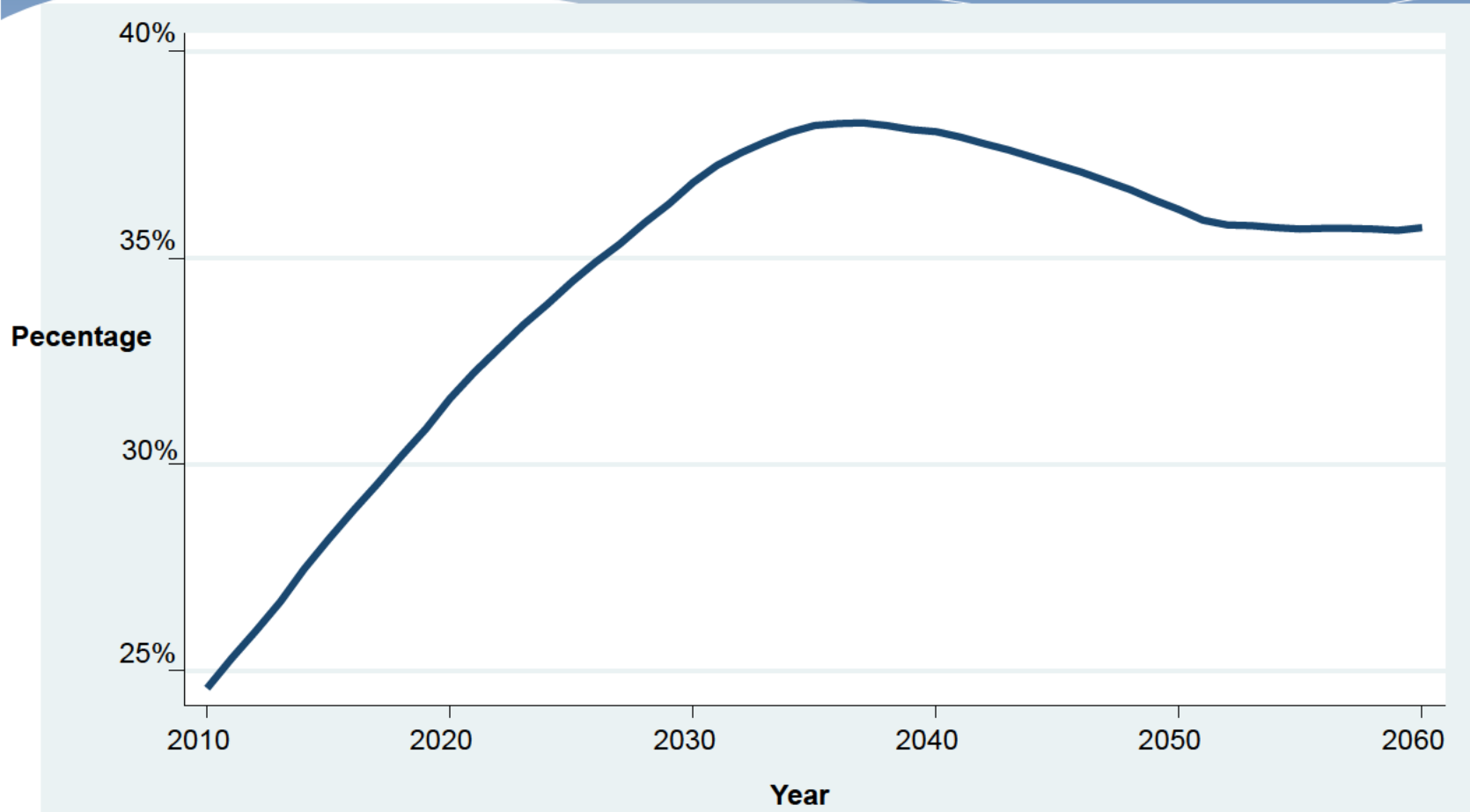


Twitter: **#atnmarin**

Our Population

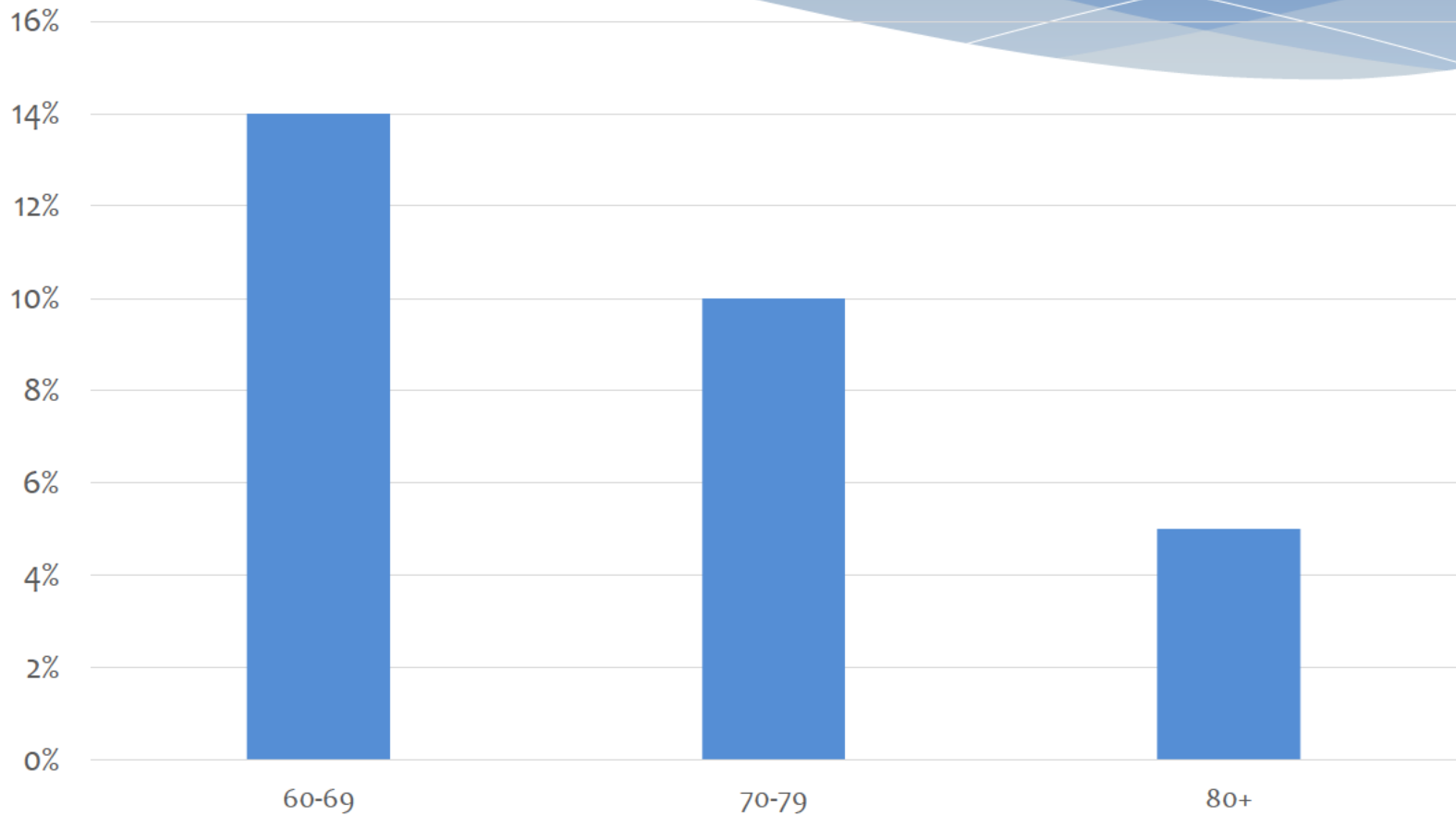


Marin 60+



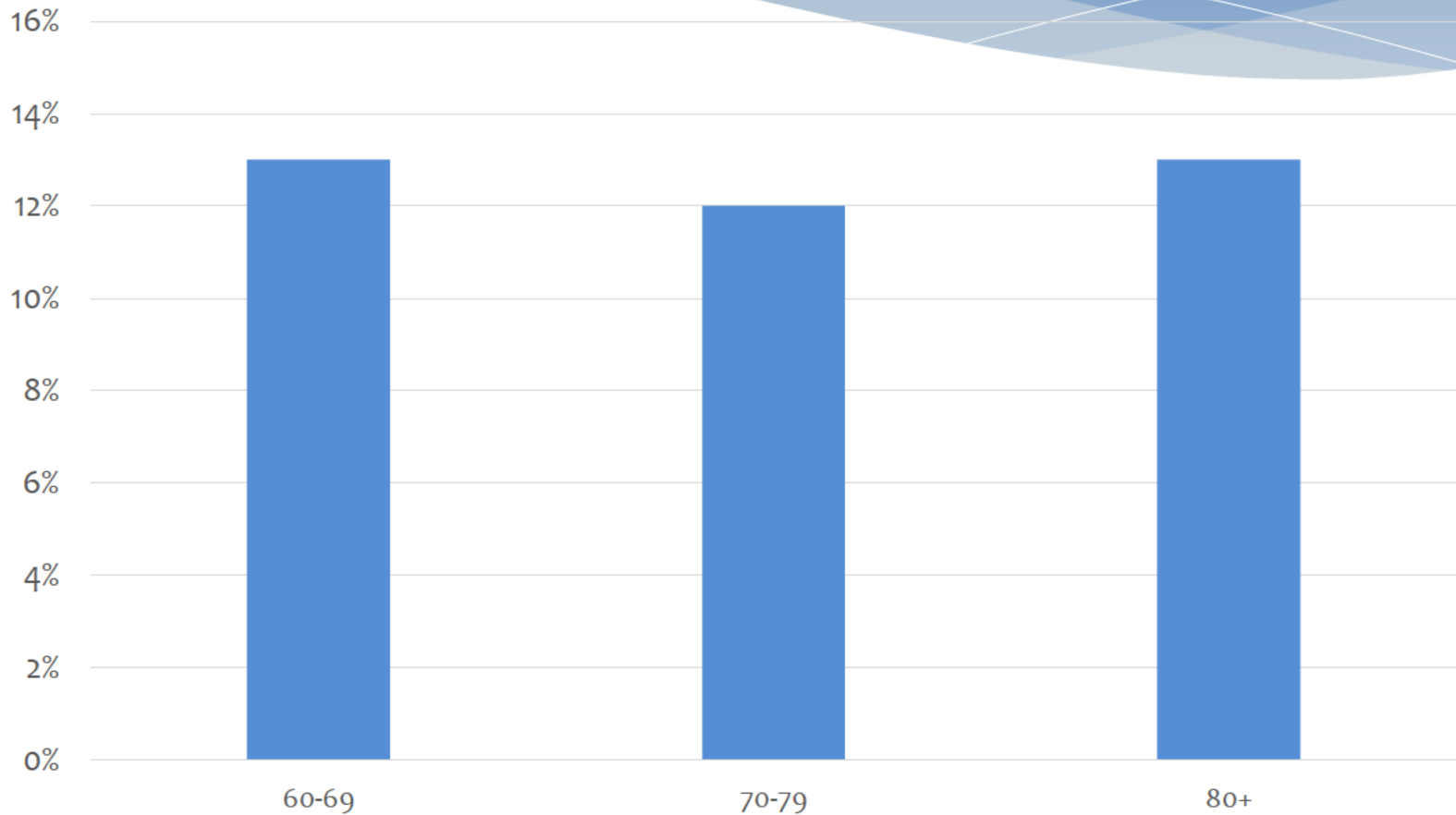
Age Breakdown Today

Percent of Total Population



Age Breakdown 2035

Percent of Total Population

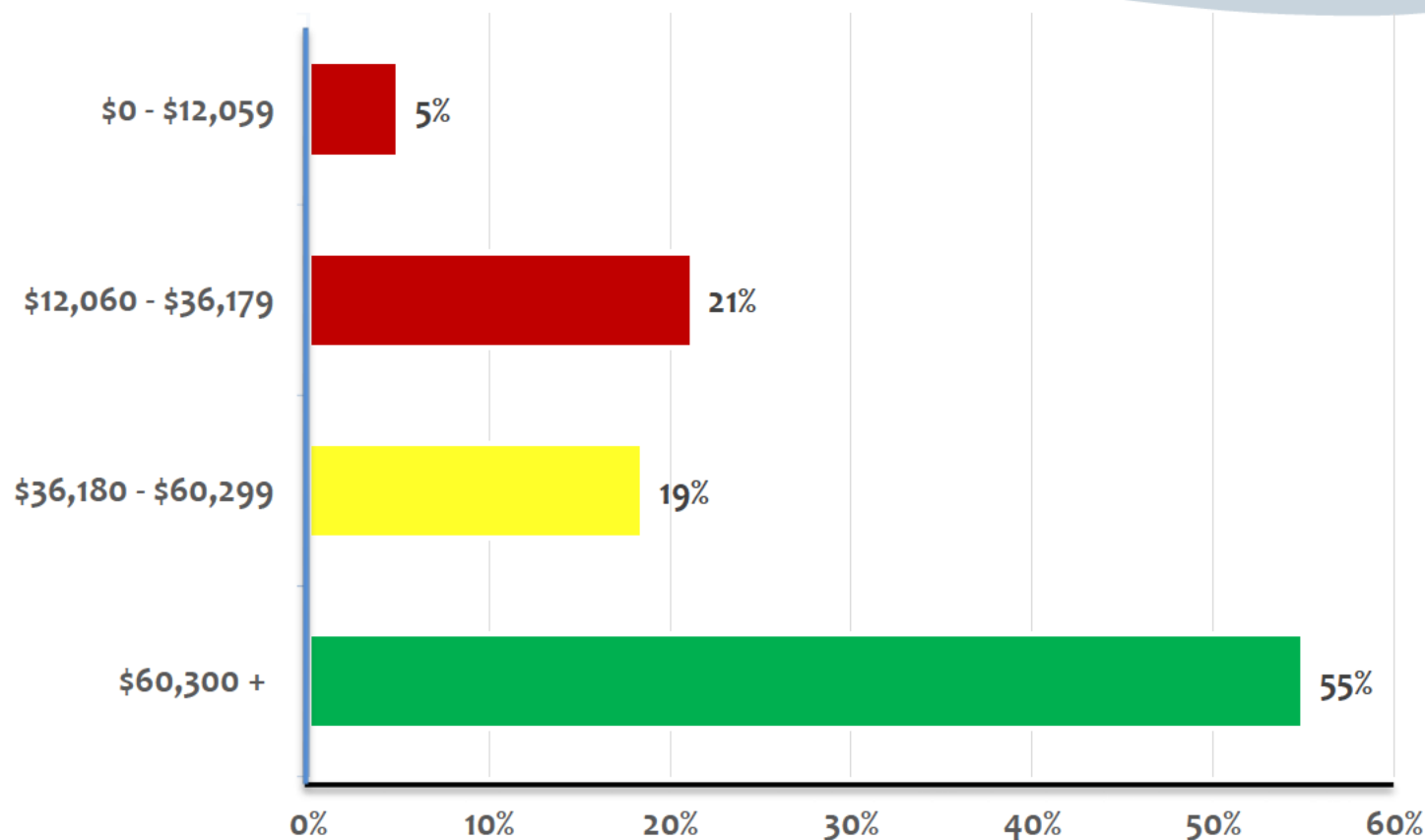


Basic Cost of Living for Older Adult

- * Single Renter:
 - * Marin: \$31,272
 - * California: \$23,760
- * Couple with Mortgage:
 - * Marin: \$50,040
 - * California: \$44,256



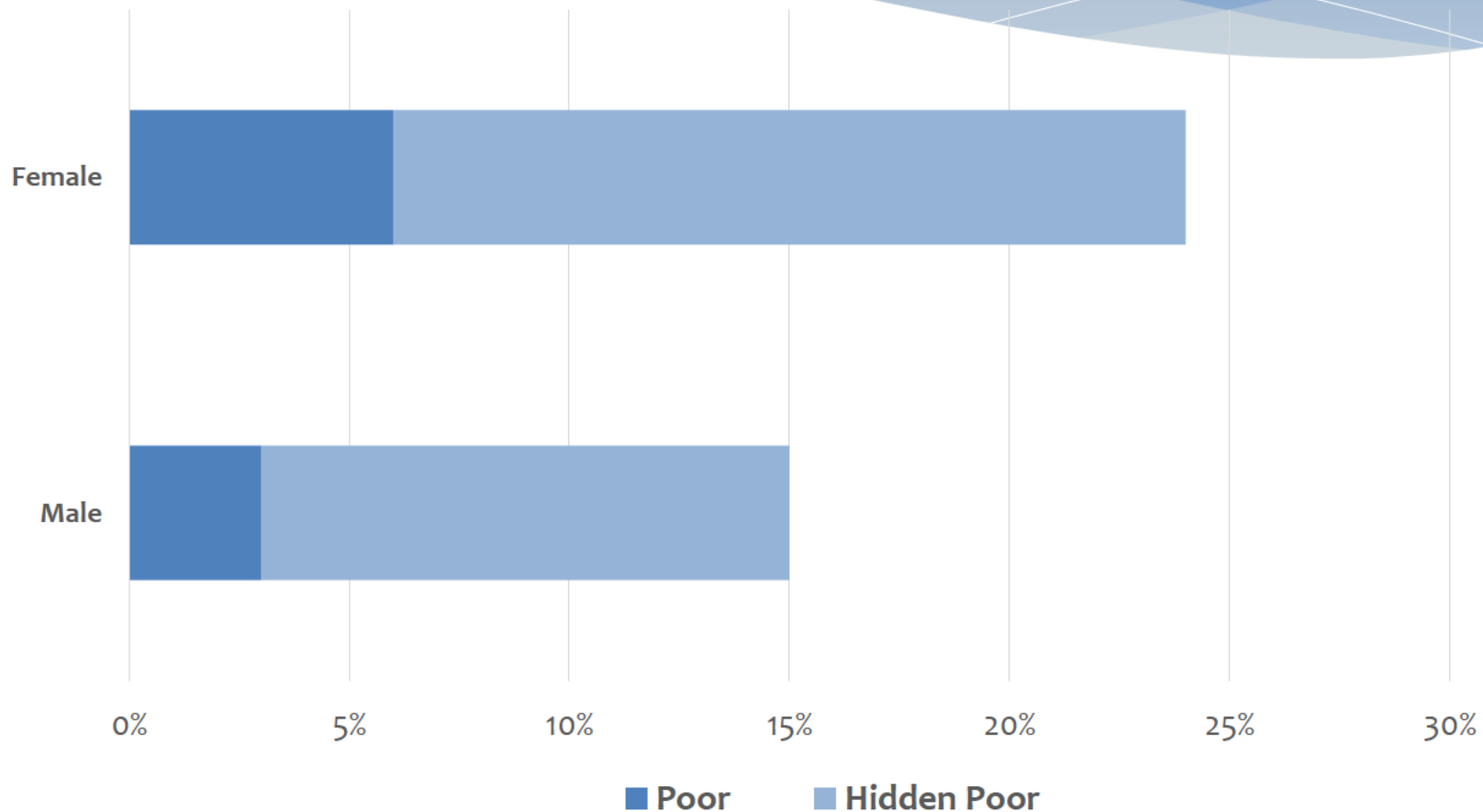
Income Levels of Older Adults



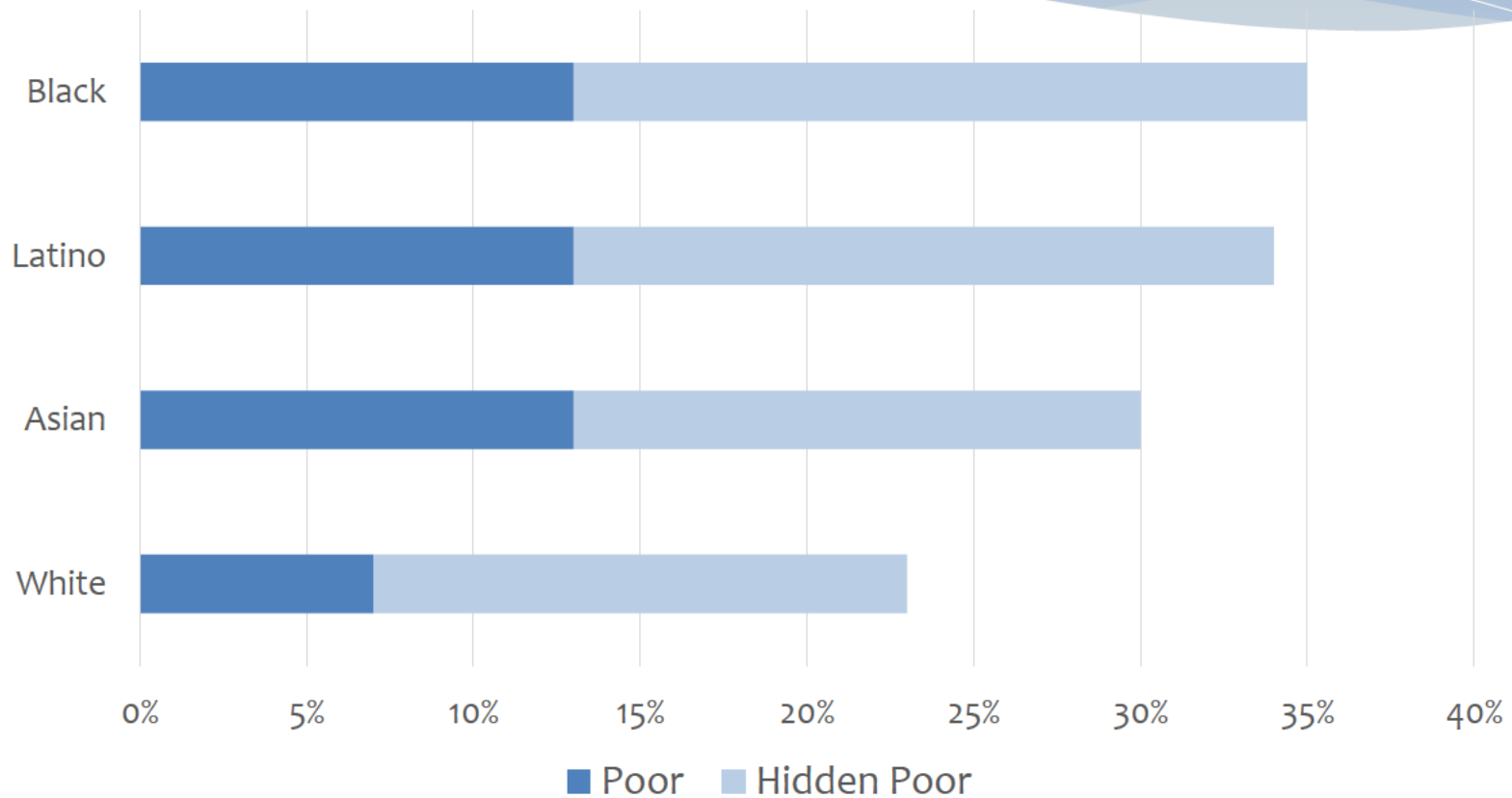
Food Insecurity

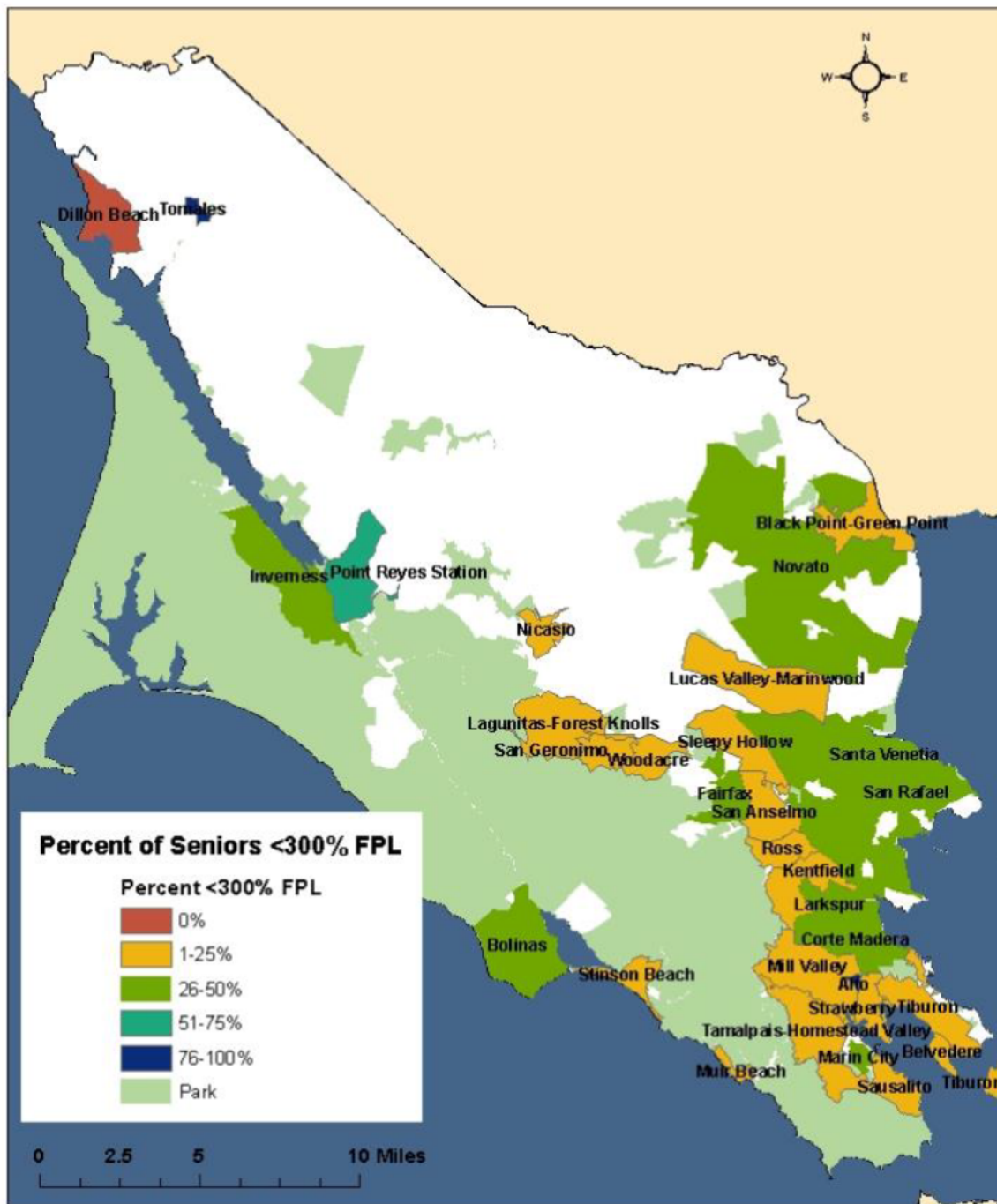


Marin's Gender Disparities



California Racial Disparities





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



JUSTICE IN AGING

FIGHTING SENIOR POVERTY THROUGH LAW

JUSTICE IN AGING

FIGHTING SENIOR POVERTY THROUGH LAW

All.Together.Now.

February 1, 2019

JUSTICE IN AGING

FIGHTING SENIOR POVERTY THROUGH LAW

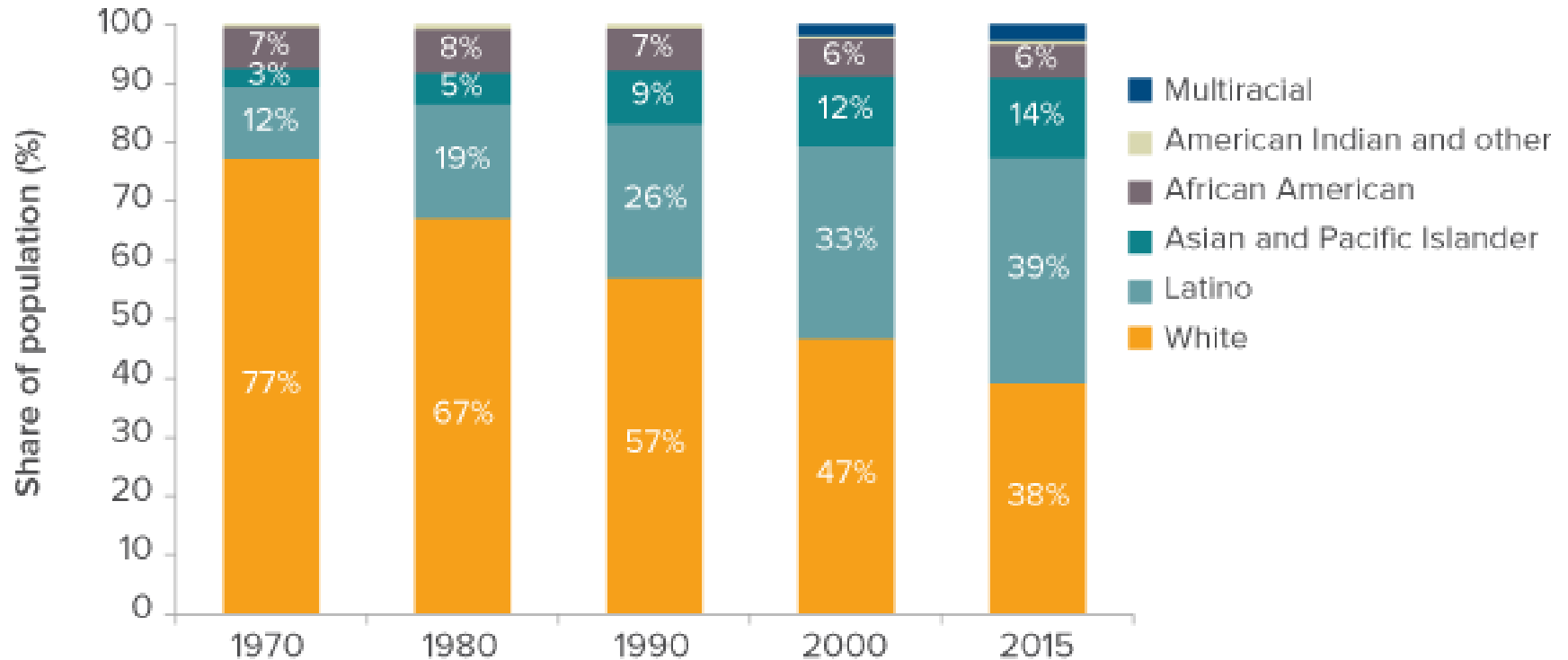
ALL.TOGETHER.NOW.

NOW

DEMOGRAPHICS

TWO TALES

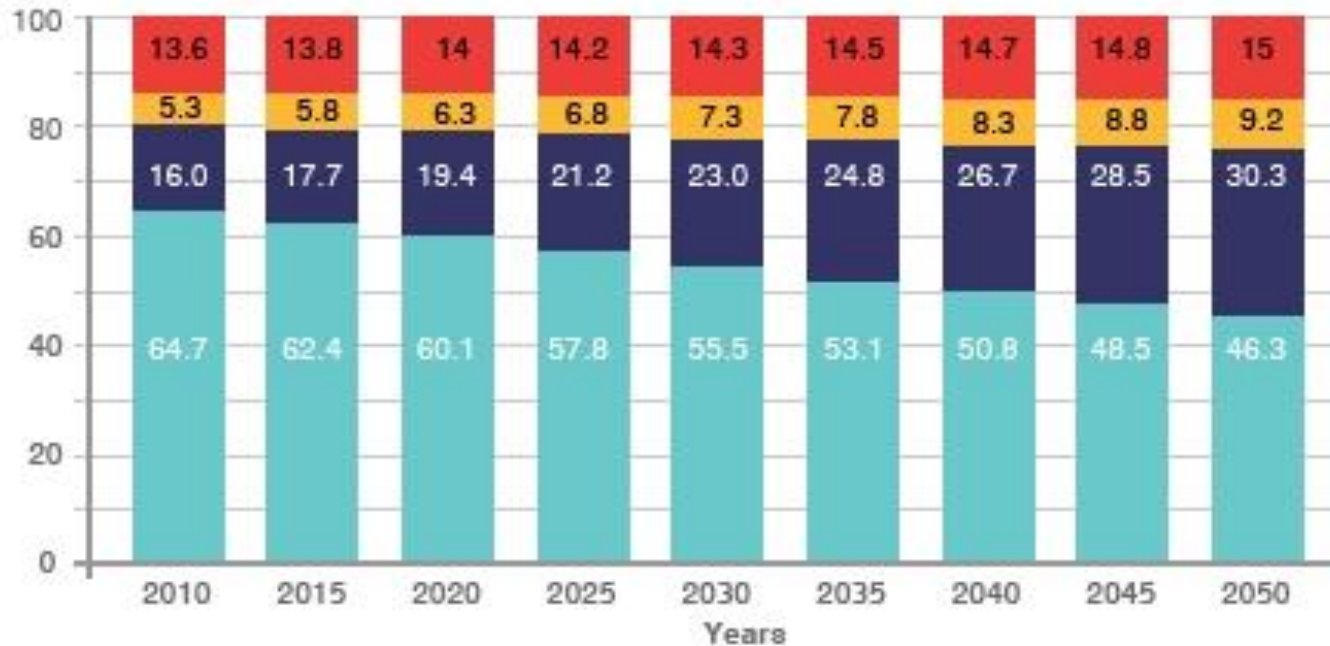
California has become a “minority majority” state



The US will be “minority majority” by 2045

US POPULATION PROJECTIONS TO 2050

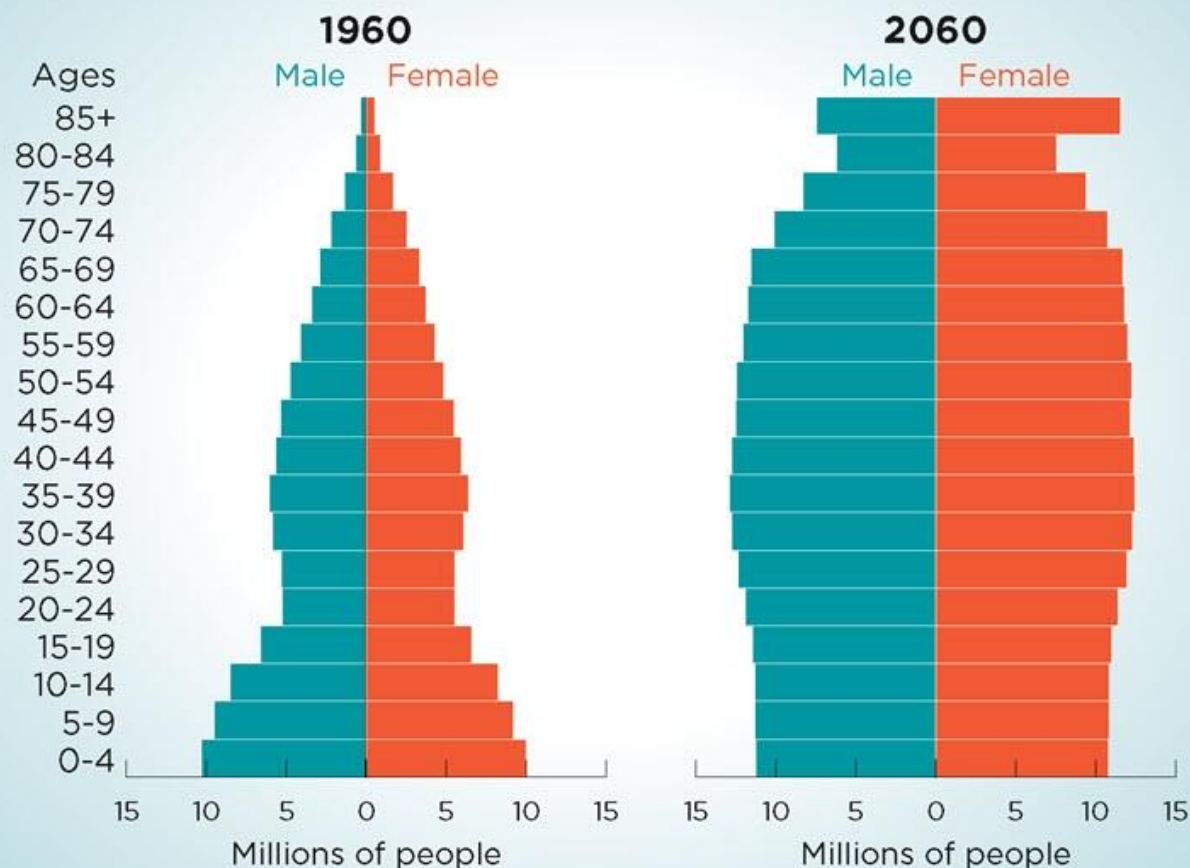
Percentage by race and Hispanic origin



SOURCE: US Census Bureau

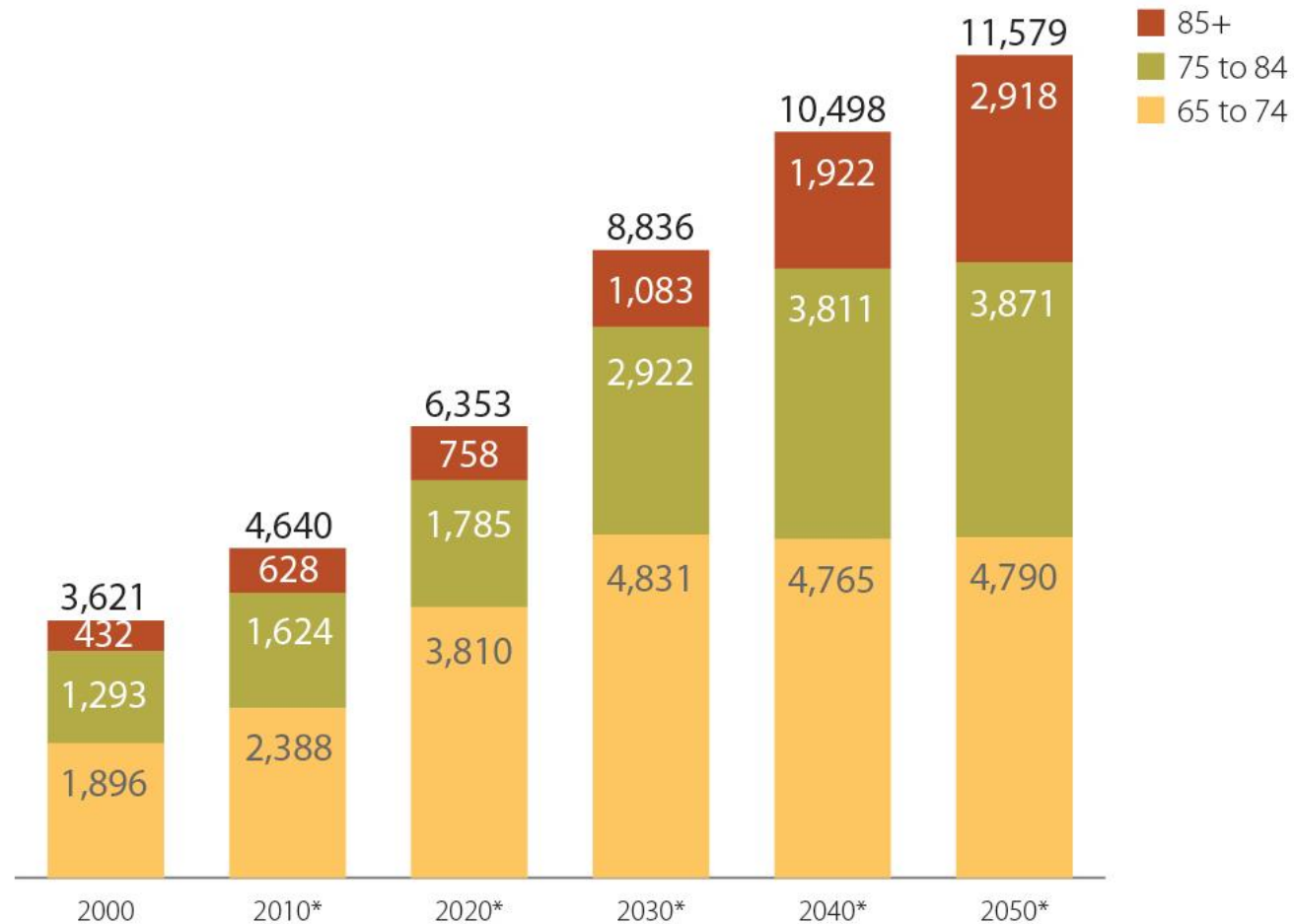
From Pyramid to Pillar: A Century of Change

Population of the United States



California's Aging Population, 2000–2050

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

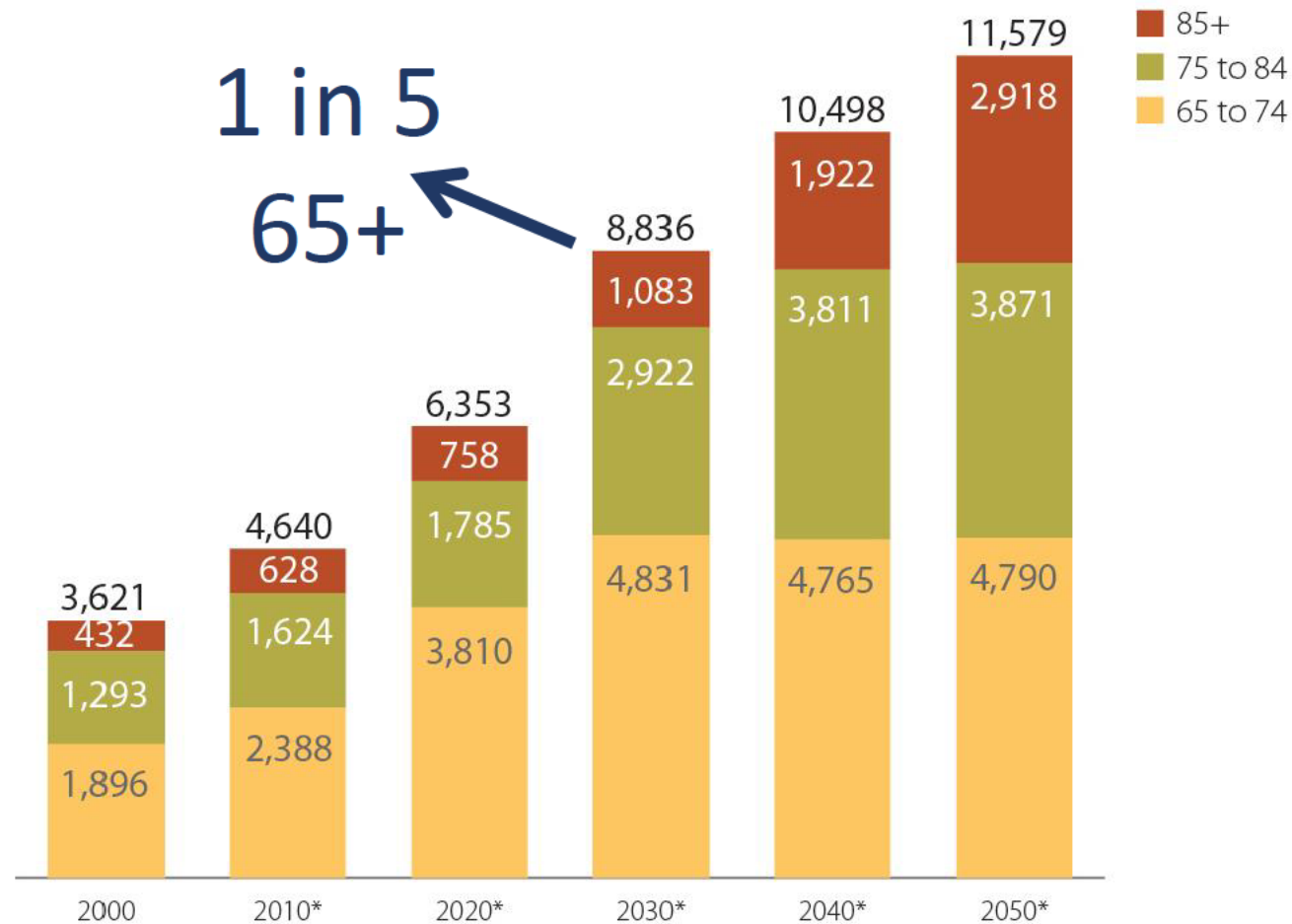


*Data for 2010 to 2050 are projections.

Source: State Population Projections and Population Projections Program. Population Division: State of California, Department of Finance, Race/Ethnic Population with Age and Sex Detail, 2000–2050. Sacramento, CA, 2007.

California's Aging Population, 2000–2050

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*Data for 2010 to 2050 are projections.

Source: State Population Projections and Population Projections Program. Population Division: State of California, Department of Finance, Race/Ethnic Population with Age and Sex Detail, 2000–2050. Sacramento, CA, 2007.

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?

GREEDY GEEZERS?



By James Surowiecki



Nail Communications
@NailProvidence



Yeah, we know it's [#NationalVoterRegistrationDay](#) but we found some folks who think maybe you shouldn't vote:

♡ 2,934 · 5:32 AM - Sep 25, 2018

NOW

7.2

M I L L I O N
SENIORS IN POVERTY

Per Supplemental
Poverty Measure

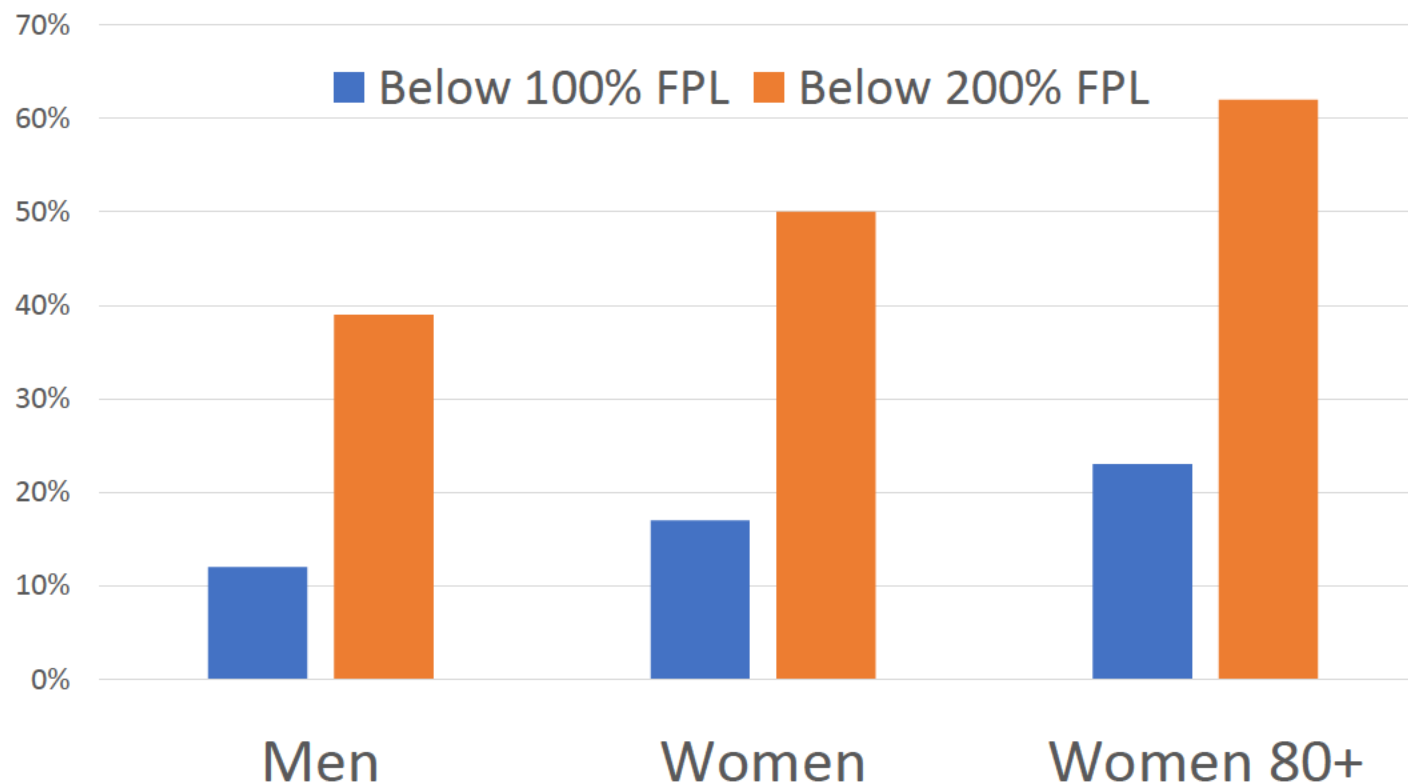
CALIFORNIA

1 in 5

SENIORS IN POVERTY

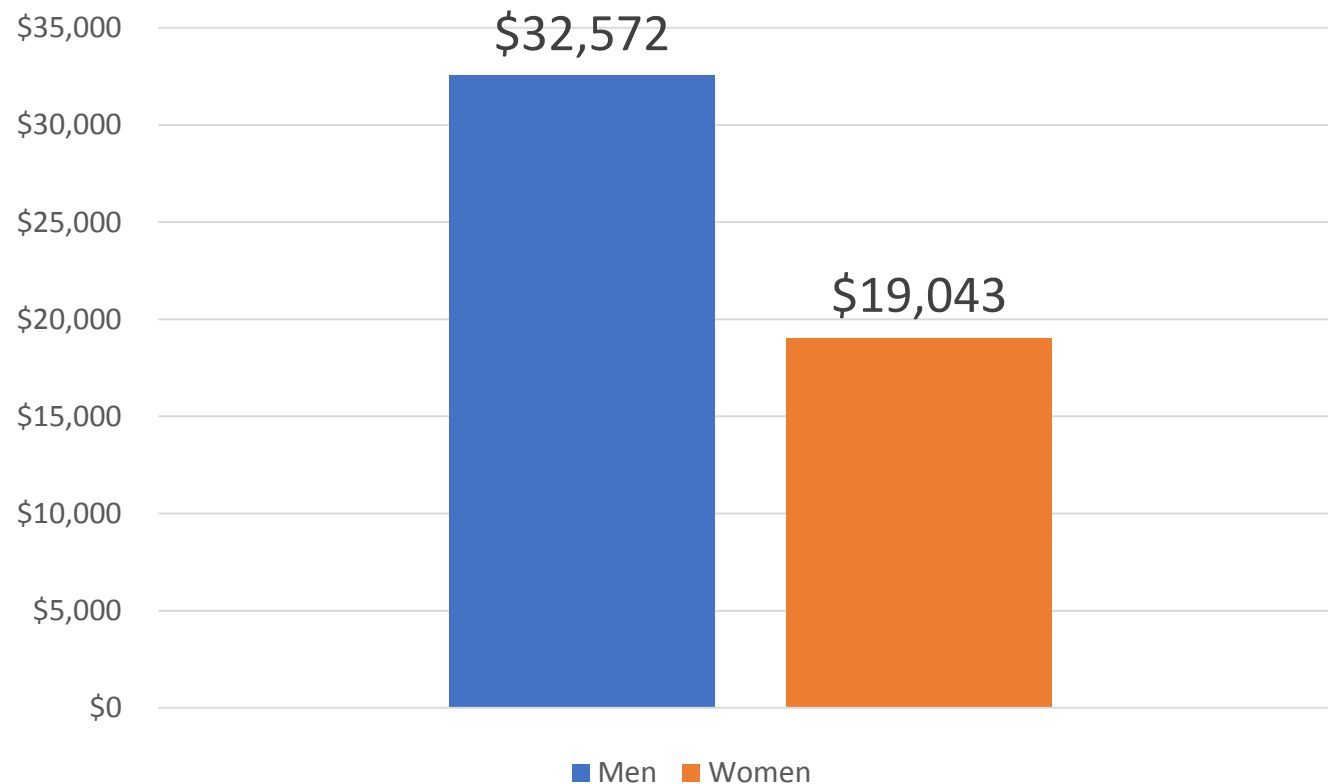
Per Supplemental
Poverty Measure

Older women are more likely to be poor



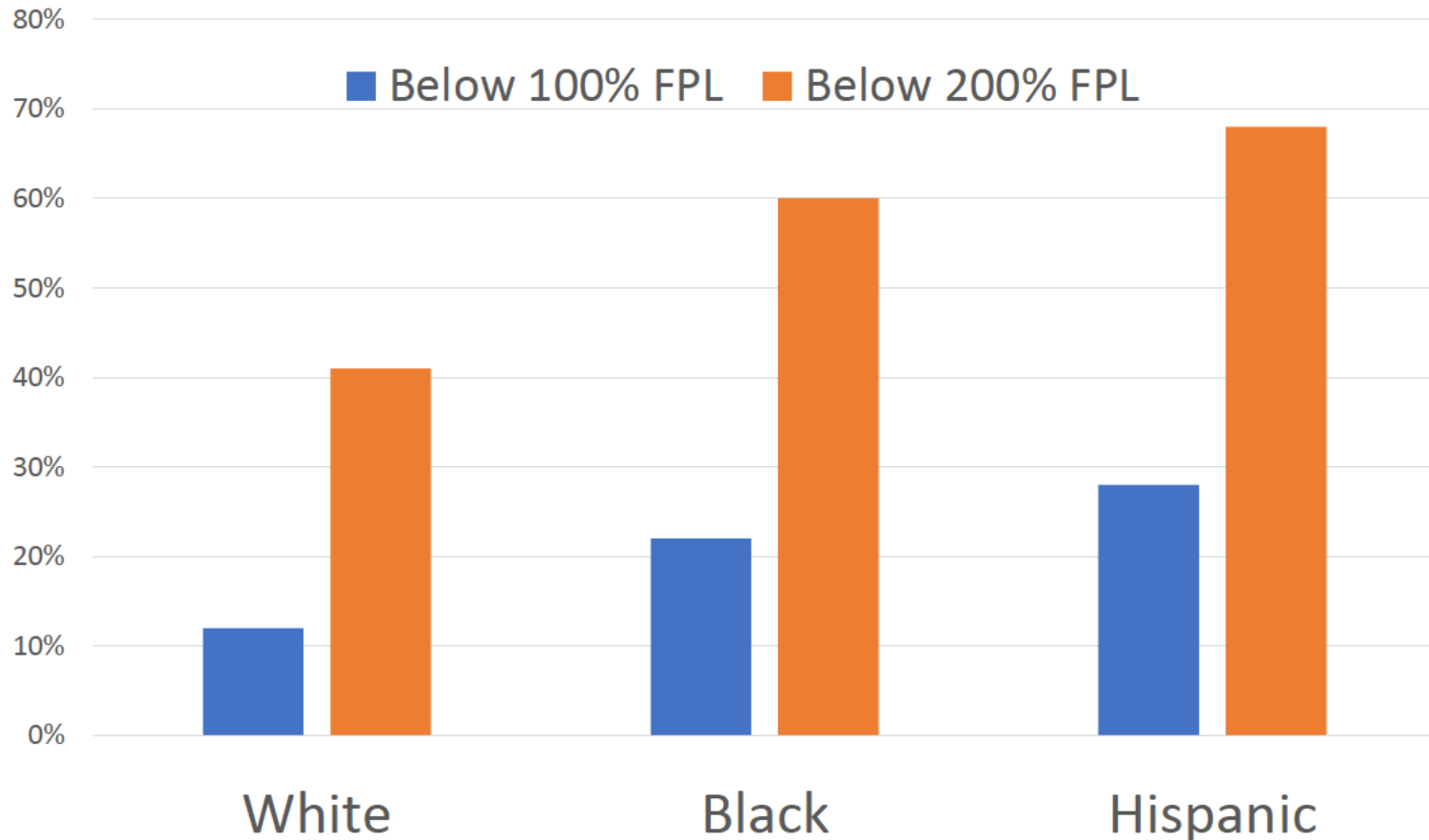
<http://kff.org/report-section/poverty-among-seniors-appendix/>

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



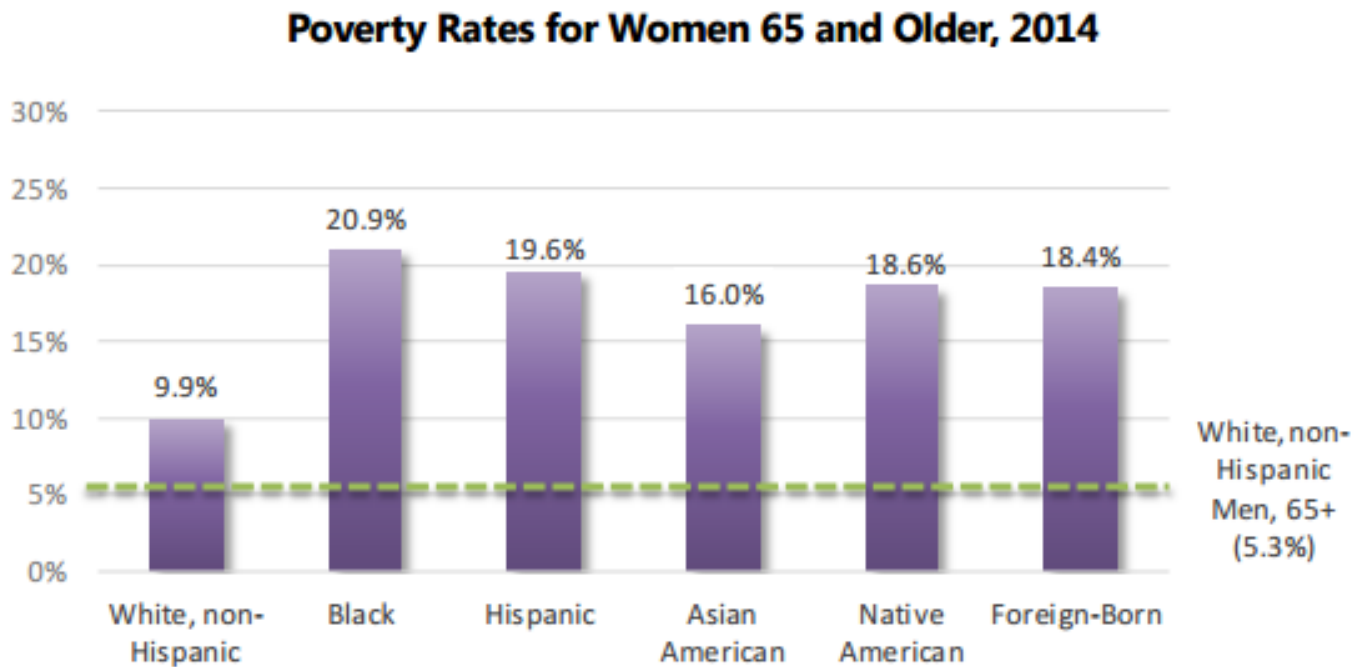
<http://kff.org/report-section/poverty-among-seniors-appendix/>

Older people of color are more likely to be poor



<http://kff.org/report-section/poverty-among-seniors-appendix/>

Older women of color most at risk



Source: Census Bureau, Current Population Survey.

www.nwlc.org 

<http://nwlc.org/wp-content/uploads/2015/08/povertysnapshot2014.pdf>

JUSTICE IN AGING

FIGHTING SENIOR POVERTY THROUGH LAW

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

EI - California

\$23,760

EI - 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

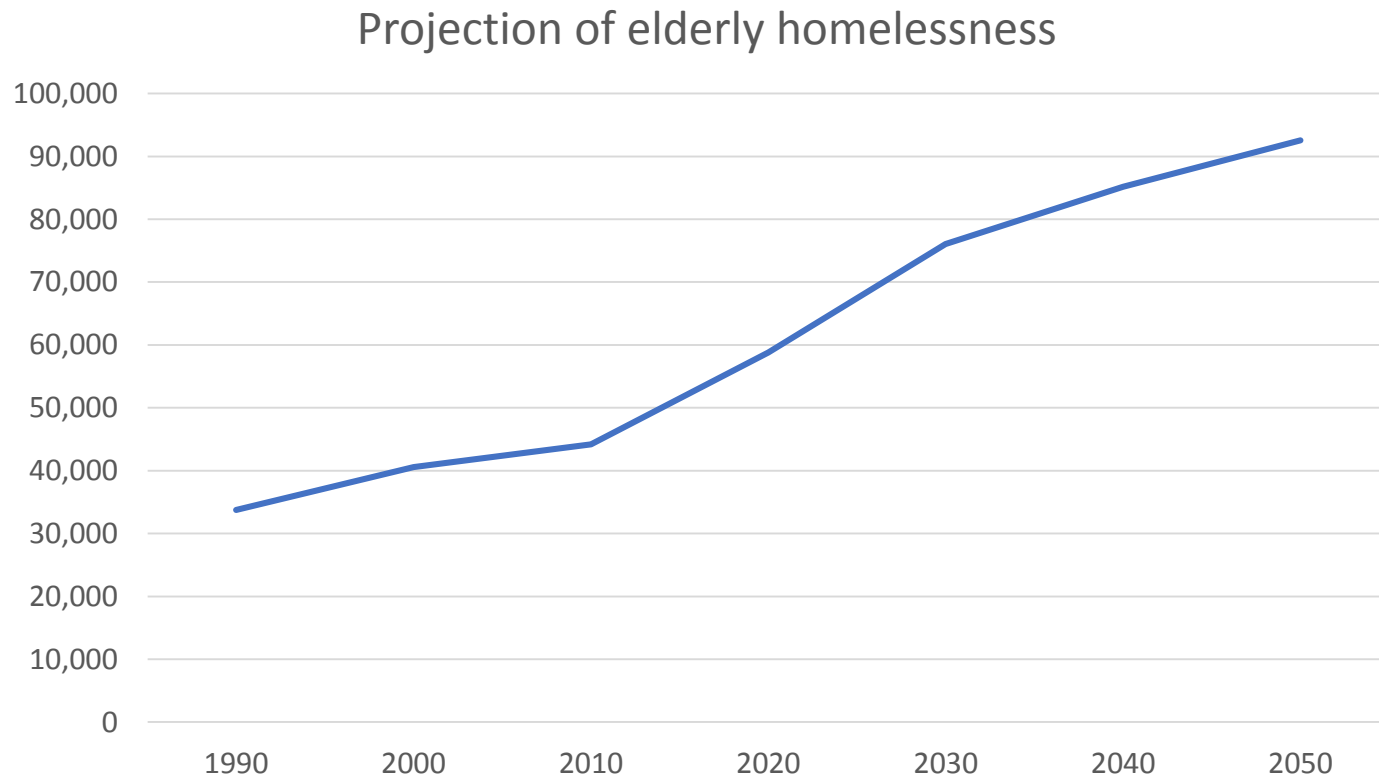
30k

35k

Annual Amount (\$)

UCLA Center for Health Policy Research, Elder Index; <http://healthpolicy.ucla.edu/programs/health-disparities/elder-health/elder-index-data/Pages/CostOfLiving.aspx>

Rising Older Homelessness



<http://endhomelessness.org/wp-content/uploads/2010/04/rising-homelessness-population.pdf>

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



1939

1964 (24)

1965 (25)

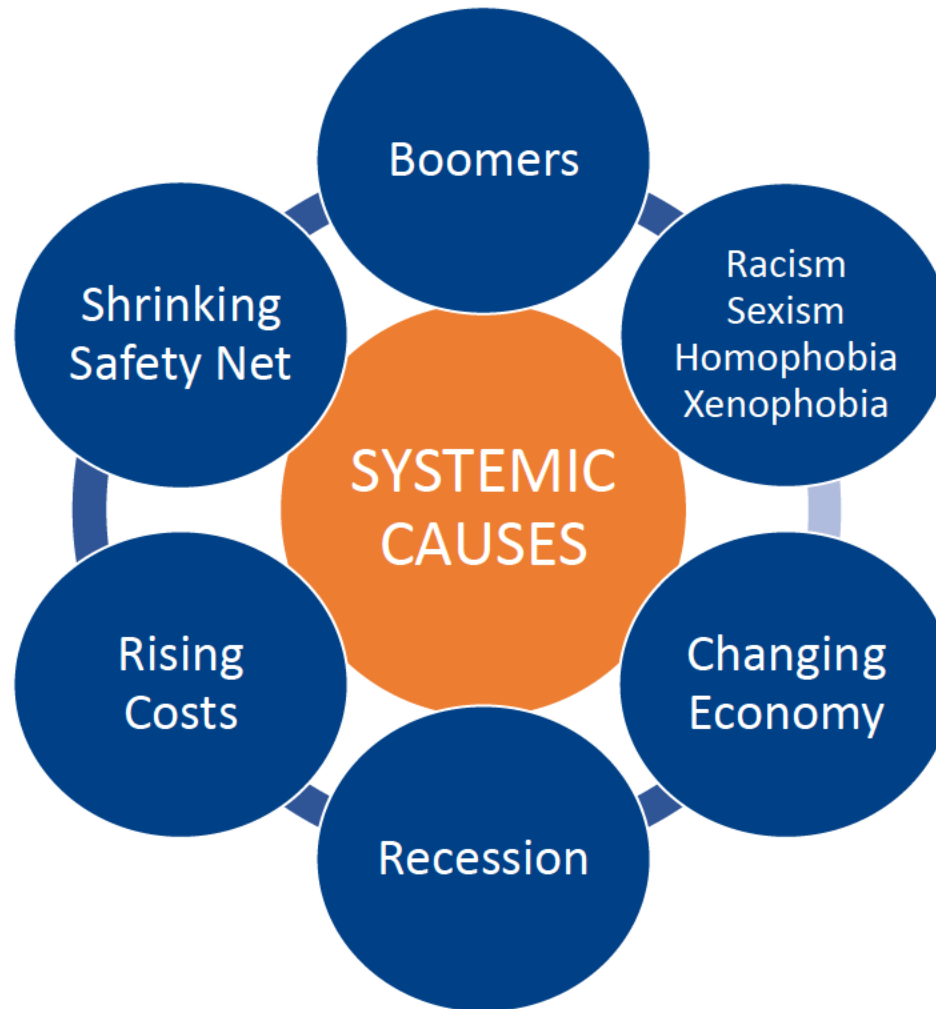
1968 (28)

1972 (33)

1978 (37)

1990 (51)

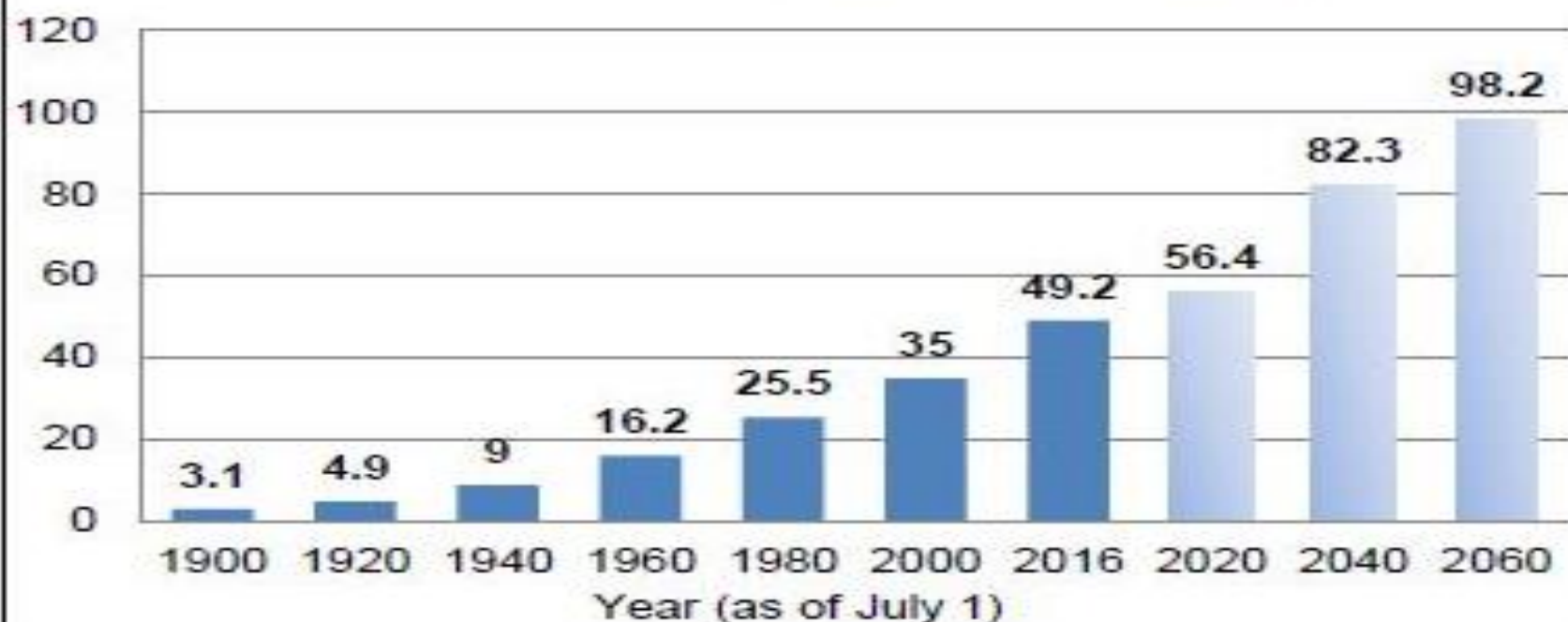
2015 (76)



ALL

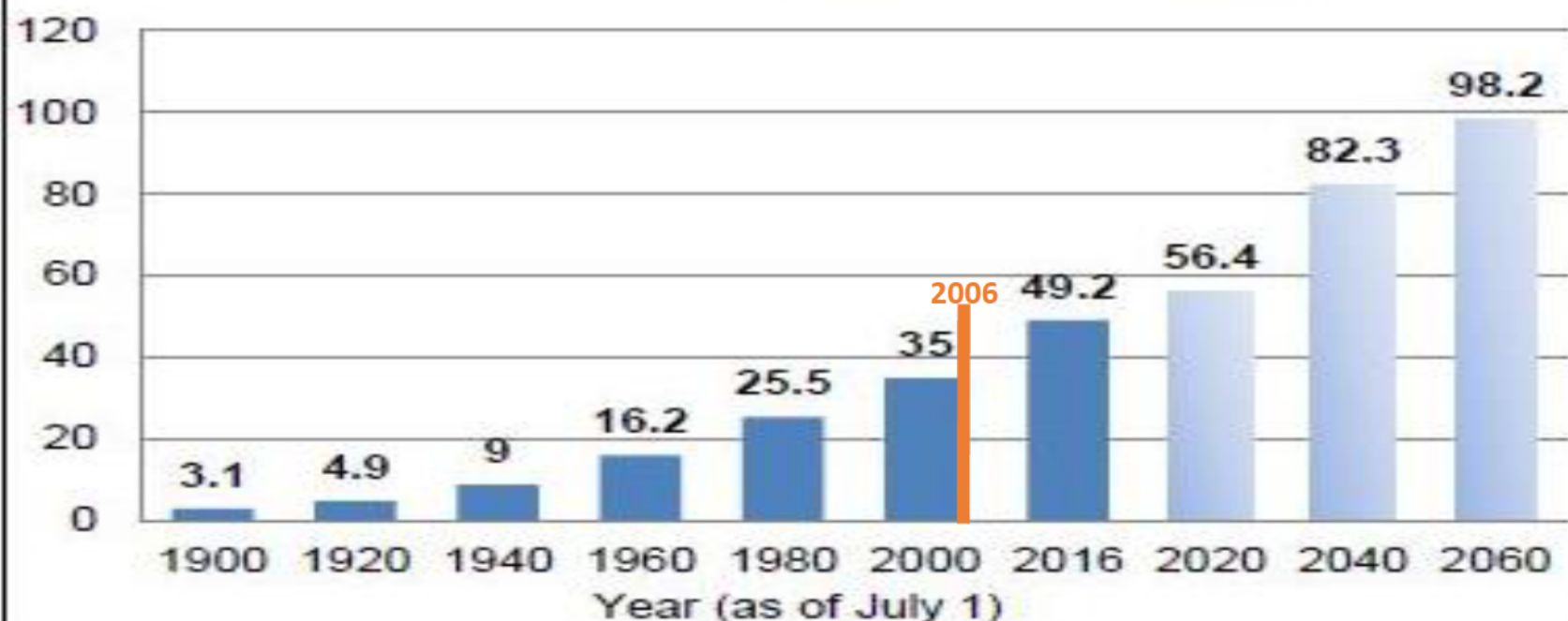


**Figure 1: Number of Persons Age 65 and Over,
1900 to 2060 (numbers in millions)**



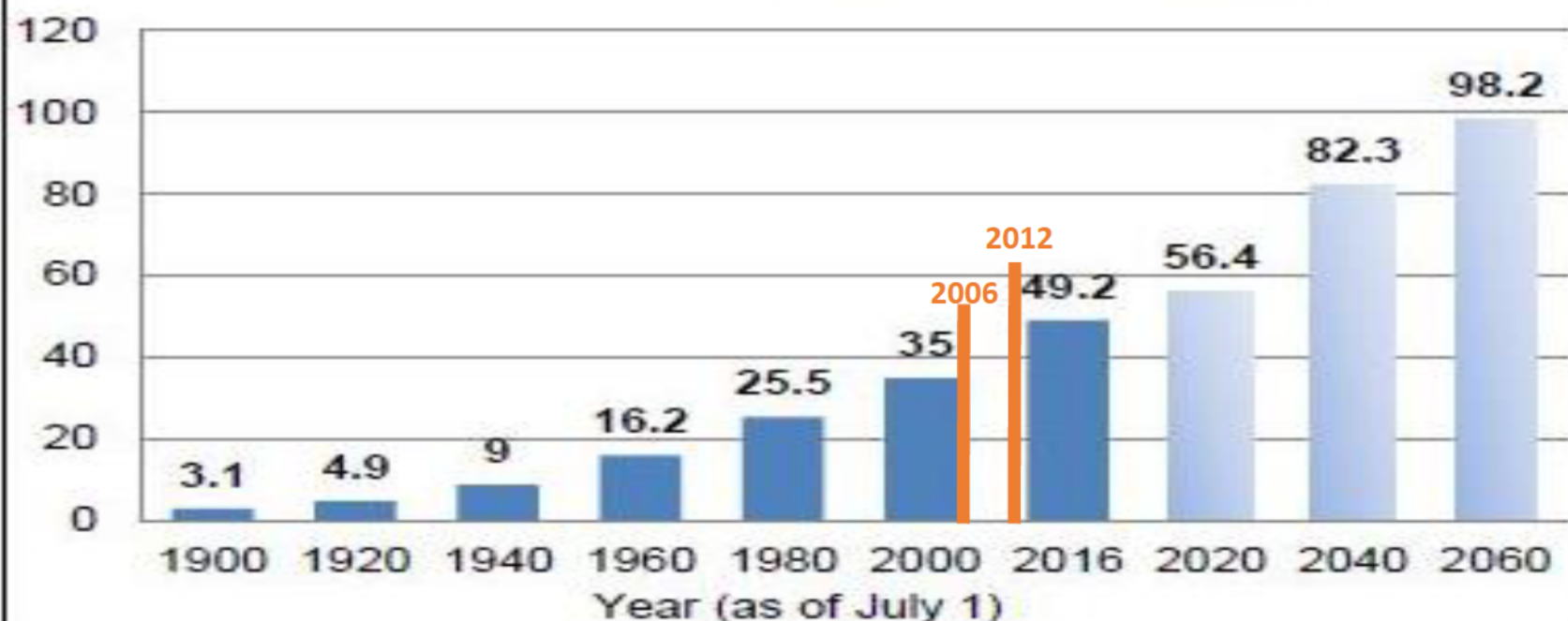
Note: Increments in years are uneven. Lighter bars indicate projections.
Source: U.S. Census Bureau, Population Estimates and Projections.

Figure 1: Number of Persons Age 65 and Over, 1900 to 2060 (numbers in millions)



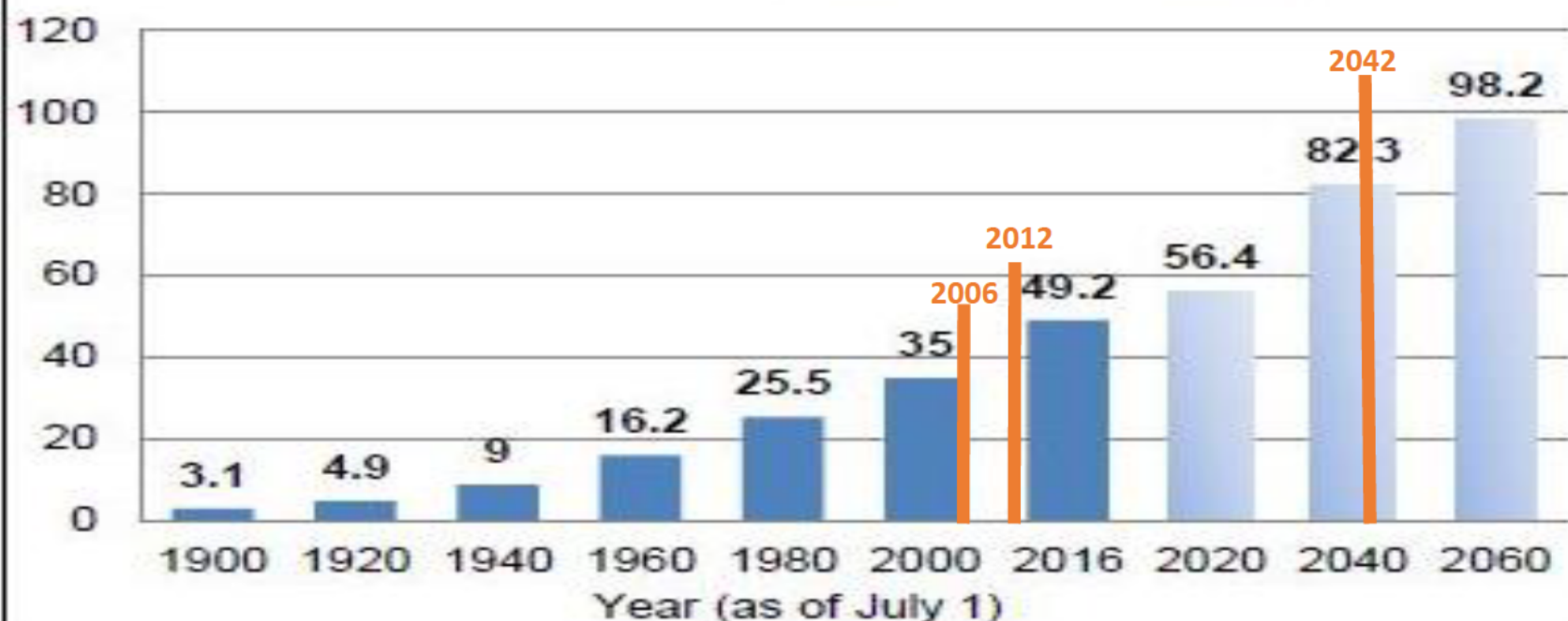
Note: Increments in years are uneven. Lighter bars indicate projections.
Source: U.S. Census Bureau, Population Estimates and Projections.

Figure 1: Number of Persons Age 65 and Over, 1900 to 2060 (numbers in millions)



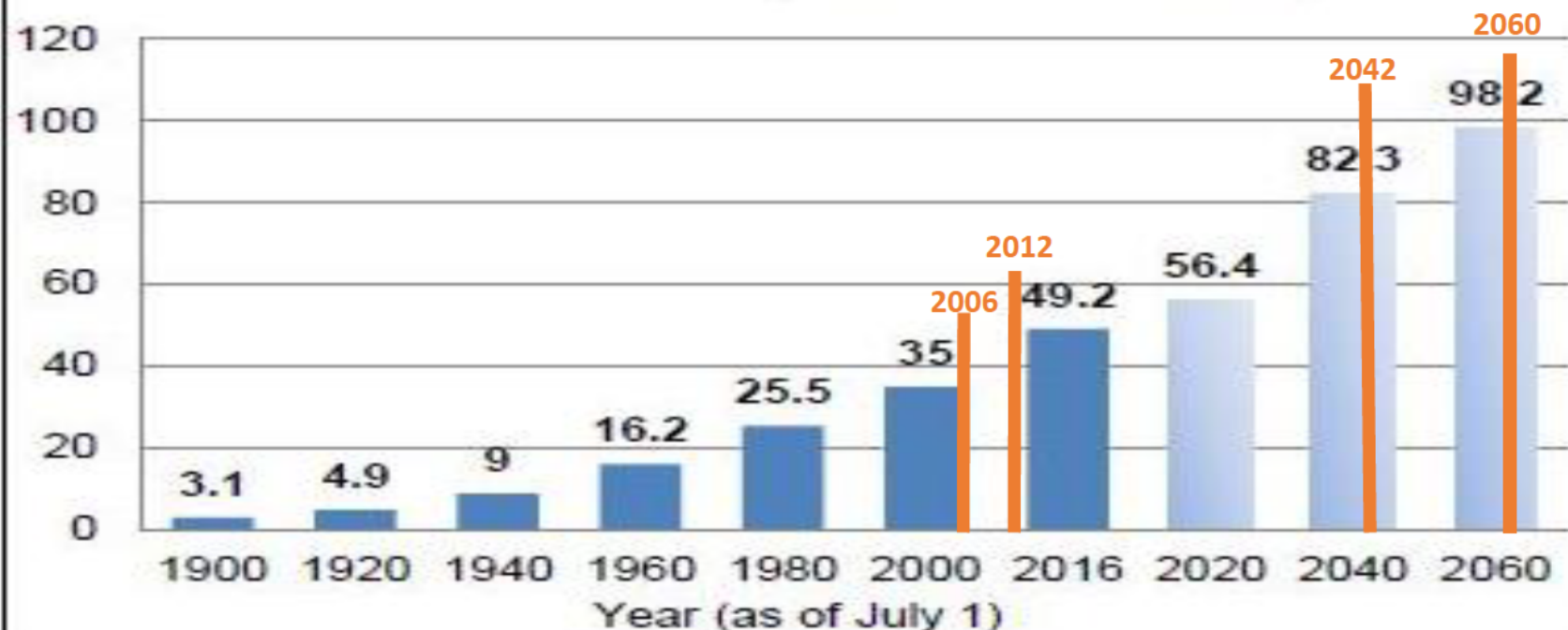
Note: Increments in years are uneven. Lighter bars indicate projections.
Source: U.S. Census Bureau, Population Estimates and Projections.

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.

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.

Kendall Jenner (1995)



Justin Bieber (1994)

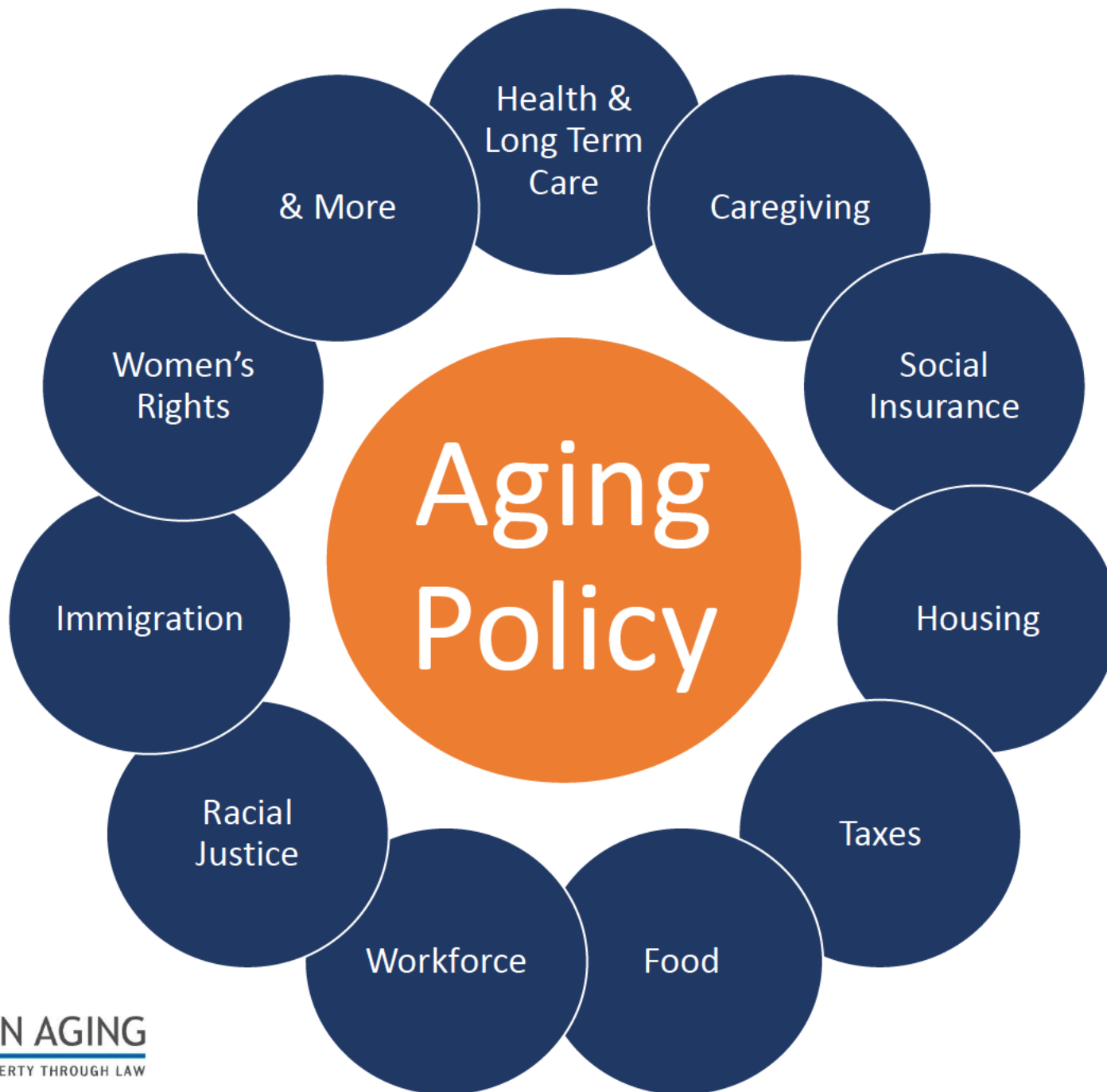


Just one away...

Not them, us

TOGETHER





we need...

THE MOVEMENTS TO SEE AGING POLICY
AGING POLICY TO SEE THE MOVEMENTS

ALL.TOGETHER.NOW.

Twitter: **#atnmarin**



CommunityActionMarin

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 (event those who own homes) are increasingly at-risk of becoming financially insecure due to risings 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

for every woman



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

eliminating racism
empowering women
ywca

eliminating racism
empowering women
ywca

for every woman

The New York Times

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



[Leer en español](#)



"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.
Paul Drinkwater/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. J. Scott Applewhite/Associated Press

UC Irvine Economists tested a theory on ageism

40,000 resumes released

JOHN DOE
Full Address • City, State, ZIP • Phone Number • Email

OBJECTIVE: Design apparel piece for an international retail company

EDUCATION:

UNIVERSITY OF MINNESOTA City, State
College of Design May 2011

- Bachelor of Science in Graphic Design
- Cumulative GPA 3.85, Dean's List
- Two internships with Range Reckoning

WORK EXPERIENCE:

JARREAN EAGLE City, State
Sales Associate July 2009 - present

- Collaborated with the store merchandise manager to create seasonal displays
- Set up brand new clothing to create a cohesive look for their shopping experience
- Thoroughly researched every piece of merchandise for inventory control
- Provided customer service to increase my product knowledge

PLANET BEACH City, State
Apparel Designer Aug. 2008 - present

- Built retail and merchandising to meet company sales goals
- Built organizational skills by single-handedly running off-boarding procedures
- Communicated with clients to fulfill their needs and wants
- Assisted promotional events to market our services
- Monitored cash and deposits during opening and closing
- Received employee of the month award twice

HEARTBREAKER City, State
Sales Associate May 2008 - Aug. 2009

- Stocked sales floor with fast fashion inventory
- Matched dress items allowing me to use dimensional merchandising in a retail market
- Offered advice and assistance to each guest

VICTORIA'S SECRET City, State
Fashion Representative Jan. 2008 - Feb. 2009

- Applied my leadership skills by assisting in the training of coworkers
- Set up merchandise and display in order to entice future customers
- Provided superior customer service by helping with customer decisions
- Took seasonal inventory

VOLUNTEER EXPERIENCE:

TARGET CORPORATION City, State
Brand Ambassador August 2009

- Represented Potpourri Marketing and Target Inc. at a college event
- Engaged University of Minnesota students in the Target brand experience

Jane Doe
178 Main Street
Apt. 4, CA 92670
(714) 890-0000

Education: Coast High School
Reading, California May 2008
GPA: 88-93

Related Courses: Computer Applications
at Harbor Community College in Coast High
Hudson Technical College PCA course
• Completion date: April 10, 2007

School Clubs/Activities: Health Group (member of American Red Cross)
Future Business Leaders of America (FBLA)

Work Experience: February 2008 - present

Self-Care:
100 Main Street, Apt. 4, CA 92670
(714) 890-1111
Cosmetology Program
• Customer service
• Retail preparation

Summer 2008: Food's Department Store
800 Second Street, Apt. 4, CA 92670
(714) 890-0000
Cosmetology Program
• Customer service
• Retail preparation

September 2008 - January 2009: Adult Cosmetology Center
100 Fourth Street, Apt. 4, CA 92670
(714) 890-0000
Cosmetology Program
• Assisted with patients in pedicure, manicure, hair care, styling, hair and makeup, etc.

Community Activities: Regional Volunteer

Interests: Playing soccer, hiking, piano, table and board games

Variations in
AGE
and
GENDER

All other data
identical

for every woman

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.

for every woman

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

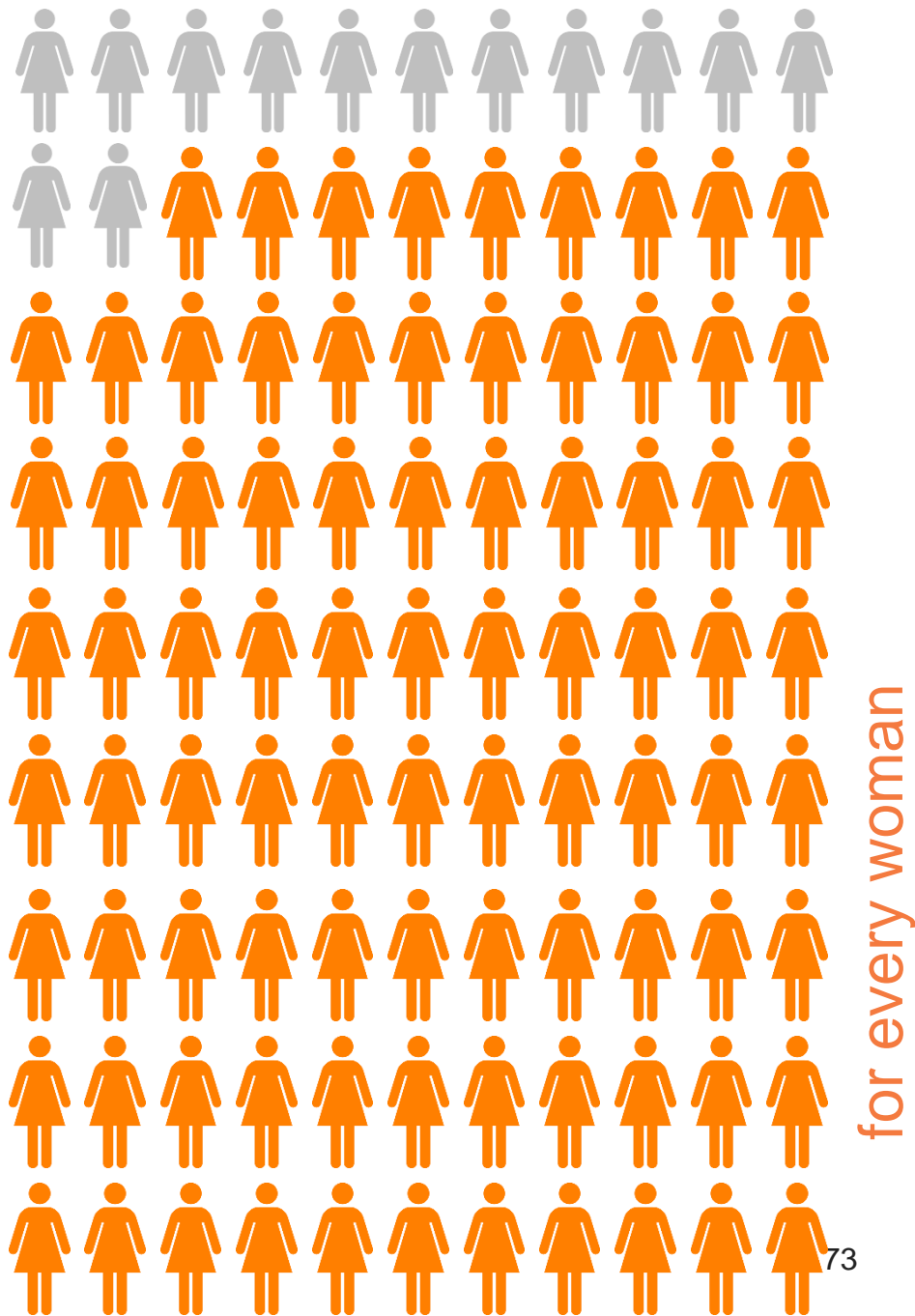


for every woman

- **70%** of our clients are the sole provider for self, family



- **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



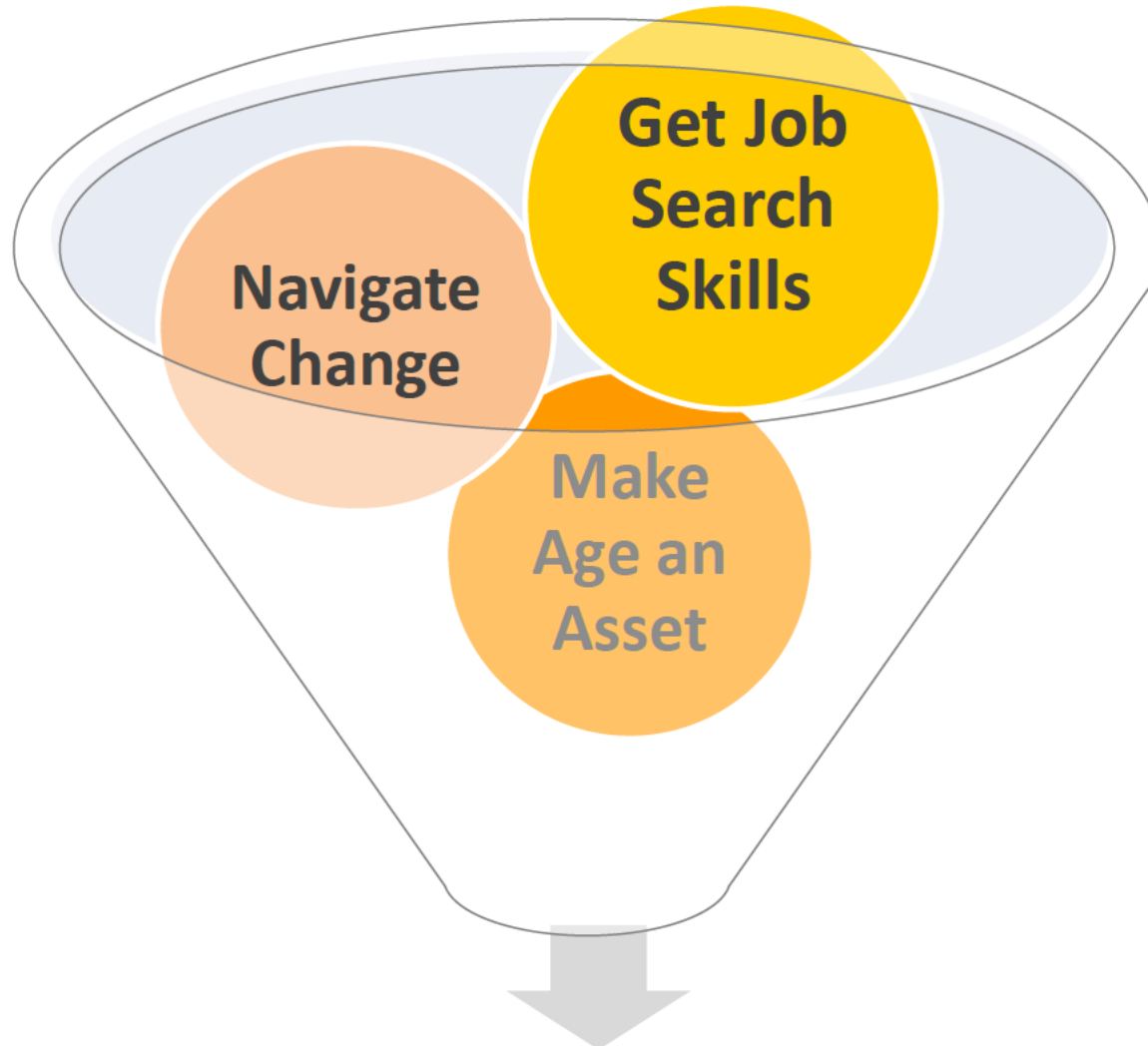
Aging/Ailing Parents

Trauma & Unplanned Change



for every woman

FiftyPlus Program Model



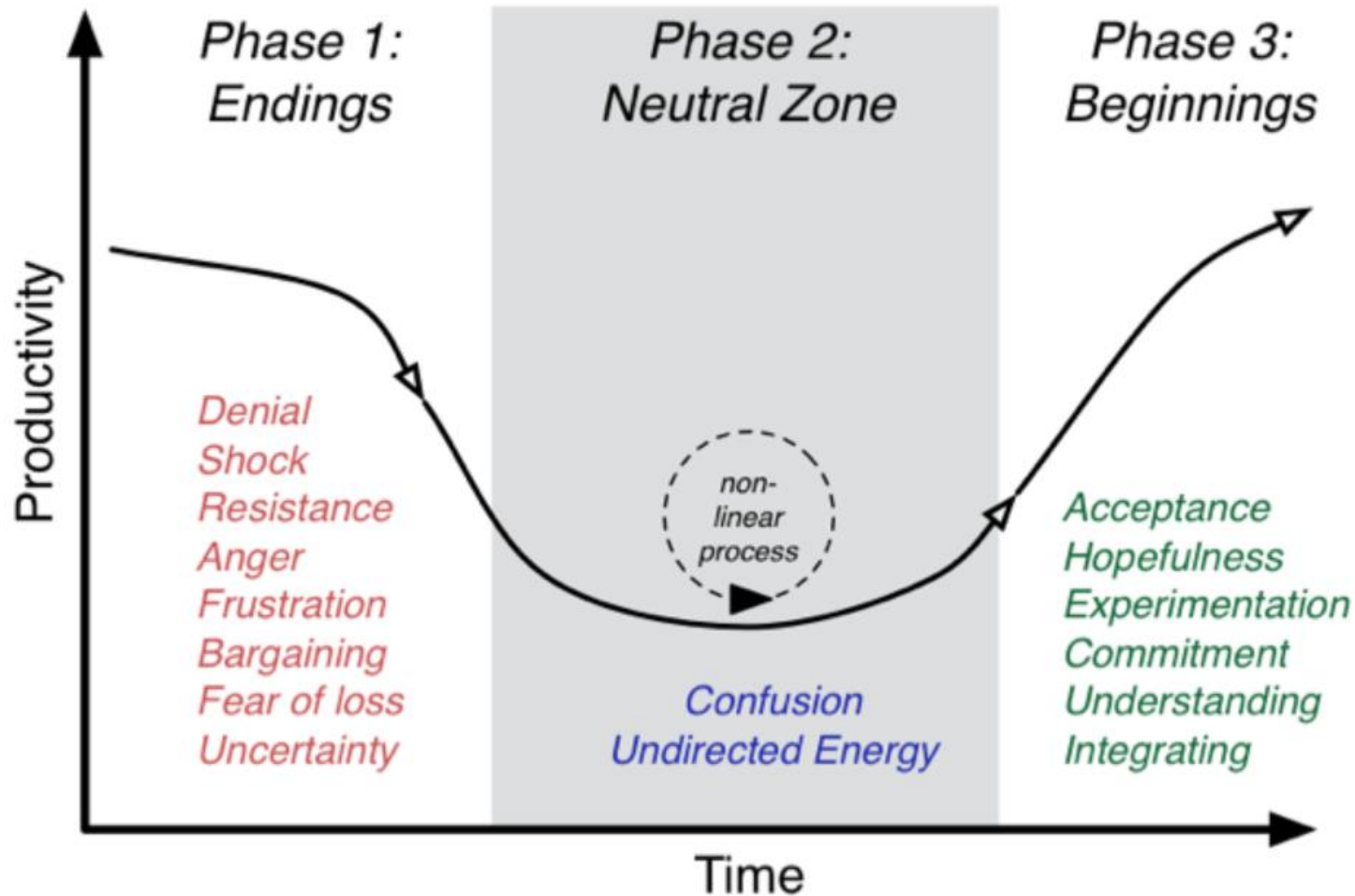
Placement Success

for every woman

CONTENT IN CONTEXT

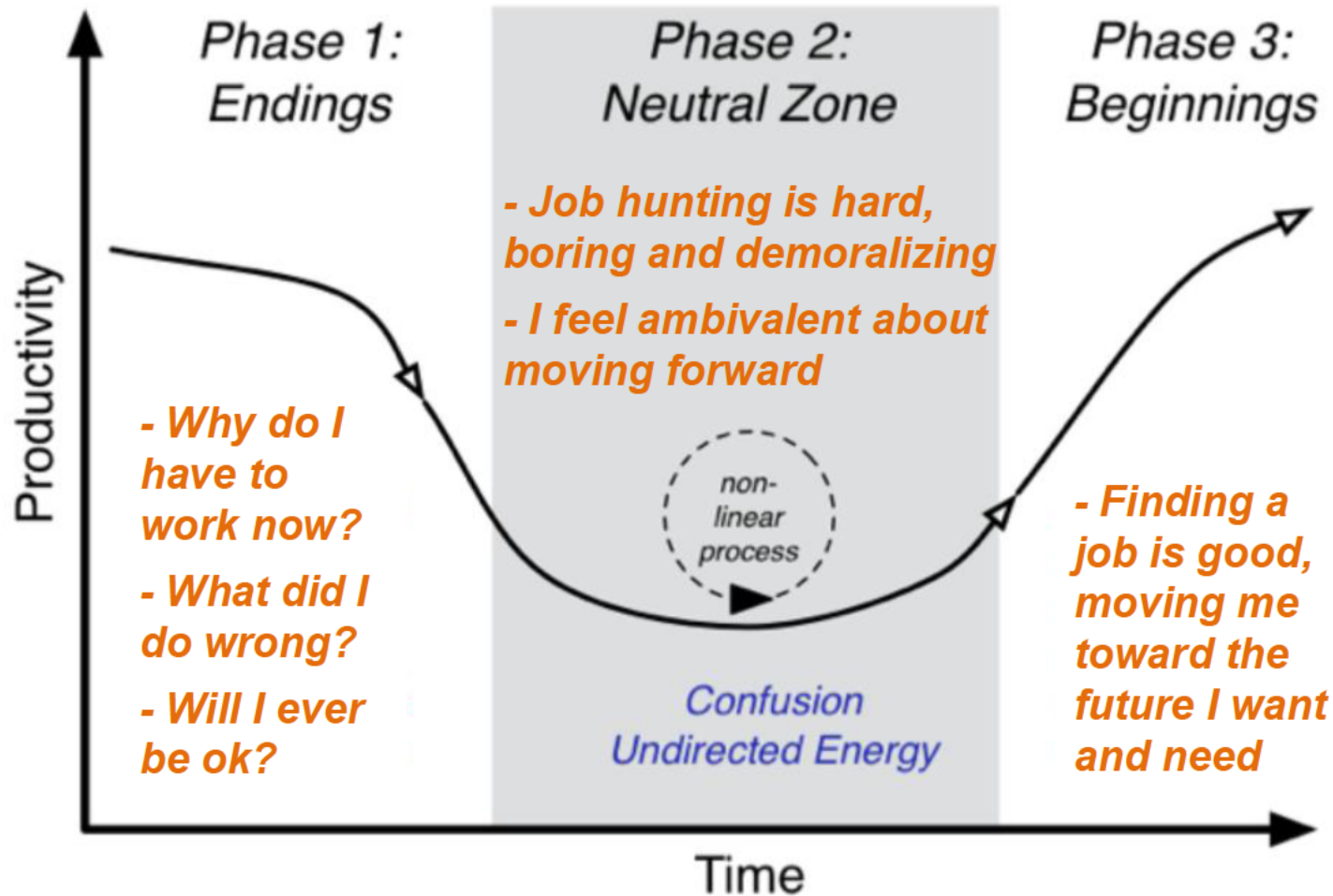
for every woman

Navigating Change



for every woman

Navigating Change



for every woman

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

for every woman

Employer Values & Needs

What Skills Are Lacking in Marin County

Skill	%
Some need short-term, vocational training	58.1%
Do not have skills that match requirements	56.5%
Lack basic skills	43.5%
Some need more work experience	38.7%
Some are not job ready	37.1%
Some need long-term or technical training	37.1%

Helpful Learning Opportunities in Marin County

	%
Soft skills, communication skills	61.3%
Understanding the need for professionalism	40.0%
On the job training for new employees	36.3%
Computer training	38.8%
Vocational ESL	30.0%

**Soft skills are
the biggest
need!**



for every woman

Source:

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

Employer Values & Needs

WHAT EMPLOYERS ASK US FOR

WHAT OUR CLIENTS CAN DO

Communication & “Soft” Skills

- Soft skills: most important skill for the majority of employers ⁽¹⁾

Highlight maturity, people skills & professionalism

Vocational & Technical Training

- Strong computer skills - now a requirement for most every job

Take computer classes, keep up on the lingo, practice!

Experience & Reliability

- Short learning curves & minimal training for new employees⁽²⁾

Show how more work & life experience = less on-boarding time

for every woman

Empowerment Matters

BEFORE FIFTYPLUS



for every woman

Empowerment Matters

AFTER FIFTYPLUS



for every woman

FiftyPlus Program Impact



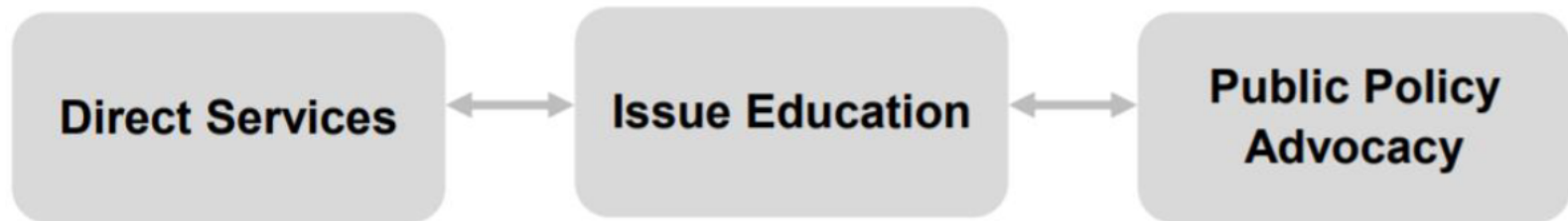
- ✓ **50%** placement rate
- ✓ **100** days to placement
- ✓ Avg. wage of **\$21+/hr**
- ✓ **65%** with wage increase post-training
- ✓ **80%** retention rate at 6 & 12 months

for every woman

YWCA Theory of Change

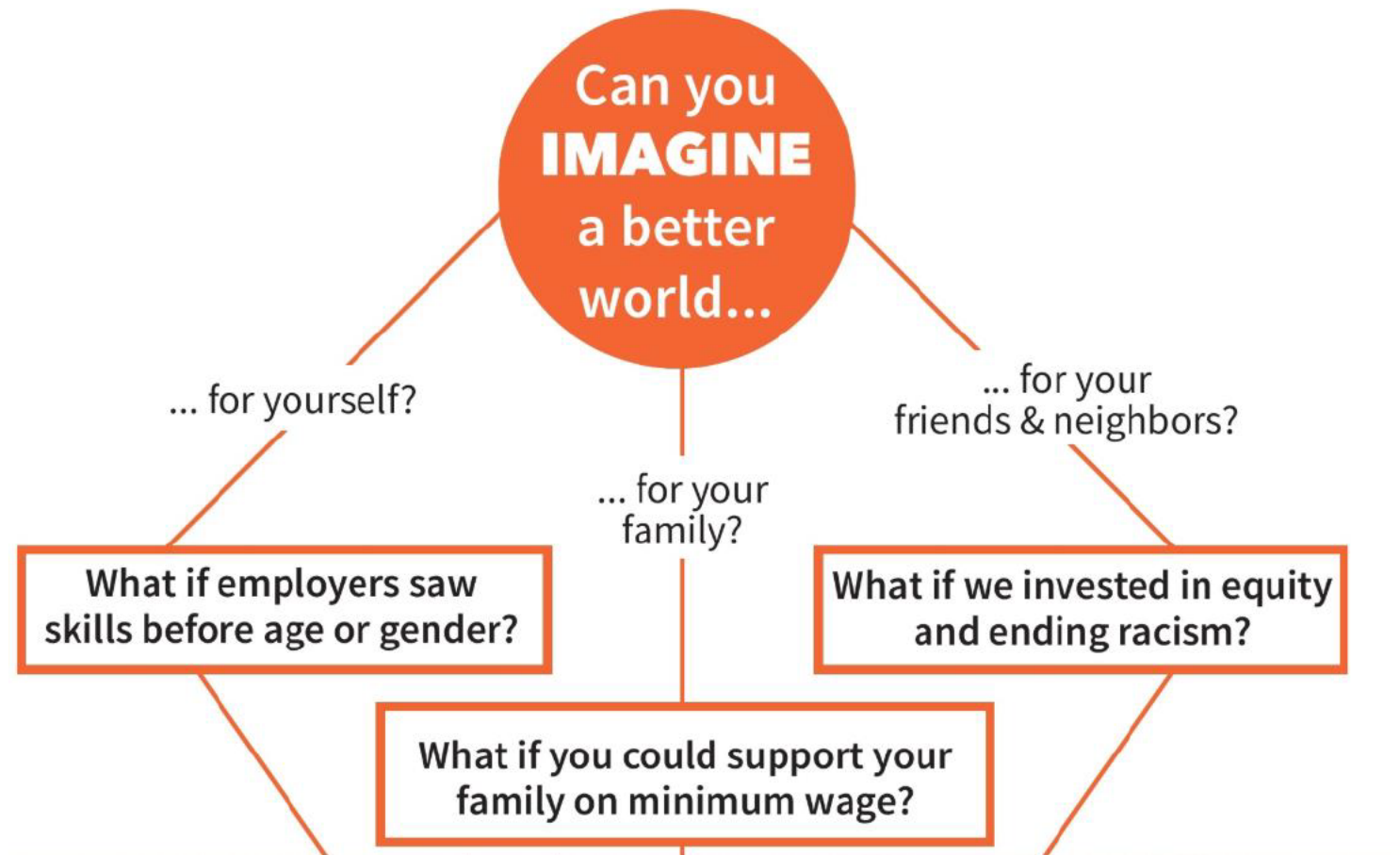
Method: Continuum of Response

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.



for every woman

WHY ADVOCATE?



for every woman



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.

for every woman

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



Coastal Health Alliance

Natura



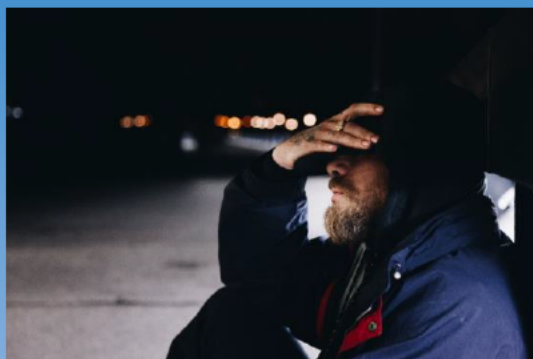
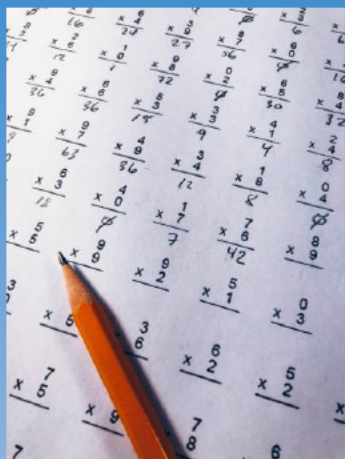
Institute for
Ecology and Medicine

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....

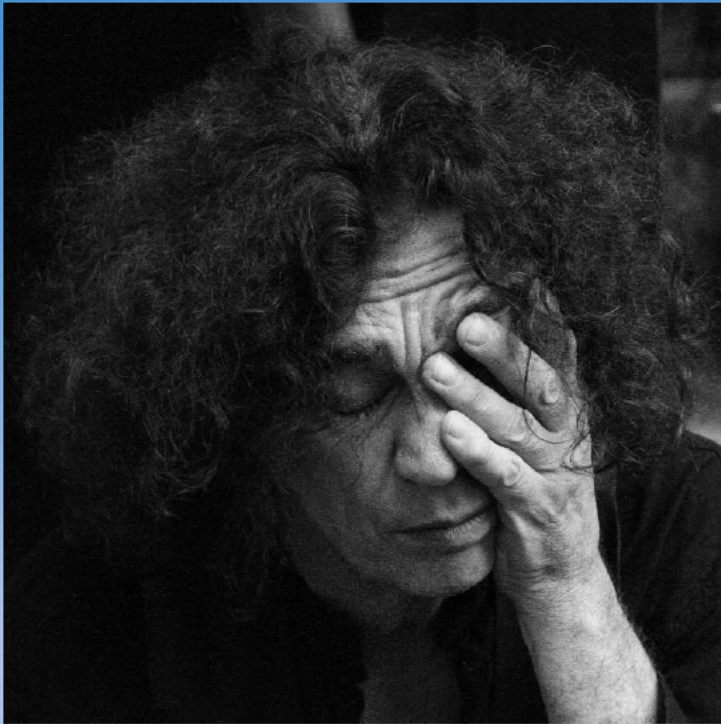
Social (including socioeconomic) determinants of health have a greater effect on health than medical care.



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

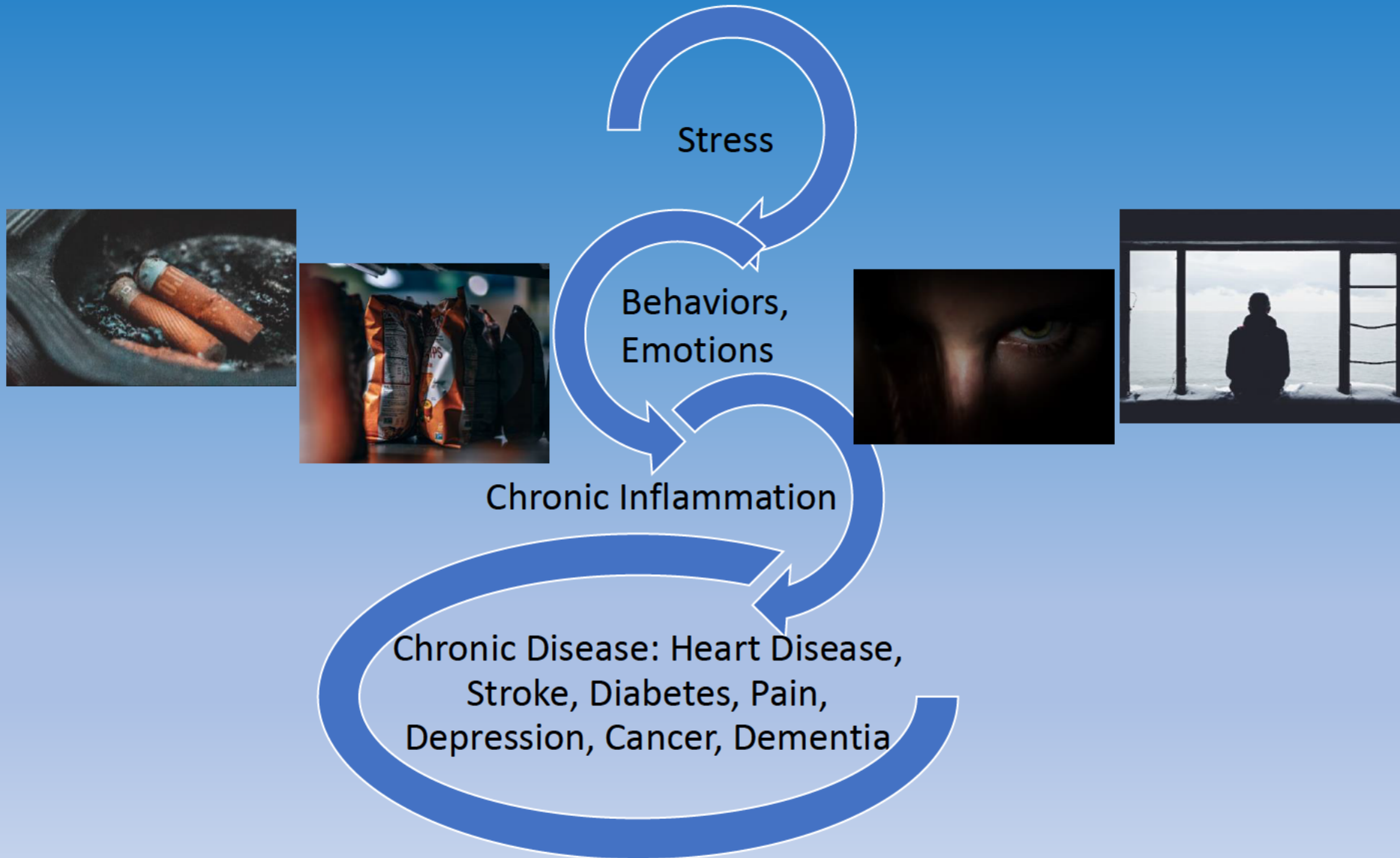
Braveman P, Gottlieb L. The Social Determinants of Health: It's Time to Consider the Causes of the Causes. *Public Health Reports*. 2014;129(Suppl 2):19-31.

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



Epigenetics



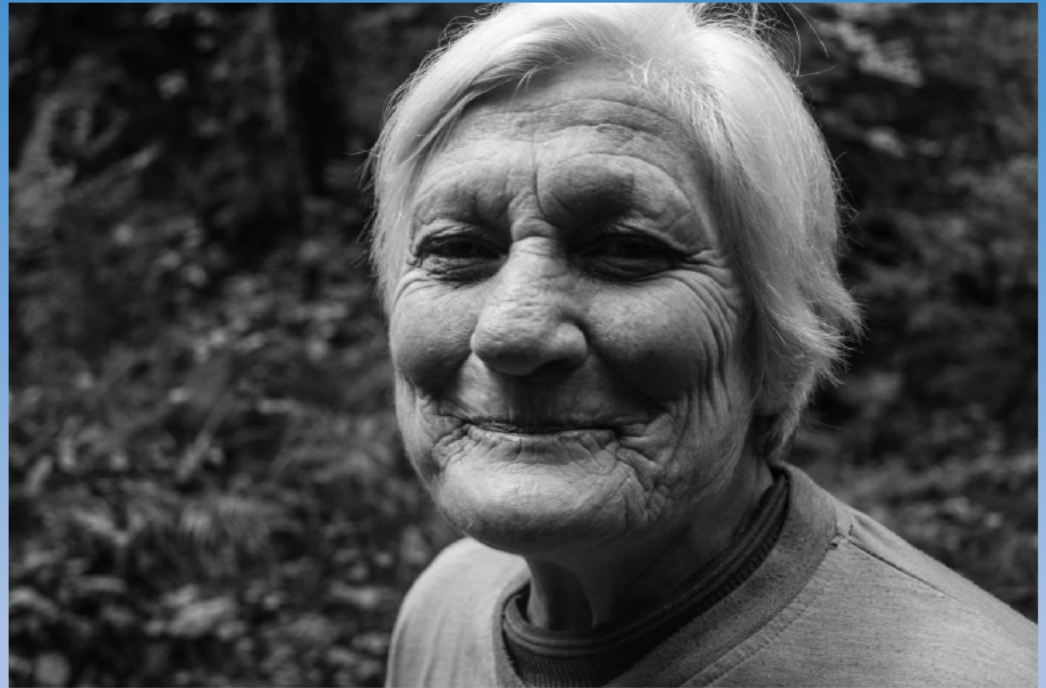
Socioeconomic status affects which genes are turned off or on.

Notterman, Daniel A and Colter Mitchell. "Epigenetics and Understanding the Impact of Social Determinants of Health" *Pediatric clinics of North America* vol. 62,5 (2015): 1227-40.

Joan

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



MARIN COUNTY AGING AND ADULT SERVICES

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

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