

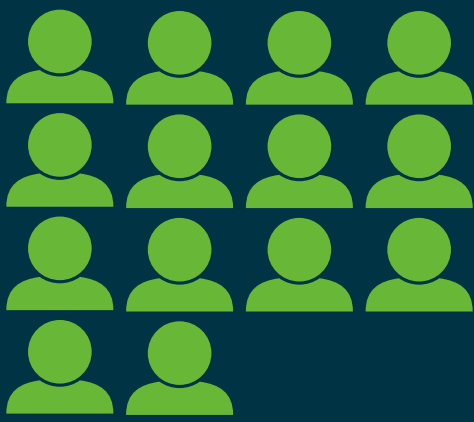
# The Forgotten Middle



The Number of Middle-Income Seniors Will Nearly Double by 2029



**7.94 million**  
in 2014 (all 75+)



**14.35**  
**MILLION**  
in 2029 (all 75+)

Most Middle-Income Seniors Will Have Health Needs that Present Challenges to Living at Home

**8%** will have **Cognitive Impairment**

**60%** will have **Mobility Limitations**

**20%** will have **High Needs**  
(three or more chronic conditions and one or more functional limitation)

More Than Half of Middle-Income Seniors Won't Have the Financial Resources to Pay for Seniors Housing and Care



**54%**

Have **Insufficient Resources** with 100% of Income and Home Equity



**81%**

Have **Insufficient Resources** with 100% of Income



**19%**

Have **Sufficient Resources**

Both Private and Public Sectors Have A Role in Meeting the Needs of Middle-Income Seniors

## Ideas for Private Sector:

- > Offering more basic housing products
- > Better leveraging technology
- > Subsidizing middle-market residents with higher-paying residents
- > More robustly engaging unpaid caregivers
- > Developing innovative real estate financing models

## Ideas for Public Sector:

- > Offering tax incentives targeted to middle-income seniors.
- > Expanding subsidy and voucher programs
- > Expanding Medicare coverage of non-medical supports and services
- > Creating a new "Medicare Part E" benefit to cover long-term care
- > Broadening Medicaid's coverage of home and community-based services

Source: <https://www.healthaffairs.org/doi/abs/10.1377/hlthaff.2018.05233>