



## **SALES AND MARKETING ROUNDTABLE #264 Trends & Opportunities for Aging Services Organizations with Andy Edeburn**

Thank you to everyone who attended our latest Sales and Marketing Roundtable!

NOTE: To provide anonymity during the Roundtable discussion, participants and their communities will not be identified.

### **ABOUT OUR GUEST**

This week on Varsity's Roundtable, we were joined by Andy Edeburn, Managing Partner of Elder Dynamics and a nationally respected voice in aging services strategy.

Andy shared insights on 10 trends shaping today's senior living environment. Topics included the aging tidal way, the middle market conundrum, digital transformation, the workforce crisis, increasing regulatory impact and much more.

**VARSITY ROUNDTABLE PROJECT**  
DISCUSS. SHARE. LEARN. GROW.

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**NAVIGATING THE FUTURE OF SENIOR LIVING:  
STRATEGIES FOR SUCCESS IN A CHANGING LANDSCAPE**

THURSDAY, JULY 3, 2025

FEATURING  
**ANDY EDEBURN**  
Managing Partner of Elder Dynamics



## FRESH PERSPECTIVES

- **THE CUSTOMER WAVE IS A STRATEGIC WAKE-UP CALL** - The aging population isn't just growing—it's surging. With tens of thousands of boomers turning 80 every day by the 2030s, this isn't a temporary spike. It's a century-long trend that demands scalable, future-ready solutions—not short-term fixes.
- **EXPERIENCE BEATS AMENITIES EVERY TIME** - Today's seniors—and their adult children—aren't impressed by billiard tables or woodshops. They want a lifestyle that reflects purpose, health, and connection. Providers must shift from offering amenities to designing meaningful, personalized aging experiences.
- **THE MIDDLE MARKET IS THE NEXT GREAT DISRUPTOR** - A massive segment of middle-income older adults is emerging—too wealthy for subsidies, too strapped for private-pay options. Serving them isn't just a social imperative, it's a business opportunity waiting to be claimed by creative, cost-effective models.
- **PROACTIVE CARE IS THE NEW POWER MOVE** - Chronic conditions are the rule, not the exception. Organizations that prioritize early identification, care coordination, and healthspan improvement will own the future. It's not about treating illness—it's about managing wellness before crisis hits.
- **DIGITAL TRANSFORMATION ISN'T OPTIONAL—IT'S THE PLAYBOOK** - AI, automation, and data-driven personalization aren't "nice to have." They're becoming core to marketing, operations, and engagement. If you're still using callback sheets, you're competing with machines that work 24/7. Time to upgrade.
- **SCALE + CULTURE = THE NEW COMPETITIVE EDGE** - Growth through mergers and affiliations isn't just about size—it's about efficiency, diversity, and resilience. But legacy nonprofits must move faster, shed outdated assumptions, and position their values with data-driven clarity to stay competitive.

## LINKS & CONTACT INFO

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## COMING UP ON VARSITY'S ROUNDTABLE!

Please join our next Roundtable gathering on Thursday, July 10 at 12 p.m. ET, 11 a.m. CT and 9 a.m. PT. We will be joined by Jeremy Freeman from Varsity who will talk about a full funnel media approach for successful lead generation.

## NEW ON VARSITY'S PODCAST, ROUNDTABLE TALK

The most recent episode of Varsity's podcast, Roundtable Talk, features a conversation with Marvell Adams, Jr., a longtime leader in aging services and the founder of W. Lawson, a consulting firm focused on equity and inclusion. He also serves as CEO of Caregiver Action Network, supporting millions of unpaid family caregivers across the country.

In the episode, Marvell discusses the emotional realities of caregiving, the importance of succession planning, and why the future of senior living must be more inclusive, intergenerational, and community-connected. Check it out on the [Roundtable Talk page](#) of the Varsity website!





Andy paints a picture of the aging services field as it stands today—a moment of eerie calm before a coming storm. After two and a half decades in the senior services space, including time in both nonprofit and private sectors, he's now focused on helping organizations navigate major transitions through Elder Dynamics.

He compares the current moment to the eye of a hurricane: we've survived the chaos of the pandemic, but a huge wave of aging boomers is headed our way, set to peak around 2045. This isn't a blip—it's a demographic transformation that will shape the rest of the century.

That's why now's the time to think strategically. Should organizations double down on what's working, get leaner, explore new tech like AI, or pivot entirely to meet evolving customer expectations? With shifts this big, sticking to the same old lane just won't cut it. Andy's big message: it's time to jump lanes—and get ready for the long haul.

- 1** The Aging Tidal Wave
- 2** Changing Customers
- 3** Shifting Sites of Care and Service
- 4** The Middle Market Conundrum
- 5** Chronic Disease Explosion
- 6** The Workforce Crisis
- 7** Digital Transformation
- 8** Increasing Regulatory Impacts
- 9** The Evolving Risk Dilemma
- 10** Pace of Provider Consolidation

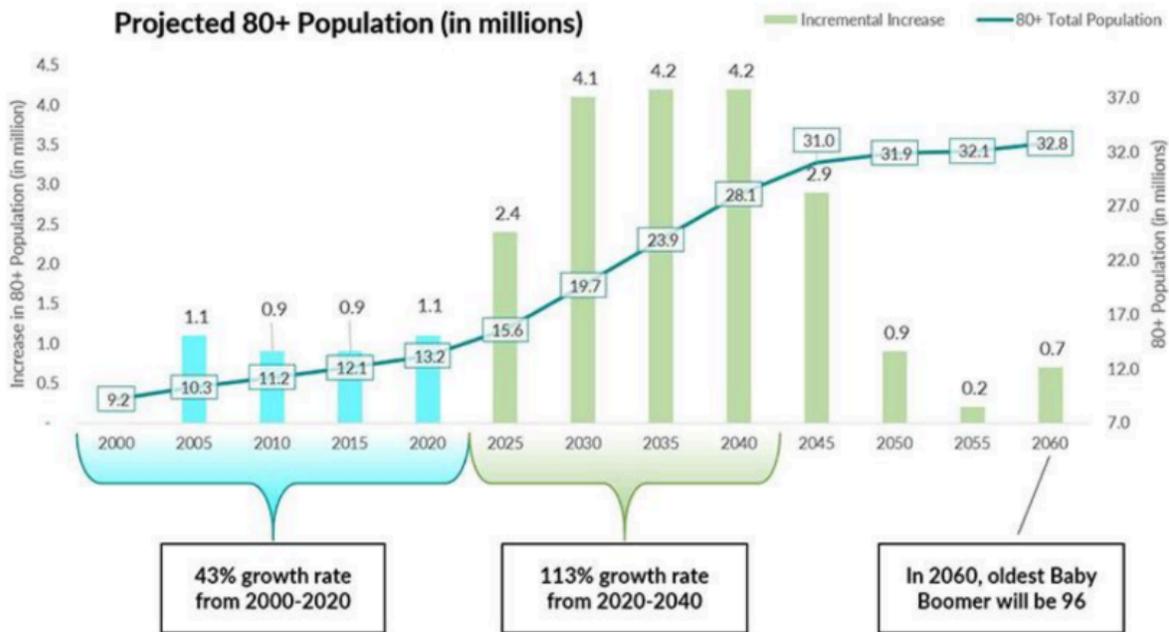


Big changes are coming to aging services, and now's the time to prepare. The next few years will shape how care is delivered for decades. Expect a wave of older adults with complex needs, tighter regulations, and growing demand for chronic disease management.

Staffing remains a challenge, with competition going global. Tech isn't just about wearables—it's about integrating systems and using data smartly. And as the industry consolidates, fewer but larger providers will dominate, forcing everyone to think bigger and move faster.

## 80+ Population About Ready to Explode

Elder  
Dynamics



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Source: Plante Moran; US Census

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The aging wave isn't just coming—it's about to surge. While the familiar stat of 10,000 boomers a day hitting retirement age gets tossed around, that number will climb sharply: 18,000, then 22,000, peaking at around 24,000 per day. And that's just those turning 80 and older.

Growth has been slow for the past two decades, but by the end of this one, the curve shoots straight up. The potential customer base is about to skyrocket—and it won't taper off anytime soon. This isn't a temporary spike. The high volume of older adults is expected to continue through the end of the century, meaning aging services need long-term, scalable solutions—not short-term fixes.

## A Growing American Crisis: Who Will Care for the Baby Boomers?

America is not prepared for this coming shortage. Congress and the White House have kicked the can down the road, effectively waiting for the issue to become a crisis before they deal with it. But caring for America's elders is the single most expensive domestic priority on the horizon, breaking the projected budgets of both Medicare and Medicaid, all 50 states and most of the middle class, and the truth is, no one is truly prepared for what is to come.

TIME

Source: Time. Jay Newton-Smith, 15 February 2019.

Despite seeing this demographic wave coming for decades, little has been done to prepare. Medicare and Medicaid aren't ready—especially Medicaid, which faces cuts just as demand is set to spike. That's a recipe for crisis.

There's also a major disconnect between expectations and reality. While only a third of older adults have actually saved enough for a long retirement, two-thirds believe they'll have one. Many don't understand what Medicare or Medicaid covers—or how much aging really costs.

To avoid a full-blown policy disaster, we need to rethink how and when we deliver aging services. Right now, most support kicks in when people are already in their 80s. But it should start much earlier—closer to 70—so that care is proactive, not reactive. It's all about shifting toward earlier engagement, better timing, and smarter outcomes.

# The Changing Customer

## Silent Generation (Age 77-94)

- Thrifty
- Respectful
- Unassuming
- Loyal

## Baby Boomers (Age 58-76)

- Demanding
- Self-assured
- Independent
- Competitive

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A major shift is coming in who aging services providers are actually serving. Right now, most customers are from the Silent Generation—folks who are typically thrifty, loyal, and pretty easy to please. But that’s about to change.

As baby boomers step in, expectations are going to skyrocket. This new group will be more vocal, more demanding, and much more involved. And in many cases, providers will need to win over two customers at once—the senior and their adult child. The dynamic gets especially tricky when the parent is content with the basics, but the child expects top-tier amenities and service.

Looking ahead, boomers won’t just want good care—they’ll want a say in how things are run. They’ll be more interested in governance, transparency, and having their voices heard. For providers, that means rethinking how they deliver value—and who they’re delivering it to.

# The New Age of Aging

- “Old” isn’t what it used to be
- Retirement isn’t what it used to be
- Happiness soars with age
- Life lessons are our most important legacy
- Healthspan needs improvement

**83% of 65+ say it's more important to feel useful than youthful**

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Source: The New Age of Aging, Age Wave, 2024.

Aging today isn't about just getting by—it's about living well. Older adults want more than food and shelter; they're looking for happiness, health, and purpose. As people live longer, the focus is shifting from lifespan to health span—how well they live, not just how long.

That means helping them manage their health, understand chronic conditions, and navigate a confusing care system. Most don't know the difference between independent and assisted living, let alone what's covered or how to access it. If aging services want to stay relevant, they need to offer more than basics—they need to elevate the entire experience.

# Maslow & Aging Services

## Working Our Way up the Pyramid



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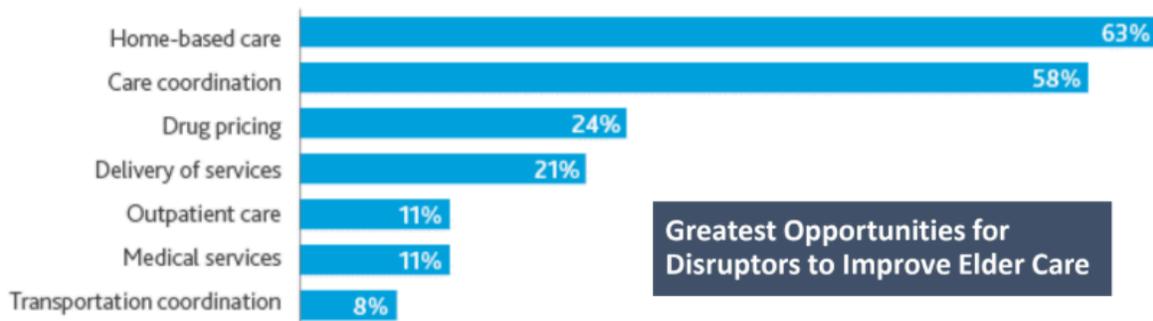
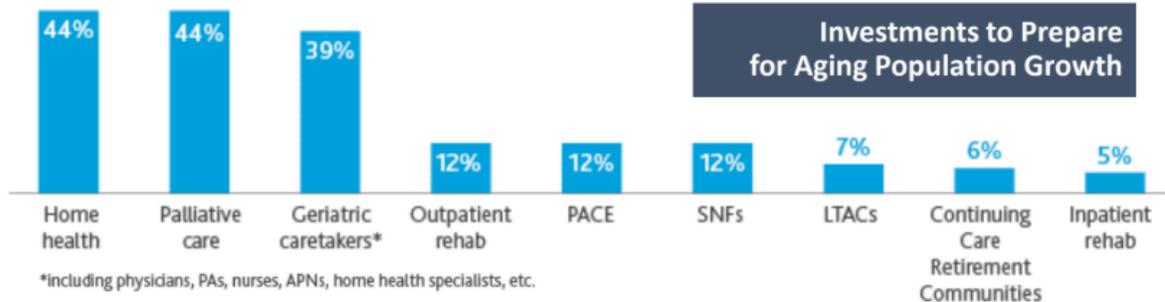
It's not about selling features—it's about delivering a meaningful experience. Whether it's residential, virtual, or home-based care, older adults—especially boomers—aren't just looking for safety and basic needs. They want purpose, fulfillment, and the best possible version of aging.

In life plan communities, cost often isn't the deciding factor. The real differentiator is the quality of the experience. That means rethinking the product itself—moving beyond check-the-box amenities to a lifestyle that supports engagement, vitality, and personal growth.

The future lies in helping people live longer *well*—not just longer. And that means shifting the focus from services that keep people safe to experiences that help them thrive.

## What's the Investment Buzz & Focus?

Elder  
Dynamics



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Source: BDD 11

The real action in aging services is shifting toward the home. Yes, “home is where the heart is,” but more importantly now—it’s where the money is. With explosive population growth, investment is flooding into senior care, especially from private equity and venture capital. Last year alone, around \$2.5 billion went into this space, and much of it is targeting home-based care, palliative services, and care coordination.

Investors aren’t as interested in real estate anymore. The real disruption is happening in services that help people age at home and navigate complex care systems. Boomers, and especially their adult children, are used to outsourcing help—whether it’s lawn care, house cleaning, or now, geriatric care management.

More people are willing to pay out of pocket for someone to help manage the maze of aging. One care management business saw tenfold growth in just 10 months, showing just how quickly the demand is rising. The message is clear: the future of elder care is personal, mobile, and built around helping people stay home and stay connected.

### **Incurable illnesses or conditions that are often preventable and frequently manageable via early detection, pharmaceutical interventions, and lifestyle factors**

- Leading cause of death in America
- 45% of the population has a least one chronic disease
- Account for 81% of hospital admissions; 76% of physician visits
- Spending for chronic disease related conditions accounts for 99% of Medicare spending
- By 2030, chronic disease will affect an estimated 170 million Americans – nearly half the population

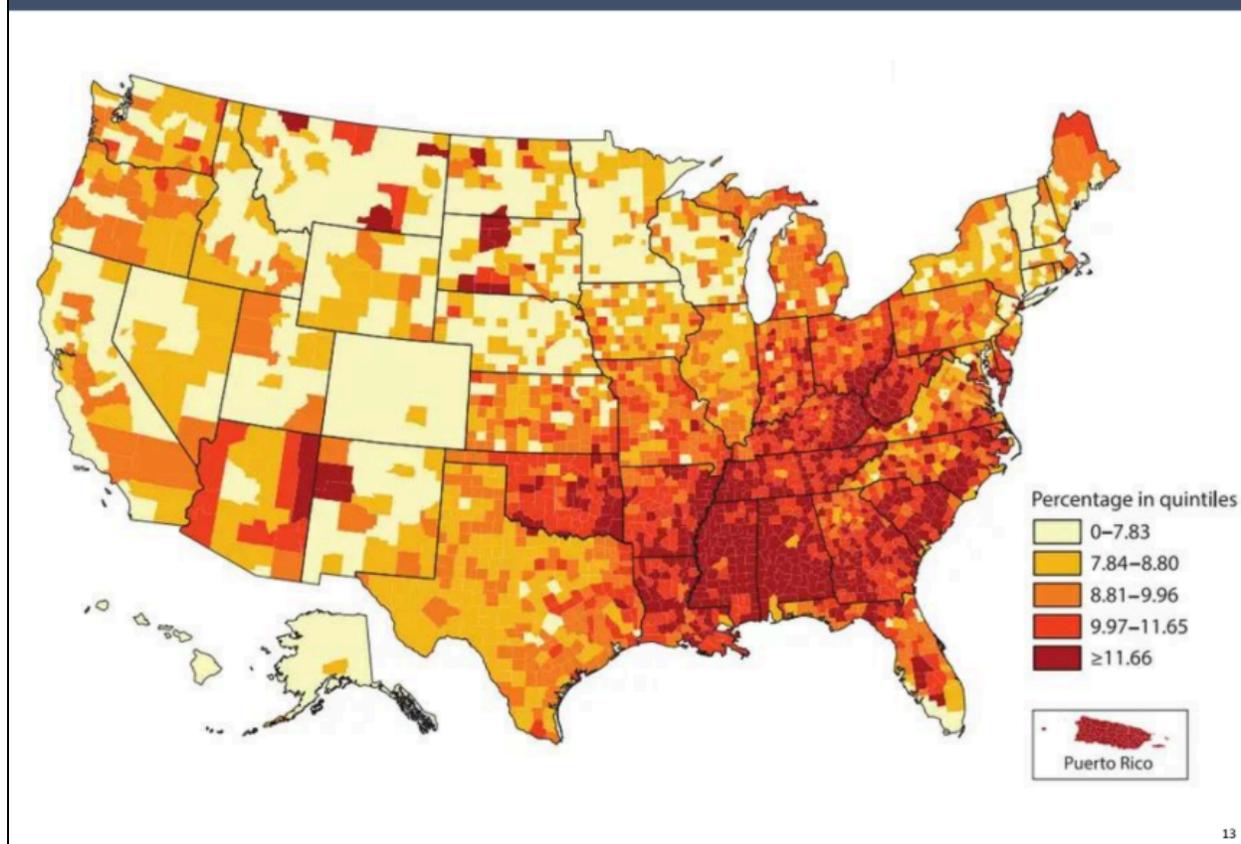


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Care coordination is quickly becoming one of the most important services in aging. Why? Because chronic disease is everywhere—and it's the leading cause of death in the U.S. Nearly half the population has at least one condition, often things like high blood pressure, high cholesterol, diabetes, or heart and lung disease. These aren't rare problems—they're common and manageable, but only if caught and addressed early.

The key is shifting from reactive to proactive care. When chronic conditions are managed well, people enjoy a longer *health span*—not just a longer life. That's the real value add. It means less disruption, better quality of life, and a more sustainable model for aging.

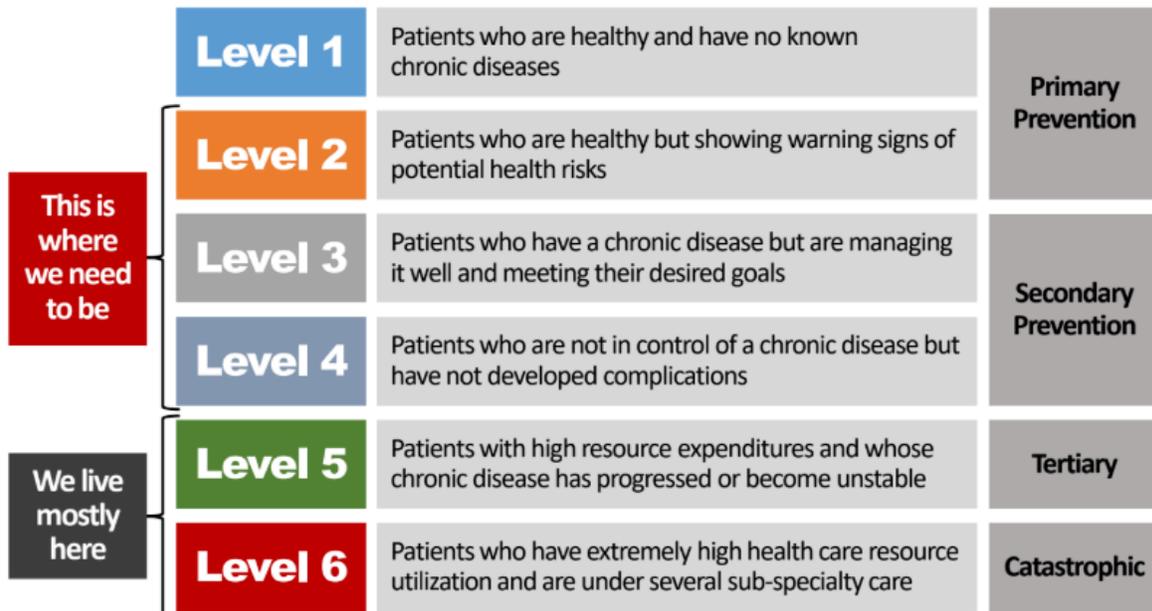
This marks a major paradigm shift: from treating illness after it happens to actively managing health as people age. And that shift changes everything about how aging services should be designed and delivered.



Chronic illness isn't just common—it's everywhere. Data shows clear geographic trends, with certain regions seeing much higher rates of conditions like diabetes. And it's not random—it's tied to social factors: education, access, affordability. These social determinants have a huge impact on both lifespan and health span.

Managing chronic conditions like diabetes, hypertension, and heart failure doesn't just improve physical health—it can also slow cognitive decline and reduce dementia risk. That makes early intervention and education critical.

For providers, this isn't just a side benefit. In some cases, it's a major value-add. In others, it could become an entirely new line of business. Helping people manage their health better—and earlier—can transform the aging experience and create new opportunities for innovation in care.

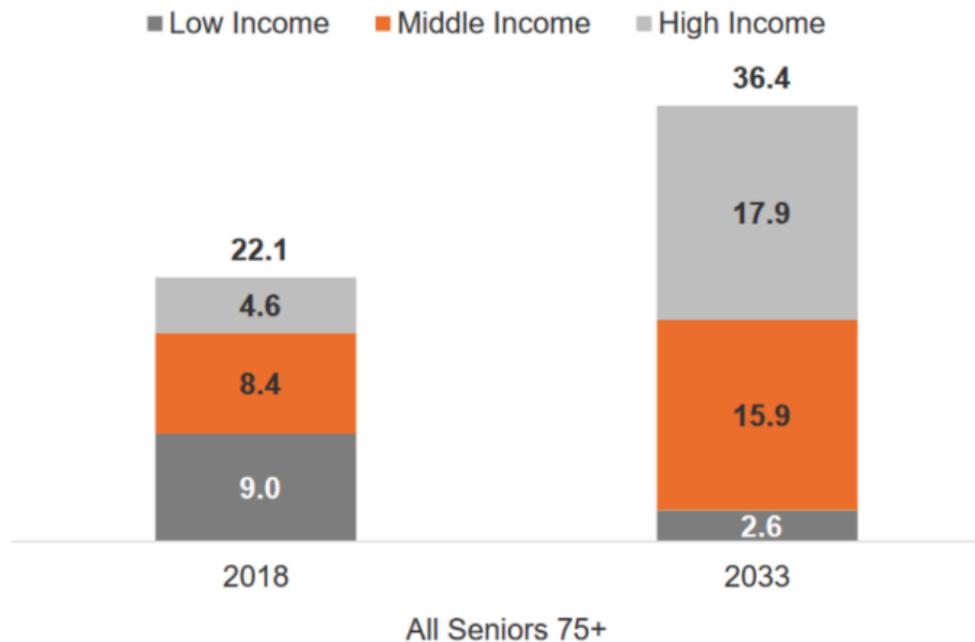


Much of aging services today focuses on those with the highest needs—people in assisted living or long-term care who require extensive medical resources. But the real opportunity lies earlier, with individuals managing chronic conditions who haven't yet reached a crisis point.

These are the people in the middle of the scale—levels two, three, and four—who could benefit most from proactive care, intervention, and resource support. With the right guidance, they can stay independent, remain in their homes, and avoid the costly, more intensive levels of care altogether.

To meet that opportunity, providers need to shift their mindset. It's not just about serving those already in the system—it's about stepping in earlier, matching people to the right support, and helping them stay well longer.

# The Middle-Income Conundrum



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Source: "The Forgotten Middle: Housing & Care Options for Middle-income Seniors in 2033," NORC, Released 8/31/22

One of the most urgent challenges ahead is the rapidly growing middle-income senior population—those who earn too much to qualify for Medicaid or subsidized housing, but not enough to afford private-pay senior living options. This group is expected to nearly double in less than a decade, reaching around 16 million adults age 75 and older.

These individuals face the same health issues as everyone else—chronic disease, mobility challenges, cognitive decline—but they're stuck in the middle with few options. They can't afford the care they may need, and they don't qualify for the support that could help. The current system doesn't serve them, and that's a gap aging services providers must find new ways to fill.

2033	Middle-Income Seniors 75+	Middle-Income 75-84	Middle-Income 85+
3+ Chronic Conditions	54%	53%	55%
3+ Limits in Activities of Daily Living	7%	4%	13%
High Needs*	16%	13%	22%
Cognitive Impairment	31%	27%	40%
Mobility Limitations	56%	50%	68%

\*High-needs is defined as those with three or more chronic conditions and one or more limitations in ADLs

The future of aging care lies in early intervention, smarter chronic disease management, and services that meet people where they are—at home or virtually. That’s the big opportunity to sustainably manage America’s aging population over the next few decades.

These models aren’t just better for seniors—they’re also more efficient. Home-based and tech-enabled care can stretch limited workforce resources much farther than traditional institutional models. With tools like remote monitoring, predictive analytics, and AI-driven care support, providers can deliver high-touch care without the heavy staffing ratios of nursing homes. It’s a smarter, more scalable way to meet growing demand.

# Have You Got Workforce in Hand?

- Recruitment
- Engagement
- Investment
- Retention



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Solving the workforce challenge in aging services won't come from a single fix—especially with too few people available for hands-on care. While robots and AI can help with tasks like cleaning, food service, and admin, we're still far from automating personal caregiving.

Organizations need an integrated approach. Recruitment, engagement, and retention are all connected. Younger workers, especially millennials and Gen Z, are drawn to purpose-driven work where mission and impact matter.

The key is understanding what motivates each generation and investing wisely in strategies that build long-term commitment. It's not just about hiring—it's about giving people a reason to stay.

# Digital Transformation Is Everything

- **Speed of Business** – operations, finance, workforce optimization
- **Customer Engagement** – sales and marketing, prospect management, community awareness
- **Resident Management** – quality of care, preventative health, lifestyle and quality of life
- **Artificial Intelligence** – data mining, predictive guidance and optimization



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Digital transformation is becoming essential in aging services, and its impact can't be overstated. Artificial intelligence is part of the picture—but it relies on large, well-structured data sets to be effective. Compared to industries like retail or entertainment, aging services still has a long way to go in gathering and using data at scale.

Think about how Amazon or Netflix uses customer behavior data to tailor experiences. That level of personalization is what consumers now expect—and it's possible in senior care too, especially in sales, marketing, and customer engagement.

If you're still using manual methods—like callback sheets—you're already behind. Competitors are automating everything from follow-up emails to outreach calls. To stay relevant, providers need to embrace tech that doesn't just support operations, but actively drives smarter, more responsive engagement.

# We Live, Eat, Exist, and BUY in a Perpetually Curated State

- You might like...
- You might be interested in...
- You left this in your cart...
- We picked these with you in mind...

**Senior living will not be excluded  
from this – and customers will both  
expect and depend upon it**

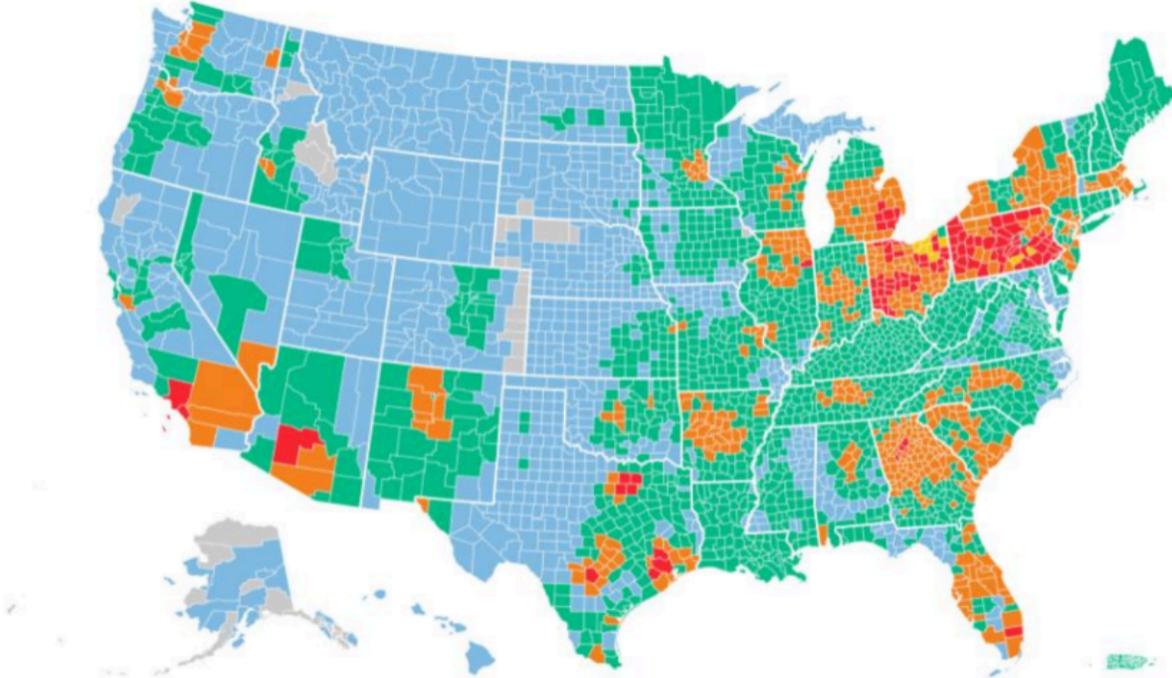
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As data becomes more accessible, senior living organizations will need to use it to curate personalized experiences—just like Netflix or Amazon does. These platforms predict what users want based on behavior, offering tailored suggestions that feel intuitive and relevant.

That level of personalization is possible in aging services too, but only if providers start collecting and using data more effectively. Right now, there's not enough of it to guide meaningful change. Building that data foundation is key to adjusting strategies and truly meeting the expectations of a more personalized, customer-driven future.

## MA Plan Growth & Spread: 2018 to 2023

0 plans (40 counties) 1-20 plans (986 counties) 21-40 plans (1572 counties) 41-60 plans (511 counties)  
61-80 plans (104 counties) 81 or more plans (9 counties)



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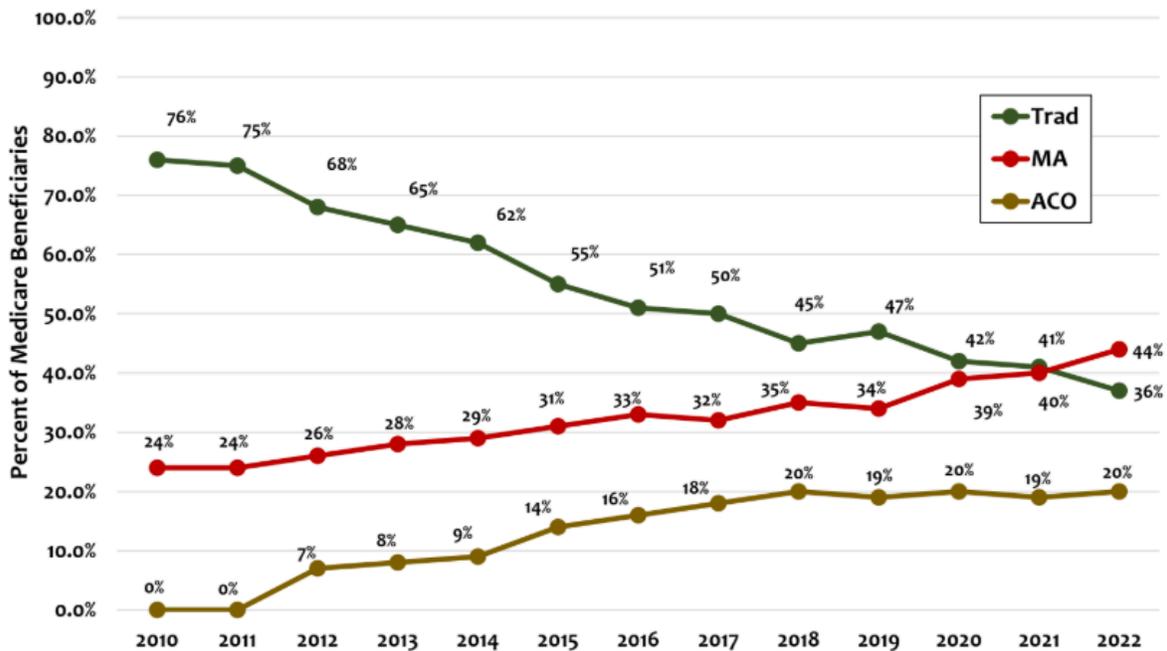
Risk is becoming a bigger factor in aging services—especially for organizations tied to government payment systems like Medicare and Medicaid. The future is leaning hard toward managed care, with CMS aiming for nearly all Medicare beneficiaries to be in accountable care arrangements.

Medicare Advantage is leading the charge. Over the past decade—especially the last five to seven years—it has exploded in popularity. In many areas, beneficiaries can choose from dozens of plans, each with varying premiums, deductibles, and coverage options. In some counties, there are 100+ plans available.

It's no surprise then that nearly 80% of eligible individuals are opting for Medicare Advantage. The sheer variety, combined with added benefits, makes it a go-to choice—and providers will need to adjust to the growing influence of these plans on how care is accessed, delivered, and paid for.

## Medicare: Shifting Payor Mix Is Significant

Elder  
Dynamics



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Source: data.cms.gov 24

Traditional Medicare fee-for-service is quickly losing ground. About 15 years ago, it covered roughly 76% of older adults. Now, that number has dropped to around one-third, with Medicare Advantage rising to cover nearly half—and continuing to grow.

This shift means providers will no longer be the only ones deciding what care is appropriate. Managed care organizations and insurance plans will have a greater say in what's authorized and reimbursed. And it's not just about nursing homes anymore—these plans are expanding into assisted and independent living, too.

For aging services providers, this growing influence of Medicare Advantage translates to increased risk and more layers of decision-making. Adapting to this model is no longer optional—it's essential for navigating the future of care delivery and reimbursement.

# More Rules Are Coming

- Government drives change through two methods – payment shifts and rule-making
- Most regulatory impacts are invariably punitive
- The nursing home staffing mandate is just the latest – albeit a big one – and the tip of the iceberg
- As more service shifts to different settings, rules are likely to expand – assisted living, home and community-based services are “regulatory-light” in most states



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Change in senior services often comes down to two levers: money and rules. The government either adjusts payments or adds regulations—and both are on the rise. Assisted living is already highly regulated in some states, but in others, and especially in home and community-based services, oversight is still pretty minimal.

That's going to change. Expect more regulations, more compliance demands, and greater operational complexity across the board. The environment isn't getting simpler anytime soon, and providers will need to be ready to navigate an increasingly rule-heavy landscape.

# The \$4 Billion Threshold

**If you're not big enough on your own,  
you're going to need someone else to survive.**

**Industry pundits say \$4-6 billion for a health system.**

**How much for an senior services organization?**



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Growth in aging services is increasingly being driven by partnerships and consolidation. Many organizations are recognizing that going it alone—especially at a smaller size—is becoming riskier in today's complex environment.

While \$4 billion might be the tipping point for hospitals, aging services providers face a similar, though smaller, threshold. Falling below that line can make it harder to keep up with industry demands, leading many to consider mergers or affiliations—especially during leadership transitions, which are becoming more frequent.

In fact, leadership turnover is one of the biggest signals of change. What used to be occasional outreach from headhunters is now happening monthly. And merger activity, once a slow trickle, has turned into a steady stream. The message is clear: consolidation is accelerating, and it's shaping the future of the industry.



As pressures mount, many organizations are aiming for scale—seeking efficiency, broader service portfolios, and smarter administrative models. That drive is pushing more providers to consider partnerships, mergers, and creative collaborations.

Ultimately, the industry is at a crossroads. Some will choose to double down on their existing models, especially if they're efficient, well-matched to their markets, and digitally equipped. But for others looking to grow, diversify, or tap into new opportunities, the road ahead will require a shift in strategy—and a willingness to rethink how they deliver aging services in a rapidly evolving landscape.



The future of aging services holds enormous potential simply because of the sheer volume of customers on the horizon. But those future customers—especially baby boomers—will have vastly different needs and expectations compared to the Silent Generation.

That's why now isn't the time to stay in neutral. Organizations need to start thinking ahead, reevaluating their strategies, and preparing to adapt. The opportunity is huge—but only for those ready to evolve with the market.

## QUESTIONS

### **WHICH TRENDS GIVE YOU PAUSE AND WHAT MAKES YOU MOST EXCITED ABOUT THE FUTURE OF AGING SERVICES SENIOR LIVING?**

What's most exciting is the sheer volume of opportunity ahead—so many aging adults entering the market creates space for real innovation. Nonprofits have always been great at generating new ideas in aging services, but they often struggle to turn those ideas into scalable, sustainable business models. The for-profit world tends to pick them up and run with them—just like we saw with assisted living in the '90s.

The biggest concern? Many nonprofit organizations are slow to change. There's a mindset that legacy and mission alone will sustain them, but that's risky. Customers are changing fast, and staying relevant means evolving with them. A few organizations are leading the way, but most still have catching up to do.

### **WHAT SHOULD SALES AND MARKETING PROFESSIONALS IN NONPROFIT COMMUNITIES KNOW OR CONSIDER ABOUT NEARBY FOR-PROFIT COMPETITORS?**

They need to understand and clearly communicate their *experiential differentiators*—what truly sets them apart. Whether it's quality, culture, mission, or faith-based values, those claims need to be backed up with real data and tailored messaging. For-profits often succeed by being formulaic and fast-moving, so nonprofits must position themselves intentionally in contrast to that.

Also, sales strategies shouldn't rely on one-size-fits-all pitches. Only a small portion of customers buy solely on price; most care about deeper factors. Effective salespeople know how to read the person across from them and adapt their message to match that individual's priorities.

### **HOW DO YOU SEE AI AND ROBOTICS HELPING ADDRESS WORKFORCE CHALLENGES IN AGING SERVICES? WILL THEY FREE UP STAFF TO FOCUS MORE ON HANDS-ON CARE?**

Yes—most of the immediate impact of AI and robotics is happening in back-office functions. Tasks like accounts payable and other repetitive processes are being automated, which frees up full-time employees to shift into resident- or client-facing roles. While some people resist this kind of change, it's already underway. Organizations can either embrace and adapt to these technologies—or risk being left behind.

