means that healthcare organizations are seeking services that are high quality and meet other, non-healthcare needs, such as nutrition, prevention, mental health supports, care coordination, transportation services, and housing supports.



Trusted, confidential, and highly targeted resources for organizations to help them identify and resolve inefficiencies in back-office operations.

Why does this matter?

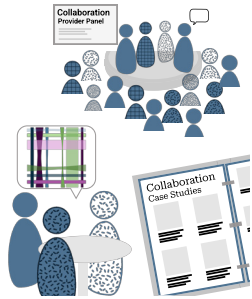
The specialization of some older adult services organizations can lead to organizations that are most focused on providing services, without having the capacity and attention to direct towards their operations. Yet, with coaching, support, and systems development, many organizations can successfully manage their back-office tasks. This is particularly the case for things like understanding and making budgets, and creating scenarios of potential financial outcomes.

What does this include?

- Assessment of a specific, targeted problem
- Limited on-going support with systems

PROPOSED COMPONENTS

INFRASTRUCTURE FOR COLLABORATION



Collaboration Cultivation Assistance

A set of resources for service providers and their boards to assess, cultivate, and create a wide range of beneficial collaborations, including more formal and structured strategic alliances.

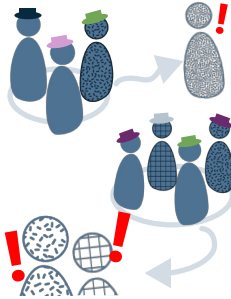
Why does this matter?

Many older adult services are highly specialized, so these collaborations can help ensure that older adults are able to get the service they need when they need it.

What does this include?

- Ongoing opportunities to connect with other organizations
- Best practice resources and tools for collaboration
- Educational opportunities for leadership and boards
- Confidential coaching, mentorship, and consulting

INFRASTRUCTURE FOR EMERGENCIES



Emergency Response Teams Infrastructure for Older Adults

Robust infrastructure that supports nimble and responsive coordination of providers, first responders, local government, and others to support older adults and their families.

Why does this matter?

Older adults and their families have specific needs during emergencies, and may also be at risk for some crises that do not face the general population (such as housing closures). Planning, infrastructure, and funding are all required to quickly activate multi-disciplinary teams that can work in coordination with other emergency response efforts, specifically addressing the needs of older adults and their families.

What does this include?

- Clear relationship to other emergency response structures
- Ongoing coordination and planning
- Advanced funding and memorandums of understanding, with flexibility
- Consistent training opportunities

FUTURE CONSIDERATIONS

In addition to these infrastructure ideas, there are also opportunities to support older adults and their families being able to access the services and resources they need, when and where they need them. As interest grows from additional partners or new resources become available, funders and providers of older adult services in the St. Louis region should pursue these ideas.

Geographic Hubs at Public Locations for Critical Services

Access to critical services would be available at locations that older adults and their families are regularly visiting, like libraries, YMCAs, grocery stores, churches, and senior centers. These hubs have staff that are well-versed in interacting with older adults, and are able to help people connect to programs and resources.

Resource Directory and Database

This Resource Database would build on ongoing and upcoming work happening across the region and the state. The database is kept up-to-date with the available resources, and serves as a tool for providers and case managers.

Backend Integration of Client Data Systems

This effort would focus on connecting data systems on the backend to support streamlining of client data across providers for assessment and coordination.

A CALL FOR STRENGTHENED INFRASTRUCTURE

Now is the time to deepen our commitment to each other and work proactively to strengthen the aging services network so it can continue to ensure older adults have access to the services they need in our communities.

Read the full report, and find your place to move these recommendations forward.

This process has highlighted the strengths of the aging services network, including providers' rich diversity, deep expertise, and steadfast commitment to service for older adults and their families. It has also exposed a gap: **shared infrastructure to support the operational wellbeing of the overall network.** There's a strategic imperative to invest in this infrastructure.

We hope that you see many places where you could plug in as a participant, a supporter, and/or a leader. No one can do this alone, and we look forward to achieving the work ahead—together.

