

A close-up photograph of two older women with short, light-colored hair, smiling warmly at the camera. They are wearing casual clothing, with one in a light blue jacket and the other in a dark blue jacket over a teal shirt. The background is a soft-focus outdoor setting with greenery.

Successful Aging in Marin

In addition to stunning environmental treasures, Marin has another natural resource—a thriving older adult population. In fact, Marin is the fastest aging county in California, with one in four residents of the county over the age of 60. This underscores the importance of making Marin a viable, supportive place for older adults. And it also suggests that we can benefit from the many talents and skills of these residents.

What do we know about Marin's older adult population?

Here are some basic facts about older adults in Marin:

- By 2030, those over 60 will comprise over 30% of the county's population, with one in every four homes having residents age 65 or older.
- The number of older adults in Marin was estimated to have increased by 45% between 2000 and 2010.
- The rise in older adults over the last decade is fueled primarily by the under-74 age group.
- Between 2000 and 2050, females will outnumber males in the older adult population by roughly 13% each year.
- By 2010, the Hispanic older adult population will increase to 12% and will likely comprise a full 40% of Marin's 60+ population by the year 2050.
- 12,000 are living below the Elder Economic Standard, which is a measure of poverty that takes into account the cost of living for an older person residing in a specific county. In Marin, that means about \$28,053 annually for single adults and \$36,828 for couples.
- Approximately 13,000 older adults are living alone.
- 1/3 of all older adults in Marin has a disability.

Collectively, these shifts present a host of challenges to the service system for older adults, but they also suggest tremendous potential to tap into the energy and talents of these residents.

What is life like for Marin's older population?

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According to Harder + Company Community Research, many of Marin's older residents are aging successfully—with sufficient financial resources, relatively good health, and solid social connections. However this experience is not representative of *all* older adults in Marin. Thousands of Marin's older adult population are disabled, isolated, lack good nutrition, and struggle to make ends meet. The nonprofit aging service sector is an essential ingredient to helping older adults connect to a supportive community and access appropriate health and social services.

There are specific populations that are especially in need of culturally competent aging services. These residents include lesbian, gay, bisexual, and transgendered individuals (LGBT); older adults who speak a primary language other than English; those elderly living in rural settings; older adult residents living with dementia; caregivers of older adults; and those acting as primary caregivers for their grandchildren. While it is difficult to know exact numbers in Marin County, estimates for these populations are:

- **Approximately 10,000 LGBT older adults live in Marin County**
- **It is estimated that 5,000-7,000**



older adults are non-English speakers, or have limited English proficiency

- **Over 1,500 older adults live in rural environments in West Marin**
- **Approximately 10,000 residents are living with dementia**
- **Between 1,500 and 2,000 older adults in Marin are primary caregivers for their grandchildren**

The barriers to accessing services for these groups are many. First and foremost is a simple issue of information and resources. Many older adults mentioned above live in isolation and lack the basic information that allows them to access needed services. They are thus unable to get the care and support that is needed in one's older years. In addition, many aging services are not structured in ways that are welcoming to such groups—because of language or cultural barriers,

social stereotypes, or lack of outreach. If services are offered in such a way as to be unfamiliar or inappropriate to certain groups, service providers will continue to fail to reach these traditionally underserved populations.

Inaccessible and unaffordable services continue to be a serious problem in the older adult service sector. According to the county's Division of Aging and Adult Services and Harder + Company, most older adults in Marin choose to remain at home as long as possible—making affordable in-home support services essential to maintaining the health and independence of Marin's older adult population. Such services can range from basic ones like assistance with grocery shopping and other errands, to more extensive aid with personal care and feeding. The high cost of living and the lack of affordable housing in the county prevent many trained in-home support workers from living here, and poor transportation options make commuting to and from a caregiving job in Marin more difficult. When older adults are no longer able to live at home, affordable long-term care then becomes essential. Marin has greater demand than supply and continues to fall short of addressing the need for older adults to live in decent, long-term care options that support their dignity and independence as much as possible in later life.

Financial stability remains a challenge for Marin's older adults. While about 80% own their own home, many find themselves struggling to pay for basic needs such as medical care and prescriptions. At least 5% of Marin's older adults are living at or below the federal poverty line. This federally-established baseline for poverty,

however, does not take into account the high cost of living in Marin County or the high percentage of older adults' income that is spent on medications. The county's Division of Aging and Adult Services estimates that approximately one-third to one-half of all older adults in Marin are struggling with economic insecurity.

Transportation remains a significant issue for older adults in Marin County. For those unable to drive, social isolation can lead to physical and mental health problems. Getting to doctors' appointments, accessing needed services such as meal programs or exercise classes, attending events at senior centers, running errands and grocery shopping, filling prescriptions, and engaging in social functions are critical to the health and well-being of older adults.

Fixed route transportation (public bus service) and flexible route paratransit services provided in the county address some of the transportation needs faced by older adults, but not all. Older adults with dementia, for example, have great difficulty in utilizing public or paratransit services, and can get easily overwhelmed and agitated when attempting to do so. Physical ailments can limit the ability to walk between bus stops, which also impacts how older residents are able to access resources and services.

The issue of transportation is significantly greater in West Marin where there is no local paratransit service and only one option for getting "over the hill" to San Rafael each day. Overall, the county's limited transportation options will continue to create great challenges to Marin's older adults, their caregivers, and service providers.

Affordable and appropriate health care focused on the needs of geriatric patients is also of concern throughout the county. There is an acute shortage of trained geriatric specialists in



the county, especially those willing to accept Medicare. Research shows that thorough health care management for older adults improves health and independence in later life. Older adults need comprehensive and preventive medical care, focused on the needs of the whole person (not just focused on disease and disability). In addition, Marin's older residents need assistance in managing medications and finding affordable prescriptions, both of which are critical to sustaining good health.

Social isolation has been shown to have a significant impact on the health status and life expectancy of older adults. Due to the complex geographic layout of the county, Marin's older residents often struggle with isolation, being cut off not only from needed services, but from social

engagements as well. Studies have also shown that social isolation often goes hand-in-hand with depression and increased alcohol consumption. Preventing isolation not only increases

Opportunities

In response to the growing number of older adults in Marin, numerous nonprofits are creating and maintaining critical services for older adult residents. They are reaching out with services focused on health care, caregiver support, food delivery, transportation, case management, emergency support, employment searches, and community involvement.

However, these organizations, some with long histories in the county, struggle with diminishing resources while also facing increasing demand

from a growing older adult population. Finding continued support and resources for these nonprofit organizations is essential to ensuring a strong network of support for older adults in the county.

Several agencies are also undertaking various efforts aimed at engaging older adults in sharing their talents and skills through volunteering and work. According to Civic Ventures, a nonprofit that aims to bring the human capital of older adults to bear on society, a full half of all Americans age 50 to 70 want to engage in work or volunteer opportunities that help others and improve their communities. Civic Ventures calls this a “potential windfall of human talent to solve

bring flexibility and experience to the workplace—whether they are working for pay or volunteering. Marin’s older residents have the potential to play a vital role in solving some of Marin’s most pressing social problems, but creativity and ingenuity are needed to capitalize on this growing human resource.

The options for such community engagement for older adults are many, including joining a nonprofit board of directors, offering professional expertise to the nonprofit sector, helping nonprofits raise funds to run critical community programs, managing volunteers at nonprofits, volunteering directly in programs at nonprofits, etc.

adults age in place with maximum dignity and independence, as well as the chance to revitalize our community through their considerable talents.

To learn more

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A list of resources, provided by the Marin County Department of Health & Human Services, Division of Aging and Adult Services, can be found at: <http://www.co.marin.ca.us/depts/HH/main/ag/agingmarin.cfm>



society’s greatest problems.”

Marin boasts a growing number of retirees with a surplus of time and professional expertise to share. Bringing them into connection with the nonprofit and educational sectors could greatly improve Marin’s systems of services for families and children. Because most are not raising children or building their careers, older adults

Conclusion

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Demographic changes will bring greater demand on the county’s system of service and will also bring greater resources to our communities. Marin’s growing older adult population offers a chance to re-think the nature of aging itself. We have the opportunity to ensure that our older