



Infrastructure for Aging Services:

*Communicating with Funders as an
Aging Services Provider Network*

Version 2 (September 2026)

Topline Message

We're all aging—
how we *invest* today
matters tomorrow.



Supporting Message

Philanthropic investment plays a critical role in strengthening infrastructure, advancing innovation, and supporting long-term system capacity.

Background

Aging is not a niche issue, nor does it apply to a segregated population — it is a universal experience that touches every individual, family, and community over time. As such, investments in aging are investments in the broader community, with implications for health, economic stability, housing, and social connection across everyone's lifespan.

This guide provides shared, funder-aligned messaging for organizations serving older adults in the City of St. Louis. It reflects insights from providers, funders, and regional partners, alongside research from the Reframing Aging Initiative, the Missouri Master Plan on Aging, and local ecosystem assessments.

Demand for services is accelerating while funding and system capacity remain constrained — creating both immediate pressure and a clear opportunity for more coordinated, strategic investment. Nationally, only a small share of philanthropic dollars — estimated at 1–2% — is directed toward efforts that support older adults. While a core group of dedicated funders anchors much of this work, many others engage indirectly through related areas such as health, housing, and food access — pointing to a significant opportunity for alignment and expanded investment.

The messaging in this guide is designed to support communication with a range of funders — from individual donors to private foundations — by strengthening clarity around impact, opportunity, and investment. Importantly, this messaging can also help organizations introduce aging-services issues to funders who do not specifically focus on older adults.

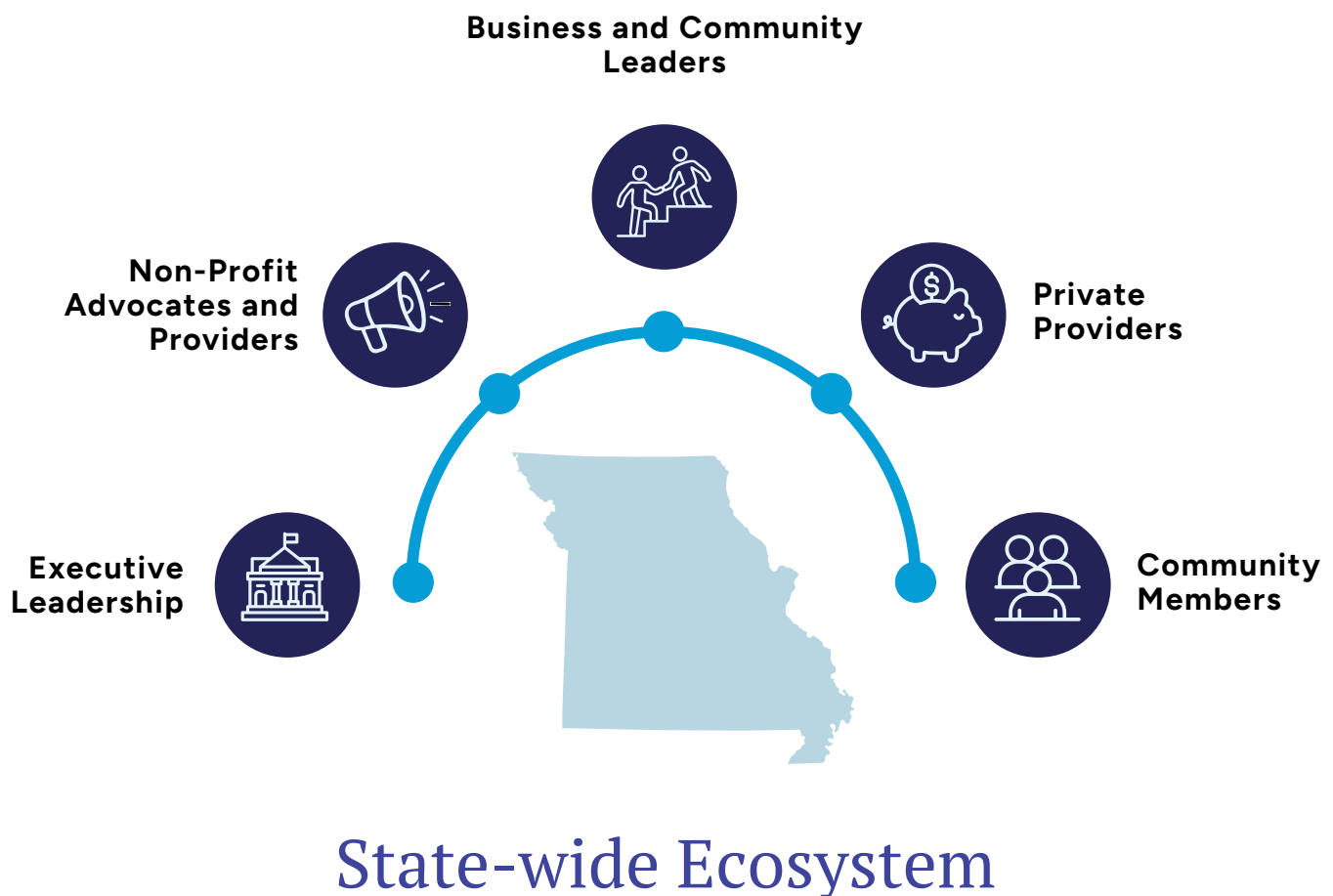


**For the first time
in U.S. history,
older adults are
projected to outnumber
children by
2034**



Role of the Senior Fund of St. Louis City

As reflected in the Missouri Master Plan on Aging, the aging services ecosystem is inherently cross-sector, spanning health, housing, social services, and community-based supports. **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 strengthen clarity, coordination, and impact across the aging services ecosystem.





Audience: Philanthropic Funders

The messages below can be used and adapted to communicate with a range of funders. Different funders respond to different types of messaging, and tailoring your approach can strengthen engagement and increase effectiveness.

First, understand your funder before your funder understands you.

Approach funders much like you would a client — by meeting them where they are. Seek to understand how they view aging within their strategic priorities, policy interests, and community investments.

If aging is not an explicit priority, help funders identify connections by framing aging across the lifespan, across policy areas, and across communities. Aging is both highly individual and universally experienced — making it relevant across sectors and funding strategies.

Second, understand the funder's role within the broader funding landscape.

Position your work in a way that aligns with their goals, whether related to impact, innovation, systems change, or community outcomes. Additionally, be thorough and specific in describing the older adults whom your work supports. Older adults are not a monolith, and specificity matters to funders.



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



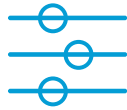
Communicating with Different Types of Funders

Recognizing that each funder brings distinct priorities and strategic approaches to investing in community-based organizations, advocacy, policy, and related efforts, prospective grantees can strengthen their positioning by clearly articulating the following:



RESULTS

Demonstrate clear organizational and/or programmatic outcomes, not only with data but with meaningful storytelling



ALIGNMENT

Show how your work fits within the funder's stated priorities and areas of focus



INVESTMENT VALUE

Illustrate how funding will leverage additional resources or generate return (e.g., expanded reach, improved outcomes, system efficiencies)



SUSTAINABILITY & SCALABILITY

Highlight the potential to maintain, grow, replicate, and/or extend impact over time



SYSTEM EFFICIENCY

Explain how the investment reduces duplication and strengthens coordination across the ecosystem



FISCAL RESPONSIBILITY

Demonstrate that resources will be used effectively, transparently, and with accountability



“

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: Philanthropic Funders

These principles are designed to help organizations communicate clearly and consistently with funders. They reflect how funders assess opportunity, risk, and impact — and support stronger alignment across the aging services ecosystem.

Aging services are not just individual programs — they are part of the infrastructure that supports families, strengthens communities, and prepares the region for a rapidly growing older population. Coordinated investment ensures these systems work effectively and sustainably.

Each pillar reinforces a central idea: ***“We’re all aging — how we invest today matters tomorrow.”***

“

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

Aging Is Universal, Not Niche

Cue

Lead with **aging is a universal experience** that affects every individual and family over time. Investments in aging support community-wide outcomes, including health, housing stability, and economic security for **everyone**.

Proof Point

For every \$1 invested in healthy aging, \$3 may be returned to society via economic and healthcare benefits. (McKinsey & Company) [Read](#)

2

Position “Aging Services” as a Network, Not a Single Organization

Cue

Highlight that organizations serving older adults operate within an interconnected network of providers. Investments that recognize and strengthen these connections improve coordination, reduce duplication, and enhance overall impact.

Proof Points

While the public sector certainly has a role to play, numerous other stakeholders can initiate, develop, and collaborate to implement a variety of healthy aging initiatives. (McKinsey & Company) [Read](#)

3

Lead with Outcomes, Not Just Need

Cue

Demonstrate clear value and measurable impact — not just demand. Strategic investments in aging services produce results, including improved health, increased stability, and more efficient use of public and private resources.

Proof Point

“The Return on Investment (ROI) for case management and home services is calculated as \$2 for every \$1 spent. A study of the effect of care coordination on long-term outcomes found that care coordination and associated services resulted in \$7,920.24 savings per client over 5 years compared to those that did not receive care coordination” (Shehu et al., 2025) (Advancing States). [Read](#)

4

Emphasize Coordination as a Strategy for Impact

Cue

Coordinated approaches to service delivery strengthen outcomes and maximize resources. When organizations align efforts, funders can invest with greater confidence in both impact and sustainability.

Proof Point

“A 2018 study reported that, after adjustment, residents of housing with supportive social services had approximately 43% lower odds of hospitalization for ambulatory care-sensitive conditions than comparable neighborhood residents.” (Health Affairs) [Read](#)

5 Frame Funding As a Tool for Systemic Change

Cue

Philanthropic investment plays a critical role in strengthening infrastructure, advancing innovation, and supporting long-term system capacity. Funding is not only about addressing immediate needs — it is a tool to drive system-level change and long-term impact.

Proof Point

*"In 2017, Giving USA estimated that only 6% of nonprofits focused on providing services to older adults." (Dorothy A. Johnson Center) **Read***

6 Connect Immediate Needs to Long-Term Systems Change

Cue

While immediate needs continue to grow, investments that also build long-term capacity create more sustainable systems. Strategic investments in workforce, coordination, and infrastructure strengthen resilience and long-term outcomes.

Proof Point

25% of adults in Missouri — approximately 1,224,000 people — are family caregivers, providing largely unpaid and unsupported care to older parents, spouses, and other loved ones.

*Half of family caregivers (49%) in Missouri have experienced at least one negative financial impact because of their care responsibilities. Common negative impacts include stopping saving, taking on more debt, and using up personal savings. (AARP) **Read***

7 Make Infrastructure Visible

Cue

Behind every successful program is infrastructure — coordination, data systems, workforce, and partnerships — that enables impact. Investments in shared infrastructure allow providers to focus on service delivery while improving efficiency, data quality, and system-wide outcomes.

Proof Point

*Nearly every aging service provider (98%) reports infrastructure needs that will directly impact how many older adults they can serve in the coming years. Addressing these gaps is one of the most effective ways to increase capacity across the network. In fact, research shows that closing key infrastructure gaps alone could result in tens of millions more meals delivered each year. (Meals on Wheels America) **Read***

Shared Messaging Across All Types of Funders

- Older adults are often under-recognized in funding strategies; naming aging explicitly strengthens alignment and visibility.
- Funding structures can unintentionally reinforce silos — coordinated approaches reduce administrative burden and increase impact.
- Fund opportunity, not just need — programs that promote emerging treatments, approaches, strategies such as pilots, seed funding to launch initiatives, planning grants, and learning loop activities.
- Investments in community-based supports provide cost-effective, preventive approaches to care and well-being.
- Emphasize measurable outcomes, including both scale (who is served) and impact (how quality of life improves).
- Funders can strengthen the field by investing in shared infrastructure, such as data systems, storytelling, and coordination efforts.
- Budget uncertainty creates real risk — but also opportunity to invest in more efficient, aligned service delivery models.
- In times of crisis (e.g., food insecurity, extreme weather), collaborative funding models enable faster, more effective response.

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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



Tone and Language Standards:

Recommendations for Communicating with Funders

NEUTRAL, FACTUAL, AND STEADY.

Keep the focus on observable facts (e.g., return on investment, cost savings) without implying vulnerability, dependence, or judgment toward individuals.

YES: "Participants in the meal delivery program receive five meals per week. A 2024 program review found that 78% reported the service as their primary source of daily nutrition."

NO: "Frail, isolated seniors like Ms. Alvarez depend on the meal delivery program because they have no other options for obtaining groceries."

RESPECTFUL AND DIGNITY-FORWARD.

Center the person's agency, identity, and choices without implying limitation or need.

YES: "Mr. Daniels is a long-time 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."

COMMUNITY-ORIENTED RATHER THAN ORGANIZATIONALLY SELF-FOCUSED.

Highlights the older adult's role, relationships, and contributions within the broader community.

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

NO: "Ms. Patel's ongoing involvement in neighborhood food distribution is possible because our City agency provides the coordination and resources that keep these volunteer efforts running smoothly."

AVOIDS SENTIMENTALITY, SAVIORISM, OR CRISIS FRAMING.

Keeps the focus on facts, participation, and context without implying urgency, decline, or emotion.

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

NO: "Mr. Lee is struggling to stay connected as he faces the challenges of aging, and without the gardening program he risks becoming increasingly isolated and alone."



Key Moment-Based Messaging

WHEN DISCUSSING FRAGMENTATION

- “The aging-services landscape includes many excellent providers, but funding and service delivery are siloed. A unified messaging effort helps funders see the full picture — who is doing what, where, and for whom — and supports coordinated, citywide investment.”

WHEN DISCUSSING PREVENTION

- “Prevention saves money and improves outcomes. Investments in transportation, home repair, meals, social opportunities, and digital access reduce costly emergency care and support long-term stability.”
- “Community-based services are highly cost-effective. For example, home-delivered meal programs typically cost less than \$10 per day, while nursing home care can exceed \$300 per day, according to national cost estimates.”

WHEN DISCUSSING GEOGRAPHIC GAPS

- “Some neighborhoods — particularly in North City and South City — face persistent gaps in access. Coordinated funding and targeted outreach help ensure that older adults in these communities receive consistent support.”

Fast Figures for Quick Accessibility

Medicare spends
\$6.7 BILLION

annually as a result of
loneliness and social isolation.

[READ](#)

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In 2026,

the Elder Index national average,
which is the amount of money
necessary to cover older adults’
cost of living each year, was

\$34,032
for singles who rent

(\$25,944 for singles who own a home
without a mortgage, \$39,396 for singles
who own a home with a mortgage).

The Elder Index national average
for couples was

\$47,016
for renters

(\$38,928 for couples who own a home
without a mortgage, \$52,380 for couples
who own a home with a mortgage).

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80%
of older adults

in the U.S. continue to be unable to
absorb a financial shock such as long-
term services and supports (LTSS).

[READ](#)



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.