**Michael McHale**

**ST. Paul’s Legislative Breakfast**

**February 24, 2023**

For those of you I have not had the opportunity to meet, my name is Michael McHale, and I have the privilege to serve as the **President and CEO of St. Paul’s Senior Services**. I have now been in my role for about 10 months and I tell you, Cheryl Wilson left some big shoes to fill!

Throughout our history, St. Paul’s Senior Services has been focused on leading the transformation of the aging experience in our community as a trusted partner in providing senior care services. We continuously assess trends that are impacting the senior population and develop new programs and services to address these emerging needs.

Many of you have heard me say that we are in a quandary caused by the “good news/bad news” scenario that older adults are facing. *The good news is that we are living longer, but the bad news is that we are living longer - with prolonged illness*. You see, with all our advances in science and technology, we haven’t cured anything. We have only prolonged our ability to live longer with illness. It is during this prolonged period that individuals experience more acute changes to the disease progression which result in higher healthcare utilization and costs.

CA has developed a ***Master Plan on Aging*** that looks at the challenges that will impact our state’s senior population. Californians are living longer. Average life expectancy in the state is 81.9 years which is higher than the national average of 79 years. This increase in life expectancy is putting pressure on the Medicare system, which is the primary insurance program for the over 65 population. This program was originally designed based a national-average life expectancy of 72 years.

Our senior population is becoming a larger share of the total population. *By 2060, the 60+ population in CA will double to 14M people.*

What is interesting about this statistic, is that simultaneously the under 18 population is declining. So, while the senior population is leaving the workforce and paying less in taxes, the replacement workforce is also declining impacting the future tax base and our ability to pay for safety-net programs.

As Californians are living longer, they are also outliving their assets which is making affordable aging more difficult. The percent of seniors in CA that are classified as poor, and near-poor, is increasing. This emerging population of seniors is now being called the “hidden middle” – seniors who have lived in the middle-class all their lives, raised their families, bought homes, participated in our society, paid their taxes – as they live longer, they are now outliving their retirement resources.

They have some funds available through Social Security and potentially other investments, but often not enough to pay for the all the essentials including housing, medications, supplemental healthcare costs and even groceries. Because they have some funding, they are not eligible for some of the safety-net programs, like PACE, or some of the housing support programs.

It is this emerging population that St. Paul’s is called by our mission to create new programs and service-delivery models to create affordable housing **AND** affordable healthcare solutions to help these individual’s life their lives with dignity and respect.

One of the ways we advocate for the needs of seniors is by providing input on meaningful legislation locally, at the state, and federal level to help increase funding and bring new services and programs to seniors in our communities.

St. Paul’s has always been a strong advocate to ensure accessibility of inclusive housing and health care services for seniors. As we seek to address the needs of the hidden middle, it is our priority to help them stay healthy at home, in their communities.

While our legislative efforts have addressed some of the challenges facing our seniors, today, we commit to doing more, to bringing new ideas to our legislators, to continue having those tough conversations while we explore new housing opportunities with wrap around services.

St. Paul’s will continue its work to advocate and engage our local, state, and federal leaders. As California’s senior population is changing dramatically over the coming years, we understand there is no “one size fits all” policy, program, or legislation that will help this problem. We must continue to work with you our partners, supporters and community leaders and challenge everyone we know to be a ***champion for seniors***.