

As Silver Tsunami hits, more seek to age in place



Green House Cottages are among the many options offered by Jewish Senior Life. The percentage of the population 65 and older is steadily increasing, and Jewish Senior Life and other organizations are offering and exploring a variety of options to address that group's needs, including finding ways to help senior citizens age in place if that is the best choice for them. (RBJ file photo)

By GINO FANELLI

It's no secret that the baby boomers are no longer babies, and the number crossing the threshold to retirement age rises every day.

But just how radical the spike of people over the age of 65 has grown is still stunning. According to the U.S. Census Bureau, 16 percent of the population was estimated to be over the age of 65 in 2018, compared with 22.4 percent under the age of 18. With about 10,000 baby boomers crossing the 65 mark every day, according to the American Association of Retired Persons (AARP), by 2035, the number over the age of 65 will outnumber the number of people under the age of 18, at 78 million to 76.4 million, assuming no unpredicted spike in births.

Monroe County is a bit ahead of the curve, at 17.2 percent over the age of 65, and an additional 7.8 percent between 60 and 65, and a total of 38 percent of the population over 50. In short, the so-called Silver Tsunami will be crashing down over the next decade, and for senior living facilities, it means a need to keep on the cutting edge.

"We have a great infrastructure for a continuum of care, we're able to provide a plethora of different services to seniors, let alone frail seniors, in our community," said Michael McRae, CEO of St. Ann's Community. "We're actually looking to drive and grow more on the home and community-based services side. People want to stay at home longer, what can we do to help them in that regard?"

McRae said that home care, or "aging in place," will serve as one of the major growth drivers over the next decade. Perhaps unsurprisingly, most people would prefer to stay in their homes as they age. For example, according to a 2018 AARP survey of 2,287 adults found that 76 percent aged 50 and over would prefer to stay in their home as they age. However, only 46 percent actually believed they could stay in their home as they age.

At Jewish Senior Life, president and CEO Michael King sees making those decisions possible as a key part of their work.

"There's going to be more coming into senior living communities, and we're going to be looking at whether we need to add more housing units on our campus, as an example, we'll start exploring that," King said. "But we're also looking at how we can go out into people's homes and provide services in people's homes that will let them age in place as long as they can."

Now almost 12 years into their program, Jewish Senior Life was one of the first senior living communities in the Rochester area to fully embrace home care as an alternative to traditional nursing home. The center provides a physician house call service that offers primary care in-home at the client's request; it's part of offerings that previously required residency at the

facility. Which isn't to say on-site care isn't still important—the facility recently completed an \$83 million long-term care housing project.

"We've got almost 300 people on the caseload in the community," King said. "It's for people that are really frail that can't get to their doctor anymore, that might not be able to drive. Our physicians and nurse practitioners are going right into their home...we're also able to do meal delivery to your house, we have companions that come to your home, we're looking to expand into a whole new realm of care coordination inside of your home."

It's a sentiment echoed by McRae, that providing care in-home, or other alternative solutions that don't involve traditional nursing home residency, will serve as industry drivers going forward. St. Ann's also offers a mobile medical service unit for in-home care.

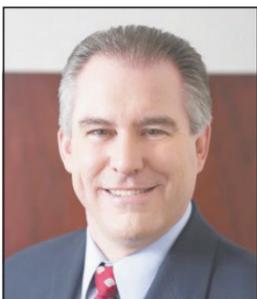
"We're going beyond our four walls. There's adult day services where you drop your spouse off or your mom off for the day when you go to work and then come back and pick them up," McRae said. "That's just one area...we're looking at different skillsets, different disciplines and different offerings, including even transportation."

At the core of these movements is a simple fact—seniors really don't want to go into nursing homes, particularly high net-worth seniors. According to a 2018 Key Private Bank study, just 1 percent of 150 financial advisors to seniors responded that their client would consider a nursing home. Aging in place appears to be a far more attractive option. In the previously mentioned AARP survey, 56 percent of respondents over the age of 50 would consider living in a village that offers age in place care.

In order to make those shifts possible, technology is key. Jewish Senior Life has embraced new tech as part of their offerings. The facility offers their own app, JSL Connect, which allows family members to monitor their loved one's adaptation to their home if they are brought into on-site living, for example.

At the end of the day, the older a person gets, the more likely they will need to go into on-site care. Across the country, 5 percent of seniors over the age of 65 live in nursing homes, and as that population grows, so too will nursing home populations. Those facilities are then tasked with proving their valor, so to speak, and shaking away some of the preconceptions of assisted living.

"There's absolutely a stigma we have to work through," King said. "The best way for people to understand what we're doing is to actually bring them in the building, to share some of the lovely letters we receive from families who experience it on a day-to-day basis. We get them almost every day."



McRae



King