

# Oregon's Aging Baby Boomers

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# Oregon Baby Boom Income

## The Good News

- Housing & Healthcare Baseline
  - Families 100%
  - Male 91-100%
  - Female 40-72%
- Baseline Plus Average Homecare Expense
  - Families 100%
  - Male 76-96%
  - Female 40-57%
- Baseline Plus 121 Days Homecare
  - Families 92-97%
  - Male 47-89%
  - Female 23-38%

# Oregon Baby Boom Income

## The Bad News

- Changes to Social Security Worsen the Situation
- Estimates are Limited to Housing and Healthcare
- Estimates of Healthcare Costs Based on Pre-1997 Data

# Oregon Long-Term Care System

- Full Range of Services
  - In Home
  - Adult Foster Care
  - Assisted Living Facilities
  - Residential Care
  - Nursing Homes
- Full Range of Choice
- Liberal Eligibility

# Oregon Long Term Care Policy Challenges

- Increasing Self Sufficiency
  - Increase Savings
  - Increase Long Term Care Insurance
  - Increase Employment Opportunities
- Controlling Program Costs
  - Limit Asset Sheltering
  - Change Eligibility
  - Limit Choice
  - Cut Services
  - Reduce the Cost of Services