



Establishing a Department of Aging

The demographic reality of the Aging population is well known. Demographers have foretold the dramatic change of the “population pyramid due to the increase of the aging of the population. Unfortunately, the demographers have been largely ignored. The unwillingness to recognize the impact of the aging of Minnesota and the lack of an adequate response has left the counties and state ill-prepared to deal with the enormous impact of an aging population.

A tabletop exercise with the purpose of determining how to prepare human services for the aging population would quickly identify the current gaps in services for the elderly. Once the gaps have been identified, strategies to remediate the gaps can be determined.

This document’s purpose is to identify the gaps and provide strategies that must be developed to ensure that we can adequately deal with demographic reality of aging population.

The Gaps

Housing

There is no place for the elderly go. There are not enough housing alternatives at an affordable cost for the elderly population.

Transportation

As the elderly lose their ability to drive a car, transportation to carry on daily living will be needed in rural and urban areas.

Medical and Dental Insurance

Current medical insurance costs are outpacing the incomes many elderly. Dental care reimbursements for practitioners is so low that it could be regarded as almost non-existent.

Workforce

There is a shortage of workers at all levels of care providers.

Coordination

Some services remain “siloes;” coordination of all services will improve outcomes.

State Leadership

The State Department that has the responsibility of dealing with Human Services has failed to provide leadership.

What will be needed to fill the GAPS

Housing

Aging in Place

The only practical way to fill the gap in housing is to prepare a system in which the elderly can live well in their homes.

If nursing home facilities and assisted care could be built and if the income levels of the elderly would be sufficient to afford the care this would fill the existing gap. However, because of the huge numbers of elderly baby boom and generations beyond, there will not be enough care facilities. Senior citizen centers cannot fill the gap; the ability of seniors to afford such a living arrangement limits the number of seniors who can make this choice. Additionally, the number of seniors far exceed the units available. Moreover, the elderly do not want to leave their homes and neighborhoods.¹ Therefore, the elderly will have to live in their homes and care will have to come to them. This requires that care be combined with HRA services to make elderly homes safe. One of the most prevalent injuries that lead to incapacitation and early death is falling.² The common renovations and costs to make homes safe and “liveable” for the elderly are already known.³

Use GIS or some other means to Locate Homes of the Elderly

In order to be accountable, the location of elderly homes must be known. Identifying the location of the homes of the elderly allow for the accounting and assessment of services needed.

¹ Data shows that 77 percent of adults 50 and older want to remain in their homes for the long term — a number that has been consistent for more than a decade. AARP, “Despite Pandemic, Percentage of Older Adults who Want to Age in Place Stays Steady.” Davis, Michelle R., Nov. 18, 2021, Updated Nov. 21, 2022.

² Falling and injuring oneself is a well-known problem for the elderly. Currently, Olmsted does have some connections with the Fire Department and non-profit community services that report falls; however, there are gaps in this process to ensure that county services are provided after a fall. However, to eliminate the threat of falls, there should be preventative steps taken before the fall.

³ An Assessment of Home Renovation and Rehabilitation Needs of Older Adult Homeowners in Minnesota. Estimates of Need and Costs for Minnesota Housing and Minnesota Department of Human Services. December, 2016. Wilder Research; C. Warren, C.Lindberg, M. Hansen, and B. Pittmanm

Community Service Providers

Services to maintain a home will also be needed. Common property maintenance must also be provided: e.g., rain gutter cleaning, snow shoveling, grass mowing. These services also help keep the home in good condition so that it can stay in the housing stock.

The reality is that elderly will be staying in their homes; care will have to be provided in their homes; their homes will need refurbishing to make them safe; coordination of services will be needed.

Preserving the Housing Stock

A bonus for “Aging in Place” is preserving the housing stock and maintaining neighborhoods. When the elderly reach physical limitations, they cannot properly maintain their house. It is imperative that to reduce the housing shortage; houses must be maintained so that they can become part of the housing market for future generations. This is an important role for HRA.

Transportation

The only practical way to maintain independence and social connections for the elderly is developing a reliable and dependable transportation system for those that live in the urban and rural areas.

Maintaining the elderly’s sense of independence and maintaining social connections is critical in maintaining a healthy life. As the elderly become disabled or lose their ability to drive a car, transportation services will be needed. At some point in the aging process, the elderly will not be able to drive themselves. Transportation to and from medical appointments, grocery stores, senior citizen centers, social events, and other places to fulfill daily requirements will be needed.

Workforce Capacity

Workforce issues can be separated into at least two categories:

1. A supply of employees to fill positions
2. The lack of workers in every category may require increasing the scope of work that individuals can perform

The county will face a worker shortage for many years. A low unemployment rate and high wages in other sectors that compete for the same employees have created a challenge to fill positions.

An organization can only do what they can with the staff they have. The question that is asked of an organization is how well is it doing. Measuring how well it is doing is generally answered within the limited parameters of workforce. The question that should be asked is, “What is the staff and organizational structure needed to reach optimum effectiveness?” If an organization is at capacity fulfilling current obligation it cannot reach optimum effectiveness to fill the gaps in additional needed services.

The appearance that elderly needs are being met does not agree with the demographic statistics of how many should be in case management.

The practical solution for reducing workforce issues has at least three important factors:

1. attract workers with salaries and fringe benefits
2. in-house training programs for unskilled workers⁴
3. increasing the scope of responsibilities of health care workers at every level

An adequate workforce at all levels of skills and responsibilities is needed. In health care the needs include nursing assistants, home health care aids, personal care attendants, insurance navigators, nurses at all levels, and community health workers. Additionally, geriatric specialties and preparation are rare in the medical, social work, and psychological fields.

The reality is that there are not enough people choosing careers to fill the gaps needed to serve the elderly. County services are suffering from a “Capacity” issue; i.e., they are already at capacity from providing mandated services. There are no extra workers. Until the State of Minnesota recognizes that developing services for the elderly is a priority, counties will not be able to fill the gap.

Dental Care

Dental Care is essential for quality of life and longevity. The elderly who cannot afford Dental Care must rely on Medicare. Very few dentists accept Medicare patients. Consequently, preventative dental and gum disease issues are not treated. If a dentist can be found to accept Medicare, it often requires transportation of many miles to receive the care.

⁴ To alleviate the future employment shortages, Ramsey County developed a Career Academy. Developing experiences for junior and senior high students to learn about county employment can alleviate future employment shortages. In addition to creating a future workforce, a Career Academy that supports children of families who receive public assistance can also reduce second generation dependence.

The reality is Dental Care is glaring gap in the health of the elderly. The practical way to close the gap of Dental Care requires an improvement of Medicare reimbursement.

Insurance Navigator

The complexity of insurance, the inadequate customer service of insurers, and the technical skills required of the insured make it necessary for the elderly to need help navigate the morass of insurance vocabulary, rules, fine print, coverages and appeals make navigating insurance essential in keeping the elderly healthy.

Coordination

It is known that a “siloeed” approach to services does not result in efficiency or superior services. Coordination of services allows for a comprehensive view of all the services that are needed and an organizational approach to ensuring that those services are delivered. Every organization has little pieces of the array of services needed to for the elderly to live well at home; however, the “service puzzle” cannot be completed until all the services are coordinated under one overarching system.^{5 6}

State Leadership

The practical way to fill the gaps mentioned is to provide State Leadership by establishing a state level Department of Aging.

The state has not been focused on the realities of the demographic changes taking place in Minnesota. Currently efforts by county organizations are trying to reform the department responsible for Children. Adding the responsibility of attending to the aging the population in the current state structure is just not practical. The coordination of services will take the full-time focus of a state department.

⁵ Olmsted County learned this when they coordinated Adult Services with Public Health. Efficiencies were gained. However, HRA was not combined in this reorganization and therefore a critical piece of service was left as a “silo.”

⁶ And additional consideration is Fraud Protection. According to the National Council on Aging, scams targeting older adults are on the rise. In 2022, there were 88,262 complaints of fraud resulting in \$3.1 billion in losses from people age 60+. (“The Top 5 Financial Scams Targeting Older Adults.” Genivieve Waterman, Director, Corporate Partnerships and Engagement, Dec. 8, 2023.

Conclusion

The aging of Minnesota that is taking place is a phenomenon so large that it is hard for many people to comprehend its impact on all of the future social structures. A “siloed” approach to meeting the challenges that aging will present will not be enough. Local government will not be able to meet the challenges without state support. The challenges are so great that Minnesota must establish a Department on Aging to coordinate all of the services and programs that will be necessary to adequately meet the challenges of an aging population.