

The Hidden Middle: A Growing Crisis for America’s Aging

In March, as TRU Community Care and St. Paul’s Senior Services prepared to finalize their strategic partnership, St. Paul’s President and CEO Michael McHale addressed TRU leadership about “The Hidden Middle” – a demographic crisis at the heart of both organizations’ missions.

Strategic Partners with Shared Purpose

TRU Community Care, founded as Boulder Hospice in 1976, was Colorado’s first hospice and now serves over 1,300 patients and participants daily across multiple programs. St. Paul’s Senior Services, established in 1960 in San Diego, provides comprehensive senior care including independent living, assisted living, skilled nursing, and PACE services.

Their affiliation, announced in April 2024, aims to strengthen their ability to serve those with chronic conditions while preserving both organizations’ legacies.

Understanding “The Hidden Middle”

McHale describes “The Hidden Middle” as middle-class Americans who face the prospect of outliving their retirement resources. This growing phenomenon results from:

- The baby boom generation entering their 80s, creating the largest senior population in U.S. history – projected to comprise 30% of Americans
- People living longer with chronic conditions, requiring more healthcare over extended periods
- The transition from pension plans to 401(k)s, leaving many with inadequate savings

McHale shared that among baby boomers born 1959-1964, the median retirement savings is just \$200,000, with the most common amount being only \$60,000. With over 100 million Americans projected to be over age 65 in coming years, approximately 30 million people are at risk of depleting their resources.



St. Paul’s President and CEO Michael McHale discusses “The Hidden Middle.”

Meeting the Challenge Through Innovation

The TRU-St. Paul’s partnership represents an innovative approach to addressing this crisis through:

1. Applying PACE program components to non-qualifying populations
2. Creating more affordable senior housing options
3. Developing proactive rather than reactive healthcare approaches
4. Utilizing telehealth to reduce costs while improving care

“We’re a stronger organization together than we are apart,” McHale emphasized, noting that the partnership will preserve both organizations’ community-focused missions while developing solutions for those in “The Hidden Middle.”

Success will be measured not by organizational growth alone, but by transforming the aging experience for millions facing uncertain futures between poverty and prosperity.

A Legacy of Compassion & Innovation for Nearly 50 Years

As TRU prepares to celebrate its 50th anniversary, the organization reflects on its rich history, remarkable growth, and bold vision for the future. Growth and transformation over the past fifty years mark TRU as a pioneer of end-of-life care, one of the original 10 hospices in the U.S. to help develop the Medicare Hospice Benefit.

TRU's innovative work has touched the lives of tens of thousands of families, offering holistic and patient-centered care. Integrating advanced tools, including telehealth, into its services, enables remote care and expands access to healthcare across communities.

On the cusp of its 50th year, TRU is poised for still more growth through a strategic partnership with St. Paul's Senior Services, a respected San Diego-based nonprofit that has been a leader in senior care since 1960. This affiliation is aimed at strengthening both organizations' ability to serve the growing needs of older adults and individuals living with chronic conditions.

This partnership allows the two organizations to effectively integrate their services, covering the entire continuum of senior care — from independent living and assisted living to hospice, palliative care, and memory care. By working together, TRU and St.



Paul's will be able to offer a more seamless experience for patients and their families, ensuring they receive the highest quality care.

Additionally, the partnership will support new community programs such as bereavement services and enhance the organizations' collective impact on the lives of those living with serious illness and their families. The intentional collaboration will preserve the legacies of both TRU and St. Paul's, strengthening their commitment to providing patient-centered care.

TRU is not only focused on meeting the current needs of its community but also taking bold steps to ensure its sustainability and growth in the decades to come. With innovative services, a robust partnership with St. Paul's, and an unwavering commitment to patient-centered care, TRU is well-positioned to continue meeting the needs of families facing end-of-life issues, chronic illness, and aging.

SAVE THE DATE:



Butterfly Release and Memorial

Saturday, June 21st, 9:00 - 10:30 am
Whitetail Park
2550 Autumn Ridge Blvd, Lafayette

Visit TRUcare.org/butterfly



Evening Under the Stars

Saturday, August 23rd
Cocktail Hour 6:30 - 8:30 pm
Dinner and Program 6:30 - 7:30 pm
Boulder Country Club
7350 Clubhouse Rd, Boulder

Visit TRUcare.org/stars



TRU Cares Fundraising Luncheon

Thursday, October 23rd
11:45 am - 1:30 pm
The Canyons Center at Frasier
350 Ponca Place, Boulder

Visit TRUcare.org/luncheon



A Journey of Compassion with TRU Community Care

Christine lost her husband, Eric, to cancer in January 2024 at just 54. With no extended family in Colorado, she faced this journey alone—until a hospital clinician recommended TRU’s palliative care services.

From that moment, everything shifted. Their Interdisciplinary Team provided outstanding support, with nurse Nora Keane playing a vital role throughout Eric’s care and Joan Hummel offering exceptional grief support after his passing.

An early visit included Advance Care Planning, which Christine described as “instrumental” in reducing stress. “With so much to wade through alongside ongoing medical care, it was incredibly helpful to have someone walk us through these important documents,” she said.

Despite her healthcare background, Christine often felt unheard by medical teams. “The focus was more on continuing treatment than on managing Eric’s pain,” she recalled. Nora became their advocate, ensuring Eric’s comfort came first.

“I needed another voice to help me say no to the doctors,” Christine explained. “When Nora spoke up, things happened immediately.”

Support was available around the clock. Whether they needed medication adjustments, home visits, or help managing anxiety, TRU responded within hours. Christine appreciated Nora’s calm guidance, helping



them recognize changes in Eric’s condition.

Within 24 hours of transitioning to hospice care, TRU Chaplain Lew White provided spiritual comfort in their home—something they both deeply valued.

After Eric’s passing, TRU partnered with Horan McConaty Funeral Home to honor his wish to donate his body to cancer research while allowing out-of-town family to say goodbye.

“They honored both his faith and his legacy,” Christine said. “Every step of the way, TRU showed up in the best ways possible.”

Christine’s message to others: “Enroll in palliative care early.”

What’s New with TRU

- TRU currently serves over 1,300 patients and participants ranging from 3 to 103 years old.
- TRU PACE now operates its own transportation fleet with nine new vans in 2025, addressing the significant transportation needs of its 339 participants.
- TRU Grief Services continues to care for our community with specialized support groups and is offering Sound Healing and Meditation groups this summer in addition to the well-loved Hiking Groups and Equine Workshops, among many others.

Not all hospice and PACE organizations are the same. Ask for TRU by name.



Please consider supporting our work with a tax-deductible donation to TRU today.
For your convenience, a donor reply device is enclosed.
You can also donate online at TRUcare.org/trutalk.

Why Support TRU Community Care?

Your generosity helps us affirm life at every step of the journey with illness and loss. For nearly 50 years, we've provided compassionate care to our community through:

- **TRU Hospice** - Expert care and comfort for those with advanced illness
- **TRU PACE** - Comprehensive support helping seniors remain safely in their communities
- **TRU Palliative Care** - Relief from symptoms while improving quality of life
- **TRU Grief Services** - Free support groups and counseling for all ages
- **Landmark Memory Care** - Specialized care for those with Alzheimer's and dementia

Your donation ensures that everyone in our community receives the dignified, compassionate care they deserve, regardless of circumstance. Together, we can continue providing innovative, meaningful care wherever it's needed.

Donate online at TRUcare.org/trutalk or text TRUTalk to 41444.

