



Infrastructure for Aging Services: *Educating Public Leaders*

Version 2 (September 2026)

Topline Message

We're all aging—
what we *build today*
shapes how.



Supporting Message

Aging well in St. Louis depends on strong, connected systems — not isolated services.

Background

In St. Louis, hundreds of organizations provide services to support older adults — ranging from community-based social programs to specialized care that responds to emerging needs. Historically, these services have been delivered as isolated supports for individuals. Today, we understand something different: Aging is a universal human experience, and how we support aging shapes the strength of our entire community.

The City of St. Louis is home to more than 62,000 older adults (age 60+), with more than 320,000 older adults across the region. While overall population has declined in recent years, the number of older adults continues to grow — reshaping community needs and priorities. Within the next decade, nearly 1 in 4 residents in the region will be age 65 or older.



**For the first time
in U.S. history,
older adults are
projected to outnumber
children by
2034**

Older adults are not only recipients of services — they are contributors. More than 20% remain in the workforce, while many others provide caregiving, volunteer leadership, and cultural continuity across neighborhoods. At the same time, structural barriers — including housing instability, access to care, and transportation — can limit the ability to age safely and remain connected to community.

Aging well in St. Louis depends on strong, connected systems — not isolated services. Today's aging-services ecosystem includes nonprofits, healthcare providers, public agencies, and funders working toward shared goals. Yet fragmentation across this system creates barriers for older adults and caregivers, leading to delays in access, duplication of effort, and missed opportunities for early support.

As noted in the initial Infrastructure for Aging Services Report (2025), "many older adult services are highly specialized. To meet the wide range of needs and experiences of older adults, the network of providers must be robust, well-connected, and sustainable over time."

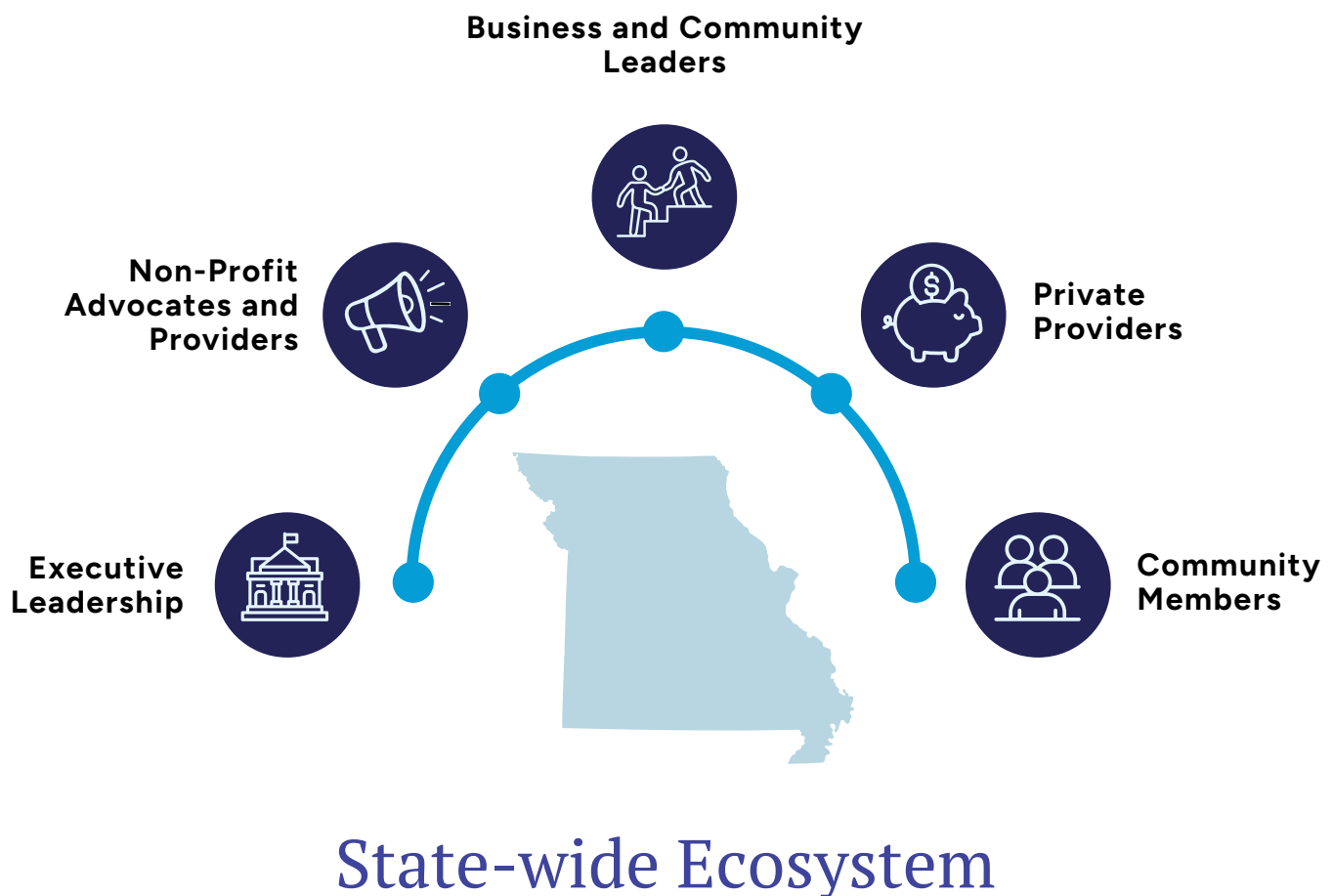
For providers and policymakers alike, the path forward is clear: Strengthen coordination, align communication, and ensure that services are easy to find, understand, and use.



Role of the Senior Fund of St. Louis City

The Senior Fund of St. Louis City serves as a narrative convener — supporting alignment across partners while respecting the distinct role of each organization. This guide is not intended to prescribe messaging, but to provide practical tools that improve clarity, coordination, and impact across the aging services ecosystem.

As featured in the Missouri Masterplan on Aging, the Aging Services ecosystem is intended to be broad and includes several sectors.





Audience: Elected Officials and Policymakers

This messaging guide provides a clear, consistent foundation for communicating with policymakers and elected officials about aging in St. Louis. It can be used both by those engaging policymakers and by the policymakers themselves.

Grounded in provider and funder input, as well as research including the Missouri Master Plan on Aging, the Reframing Aging Initiative, and the 2025 Infrastructure for Aging Services Report, this guide reflects both lived experience and system-level insight.

Clear, aligned messaging matters. When partners use consistent language, it:

- strengthens shared understanding
- reduces fragmentation across the system
- supports more informed policy and funding decisions

Policymakers and elected officials play a critical role in shaping how our community ages — by aligning policy, funding, and systems to reflect the realities of older adults today and in the future.



Within the next decade, nearly 1 in 4 residents in the region will be age 65 or older.

St. Louis has one of the highest percentages of older adults among major U.S. metro areas, ranking behind only Miami and Tampa.”

– U.S. Census Bureau



“

The challenge today is not whether senior care provides coordination, but whether organizations are equipped to do it at scale.”

– AARP

Snapshot of Older Adults in the St. Louis Region

	City of St. Louis	St. Louis County	St. Charles County
Total Population	293,109	998,618	409,830
Population Age 60+	62,798 21%	255,147 26%	95,206 23%
Population Age 65+	43,622 15%	186,150 19%	67,389 16%
Life Expectancy	72	77	79
65+ Who Are Working	9,204 21%	38,533 21%	12,669 19%
65+ w/Income Below Poverty Line	7,852 18%	14,892 8%	3,369 5%
Total Medicare Beneficiaries	48,632	222,825	83,388
Total Dual Eligible Medicare/Medicaid Beneficiaries	14,242	23,826	5,354
Total Households	144,450	414,739	158,682
Households w/65+ Householder	31,219 22%	120,492 29%	41,700 26%
Median Household Income (65+)	\$39,291	\$62,138	\$67,852
65+ Householder Owns Home	18,107 58%	96,394 80%	35,445 85%
65+ Householder Rents Home	13,112 42%	24,098 20%	6,255 15%
65+ Householder Paying 30% or More of Income on Housing	15,519 50%	43,401 36%	13,035 31%
65+ Householder w/SNAP Benefits	5,307 17%	6,025 5%	1,251 3%

Sources: American Community Survey, 2023, 5-Year Estimates; Center for Medicare and Medicaid Services, Medicare Monthly Enrollment Report, December 2024.
Note: For Medicare Beneficiary numbers, this includes individuals that are younger than 65 who qualify for Medicare insurance through other eligibility criteria.



Pillars for Messaging: Policymakers and Elected Officials

The following pillars provide a shared framework for how to communicate about aging — and how to make decisions that reflect the realities of older adults in St. Louis.

Each pillar reinforces a central idea:
We're all aging. The path is shared.

Together, these pillars support clearer communication, stronger cross-sector alignment, and more effective policy and funding decisions.

“

In addition to delivering positive financial results, each intervention analyzed has the potential to create meaningful qualitative benefits for society, supporting quality of life, life satisfaction, familial interconnectedness, community cohesion, and equity.

— McKinsey Health Institute

1

Older Adults Are a Community Asset

Older adults strengthen communities through caregiving, workforce participation, volunteerism, and civic leadership. Messaging should reflect their contributions and diversity — avoiding language that frames aging as decline or burden.

Cue

Prioritize policies that support continued participation and community connection.

Proof Point

In St. Louis, workforce participation among adults age 65+ has increased from 12.3% to 16.3% since 2010 (U.S. Census Bureau).

2

Aging Is Universal — and Shaped by Systems

Everyone ages, but not everyone ages under the same conditions. Housing, healthcare access, transportation, and economic opportunity all shape outcomes. Messaging should reflect shared experience while acknowledging structural realities — without dramatizing hardship.

Cue

Focus on improving the conditions that shape how people age, not just individual outcomes.

Proof Points

- *Nearly 10% of older adults in the St. Louis region live below the poverty line. (U.S. Census Bureau)*
- *Older adults are the fastest-growing segment of the unhoused population. (National Alliance to End Homelessness)*

3

Dignity and Autonomy Guide Decision-making

Older adults make decisions about their lives, homes, and care. Messaging should reflect this agency and avoid one-size-fits-all assumptions.

Cue

Support flexible, person-centered approaches that respect individual choice.

Proof Point

Adults age 65+ represent decades of diverse life experiences, needs, and preferences. (Reframing Aging Initiative)

4

Services Should Be Easy to Find, Understand, and Use

Complex systems and unclear information create barriers to access. Messaging should prioritize clarity and focus on what people need to act.

Cue

Invest in navigation, shared systems, and accessible information — ensuring technology enhances, not replaces, human connection.

Proof Point

The Missouri Master Plan on Aging calls for leveraging tools like 211, the Community Information Exchange, and integrated data systems to improve access and coordination.

5

Coordination Strengthens Outcomes and Investments

Fragmentation across agencies and funding streams reduces effectiveness and creates inefficiencies. Clear, aligned communication and coordinated investment improve outcomes and maximize public resources.

Cue

Fragmentation not only creates barriers for older adults — it also increases costs and reduces the effectiveness of public investments.

Proof Point

“The challenge today is not whether senior care provides coordination, but whether organizations are equipped to do it at scale.” (AARP)

“

With 61.2 million Americans already over 65: a number projected to reach 73 million by 2030 — the current fragmented, reactive care system is buckling under pressure.”

— Medium



Language and Tone Standards for Policymakers and Elected Officials

The way we talk about aging shapes not only perception — but policy, funding, and outcomes.

These standards help ensure communication is clear, respectful, and aligned with the realities of older adults.

BE NEUTRAL, FACTUAL, AND STEADY

Focus on observable facts (e.g., age, residency, program use) without implying vulnerability, dependence, or judgment.

YES: “Ms. Alvarez is a 72-year-old resident who uses a St. Louis City transportation program twice a week to reach medical appointments and community activities.”

NO: “Ms. Alvarez is an elderly woman who struggles to get around on her own and depends heavily on the City’s transportation program.”

CENTER THE COMMUNITY, NOT THE ORGANIZATION

Highlight the role older adults play in their communities rather than the role of the organization.

YES: “Ms. Patel is an active neighborhood volunteer who helps coordinate weekly food distribution alongside other residents.”

NO: “Ms. Patel’s involvement is possible because our City agency provides the coordination and resources that support these efforts.”

LEAD WITH DIGNITY AND AGENCY

Center the person’s identity, choices, and participation — without implying limitation or need.

YES: “Mr. Daniels is a longtime community member who participates in the center’s technology workshops to stay connected with friends and family.”

NO: “Mr. Daniels is a senior citizen who struggles to keep up with things, so he relies on the center’s programs to manage basic tasks.”

AVOID SENTIMENTALITY, SAVIORISM, AND CRISIS FRAMING

Keep the focus on participation and context — without dramatizing need or implying decline.

YES: “Mr. Lee participates in the weekly community gardening program and contributes to maintaining shared plots.”

NO: “Mr. Lee is struggling to stay connected and, without the gardening program, risks becoming increasingly isolated.”



Key Moment-Based Messaging

Different moments require different levels of clarity, tone, and action.

WHEN ANNOUNCING NEW CITY (OR OTHER GOVERNMENT-ADJACENT) PROGRAMS

- Focus on what older adults can expect and how to access support.
- Keep eligibility and steps simple and direct.
- Acknowledge partners without overwhelming the message.

DURING SYSTEM CHANGES OR ADMINISTRATION TRANSITIONS

- Emphasize continuity and clarity.
- Provide straightforward instructions for next steps.
- Avoid technical explanations unless necessary for action.

DURING EMERGENCIES OR DISRUPTIONS

- Prioritize safety, clarity, and actionable information.
- Avoid dramatizing risk; focus on what people can do now.
- Reinforce that partners are coordinating behind the scenes.

WHEN DISCUSSING NEEDS OR CHALLENGES

- Acknowledge systemic barriers without centering organizational hardship.
- Avoid “othering” older adults; instead, emphasize resilience and community contributions.
- Avoid language that implies blame or helplessness.





Fast Figures for Quick Accessibility

Annual Median Costs: Missouri - State (2025)

In-Home Care	2025
Non-Medical Caregiver	\$75,504
Change Since 2024	No Change
Private Duty Nurse	\$94/hour (\$196,000 full-time)
Change Since 2024	N/A

Community and Assisted Living	2025
Adult Day Health Care	\$24,700
Change Since 2024	N/A
Assisted Living Community	\$64,800
Change Since 2024	5%

Nursing Home Care	2025
Semi-Private Room	\$75,504
Change Since 2024	6%
Private Room	\$91,250
Change Since 2024	6%

<https://www.carescout.com/cost-of-care>



The Senior Fund of St. Louis City envisions the City of St. Louis as an aging-friendly community where older residents can thrive in environments that best support their well-being.