Master Plan for Aging Symposium
Too Much to Qualify for Help, but Too Little to Afford Care, Understanding California's Overlooked Middle Population
Convened on September 10, 2026, 10:30 a.m. – 12:00 p.m.

Resource List

- California's Master Plan for Aging (MPA) webpage
- MPA Long-Term Services and Supports (LTSS) Initiative webpage
- LeadingAge LTSS Center @UMass Boston Overlooked Middle webpage
- Final Report: Evaluating the Needs, Preferences, and Potential Avenues of Care Support for California's Overlooked Middle
- LTSS Initiative: Three Research Questions
- LTSS Initiative: Partners and Experts

Research Questions and Key Findings

1. Who are the older adults and people with disabilities in California's Overlook middle population now, and how will their socio-demographic, and health outlook change in the next 25 years?

- Too Much to Qualify for Help, Yet Too Little to Afford Care: Defining Older Adults in the Overlooked Middle (UMass Boston & Wolf Eagle Enterprises)
- Long-Term Services and Supports in California's Overlooked Middle Assessing Needs and Affordability (Urban Institute)
- County-by-County Projections for California Populations Age 50+ 2023-2050: Tableau (UMass Boston)
- Housing Wealth and In-Home Care: Opportunities and Obstacles to the Use of Home Equity for LTSS in California's Overlooked Middle (Joint Center for Housing Studies of Harvard University)

2. What do California's Overlook Middle say about their own needs, values, and preferences for accessing and financing ongoing care and support?

- Voices from California's Overlooked Middle: Challenges and Opportunities in Long-Term Care. Findings from Consumer and Stakeholder Engagement Sessions on Aging and LTSS (Collaborative Consulting & Community Catalyst)
- Voices from California's Overlooked Middle: Challenges and Opportunities in Long-Term Care. Findings from Stakeholder Engagement Sessions on Solution Options (Collaborative Consulting & Community Catalyst)
- The Concerns and Financial Readiness of California's 50+ Population: Considerations for Long-Term Services and Supports Financing (NORC at the University of Chicago)
- The Program and Policy Preferences of California's 50+ Population: Considerations for Long-Term Services and Supports Financing (NORC at the University of Chicago)

3. What are policies and programs that exist across the nation to serve these individuals, and how might these examples be valuable to meet the unique and changing needs of California's Overlooked Middle?

- Insights from State Medicaid Innovations to Enhance LTSS Access: Compendium of Long-Term Services and Supports (LTSS) Related Medicaid Waivers (UMass Boston)
- Beyond Medicaid: Innovative Approaches to Support Aging in the Community for the Overlooked Middle (ATI Advisory)
- Advancing Solutions for the Overlooked Middle: A Concept for Accessing Home and Community-Based Care in Medicare (ATI Advisory)
- Cost and Savings Analysis for Proposed Medicare Advancing Home and Community Care Model Prepared for California Health and Human Services Agency (Milliman)
- Meeting the Long-Term Services and Supports (LTSS) Needs of California's Overlooked Middle: Implications for Policy and Programs – A Synthesis of Stakeholder Engagement and Policy Research (UMass Boston)
- LTSS Survey Question Databank (UMass Boston)