

Executive Summary

“The Golden State is getting grayer and we need to be ready for the major population changes headed our way. An aging population will introduce new opportunities for economic and community growth but also drive increased health and long-term care costs. We need a plan that brings everyone to the table — local communities, labor, private sector and philanthropy — to help us understand what’s coming and guide us toward taking better care of older Californians.”

Governor Gavin Newsom, June 2019

California Master Plan for Aging: Stakeholder Advisory Committee Report

In June 2019, Governor Newsom's [Executive Order N-14-19](#) called for the development of a [Master Plan for Aging \(MPA\)](#) to prepare the state for demographic changes that will impact communities, families and individuals of all ages and abilities. Among other provisions, the Executive Order called on the Secretary of the Health and Human Services Agency to convene a Stakeholder Advisory Committee (SAC) representing advocates, providers, academics and philanthropic partners to provide input to the administration on the development of the Master Plan for Aging (Master Plan). The Stakeholder Advisory Committee hereby presents its report and recommendations for achieving the goals set forth in the Executive Order.

The opportunities offered by a Master Plan are momentous; never before has a California governor committed to a sweeping system-wide review and long-range plan for the state's aging and disabled populations. By 2030, California's nation-state is slated to have twice as many older adults while becoming a majority-minority state. Our demographic reality touches each of us — as individuals, family members, friends and community members. It also affects our collective ability to provide and pay for the range of services and supports needed for the growing population of older adults and persons with disabilities.

We face the specter of ageism, ableism and systemic racism, all exacerbated by COVID-19 and its impact on older adults and people with disabilities, especially in Black, Native American and Latino communities. We need to change the paradigm: aging and disability should not equal loss and isolation. We need a new narrative. The Master Plan holds the potential to reframe our collective thinking and greatly improve the future health and wellness of all Californians.

This demographic shift provides an opportunity to design, develop and deliver a blueprint for California that is age-and-disability-friendly for all. We embrace the gift of a diverse population representing many races, ethnicities, religions, sexual orientations, gender identities and languages. We believe older adults and people with disabilities are what make us rich as a state; people with vast life experiences who contribute greatly to society. Unfortunately, to date, California has fallen short in investing in these populations — resulting in a fragmented and under-funded system of care, with services and supports that have not kept pace with these populations' needs.

Re-ImAGinE California

With this report, we seek to reimagine how we build a future where all individuals— inclusive of race, disability, socio-economic status, ethnicity, gender, and sexual orientation— have the opportunity to age with dignity and independence in the Golden State. We aspire to achieve a California where all communities, families and individuals thrive — whether young, middle age or advanced age. Together, we can build a California where, from youth to old age, we all contribute to our social fabric and economic prosperity. With a healthy and nurturing environment, we can ensure the opportunity for all Californians to live well into old age, inclusive of where we live, the color of our skin, the language we speak, our income level, and our sexual orientation.

Goals and Priorities

The Master Plan for Aging report addresses four broad goals:

1. **Long-Term Services and Supports**: We will live where we choose as we age and have the help we and our families need to do so.
2. **Livable Communities and Purpose**: We will live in and be engaged in communities that are age-friendly, dementia-friendly, and disability-friendly.
3. **Health and Well-Being**: We will live in communities and have access to services and care that optimize health and quality of life.
4. **Economic Security and Safety**: We will have economic security and be safe from abuse, neglect, exploitation, natural disasters and emergencies throughout our lives.

The Stakeholder Advisory Committee has outlined myriad recommendations within the above four goals which are outlined in the accompanying report. They are all vital to achieving a Livable California for All, together forming a comprehensive response to the Master Plan goals. Thus, each recommendation must be given full attention as we move towards implementation. Among these recommendations, however, we believe the following three are the most urgent and reflective of all we hope to achieve in this report:

- **Priority 1: Fix the Long-Term Services and Supports System**
- **Priority 2: Assure that California has Housing that is Affordable to All**
- **Priority 3: End Poverty**

We recognize that the challenges California faces, both in the short and long-term, are not inconsequential. We grieve the enormous toll the current COVID-19 pandemic and economic recession has taken on all of our communities, along with fires, heat waves and public safety power shut-offs. But with the Governor's bold leadership, we can and WILL recover.

Ultimately, the Master Plan should be a "living document" that responds to an ever-changing world but remains constant in its vision and goals—all with the understanding that the roadmap will be continually updated to reflect current reality and emerging opportunities.

The Importance of Equity

California is one of the most racially, ethnically and linguistically diverse states in the nation. Equity issues impact access to services across the state for under-represented, under-served and under-recognized communities. This is emphasized by the number of recommendations and comments herein addressing diversity, social justice, racism, health disparities, social determinants of health, discrimination, xenophobia, cultural humility and marginalization.

The Stakeholder Advisory Committee affirms the critical importance of equity in addressing the needs of older adults and people with disabilities, including the workforce, thereby eliminating disparities caused by systemic barriers. To achieve this aim, the Stakeholder Advisory Committee established an Equity Workgroup to ensure all Master Plan recommendations included in this report, uphold the core value of equity by meeting agreed-upon criteria.

The Critical Role of State Leadership

Our hope for the Master Plan lies in its potential for broad system change, and in the opportunity to fundamentally reframe the way we collectively view and serve California's older adults and people with disabilities. We need bold leadership from elected and appointed officials who are willing to invest in and prioritize the needs of this growing segment of our state's population. This leadership starts with the Governor and flows across agencies of Health and Human Services, Housing,

Transportation, Labor, Education, Employment and Veteran's Affairs, among others. Without strong leadership, nothing can be realized --- but with it, everything can be accomplished.

State Structure that Drives Change: To address the Master Plan priorities, leadership is needed to drive change, address systemic fragmentation of services and programs, hold state agencies accountable, as well as partner with the state legislature, local government and private sector in achieving stated Master Plan goals. Throughout the report, we outline several recommendations regarding leadership strategies at the agency and department levels. Specifically, we note other states' experiences in crafting efficient and responsive systems. At the federal level, the Administration for Community Living (ACL) consolidates some of the home and community-based services for older adults and people with disabilities into one unit. California needs to develop an organizational structure that best meets the needs of our diverse population; one that aspires toward a long-sought single point of entry for all services, including all health and LTSS services.

We realize that change begins at the top and influences all levels of government as well as the public and private sectors. To this end, we propose the following:

The Governor should appoint an individual ---a Deputy Cabinet Secretary or Special Counsel--- with the responsibility and authority to implement the Master Plan for Aging, developing strategies across state agencies and in partnership with the private sector. Given the complexity and range of issues impacting older persons and persons with disabilities, we further recommend that the Governor establish a Cross-Department Task Force chaired by the Deputy Cabinet Secretary/ Special Counsel. This Cross-Department Task Force would be charged with reviewing and updating the Master Plan for Aging on a bi-annual basis, detailing how these recommendations can be addressed and under what timeframe. Within one year, the Task Force will present a plan for reconfiguring how state government agencies and departments can execute on the Master Plan for Aging.

Our Core Priorities

The recommendations outlined across the four goal areas are all important. Yet, we recognize that not everything can be accomplished at once. As such, we highlight the following bold priorities that we believe will have the most immediate system-wide impact on our population. We selected the following three priorities which we feel can benefit from executive leadership and produce results in the short-and long-term:

Priority 1: Fix the Long-Term Services and Supports System

California's long-term services and supports (LTSS) system is unaffordable, difficult to navigate, and lacks the capacity to meet population needs. We need a system that ensures all individuals can live where they choose with the services and supports they need to honor their values and preferences. The following objectives are critical to achieving this goal:

- **Address the LTSS financing crisis:** California faces an unprecedented crisis related to the financing of long-term care. Typically, when paid services are needed, most Californians do not have the financial resources or reserves to cover these costs on an ongoing basis. State action is required to establish a new universal LTSS benefit that offers a flexible range of benefits that is sustainable and enables families of all incomes to plan and pay for their daily care needs both now and in the future.
- **Reform the system:** In order for California to be a state where everyone has the opportunity to age with dignity and independence, bold change is needed to reform the health and LTSS system as part of the broader service delivery system. This starts with building a unified state leadership structure to drive change that focuses on strengthening and coordinating services across the health, behavioral health, social service and LTSS continuum; building a high-quality paid and unpaid family caregiver workforce; and developing statewide service delivery capacity to ensure access to LTSS for all Californians.

- **Establish Home and Community Based Services (HCBS) as a right:** Californians often are unable to access the necessary services and supports in the home and community, whether due to long waiting lists or a lack of available options to meet their needs. The devastation of COVID-19 deaths in nursing homes and congregate settings reinforces the need for universal access to HCBS. As such, we believe that California should equalize access to HCBS as an alternative to institutionalization throughout the state. This requires the state to take the bold step of establishing a right to services and supports in an HCBS setting, while securing the funding to do so.

Priority 2: Assure that California has housing that is affordable to all

Every Californian should have access to housing they can afford. Unfortunately, many older adults and people with disabilities are denied this basic necessity. Housing is not only a human right, but a foundational component of our long-term services and supports system. Without housing, individuals have diminished access to preventative health care as well as appropriate medication and rehabilitation, resulting in increased use of hospital and emergency department care.

Housing provides the basic infrastructure that allows Californians to thrive. Shelter is the gateway for older adults and people with disabilities to live in and be engaged in communities that are age-friendly, dementia-friendly, and disability-friendly. Paired with affordable housing, accessible and affordable transportation allows community access at all stages of life. These resources enhance personal independence and foster engagement in the community's civic, economic, and social life.

Over the next 10 years, California should take the following steps to ensure the health and longevity of our older adults and people with disabilities through these housing strategies:

- **Ensure all older adults and people with disabilities have access to quality housing that is accessible and affordable to them:**
 - Increase the supply of affordable housing, using reliable data based on thorough measurement and assessment of the problem.
 - Prevent homelessness by keeping people housed with rental and mortgage assistance, and home modification, repair and redesign services.
 - Expand access to innovative housing models such as shared and intergenerational housing.
- **Help older adults and people with disabilities remain successfully housed:**
 - Create and expand service-enriched housing models, which help older adults age-in-place by allowing for the provision of home- and community-based services in the most integrated setting appropriate to an individual's needs.

Priority 3: End Poverty and Health Inequities

California has the second highest rate of senior poverty in the country, with growing rates of food insecurity and homelessness among older adults in the state. Black, Indigenous and Latinx older Californians are particularly impacted as over 40% of older adults from these communities are economically insecure; and women from these communities are at particular risk of aging into poverty. Persistent health disparities within low-income and racially and ethnically diverse communities impede access to affordable, integrated and quality health and medical services. To ensure the economic security and wellness of all Californians, we must make investments to ensure that we all have our basic needs met as we age. The following objectives are critical to achieving this goal:

- **Ensure economic security for all:** Many middle-income Californians are experiencing downward economic mobility as they age due to inadequate retirement income and rising health and long-term care costs. To reverse this trend, the state must adopt reforms to the

CalSavers program; explore developing a state-based program that would supplement Social Security benefits; increase work opportunities for older adults and people with disabilities and expand programs that cover the costs of health and long-term care.

- **Bolster programs that help older Californians' meet their basic social and health needs:** California has underinvested in programs that help older adults and people with disabilities meet their basic needs. The state should act now to ensure its anti-poverty, health, nutrition and homelessness services programs meet the needs of today's population while preparing for the future. This starts with restoring and expanding the State Supplemental Payment for those receiving Supplemental Security Income while also ensuring access to more coordinated, integrated services across the health and social services delivery systems. In addition, all efforts the state undertakes to reduce poverty, hunger and homelessness and expand health care access must include affirmative consideration and involvement of older adults and people with disabilities.

In Closing

California can and will become an age-and disability-friendly state where everyone is engaged throughout the life-span---dedicating our life-long energies, contributions and resources to our collective wellbeing. The Master Plan for Aging provides the blueprint – the strategies and recommendations – that can make this state a model for the nation; a society that will not only age but will also become more diverse by 2030. This report is the starting point for envisioning a dynamic and compassionate state that addresses its many challenges with courage and innovation.

But we must ask ourselves: what if we do not move forward with determination? If we default to the status quo, we will find that upwards of 10 million older adults will face even greater consequences of poverty and vulnerability than what we see today; and that will further exacerbate the economic toll on the state's resources. The social isolation, ageism, ableism and systemic racism that we see today will worsen and make California not just a less attractive state for retirees but a less attractive place for young families and private sector investments.

The Governor has a golden opportunity to show the nation and the world that among its great leadership and influence on issues of climate change, popular culture, technology and governance, will be the opportunity to re-imAGinE aging, to make all communities livable, presenting a transformative new image of what aging in a diverse state can be and should be. The Governor will rely on all of us--- including advocacy groups, non-profit organizations, city and county agencies, philanthropy, the private sector as well as members of this Stakeholder Advisory Committee--- to achieve the collective vision. We stand ready as partners to work in collaboration toward achieving the goals of the Master Plan for Aging.