The Harry and Jeanette Weinberg Foundation

STRATEGY SNAPSHOT

Supporting Older Adults' Safety, Health, and Independence

October 2025

Older adults are a vital part of our communities.

They represent nearly **20% of Americans** and a growing share of the population. Yet many live on a fixed budget and struggle with maintaining their homes, meeting basic needs, and covering the rising cost of their health care. More than **35% of older households** spend over one-third of their income on housing, utilities, and related expenses, making it hard to afford other essentials. About **17 million Americans** ages 65 and older (30%) are low income, and roughly 25% sacrifice food, clothing, medication, or other necessities to manage their health care costs.[1]

These difficulties undermine older adults' ability to remain in their homes and communities. And as the U.S. population ages more rapidly in the coming years, all these numbers stand to grow.[2]

The Harry and Jeanette Weinberg Foundation aims to connect older adults with the support and services they need to live independently and with dignity, which includes safe, accessible housing and access to quality health care.

LEARN MORE

Find endnotes and examples of this strategy's impact at www.hjweinbergfoundation.org/aging-strategy-snapshot.

The Challenge

Older adults overwhelmingly want to stay in their homes.

Even when they must move to accommodate their changing mobility and home-safety needs, they still want to be part of a community and maintain their independence.[3]

But as they age and require regular assistance with daily activities, older adults face the additional costs of getting help, further stretching already tight budgets. Limited public, private, and philanthropic investment in such long-term care often leaves them or their families shouldering that burden alone. Although philanthropic support for nonprofits serving older adults has grown over the past decade, many programs do not consider all the needs of older adults, including challenges with accessibility, physical and mental health, and social isolation.[4]

Several proven and cost-effective programs have demonstrated success in supporting older adults and their independence. To address their full range of needs, these programs take a comprehensive approach, bringing together services for housing, home health care, medical care, occupational therapy, and other critical assistance for daily living.

Yet the up-front costs and requirements for establishing these programs, coupled with lack of awareness, have impeded their expansion. Without intentional investment in these efforts, millions of older individuals will continue to lack the essential support they need to age with stability, dignity, and the freedom to remain in their communities.

The Strategy

Over the past decade, the Weinberg Foundation has invested in expanding two evidence-based programs serving older adults in communities throughout the country.

Community Aging in Place, Advancing Better Living for Elders (CAPABLE)

Developed in Baltimore by Johns Hopkins University's School of Nursing in 2009, CAPABLE combines home repairs with occupational therapy and the care of a registered nurse to improve mobility, manage chronic symptoms, and decrease health care costs for older adults struggling with daily living. Today, the five-month program operates in 33 sites across 21 states and Canada, serving about 3,400 people typically referred by health care providers, nonprofits, or local government agencies.

With a $3,000–$5,000 investment per home, CAPABLE improves safety, accessibility, and quality of life for participants — preventing falls, injuries, and hospitalizations — and can save up to $30,000 in medical expenses. Participants also report notable improvements in their physical and mental health, medication management, and nutrition.[5] In one study, participants saw a 50% increase in their ability to do everyday activities such as walking, bathing, and shopping, along with a 30% decrease in symptoms of depression.[6]

CAPABLE: IMPROVING QUALITY OF LIFE

50% increase in performing everyday activities

30% decrease in symptoms of depression

Program of All-Inclusive Care for the Elderly (PACE)

Started in 1971 as a pilot program in the San Francisco Bay Area, PACE has grown into a national model covered through Medicare and Medicaid, with facilities in communities across the country. PACE centers coordinate comprehensive medical care, physical therapy, meals, recreational and social opportunities, and other support for individuals who need the level of care a nursing home would provide. The program allows most participants to continue living at home while having their needs met.

PACE has more than 380 centers in 33 states, serving nearly 90,000 individuals — about 95% of whom live at home.[7] The program reduces hospitalizations, emergency room visits, and nursing home stays, while increasing longevity and quality of life.[8]

Research has consistently documented the effectiveness of CAPABLE and PACE in improving health and quality of life, while significantly reducing the costs usually associated with emergency room visits and hospitalizations.[9] Both demonstrate the future that is possible when people have the support and quality of care they need to maintain their independence and remain in their homes and communities.

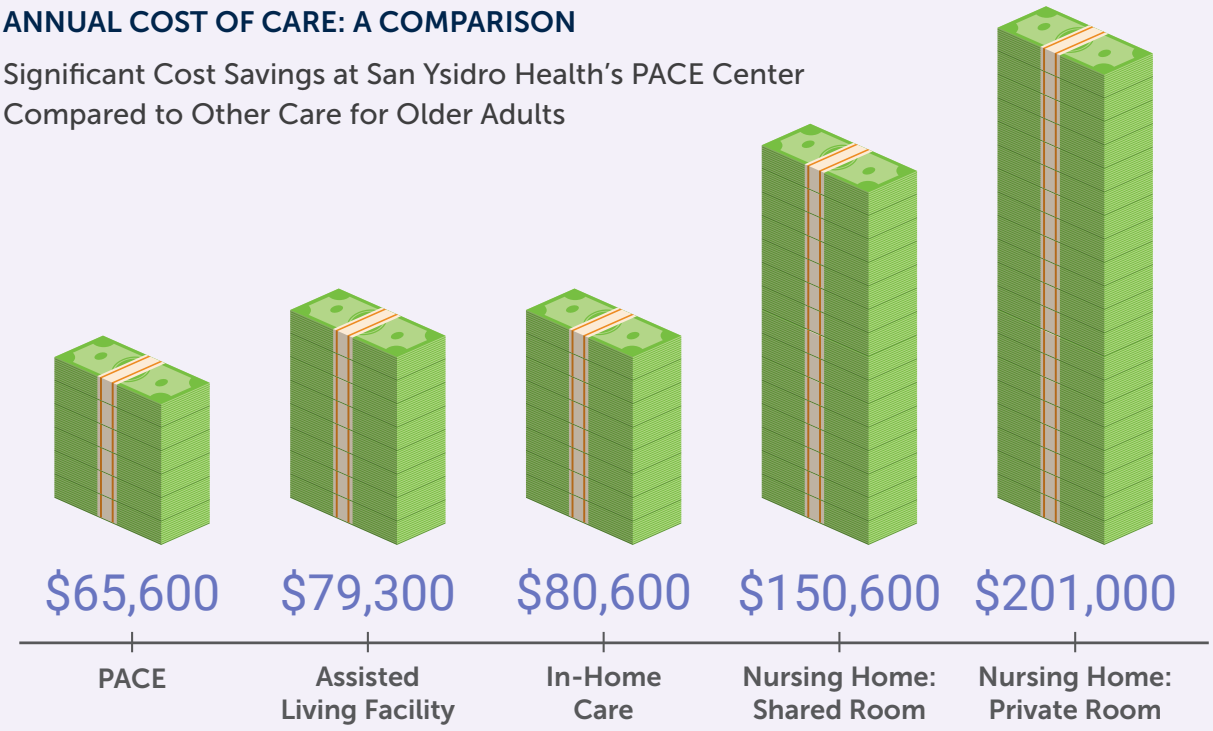
Despite the success of both programs, their growth had been gradual when the Weinberg Foundation began supporting them a decade ago. The Foundation and several national and local philanthropic partners saw an opportunity to support significant expansion of the programs to areas with unmet needs.

To successfully bring CAPABLE and PACE to more people and places, the Foundation invested in two key approaches:

1. Strengthening national networks and partnerships to support expansion.
2. Developing new facilities and providing home repairs and modifications that improve the lives of older adults.

ANNUAL COST OF CARE: A COMPARISON

Significant Cost Savings at San Ysidro Health's PACE Center Compared to Other Care for Older Adults



Source: 2023 data from San Ysidro Health, home of San Diego PACE.

The Impact

A national clearinghouse to drive CAPABLE's expansion. Drawing on experience with the National PACE Association, which has ensured program quality and guided PACE's growth since 1994, the Foundation supported the creation of the CAPABLE National Center in 2022. Launched by Johns Hopkins and Care Synergy (a network for community-based home health care providers), the center aims to sustain the CAPABLE model and promote its adoption in more communities.

A 42% increase in CAPABLE sites and a 26% increase in PACE centers from 2020 through 2024. The research documenting CAPABLE's success in improving older adults' daily living and well-being has fueled its growth. Reduced costs resulting from those improvements also contributed, matching a broader trend in health care that recognizes the economic benefit of enabling older adults to live healthier lives.[10]

> Both programs show what is possible when people have the support and care they need to maintain independence.

For PACE, a key driver of growth has been the National PACE Association's ambitious target set in 2017: reaching five times the number of people served through the program, or 200,000 individuals.[11]

Investments in constructing new facilities and expanding home improvements to enable both programs to serve more individuals and communities. While often overlooked, these brick-and-mortar expenditures are a critical foundation for bringing high-quality services to more people and places. For example, creating a PACE center typically requires millions in initial financing.[12] Providing grants for construction or renovation not only accelerated the timeline for getting a center off the ground but also enabled the participating nonprofits to direct more resources to serving older adults.

Innovations that tailor PACE services to community needs. The Foundation has supported local efforts to customize PACE and its services in ways that effectively reach older adults with specific challenges or in underserved communities. Examples are available at www.hjweinbergfoundation.org/aging-strategy-snapshot.

Conclusion

Everyone deserves to age with respect, dignity, and the support necessary to thrive.

CAPABLE and PACE are best-in-class programs, demonstrating that this ideal is an attainable norm. Greater philanthropic investment in these programs will help make that norm the everyday standard for the millions of older Americans in communities across the country, while simultaneously saving them, their families, and our nation from the heavy costs of long-term care.