Twitter: #atnmarin
Our Population
Marin 60+

California Department of Finance. 2018 Projections for Marin County
Age Breakdown 2035
Percent of Total Population

- 60-69
- 70-79
- 80+

California Department of Finance. Marin County Projections. 2018
Basic Cost of Living for Older Adult

* Single Renter:
  * Marin: $31,272
  * California: $23,760

* Couple with Mortgage:
  * Marin: $50,040
  * California: $44,256

UCLA Center for Health Policy Research. Elder Index. Cited 2018
http://healthpolicy.ucla.edu/programs/health-disparities/elder-health/elder-index-data/Pages/CostOfLiving.aspx
Income Levels of Older Adults

- $0 - $12,059: 5%
- $12,060 - $36,179: 21%
- $36,180 - $60,299: 19%
- $60,300+: 55%

American Community Survey, 2013-2017, Table B17024
Food Insecurity
Marin’s Gender Disparities

Female: 15% Poor, 85% Hidden Poor

Male: 30% Poor, 70% Hidden Poor

UCLA Center for Health Policy Research. Elder Index. Cited 2018
http://healthpolicy.ucla.edu/programs/health-disparities/elder-health/Pages/eldd.aspx
California Racial Disparities

![Bar chart showing racial disparities in California](chart.png)

- **Black**: 12% Poor, 28% Hidden Poor
- **Latino**: 15% Poor, 25% Hidden Poor
- **Asian**: 10% Poor, 30% Hidden Poor
- **White**: 8% Poor, 22% Hidden Poor

UCLA Center for Health Policy Research. Elder Index. Cited 2018
http://healthpolicy.ucla.edu/programs/health-disparities/elder-health/Pages/eldd.aspx
Percentage of Persons under 300% FPL, 2013-2017

Author: Lee Ann Prebil, County of Marin
Department of Health and Human Services;
Source: 2013-2017 American Community Survey
Reframing Aging
Changing the Public Discourse on Aging
ALL.TOGETHER.NOW.
NOW
DEMOGRAPHICS
TWO TALES
California has become a “minority majority” state

https://www.ppic.org/publication/californias-population/
The US will be “minority majority” by 2045
From Pyramid to Pillar: A Century of Change
Population of the United States

Ages
85+
80-84
75-79
70-74
65-69
60-64
55-59
50-54
45-49
40-44
35-39
30-34
25-29
20-24
15-19
10-14
5-9
0-4

1960
Male
Female

2060
Male
Female

Millions of people

Source: National Population Projections, 2017
www.census.gov/programs-surveys/popproj.html
California’s Aging Population, 2000–2050

PROJECTED NUMBER OF RESIDENTS, AGE 65 AND OLDER (IN THOUSANDS)

*Data for 2010 to 2050 are projections.

California’s Aging Population, 2000–2050

PROJECTED NUMBER OF RESIDENTS, AGE 65 AND OLDER (IN THOUSANDS)

1 in 5
65+

<table>
<thead>
<tr>
<th>Year</th>
<th>85+</th>
<th>75 to 84</th>
<th>65 to 74</th>
</tr>
</thead>
<tbody>
<tr>
<td>2000</td>
<td>432</td>
<td>1,293</td>
<td>1,896</td>
</tr>
<tr>
<td>2010*</td>
<td>628</td>
<td>1,624</td>
<td>2,388</td>
</tr>
<tr>
<td>2020*</td>
<td>758</td>
<td>3,810</td>
<td>4,831</td>
</tr>
<tr>
<td>2030*</td>
<td>1,083</td>
<td>2,922</td>
<td>4,765</td>
</tr>
<tr>
<td>2040*</td>
<td>1,922</td>
<td>3,811</td>
<td>4,790</td>
</tr>
<tr>
<td>2050*</td>
<td>2,918</td>
<td>3,871</td>
<td>11,579</td>
</tr>
</tbody>
</table>

*Data for 2010 to 2050 are projections.

©2009 CALIFORNIA HEALTHCARE FOUNDATION
CONFLICT
Opinion

The Fleecing of Millennials

Their incomes are flat. Their wealth is down. And Washington is aggravating future threats.

By David Leonhardt
Opinion Columnist

Retire, Bitch: The Never-ending Showdown Between Baby Boomers and Millennials

Art is imitating life, as the tension between generations is beginning to boil over into new works of fiction and nonfiction alike. But are young people and their retiring parents really so different?
NOW
7.2 MILLION SENIORS IN POVERTY

Per Supplemental Poverty Measure
CALIFORNIA

1 in 5

SENIORS IN POVERTY

Per Supplemental Poverty Measure
Older women are more likely to be poor

Median income of older women is $13,000 less than older men.

Older people of color are more likely to be poor

- White: Below 100% FPL, 10% | Below 200% FPL, 40%
- Black: Below 100% FPL, 20% | Below 200% FPL, 60%
- Hispanic: Below 100% FPL, 25% | Below 200% FPL, 70%

Older women of color most at risk

Poverty Rates for Women 65 and Older, 2014

- White, non-Hispanic: 9.9%
- Black: 20.9%
- Hispanic: 19.6%
- Asian American: 16.0%
- Native American: 18.6%
- Foreign-Born: 18.4%

Source: Census Bureau, Current Population Survey.

Elder Index vs. Common Income Sources for Seniors and Poverty Measures

El - California
$23,760

El - Marin
$31,272

Median Social Security Payment - Single Elder
$14,245

Maximum Supplemental Security Payment - Single Elder
$10,673

Federal Poverty Guidelines - family of 1
$11,770

0k  5k  10k  15k  20k  25k  30k  35k
Annual Amount ($)
Rising Older Homelessness

Projection of elderly homelessness

LIFETIME OF POVERTY
AGING INTO POVERTY
WHY?

How we age – including how many of us age in poverty – is influenced by social policies and structures that can and should change.
SYSTEMIC CAUSES

- Boomers
- Shrinking Safety Net
- Racism, Sexism, Homophobia, Xenophobia
- Rising Costs
- Changing Economy
- Recession
ALL
Figure 1: Number of Persons Age 65 and Over, 1900 to 2060 (numbers in millions)

Note: Increments in years are uneven. Lighter bars indicate projections.
Figure 1: Number of Persons Age 65 and Over, 1900 to 2060 (numbers in millions)

Year (as of July 1)

- 1900: 3.1
- 1920: 4.9
- 1940: 9
- 1960: 16.2
- 1980: 25.5
- 2000: 35
- 2016: 49.2
- 2020: 56.4
- 2040: 82.3
- 2060: 98.2

Note: Increments in years are uneven. Lighter bars indicate projections. Source: U.S. Census Bureau, Population Estimates and Projections.
Figure 1: Number of Persons Age 65 and Over, 1900 to 2060 (numbers in millions)

Note: Increments in years are uneven. Lighter bars indicate projections. Source: U.S. Census Bureau, Population Estimates and Projections.
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Figure 1: Number of Persons Age 65 and Over, 1900 to 2060 (numbers in millions)

Note: Increments in years are uneven. Lighter bars indicate projections. Source: U.S. Census Bureau, Population Estimates and Projections.
Just one away...
Not them, us
TOGETHER
Aging Policy

- Health & Long Term Care
- Caregiving
- Social Insurance
- Housing
- Taxes
- Food
- Workforce
- Racial Justice
- Immigration
- Women’s Rights
- & More

JUSTICE IN AGING
FIGHTING SENIOR POVERTY THROUGH LAW
we need...

THE MOVEMENTS TO SEE AGING POLICY
AGING POLICY TO SEE THE MOVEMENTS
ALL.TOGETHER.NOW.
Twitter: #atnmarin
All. Together. Now.

View From the Ground: Economic Mobility
February 1, 2019
Embassy Suites, San Rafael
Heather Bettini, MPA, Economic Empowerment Director
Agency Overview

- Founded in 1966, Community Action Marin is the county’s official **anti-poverty agency** working to ensure that low-income people have the resources they need to become self-sufficient and thrive.

- **SparkPoint Marin** works under the Agency’s Economic Empowerment Program.

- Committed to **equity** and the values of **Relationship, Unity, Service, and Inclusivity**, the Agency operates ten (10) other programs for the most vulnerable in community.
Overview (cont’d.)

Serving **over 4,000 households** each year, some programs include:

1. **Children’s Services**
   - Our **Child Development Programs** offer high-quality care from infancy through 12 years of age
   - **Head Start** is a family development program promoting school readiness for children ages 3-5
   - **Early Head Start** serves pregnant women and families with infants and toddlers from birth to age 3.

2. **Peer Mental Health & Family Partnership**
   - Supports those with a mental illness and works with parents and family members caring for them
Economic Empowerment Program

- Provides free, high-touch financial, credit/debt, career, and housing coaching for low-income individuals and families
- Emergency Food Box Program, CalFresh application assistance, free tax preparation, energy assistance
- Special focus on adults aged 60-75 to serve the most vulnerable
- 30% of population served (n=158) is in this age bracket
- 37% of older adults served are people of color
- 56% have made at least 5% progress on income, savings, credit, and/or debt since 7/1/2018
- Customized services for older adults: Medicare and Social Security information
Economic Insecurity in Older Adults

- Increasing homelessness - in transition, staying with friends/family, sleeping in car
- Alcohol and substance abuse
- Mental health barriers - difficulty focusing and staying on task, depression, anxiety
- Physical health problems
- Limited or no ability to work
- Living on a fixed income
- Don’t have personal safety net to help them stabilize
- Do not want to ask for help because they are ashamed
Progress and Obstacles in Marin County

Progress

- Aging Action Initiative connects and convenes broad group of stakeholders
- Marin Community Foundation provides funding to organizations that design and implement strategies to mitigate poverty among older adults County of Marin Aging and Adult Services offers a robust set of support services for older adults
- Many other social service agencies provide assistance with housing, food, healthcare, etc.

Obstacles

- Fragmented service delivery system is difficult to navigate
- Many current policies do not support the well-being of older adults, e.g. Supplemental Security Income (Federal cash assistance program) CalFresh ban
- Mainstream culture does not appreciate older adults and honor them as valuable members of communities
Older Adult Subpopulations

- Compared to white counterparts, older adults of color did not benefit from wealth transfer from previous generations and therefore have fewer assets.

- Older women often relied on partners to manage finances and are left without understanding of personal finance when they die.

- Disabled older adults often have a more difficult time securing employment due to necessary work modifications.
How We Address Older Adult Poverty

- Community Action Marin’s Economic Empowerment Program not only provides services, but has also taken on role of resource navigator to increase access to available services
  - Team compiles basic information and assists clients with accessing services across the County: mental health, free healthcare, housing, food, legal, transportation

- Partnerships: Close collaboration with YWCA to ensure participants in the 50+ job training program have access to SparkPoint Marin services and vice versa through service integration

- Additional partners contribute funding, strategic planning and program design, and referrals: Aging Action Initiative, Homeward Bound of Marin, San Francisco-Marin Food Bank, United Way Bay Area, Goodwill, College of Marin, among others
Significant Challenges Ahead

- 48% cost of living increase in Marin County in the past 4 years (2014 - 2018) - Insight Center for Community Economic Development

- Low-income older adults (even those who own homes) are increasingly at risk of becoming financially insecure due to rising costs of healthcare, food, transportation, etc.

- Older adults who rent face housing insecurity and currently have no protections (such as rent control)

- Social security or disability benefits alone do not provide enough to meet one’s basic needs

- Single adult in Marin County requires $5,158 monthly to cover living expenses according to California Family Economic Self-Sufficiency Standard. Standard measures the minimum income necessary to cover all of a non-elderly (under 65 years old) and non-disabled family’s basic expenses without public assistance
Bright Spots: Policy Wins

- Supplemental Security Income (SSI) ban for CalFresh program will be eliminated in summer 2019
- Older adults who receive SSI will now be able to apply for CalFresh benefits
- Eligible household of 2 could receive over $350 monthly in benefits
- California had been the only state in the nation to exclude SSI recipients from receiving CalFresh
- This new law will help reduce hunger and poverty among California’s senior population

- California Earned Income Tax Credit (Cal EITC) expanded to include workers above age 64 for the first time in 2019. This is a cash back tax credit that puts money into the pockets of California’s low-income working families and individuals.
YWCA’s FiftyPlus Employment Program
YWCA IS ON A MISSION

Eliminating Racism, Empowering Women, Standing Up for Social Justice, Helping Families and Strengthening Communities

JOIN US.

Find your YWCA at www.ywca.org
On social media as YWCA USA
I Am (an Older) Woman. Hear Me Roar.

Nancy Pelosi, Glenn Close, Susan Zirinsky of CBS: The news has been filled with powerful women over 60.

By Jessica Bennett

Jan. 8, 2019

"Age is just a number," said Representative Donna Shalala of Florida, center, who became the oldest freshman in her House class when she took office a little over a month before her 78th birthday.

Erin Schaff for The New York Times

Glenn Close on Sunday accepting her Golden Globe award for best actress in a drama.

[Photo: WireImage/NBC]

Representative Maxine Waters, Democrat of California, became the first woman and African-American to lead the House Financial Services Committee, at the age of 80.

[Photo: J. Scott Applewhite/Associated Press]
UC Irvine Economists tested a theory on ageism

40,000 resumes released

Variations in AGE and GENDER

All other data identical
Response rates

✓ Women 50+ response rates were 29% lower than younger workers
✓ Women 65+ response rates were 47% lower than younger workers

Job-seeking older men did not have a variance in results from younger men.
Mature Women & Economic Vulnerability

✓ Almost 3x more likely than men to be widowed or living alone

✓ More than 2x more likely than men to be living in poverty

✓ Receive on average $4,500 less in Social Security checks than men

Mark Miller. “Age Discrimination and Lost Income Are Hurting Older Workers.” Time, 8 September 2016.
• 70% of our clients are the sole provider for self, family

for every woman
• **70%** of our clients are the sole provider for self, family

• **88%** of our clients work to meet basic needs – not an “encore career”
• 70% of our clients are the sole provider for self, family

• 88% of our clients work to meet basic needs – not an “encore career”

• 94% of our clients do not independently have income above the federal poverty line
Common Barriers

Age & Gender Discrimination

Aging/Ailing Parents

Trauma & Unplanned Change

for every woman
FiftyPlus Program Model

- Get Job Search Skills
- Navigate Change
- Make Age an Asset

Placement Success
CONTENT IN CONTEXT
Navigating Change

Phase 1: Endings
- Denial
- Shock
- Resistance
- Anger
- Frustration
- Bargaining
- Fear of loss
-Uncertainty

Time

Productivity

Phase 2: Neutral Zone
- Confusion
- Undirected Energy
- Non-linear process

Phase 3: Beginnings
- Acceptance
- Hopefulness
- Experimentation
- Commitment
- Understanding
- Integrating

SOURCE: William Bridge’s Transitions Theory
Navigating Change

**Phase 1: Endings**
- Why do I have to work now?
- What did I do wrong?
- Will I ever be ok?

**Phase 2: Neutral Zone**
- Job hunting is hard, boring and demoralizing
- I feel ambivalent about moving forward

**Phase 3: Beginnings**
- Finding a job is good, moving me toward the future I want and need

SOURCE: William Bridge’s Transitions Theory
Making Age an Asset

“No, this is the elephant.”
## Making Age an Asset

### Assets

- ✓ Broad base of transferable skills
- ✓ Large network of colleagues & friends
- ✓ Substantial decision-making and problem-solving experience throughout life

### Attributes

- ✓ Mature
- ✓ Seasoned
- ✓ Calm under pressure
- ✓ Loyal and committed – not a “job hopper”
- ✓ Life-long learner
### Employer Values & Needs

#### What Skills Are Lacking in Marin County

<table>
<thead>
<tr>
<th>Skill</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Some need short-term, vocational training</td>
<td>58.1%</td>
</tr>
<tr>
<td>Do not have skills that match requirements</td>
<td>56.5%</td>
</tr>
<tr>
<td>Lack basic skills</td>
<td>43.5%</td>
</tr>
<tr>
<td>Some need more work experience</td>
<td>38.7%</td>
</tr>
<tr>
<td>Some are not job ready</td>
<td>37.1%</td>
</tr>
<tr>
<td>Some need long-term or technical training</td>
<td>37.1%</td>
</tr>
</tbody>
</table>

#### Helpful Learning Opportunities in Marin County

<table>
<thead>
<tr>
<th>Skill</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Soft skills, communication skills</td>
<td>61.3%</td>
</tr>
<tr>
<td>Understanding the need for professionalism</td>
<td>40.0%</td>
</tr>
<tr>
<td>On the job training for new employees</td>
<td>36.3%</td>
</tr>
<tr>
<td>Computer training</td>
<td>38.8%</td>
</tr>
<tr>
<td>Vocational ESL</td>
<td>30.0%</td>
</tr>
</tbody>
</table>

Source:
(1) Marin County Workforce Investment Board (WIB).
(2) Interviews with Marin County small business owners.
# Employer Values & Needs

<table>
<thead>
<tr>
<th>WHAT EMPLOYERS ASK US FOR</th>
<th>WHAT OUR CLIENTS CAN DO</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Communication &amp; “Soft” Skills</strong></td>
<td>Highlight maturity, people skills &amp; professionalism</td>
</tr>
<tr>
<td>• Soft skills: most important skill for the majority of employers (1)</td>
<td></td>
</tr>
<tr>
<td><strong>Vocational &amp; Technical Training</strong></td>
<td>Take computer classes, keep up on the lingo, practice!</td>
</tr>
<tr>
<td>• Strong computer skills - now a requirement for most every job</td>
<td></td>
</tr>
<tr>
<td><strong>Experience &amp; Reliability</strong></td>
<td>Show how more work &amp; life experience = less on-boarding time</td>
</tr>
<tr>
<td>• Short learning curves &amp; minimal training for new employees(2)</td>
<td></td>
</tr>
</tbody>
</table>

---

(1) Marin County Workforce Investment Board (WIB).
(2) Interviews with Marin County small business owners.

---

Source: (1) Marin County Workforce Investment Board (WIB).
(2) Interviews with Marin County small business owners.
Empowerment Matters

Before FiftyPlus

Lost Scared Hopeless
Depressed Confused Discouraged
Uncertain Uninformed Unaware
Confident Slow Disorganized Technologically
Helpless Frustrated Positive
Disheartened Weary Scared
Tired Jaded Worried
Confused Disorganized
Depleted Despair
Unsure Devastated}

eliminating racism empowering women
ywca
Empowerment Matters

AFTER FIFTYPLUS

confident empowered hopeful focused

courage
inform
energized
accomplished
confident
informed
prepared
better

for every woman

eliminating r
empowering women
ywca
FiftyPlus Program Impact

- **50%** placement rate
- **100 days to placement**
- **Avg. wage of $21+/hr**
- **65%** with wage increase post-training
- **80%** retention rate at 6 & 12 months
Method: Continuum of Response

To effect lasting change, the YWCA is committed to addressing the needs of women and girls via direct services *in tandem* with strategies of community issue education *and* public policy advocacy.
WHY ADVOCATE?

Can you IMAGINE a better world...

... for yourself?
What if employers saw skills before age or gender?

... for your family?
What if you could support your family on minimum wage?

... for your friends & neighbors?
What if we invested in equity and ending racism?
We need you!

Okay!

That’s why we’re here.

JOIN US!

You need a hand!

Yes!

We face big challenges, and too often we face them alone. Together, we can make bold, exciting changes in our communities.

COME, JOIN THE MOVEMENT.
The Health Impact of Socioeconomic Disparities

Anna O’Malley, MD
Family and Community Medicine Physician
Associate Medical Director of Community Integrative Medicine
Director
Natura Institute for Ecology and Medicine
Commonweal
Objectives

1. Share stories that illustrate what we know about how poverty affects health.
2. Share challenges to meeting increasingly complex health needs through medical appointments alone
3. Consider challenges unique to rural West Marin
Consider this....
Social (including socioeconomic) determinants of health have a greater effect on health than medical care.

McGinnis, JM, Williams-Russo, P, Knickman, JR: The case for more active policy attention to health promotion. Health Affairs, 2002;21:78-93
John

68 year old man with diabetes mellitus, atrial fibrillation, chronic pain (for which he takes opioids) and depression. He makes very little money as a musician, and he lives in his van.
Stress, Inflammation, and Chronic Disease

Stress → Behaviors, Emotions → Chronic Inflammation → Chronic Disease: Heart Disease, Stroke, Diabetes, Pain, Depression, Cancer, Dementia
Epigenetics

Socioeconomic status affects which genes are turned off or on.

80 year old engaged community member in fairly good health. Has lived in Bolinas for 30+ years in same cottage. Need to move (landlord sold her home) created major stress, housing insecurity, and a life-threatening bleeding ulcer.
A few words about Medicare
Martin

• 72 year old man with recent diagnosis of Stage 4 lung cancer. He has lost a lot of weight, is in pain, and is weak. He is about to embark on navigating cancer care. He is too weak to work, can’t stop as he cannot afford to live here on disability. He is thinking about moving out of Marin so he can afford to stop working and find a place to prepare to die.
(Affordable) Housing Scarcity in West Marin
Toward Upstream Health Interventions
Twitter: #atnmarin
Aging Action Initiative

Addressing Community Issues Through the Lens of Aging

Save the AAI Convening Date: Tuesday, April 30, 2019

Show up  Stand up  Speak up
I&A Contact Information

Phone: (415) 457-INFO (4636); Email: 457-info@marincounty.org

Visit our website at: www.livelonglivewellmarin.org
Looking Ahead

- Recycle Name Tags and Headsets
- Tweet Your Final Thoughts #atnmarin
- Event Materials and Evaluation – Next Week
- Video Release - Early April
THANK YOU!
Speaker List and Emails

Heather Bettini - Economic Empowerment Director, Community Action Marin: hbettini@camarin.org

Lindsy Carpenter - Chief Program Officer, YWCA San Francisco and Marin: lindsy@ywcasf-marin.org

Chris Hoene - Executive Director, California Budget & Policy: choene@calbudgetcenter.org

Linda Jackson - Program Director, Marin Aging Action Initiative: linda.m.jackson@agingactioninitiative.org

Lewis Jordan - Executive Director, Housing Authority of the County of Marin: ljordan@marinhousing.org

Jennifer Malone - Executive Director, The Spahr Center: jmalone@thespahrcenter.org

Cynthia Murray - President/CEO, North Bay Leadership Council: cmurray@northbayleadership.org

Anna O’Malley - Associate Medical Director of Community Integrative Medicine, Coastal Health Alliance:
annakomalley@gmail.com

Kevin Prindiville - Executive Director, Justice in Aging: kprindiville@justiceinaging.org

Lee Pullen – Director, Office of Aging and Adult Services for the County of Marin: LPullen@marincounty.org

Kate Sears - Marin County Board of Supervisors President: ksears@marincounty.org

Shirin Vakharia - Program Director for Health and Aging, Marin Community Foundation:
svakharia@marincf.org

Cecilia Zamora – President, Hispanic Chamber of Commerce: latinocoun@aol.com