



Infrastructure for Aging Services:

*Communicating with Older Adults and
Caregivers As an Aging Services
Provider Network*

Version 2 (September 2026)

Topline Message

If you are aging —
and we all are —
your voice helps shape
what comes next.



Supporting Message

Aging is not a separate experience — aging connects us all.

Background

Many people only look for services during times of change or crisis (such as after a financial setback or a health scare). Proactively reaching out for information and support, before help is needed, should be normalized — and proactively providing information should be normalized, too.

How information is shared affects whether people feel respected, informed, included, and able to take action. Clear, steady communication helps older adults and caregivers:

- Understand what services exist and how to use them
- Know what to expect when systems change
- Feel confident asking questions or seeking support
- See themselves as valued contributors to their communities
- Navigate a complex ecosystem without unnecessary frustration

Older adults, and those who support them, consistently request straightforward information, clear steps, respect for their independence, and communication that treats them as partners (not “recipients”). This guide provides practical, strategic ways to honor that request and improve communication among everyone in the aging-services ecosystem.

This guide is designed for use in communication with:

- Older adults living in St. Louis City
- Caregivers and family members
- Providers and community organizations sharing information

Different people will be at different points in their aging journey. Some may be planning ahead, while others may be navigating immediate needs. Communication should meet people where they are — providing the right level of detail, clarity, and support for their individual situation.

Role of the Senior Fund of St. Louis City

The Senior Fund of St. Louis City serves as a connector and convener, helping to bring together organizations, information, and resources that support older adults across the city.

This guide is not meant to replace the voice of any one organization. Instead, it provides shared language and practical tools that help make communication clearer, more consistent, and easier to navigate across the aging services system.

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

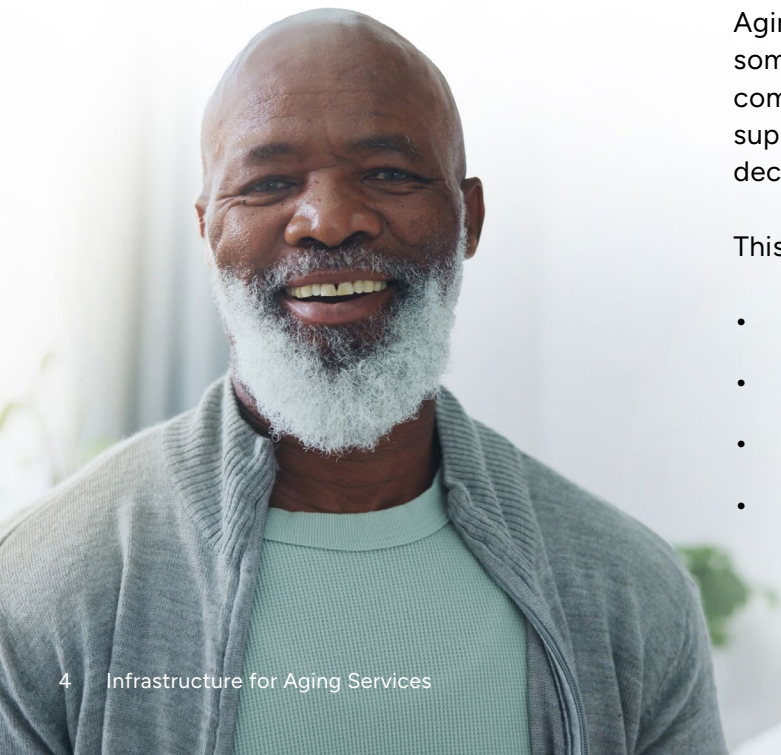
Audience: Older Adults & Caregivers

There is a growing need — and shared commitment — to make information about aging services in St. Louis City clear, respectful, and easy to use. This guide brings together insights from older adults, caregivers, providers, and community partners, alongside research from the Reframing Aging Initiative, the Missouri Master Plan on Aging, and local ecosystem assessments.

Aging is not a separate, siloed experience — it is something we all do over time. Clear, consistent communication helps ensure that people can find support, understand their options, and make informed decisions about their lives.

This guide is designed to support communication that is:

- Clear and easy to understand
- Respectful of independence and choice
- Grounded in real experiences
- Focused on helping people take action



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.



Core Messaging Pillars for Older Adults & Caregivers

These principles help ensure communication is clear, respectful, and useful. Each pillar reflects what older adults and caregivers consistently say they want: straightforward information, respect for independence, and support that is easy to navigate.

1

Older Adults Are a Community Asset

Aging is a shared life experience. Older adults are a vital part of our communities — contributing time, skills, relationships, and perspectives that strengthen connections across generations. Whether you are an older adult, caring for someone who is, or planning for your own future, aging connects us all.

Experience and lived perspective offer value not only to individuals, but to families, neighborhoods, and communities — creating benefits that extend across generations.

Cue

Older adults strengthen neighborhoods through caregiving, volunteerism, board service, and long-standing community and neighborhood ties.

Proof Points

Nearly 8 out of 10 older adults want to spend time with people outside their age group (Generations United). [Read](#)

More than 25% of older adults reported volunteering in the past 12 months (America's Health Rankings). [Read](#)

2

Aging Is Universal — Access to Information Is Not

Aging is a universal experience, but knowing how to navigate it isn't. Many people don't think about services, supports, or benefits until they need them. When that moment comes, information can be difficult to find, hard to understand, and challenging to navigate.

This gap is not about individual effort; it reflects how complex and fragmented our systems are. Clear, accessible information is essential to helping people make informed decisions and access the support they need.

When people can't find or understand information, they are less likely to access services — often leading to more complex needs over time.

Cue

Prioritize clear, accessible, and easy-to-navigate information. The Missouri Master Plan on Aging identified access to information as one of the most common challenges across all areas of aging services (Missouri Department of Health and Senior Services). [Read](#)

Proof Point

Only about 30% of eligible older adults (age 65+) access key benefits such as SNAP, SSI, and Medicare Savings Programs (National Council on Aging). [Read](#)

3

Dignity and Respect Are Drivers of Aging

Dignity and respect are essential to how people experience aging. Older adults make decisions about their lives, homes, and care — and communication should reflect and reinforce that agency.

Messaging that centers autonomy helps build trust and avoids language that is paternalistic, prescriptive, or limiting. Aging is a shared and valued part of life, and communications should reflect it as such.

Access to clear, relevant information is a key part of this process. When people have the information they need, they are better able to make decisions, plan for transitions, and navigate changes with confidence.

When communication does not reflect dignity and autonomy, it can create barriers to trust, engagement, and informed decision-making.

Cue

Use language that affirms autonomy, reflects individual choice, and supports informed decision-making. Avoid assumptions about needs, preferences, or limitations.

Proof Point

Nearly one in four older adults say their (or a family member's) medical concerns have been "minimized, ignored, or dismissed during care." (AARP) **Read**

4

Services Should Be Easy to Find, Understand, and Use

Accessing services should be straightforward — but, too often, it isn't. Complex systems and unclear information can make it difficult for older adults to find, understand, and use the support available to them.

This is not a reflection of individual ability — it reflects how systems are structured and communicated. When information is inconsistent, overly technical, or hard to navigate, people are less likely to take action or access services.

Clear, simple, and consistent communication helps people understand their options and take the next step with confidence. Everyone has a role in making public-facing information more accessible and easier to use.

When services are difficult to find or understand, people may delay or forgo support — often leading to more complex needs over time.

Cue

Prioritize clarity, consistency, and action-oriented communication. Focus on what people need to know and do — avoiding unnecessary detail or technical language.

Proof Point

The Missouri Master Plan on Aging highlights system complexity and navigation challenges as key barriers to accessing services (Missouri Department of Health and Senior Services).

Read

5

Access to Basic Needs Shapes How We Age

Access to basic needs — such as housing, healthcare, transportation, and income — plays a major role in how people experience aging. These conditions influence health, stability, and the ability to remain connected to community over time.

Aging outcomes are not shaped by individual choices alone. They are influenced by the environments people live in over many years, including access to good jobs, safe and affordable housing, reliable transportation, healthcare, and community support.

Messaging should reflect these realities without assigning blame. When we acknowledge the conditions that shape aging, we move away from judgment and toward a more complete understanding of people's experiences.

For many older adults, fixed incomes do not keep pace with the rising cost of basic needs — making it harder to maintain stability over time. When we overlook these factors, we risk reinforcing stigma and missing opportunities to address the underlying conditions that shape long-term outcomes.

Stronger systems don't replace personal responsibility. They ensure people have the conditions needed to make meaningful choices over time.

Cue

Acknowledge the role of housing, healthcare, transportation, and income in shaping how people age. Use language that reflects context and lived experience — without assigning blame or oversimplifying individual circumstances.

Proof Point

As of 2026, the average monthly Social Security benefit for retired workers is approximately \$2,079 nationally and about \$1,936 in Missouri — roughly \$23,000 annually (Kiplinger; The Hill).

By comparison, older adults in the U.S. spend, on average, more than \$5,000 per month, with housing representing the largest expense (consumer expenditure data summarized by Yahoo Finance).

Language and Tone:

Communicating with Older Adults & Caregivers

Clear, consistent messaging across partners helps older adults and caregivers navigate services, advocate effectively, and plan for the future — including changes in funding and service availability.

AGING IS A SHARED LIFE EXPERIENCE.

When policies and programs recognize aging as a community-wide issue — and invest in housing, transportation, and supports that make aging in place possible — older adults, families, and the broader community all benefit.

AUTHENTICITY MATTERS.

Generic or overly “positive” language can feel inauthentic. People want clear, realistic information that reflects their lived experience and supports decision-making. Effective communication reflects cultural and neighborhood differences, includes relevant data, balances independence with clear pathways to support, and is co-created with older adults, caregivers, and frontline providers.

AVOID AGEIST OR FATALISTIC LANGUAGE.

Messages that reinforce stereotypes or decline can discourage engagement. Use age-inclusive language that reflects both strengths and needs. Emphasize ability, choice, and opportunity. Avoid assumptions about limitations — including with technology — and use person-first, strengths-based communication.

TAKE A COMMUNITY-WIDE APPROACH.

Strong systems that support older adults also strengthen families, neighborhoods, local businesses, and the broader economy.

TAILOR MESSAGES TO DIFFERENT EXPERIENCES.

Older adults are not a single group. Communication should reflect different needs, preferences, and stages.

- For those who are independent and active: Emphasize connection, choice, and staying engaged in community life.
- For those with increasing care needs: Emphasize that practical supports and services are available to help maintain safety, comfort, and independence.

Do's and Don'ts of Messaging

DO:

- Use clear, straightforward language that is easy to understand
- Focus on what people can do and the choices available to them
- Provide actionable information (what to do next, where to go, who to contact)
- Reflect real-life experiences, including both strengths and challenges
- Acknowledge different needs, cultures, and community contexts
- Reinforce that aging is a normal and shared part of life

DON'T:

- Use terms like “the elderly,” “frail,” “at-risk seniors,” or “our seniors”
***Of note:** Different communities and cultures may prefer terms such as “elders” or “seniors.” While “older adults” is the preferred phrase in the national reframing guidance, we should avoid applying one terminology rule so rigidly that it ignores how people identify themselves.*
- Overgeneralize or assume all older adults have the same needs
- Rely on overly optimistic language that ignores real challenges
- Use technical jargon or complex systems language without explanation
- Frame older adults as dependent, passive, or defined by need
- Present services as the only solution — focus on choice and support





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.