

2023

AARP[®]
Washington



AGING READINESS

THE AGE WAVE CONTINUES

- Baby boomers born between 1946 and 1964 are changing the face of the U.S. population because, by 2030, the youngest Baby Boomer will be 65 years old.¹
- In just a few years, the oldest Baby Boomers will enter their 80s, drastically impacting how the U.S. and Washington State provide services to a rapidly expanding older population.
- This age wave is both an opportunity and a challenge. It is wonderful that people can now expect to live 20 to 30 years beyond the traditional retirement age of 65. It is also a reality that the aging of the population puts pressure on state-funded services and infrastructure.
- We all want to be independent, engaged, and productive members of society as we age. The question is, are we ready for the Age Wave? And will we put services into place that meet the needs of Gen X and Millennial generations and beyond?

AGING READINESS IS AN ONGOING COMMITMENT

Like the rest of the nation, Washington State's aging population is in the middle of a significant demographic shift that will have important implications for policymaking and planning at all levels of government. In 2020, 16.7% of Washington's population was 65 and older.² By 2050, the Office of Financial Management forecasts that the 65 and older population will reach 23% of the state's total population.

Washington State is in a unique position because of the state's investments over the last two decades in Home and Community-Based Services. Our state is a leader in providing care and support services so people can age in their homes and communities. Washington State still faces challenges addressing an aging population due to ageism, discriminatory policies and practices, and inadequate resources and services. These circumstances have contributed to poor access to health care, safe living conditions, and a skilled caregiving workforce.

Faced with shortages of workers and personal protective equipment, long-term care facilities struggle to keep residents safe. The COVID pandemic cast a glaring spotlight on how woefully unprepared we were to help our older population live with dignity and purpose in the face of such extreme conditions. Yet, this is an opportunity to look at how we can improve facility-based care as an essential component of our long-term care system.

On the national stage, uncertainty grows about the fate of Medicare and Medicaid, and there is continuing concern about Social Security and the volatility of financial markets, which impacts a secure retirement.

As a state that prides itself on caring for all Washingtonians, we must take on these challenges. We must ensure that people can age in their communities with dignity, meaning, and purpose. We must protect safety net services that help people combat isolation, age in place, and address the abuse, neglect, and financial exploitation of the most vulnerable.

¹ U.S. Census Bureau - <https://www.census.gov/library/stories/2019/12/by-2030-all-baby-boomers-will-be-age-65-or-older.html#:~:text=Born%20after%20World%20War%20II,be%20at%20least%20age%2065.>

² Washington State Office of Financial Management - <https://ofm.wa.gov/washington-data-research/statewide-data/washington-trends/population-changes/population-age-mapped-county>

Community, government, and private sector leaders must address these challenges with policy changes and planning updates to ensure our longevity years are the best they can be. In 2023, Washington State legislators can respond by supporting funding requests, collaborations, and new technologies, like expanding broadband and continued access to telehealth and innovations across the health and human services sectors, to prepare for the demographic shift – the age wave.

AGING READINESS PRIORITIES

AARP Washington’s 2023 Aging Readiness guide outlines three priority areas that need updating to reflect the aging of our society:

- Better Health
- Livable Communities
- Consumer Rights and Protection

Planning, focus, and stable revenue are essential for aging readiness. Sensible policymaking and budget appropriations are necessary to sustain essential services and improve our infrastructure for an aging population. The Joint Legislative Executive Committee on Aging and Disability should continue to plan for and guide policy development on aging issues adequately across policy sectors. We are also calling on state leaders to evaluate the outcomes of the 2018-2022 Washington State Plan on Aging and create a new plan to address the needs of current and future generations.

BETTER HEALTH

Eliminating health disparities and improving health outcomes is critical to maintaining and enhancing the quality of life as people age. People should be empowered to engage in positive health behaviors to live longer, healthier lives. They also need access to affordable, high-quality health care, prescription drugs, long-term services and support, and social engagement.³

Long-term supports and services

It is impossible to predict who might need long-term supports and services (LTSS) in the future, when they might need it, or for how long. However, we know that 70% of us will need help at some point in our lives.⁴ Many people may be able to get by with the help of family members, friends, and other unpaid caregivers. The current system for funding and providing LTSS needs to be more cohesive, coordinated, and cost-effective. Private long-term care insurance is an option, but the cost is only a viable option for some families. According to AARP’s Policy Book, less than 10 % of LTSS expenditures are paid for by private long-term care insurance, with the bulk being paid for by Medicaid.

Caregiving Workforce

The care provided in long-term services and support (LTSS) settings is only as good as the personnel who

³ AARP Policy Book - <https://policybook.aarp.org/>

⁴ U.S. Dept of Health & Human Services - <https://acl.gov/ltc/basic-needs/how-much-care-will-you-need>

provide it. LTSS workforce challenges are severe and at a crisis level. They need to be addressed swiftly if the state is to respond to the growing need for high-quality care. Lack of staff, inadequate training, and an insufficient number of bilingual staff and workers attune to different cultures are all serious problems. Policymakers should improve labor standards for the direct-care workforce, including home care and home health aides. These standards address minimum wage and overtime pay protections, meal breaks, sleep time, and time off.

WA Cares Fund

Washington state consistently ranks as one of the top states for Home and Community-Based Services.⁵ In 2019, AARP supported the passage of WA Cares. Washington workers will pay \$0.58 per \$100 of earnings beginning July 1, 2023. Every employee contributes – employers do not. In 2026, each person eligible for the benefit can access care costing up to \$36,500 (adjusted annually for inflation) over their lifetime. Legislative improvements in 2022 folded in near-retirees who will receive a percentage of the \$36,500 depending on how many years they pay into the program.

Moreover, WA Cares will do something that most private long-term care insurance companies will not. It supports Washingtonians who want to stay in their own homes and have a family member or loved one provide care. The WA Cares Fund will pay for training to help family caregivers keep their loved ones safe and can help pay family caregivers to offset lost income while providing care. AARP will continue to monitor, protect and improve this benefit for all Washington workers.

Family Caregivers and the CARE Act

In Washington, an estimated 860,000 family caregivers assist older loved ones and provide the equivalent of \$10.7 billion in unpaid care – five times greater than our state’s Medicaid budget. Without the help of family caregivers, our state’s long-term care system would fail. Unpaid caregiving has become increasingly complex for the relatives, friends, and neighbors who provide it, often at a significant emotional, physical and financial cost.

Family caregivers must be acknowledged as part of the care team to ensure the best outcomes for people needing medical support at home. On average, family caregivers spend \$7,242 on caregiving activities, according to a national study of nearly 2,400 caregivers in the spring of 2021. These unsung heroes need more support for their crucial, unpaid efforts.

For this reason, AARP will focus on better implementing 2016’s Caregiver Advise, Record and Enable Act (CARE Act) legislation that recognizes family caregivers’ critical role in helping their loved ones age safely at home and out of costly institutions. The CARE Act could reduce expensive hospital readmissions by ensuring families receive training before their loved one is discharged. Something so simple could also prevent expensive emergency room visits or readmissions.

⁵ Long-Term Services & Supports State Scorecard - <https://www.longtermscorecard.org/>

Prescription Drugs

Appropriate use of prescription drugs can prolong life, improve quality of life, and postpone or replace the need for intensive, often expensive medical treatments. The National Library of Medicine estimates that the average Medicare Part D enrollee takes 4.1 prescription medications regularly. Given older adults' extensive use of prescription drugs, it is vital to ensure that they are safe, effective, and accessible.

Americans pay three times what people in other countries pay for the same medicine.⁶ Big drug companies increased the prices of nearly 1,000 drugs in January 2021 alone. Retail prices for widely used brand-name and specialty prescription drugs continue to increase at rates that greatly exceed the rate of inflation. Employers, state governments, and other payers have realized this model needs to be revised. In September 2022, Congress passed the Inflation Reduction Act to drive down the cost of prescription drugs by allowing Medicare price negotiation, but more can be done at the state level.

Prescription Drug Affordability Board

Early in 2022, the Washington State legislature established a Prescription Drug Affordability Board (PDAB) to finally shed light on what has been a very tightly sealed black box. The PDAB brings together subject matter experts to take a comprehensive look at all parts of the supply chain and analyze the distribution system. This includes reviewing stakeholder-provided data to determine if prescription prices are reasonable and justified. In 2023, changes will expand the Health Care Authority's ability to recommend timely and appropriate policies, including establishing an upper payment limit on what state programs will pay for medication and bulk purchasing.

LIVABLE COMMUNITIES

People of all incomes, ages, and ability levels need communities where they can thrive and live meaningful lives. Communities should be designed to promote physical independence, safety, dignity, and opportunities for community engagement and choice as people age. Livable communities include essential features that allow residents of all ages and backgrounds to thrive. These include mixed-use zoning, safe and varied transportation options, and diversity of housing types. Policymakers on the federal, state, and local levels have important roles in designing livable communities where residents of all ages can participate fully.^{7, 8}

Housing

Housing impacts people of all ages. For older adults who live on fixed incomes, the lack of affordable housing options limits their ability to move to another home in their community or stay in their current home and age in place. Planners and other policymakers can lower housing costs by increasing the supply and variety of housing options to ensure that people of all incomes and ages can live in a community.

⁶ AARP Rx Pricing per State - <https://www.aarp.org/politics-society/advocacy/info-2021/prescription-drugs-state-fact-sheets.html>

⁷ AARP Policy Fundamentals - <https://www.aarp.org/about-aarp/policies/fundamentals/>

⁸ AARP Policy Book - <https://policybook.aarp.org/>

Older homeowners on fixed incomes are also struggling to pay rising property taxes making it nearly impossible to stay in their communities. Policies that include senior property tax exemption and deferral programs for low-income senior citizens, individuals with disabilities, and veterans, should continue.

Accessory Dwelling Units

Accessory dwelling units (ADUs) are built on the same lot as an existing home. They can be attached or detached from the primary residence. ADUs can allow two generations to interact while continuing to preserve their own completely separate living areas or provide a critical income source for older homeowners. Only a few communities in Washington State allow ADUs, and some have put restrictive requirements that make it difficult or impossible to construct a unit.

Missing Middle

Some communities are promoting the construction of “missing middle” housing. These are smaller residences that are interspersed in neighborhoods with single-family detached homes. They are considered missing because, after World War II, many suburban areas were zoned to allow only single-family homes. State and local governments can embrace missing middle housing by removing regulatory barriers to its construction. For example, they may change zoning to allow buildings of different sizes while maintaining the community’s character. Communities that remove these types of regulatory barriers make it easier to build a variety of housing types. This, in turn, makes it more likely that people of varying income levels can afford to live in a community.

Evictions

Anti-displacement options for local municipalities to use to protect renters. Older renters tend to be more rent-burdened than younger renters. This leaves little money for other necessities, such as food and health care. People with high housing-cost burdens may risk eviction and displacement if appropriate tenant protection laws are not in place. The severe shortage of affordable housing can put families and individuals at risk for homelessness. States should help residents of manufactured home communities purchase their community land. They should also help them establish some form of resident-controlled ownership.

CONSUMER RIGHTS AND PROTECTIONS

People should be treated fairly, with their rights respected, as consumers in the marketplace and as individuals in their community. Everyone should have the chance to live a dignified life grounded in independence and choice.^{9, 10}

Consumer Fraud

AARP has a long history of ensuring we are fighting to save our members money and calling into question

⁹ AARP Policy Fundamentals - <https://www.aarp.org/about-aarp/policies/fundamentals/>

¹⁰ AARP Policy Book - <https://policybook.aarp.org/>

business practices that can potentially target and exploit older adults. Fraud attempts continue to rise, with criminals ramping up attacks on consumers. Three out of four U.S. adults age 18-plus have been targeted by or experienced at least one form of fraud.¹¹ State and local consumer protection agencies all have a role in safeguarding consumers against fraud, deception, and unfair practices. State laws on unfair and deceptive acts and practices are among the most effective tools in fighting consumer fraud and abuse. These statutes provide remedies for consumers, encourage merchants to resolve disputes fairly, and deter misconduct.

Telemarketing

Telemarketing is widespread and persistent. It causes frustration to landline holders and cell phone owners alike. Although many telemarketing calls are for legitimate business purposes, scammers have latched on to robocall technology to bilk consumers. Telemarketing fraud includes: selling inferior merchandise; misrepresenting goods; failing to deliver goods; billing for fraudulent charges, and attempted identity theft.

Digital Divide

Today, high-speed internet access is essential. It enables older adults to benefit fully from technologies that improve their quality of life and allow them to age in place. This includes online applications that enable people to sign up for benefits, receive telehealth services, connect with friends and family, shop for groceries and other items, work from home, stream entertainment options, and engage in lifelong learning activities.

Addressing the digital divide requires a commitment to digital equity. Everyone should have access to affordable, reliable high-speed internet service regardless of age, race, ethnicity, ability level, and geography. They should also have the hardware and digital literacy skills to use technology.

Utility Connections

More Americans die yearly from extreme heat than from hurricanes, lightning, tornadoes, floods, and earthquakes combined. Washington state has seen increased instances of severe weather in recent years. One hundred fifty-seven people died in the 2021 heat wave - the deadliest weather-related event in Washington's history.¹² Many states have protections against utility shut-offs during cold weather events, including Washington. However, only nine states have temperature-based shutoff restrictions when extreme heat hits.

Policymakers should establish rights and protections for customers who face possible termination of service. Consumers must have access to water, electricity, and natural gas services when weather conditions threaten health and safety.

¹¹ Spike in Scam Attempts - <https://www.aarp.org/money/scams-fraud/info-2022/holidays-consumer-survey.html>

¹² <https://www.nbcnews.com/science/science-news/heat-wave-scorches-pacific-northwest-echoing-brutal-2021-stretch-rcna40491>

AGING ADVOCATES

The following is a coalition of organizations and entities whose mission is to fight for policies that create a more equitable aging system in our state. Our combined strength has helped us improve the lives of millions of older Washingtonians and their families.

AARP Washington
Adult Family Home Council of Washington State
Alzheimer's Association of Washington State
Association of Washington Housing Authorities
ElderCare Alliance
Dementia Action Collaborative of Washington State
Full Life Care
LeadingAge
Resident Councils of Washington
SEIU Healthcare 775NW
Sound Generations
Washington Association of Area Agencies on Aging
Washington Health Care Association
Washington Home Care Coalition
Washington State Association of Senior Centers
Washington State Council on Aging
Washington State Long-Term Care Ombudsman
Washington State Senior Citizens' Lobby