Introduction

On behalf of the Marin County Commission on Aging, we appreciate the opportunity to share our insights on older adults, adults with disabilities, and caregivers for inclusion in the strategic plan.

While our role is to advocate and educate for the needs of older adults, we believe finding champions to support those needs and the power of collaboration are critical keys that will drive successful outcomes. Our commission has a wealth of information, and talent we can provide to support the strategic plan process.

Respectfully.
Lauren Elkin
MCCOA Chair

Marin County Commission on Aging
Draft Strategic Plan Older Adults Challenges, Needs, & Recommendations
15 November 2026

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Section I - Executive Summary

The increasing growth in the older adult population, longer life spans, and the evolving needs as we age need to be a key pillar in the County Strategic Plan's priorities. Proactively addressing the needs of older adults will help personal independence, lower long-term costs, mitigate sudden health or safety crises, and provide the ability to age with dignity, security, and purpose.

Based on state and county agencies, organizations, non-profits, and the community, the following are the challenges older adults, adults with disabilities, and caregivers and their needs are:

1) Ensuring older adult needs are recognized, identified and funded as a core priority.
2) Establishing affordable housing alternatives and subsidies to prevent homelessness.
3) Advocating and collaborating with community organizations, health care providers, and college learning centers to support older adult needs for:
    a. Caregiving,
    b. Fall prevention & social isolation,
    c. Collaborative care to reduce homelessness.
4) Ensuring effective communication with all segments of the community, especially older adults socially isolated and those lacking access to technology, cell phones, and the internet.

Section II – Older Adult Needs

When we invest in the needs of older adults, those with disabilities, and caregivers, we aren't just helping them age with dignity—we're building stronger, safer communities for all of us. The following is an overview of the types of older adult needs:

- ***SECURITY*** – Basic needs (housing, food, health, utilities, clothing, care, transportation) to be affordable and attainable and the opportunity to stay engaged in the community through paid work.
- **SAFETY** – Being safe in their homes and community (Elder abuse prevention & awareness, protection for vulnerable adults, fall prevention, scammers, and fraud) and prepared to be safe during disasters (fire at home or in community, earthquake, excessive heat).
- ***HEALTH & WELLNESS*** – Timely access to support that will maintain & improve physical, mental, social, and emotional health & well-being today and for future decades.
- ***ACCESS TO RESOURCES -***– Access to the support & resources necessary to provide responsive & manageable care while also tending to their own well-being.
- ***CAREGIVING THAT WORKS -*** A coordinated, community-based system of care designed to help older adults (age 60 and older) and persons with disabilities remain safely and independently in their own homes rather than moving to institutional or nursing home facilities.
- ***INCLUSION & EQUITY*** – Improving access to all information, resources, and opportunities for greater social connection and feeling connected, included, supported that can be easily found and accessed especially for those socially isolated, digitally challenged, English as second language, and facing financial challenges.
- **CARE COORDINATION** – Collaboration between medial & social services to provide proactive, seamless, prevention-focused, and person-centered support for age friendly health systems, improving care, supporting providers, and maximizing independence.
- **STAKEHOLDER COLLABORATION** – Identify & address existing resources, services, synergies, and collaboration opportunities to enhance services–
- **COMMUNITY ENGAGEMENT** – Identify and address challenges & barriers to participation to ensure access to range of social community engagement opportunities that promote active living, reduce isolation, and provide enriching experiences with others across all groups & generations. And utilize proven outreach & engagement strategies in decision making process.
- **TRANSPORTATION** - Accessible & safe transportation to quality-of-life activities & services being available for older adults & people with disabilities regardless of where they live.
- **SUSTAINABLE FUNDING** – Establishing a dedicated revenue source to fund core services for older adults, adults with disabilities, and care givers.

Section III - Challenges, Unmet Needs, & Areas for Improvement

What are older adults' biggest challenges and needs? The following identify the types of gaps older adults, adults with disabilities, and caregivers are facing. In some instance, the gaps are significant and appear dauting, other gaps appear to have solutions that could be implemented in the very near future. This listing isn't all inclusive and is meant to be directional in nature:

- **Gaps in housing for older adults and people with disabilities**: Housing services for older adults and people with disabilities include housing supply, housing financial support, support for people experiencing or at risk of homelessness, home repairs and modifications, and other housing-related services.
- **Gaps in health-related services and community supports**: Health-related services and community supports include adult day services, assistive technology and mobility devices, fall prevention, health promotion, homemaker and chore services, in-home medical services, medication supports, mental and behavioral health services, nutrition, and personal care services.
- **Gaps in caregiver support services**: Caregiver support services include expanding the caregiver workforce, their training and support services, respite care, supplemental services, and caregiver information and access services.
- **Gaps in communication, information, and referral services**: Communication, information, and referral services include case management, communication and interpretation services, legal assistance, and referral services or information and assistance.
- **Gaps in safety services**: Safety services include abuse prevention, protection, emergency and disaster response and preparedness.
- **Gaps in transportation services**: Transportation services for older adults and people with disabilities include paratransit; transportation coordination; and grants, vouchers, and supplemental transportation.
- **Gaps in collaboration**: Lack of connection and collaborations between public agencies, nonprofits, and private resources to bridge coordination and support for older adult needs and effectively support service voids.

SECTION IV - Prioritization of older adult issues

So the question is how do we align older adult priorities. Our thought is to look at the key elements of older adult needs and then take a moment to drill down into more detail. As we know, over time, there will be changes and adjustments, but the following is an overview of our thoughts:

- ***Inclusion and equity*** - Ensuring older adults are valued, represented, and supported through inclusive polices, public investment, and community engagement:
    - Ensuring older adults are included and budgeted as a core County priority.
    - Developing and publishing a strategic roadmap for supporting older adults.
    - Structural and process changes to prioritize and support older adult needs.
    - Demonstrating commitment by tracking outcomes.
    - Utilizing community engagement to have current, tactical insights.
    - Promoting the benefits of employment of older adults.
    - Transparency through timely, effective communication on programs and status.
    - Ensuring equity (fair and equal access to care, housing, transportation, support services, income, and opportunities as people age.
    - Addressing ageism through an equity lens.
- **Health & Wellness** – Promoting physical, mental, cognitive, and social wellbeing through accessible services, prevention, support, and community connections.
    - Access to resources
    - Crimes, financial abuse, and scams
    - Accessible and affordable health care
    - Care coordination
    - Fall prevention
    - Social isolation and feeling connected.
    - Loss of memory or cognition
    - Caregivers (unpaid and paid) and respite opportunities.
    - Building sustainable services, support, and training
    - Volunteers
    - Emergency preparedness
    - Climate and environment
    - Transparency
    - End of life planning
- **Affordable aging** – Helping older adults meet essential needs, maintain financial stability, and live safely and with dignity.
    - Basic needs
    - Financial security
    - Food insecurity
    - Personal safety
    - Equity for all
- **Housing & transportation**
    - Housing security and affordability
    - Age and disability-friendly communities
    - Preventing older adult homelessness

- Care facilities
- Equity for all

SECTION V – Vision Six to Ten Years

Marin County's future is centered on balancing its iconic natural beauty with practical growth, meeting a diverse range of needs, censuring equity, addressing climate resilience, and ensuring affordability. Over the next three budget cycles (6 years), there will be changes that have been implement as well as in progress. The following are our thoughts what we hope will change as well as challenges we expect will continue into the next decade:

Equity

- Ageism
-

Greater collaboration

- Health care
- Fall prevention
- Homelessness
- Caregiving

Funding support

- Funding initiatives and changes will continue to be a challenge
- Federal & State funding will continue to fluctuate and typically be insufficient to fully support programs or initiatives.
- County funding will continue to be challenge as financial costs as well as needs increase, requiring hard decisions to make on what will or will not be funded and the impact on the community.

Effective communication

- Program in place to reach unique elements of community including older adults socially isolated, those without internet access or cell phones, digitally challenged, etc.
- Availability of internet throughout the entire county.

Timely understanding of evolving needs of community

Awareness and access to resources

- **Healthcare**
- **Home care**
- **Housing**
- **Transportation**
- **Safety & security**

Access to affordable health care

Affordable housing

- Voucher program to subsidize older adults facing financial difficulties to prevent them from becoming homeless.
- Expansion of shared housing programs

Transportation access

- Autonomous vehicles are in place to safely transport community members to schools, work, medical appointments, shopping, social events.
- Greater availability of accessible transportation for:
    - Members in rural communities.
    - Socially isolated.
    - Disabled

Disaster preparedness

- Increased awareness
- Preparation in advance

Volunteers

- One door point of contact for volunteer opportunities
-

SECTION VI – Response to listening sessions

Question 1 – (Preserve) What do you see as Marin County's greatest strengths?

- Open space, parks, hiking trails
- Mt Tamalpais, Mt Burdell, Headlands
- Farmers market
- Symphony, arts, events (craft fairs, senior fair, parades)
- Sports for youth and adults (soccer, football, track, baseball, basketball, etc.)
- Recreation options (golf, soccer/baseball/football fields/running track)
- Multi cultural and multi racial connectivity and events
- Civic engagement
- Restaurants (wide variety of local & ethnic options)
- Climate, air quality, water quality
- Hospitals, libraries, book bus, schools (K1-K12), colleges
- Marin Humane Society
- Airport (Access point for CalFire, Air ambulance, evacuations)
- Smart train, Bay area ferry, Marin transit, bridges to San Francisco and East Bay
- County roads

Question 2 – (Improve) What are the biggest challenges or unmet needs? What needs to be improved?

- Affordable housing
- Older adult needs
- Improve health care outcomes targeted on needs by area (zip code)
- Caregivers & respite centers
- Child care centers & older adult care centers
- Transportation (delays, access for older adults & those with disabilities)
- Food security
- Flood control, addressing implications of global warming (fire & flood)
- Disaster preparedness
- Expansion of library services and accessibility
- Addition of permanent library in southern Novato
- Retaining youth in community
- Homelessness

Question 3 – (Prioritize) What are the 2 to 3 most important issues?

- Affordable housing
- Older adult needs
- Asset map nonprofits to identify services and community served
- Highway 17 corridor (key access point for labor force coming to Marin)
- Addressing implications of climate change
- Educating and retaining our youth and help them remain in Marin
- Business development

SECTION VI – Response to listening sessions

Question 4 – (Envision) Imagine Marin County 5 to 10 years from now:

- What has changed?
    - Older adults needs are a priority
    - Older adults needs are being supported and funded
    - Caregivers are being effectively supported
    - Affordable caregiver workforce has expanded to meet community needs
    - Community activities for everyone (youth, families, older adults) have been expanded.
    - Effective communication with community to reach every segment of population
    - On going assessments to measure the needs of the community, tracking success of initiatives, and making adjustments based on data.
- What stays the same?

  Healthcare
    - Older adults are over 40% of county population
    - Older adults over the age of 80+ have doubled
    - Dramatic increase in need for family caregivers
    - Missing middle continue to face financial challenges

  Transportation
    - Congestion on freeways and access to freeways continues
    - Navigating Highway 37 continue to be a challenge

  Housing
    - Affordable housing continues to be a challenge
    - Housing available will increase but significantly higher cost than what low and mid income families can afford to pay.

  Access to resources
    - Resource guide reflects all available resources
    - Resource guide is updated timely & available in multiple languages
    -

  Other
    - Role of libraries expanded to support community engagement

SECTION VII – Supporting data

A. Demographic References

- The older adult population (adults 60+) is expected to be 40% of Marin County's population well within the next decade. The number of older adults over 80+ is expected to double and represent 18% of Marin's population and the number of adults living to 100 is increasing significantly over that same period. The population of 0 to 17 years is expected to continue declining by as much as 20% during this same time period.
- Marin HHS Health Dashboard
- California Department of Aging – Marin County Overview
- U.S. Census Bureau

B. Assessment References

- Overview
- Marin Area Agency on Aging Four-Year Assessment Older Adult Needs
- Marin Community Health Assessments
    - Marin County
    - Novato Community Hospital
    - MarinHealth
    - Kaiser San Rafael
- Marin County Health Needs Implementation Strategies
    - Novato Community Hospital
    - MarinHealth
    - Kaiser San Rafael
- UCLA California Health Interview Survey (CHIS) https://healthpolicy.ucla.edu/our-work/publications/california-home-and-community-based-services-gap-analysis-report

C. Asset and Gap Analysis References

- Overview (*see below for details)
- California Non-Medi-Cal Home & Community Based Services Gap Analysis JUN 25 **Https://www.aging.ca.gov/download.ashx?lE0rcNUV0zbfkp71n6eXSg%3d%3d**
- California Home & Community-Based service Gap Analysis Report – 31 JAN 2025 **https://www.dhcs.ca.gov/wp-content/uploads/2025/10/CA-HCBS-Gap-Analysis-Final-Report.pdf**
- UC Davis – Rural older adults face big gaps in care – December 2025 https://health.ucdavis.edu/news/headlines/rural-older-adults-face-big-gaps-in-care/2025/12
- UC Davis – Rural Multisector Plan for Aging Imitative https://www.thescanfoundation.org/news-insight/new-toolkit-helps-rural-communities-plan-for-aging-together

- Scan Foundation – Toolkit for developing local multisector plans for aging in rural areas https://www.thescanfoundation.org/wp-content/uploads/2024/10/Rural-MPA-Toolkit-2024.pdf
- Addressing gaps in Emergency Response System for Older Adults Impacted by Wildfires March 2026 https://www.leadingageca.org/Portals/38/pdf/emergency/Addressing-Gaps-In-Emergency-Response-Systems-For-Older-Adults-Impaced-By-Wildfires-Report.pdfOverview - Non-Medi-Cal Home & Community Based Services Gaps

D, Collaboration Initiatives

- Sacramento County – Reducing homelessness for older adults
- Marin County – Fall prevention initiative
- San Diego & Los Angeles – Disaster preparedness
- University Alabama – Respite centers
- Sonoma County – Caregiver initiative
- National Institute of Health - Integrating assessments

OVERVIEW OF GAPS

Item 1 - Gaps in health-related services and community supports - Health-related services and community supports include adult day services, assistive technology and mobility devices, fall prevention, health promotion, homemaker and chore services, in-home medical services, medication supports, mental and behavioral health services, nutrition, and personal care services.

- The high cost of in-home personal care assistance and adult day services in community settings creates a gap in affordability for individuals who are not Medi-Cal eligible but cannot afford to pay out of pocket. Black, Asian American and Pacific Islander, and Hispanic older adults and individuals with disabilities, as well as LGBTQ+ older adults, experience shortages of culturally and linguistically diverse providers, particularly as it relates to staff who are trained to provide intensive care or dementia-specific services.
- Adult Day Programs, Adult Day Health Care centers, and dementia-specific adult day programs are not available in all counties. These gaps in service areas, especially rural areas, create barriers to access for Californians with dementia or other intensive care needs.
- Use of congregate meals drastically declined during the COVID-19 pandemic, while use of home- delivered meals increased significantly. Supplemental funding allowed AAAs to meet this increased demand during the pandemic response period. However, funding levels have since declined while the number of people requesting meals remained elevated. An interviewee also identified a gap in home- delivered meal access for younger individuals with disabilities who are not eligible to receive

OAA-funded home-delivered meals which require meal recipients to be ages 60 or older.

- Low wages lead to staffing shortages among in-home direct care workers for older adults and people with disabilities. These shortages are especially acute in rural areas and for people with complex care needs.
- California Alzheimer's Disease Centers are not available statewide and serve White older adults at slightly higher proportions than other groups. There are opportunities for the state to broaden the reach of the 10 centers to meet the diverse needs of people with Alzheimer's disease and related dementias.

Item 2 - Gaps in caregiver support services - Caregiver support services include caregiver training and support services, respite care, caregiver supplemental services, and caregiver information and access services.

- Taken together, AAAs, California Caregiver Resource Centers (CRCs), Regional Centers, and ILCs
  provide caregiver training and support services, respite care, or caregiver supplemental services to
  less than two percent of California's family caregivers. Accessing family caregiver support services may
  be especially challenging for rural, younger, LGBTQ+, long-distance, and linguistically and culturally
  diverse caregivers.
- California's non-Medi-Cal family caregiver support services are primarily for caregivers of older adults,
  while the few services available to caregivers of younger adults with disabilities are primarily focused
  on respite.
- Insufficient awareness of and limited coordination between family caregiver support programs and
  health care systems prevent caregivers from being connected with needed services.
- Caregiver training and support services are often insufficient to address care recipients with more
  specialized or complex care needs.
- Provider capacity and access to telehealth and online caregiver supports are limited in rural regions.

Item 3 - Gaps in communication, information, and referral services - Communication, information, and referral services include case management, communication and interpretation services, (3) legal assistance, and (4) referral services or information and assistance.

- Although Regional Centers may provide information and referral services to participants informally, none of the Regional Center service codes fall under this category. Service providers often struggle to maintain updated service directories to help older adults and people with disabilities access services.

- Interviewees noted that access to legal support services was particularly challenging for those with dementia-related disabilities. Funding sources and administrative processes create barriers for providers of legal assistance to serve more older adults and people with disabilities.
- Access to and availability of case management services are limited due to high caseloads and few providers. Case management services were available to older adults through a AAA or an ADRC in half of the 58 counties. Between Regional Centers and ADRCs, at least one provider reported arranging for case management services for people with disabilities in every county.
- Among the four types of services in this domain, utilization of communication and interpretation services is lowest for both older adults and people with disabilities. This is due, in part, to the challenges providers face in hiring multilingual and multicultural staff. Interviewees noted the translation and interpretation services do not fully meet the communication needs of Regional Center participants who use American Sign Language or who speak a less commonly spoken language when seeking information and referral services.

Item 4 - Gaps in housing for older adults and people with disabilities - Housing services for older adults and people with disabilities include housing supply, housing financial support, support for people experiencing or at risk of homelessness, home repairs and modifications, and other housing-related services.

- The largest gap, which affects both the affordable housing and homelessness services sectors, is that there is not enough housing that older adults and people with disabilities can afford. This lack of affordability particularly affects older adults with the lowest income and people with disabilities, who are most vulnerable to losing their housing. Los Angeles and Orange Counties have the greatest shortages of affordable housing units, whereas San Diego and San Benito have the longest wait times for affordable housing units.
- Older adults and people with disabilities occupy a majority of affordable housing units and comprise at least half of the population experiencing homelessness, yet neither the physical infrastructure nor the process of accessing affordable housing or homelessness services are designed for their needs. Interviewees noted that people with physical disabilities; people with significant behavioral, cognitive, or intellectual needs; and people with more than one disability struggle to find housing and services that met their needs. People with physical disabilities, which were more prevalent than other types of disabilities among older adults experiencing homelessness, also faced additional barriers in finding shelter. Interviewees noted that people with limited English proficiency may face additional barriers to completing the affordable housing application process.
- Though housing data do not allow for demographic analyses among older adults, Black and Hispanic heads of household and people 61 years and older overwhelmingly occupy extremely low-income housing units. Affordable housing units are overwhelmingly occupied by female heads of household.

- Affordable housing providers struggle to link older adults and people with disabilities to a variety of supportive services, largely due to a lack of funding and coordination around these services.

Item 5 - Gaps in safety services - Safety services include abuse prevention and protection and emergency and disaster response and preparedness.

- Lack of public awareness and limited funding of abuse prevention resources create gaps in access to abuse protection and prevention services. This is in part because information is not available in needed languages, nor is it distributed through communities' preferred information channels. Abuse protection and prevention structures vary locally and lack coordination.
- Although the Adult Protective Services (APS) program helps connect clients to services, stakeholders explained that APS is often seen as a law enforcement model focused on prosecuting perpetrators of abuse. Consistent with the relationship between historically marginalized communities and law enforcement, interviewees emphasized that this can cause distrust of the APS system, leading to underutilization and worse outcomes for these communities.
- Several interviewees identified financial abuse as a growing problem that is not adequately addressed and noted the need for more education around prevention strategies, especially for individuals with dementia.
- Rural communities, culturally and linguistically diverse communities, low-income individuals, and people with dementia face barriers to emergency preparedness and response. For example, interviewees explained that rural counties often lacked necessary emergency preparedness resources such as propane or firewood and thus were more likely to experience impacts of natural disasters, power outages and shut offs, and service delivery disruptions.

Item 6 - Gaps in transportation services for older adults and people with disabilities - Transportation services for older adults and people with disabilities include paratransit; transportation coordination; and grants, vouchers, and supplemental transportation.

- Each county has a different transportation service delivery system for older adults and people with disabilities. This variation impacts the structure, administration, and utilization of these services. Within and across counties, there is often a lack of coordination of these services, leading to a fragmented and confusing system for users.
- Interviewees cited numerous challenges with accessing and using public paratransit services: lengthy and burdensome transfer trips, high fees, lack of same day trips, and variable eligibility criteria, for example.
- The lack of data on accessible transportation services for older adults and people with disabilities makes it difficult for planning agencies and providers to identify and ameliorate gaps.
- Interviewees also noted that drivers are not trained in how to support riders who are living with dementia or who may exhibit behavioral or psychological symptoms because of their disease.

- There are not enough accessible and coordinated transportation service providers, especially in rural regions of the state and regions with lower incomes. Interviewees also noted that older adults with lower incomes are more likely than older adults with higher incomes to require transportation services, which may also disadvantage older adults in rural areas or areas with less access to services.

Item 7 - Gaps in social inclusion, economic security, and employment services - Social inclusion, economic security, and employment services include economic assistance, employment and vocational services, life skills training, and social participation.

- Most social inclusion, economic security, and employment services are offered for people with disabilities. Few services are offered exclusively for older adults.
- Use of social inclusion, economic security, and employment services is low for most programs and services for which Mathematica had utilization data. However, providers were not required to report utilization for many of the programs for which Mathematica did have data, so actual utilization is unknown.
- Not all AAAs, ILCs, and Regional Centers offer social inclusion, economic security, and employment services across all service areas. Additionally, the types of social participation services vary by county and service area. For employment and vocational services, this is due to a lack of funding and reimbursement models that do not pay for up-front costs.
- Interviewees noted that participants living in rural areas have less access to services, potentially because of staffing constraints and more limited access to broadband, which can be particularly challenging for people who are homebound.
- Social participation services often do not cater to the needs of participants with certain disabilities, medical needs, or other identities. For example, interviewees noted that LGBTQ+ older adults may not feel welcome at senior centers because they have experienced homophobia or they anticipate it.
- LGBTQ+ specific community centers do not generally cater to older adults.
- Regional Center participants who used any social inclusion, economic security, or employment service were more likely to be male, English-speaking, younger than 60, Medi-Cal eligible, and White when compared to the overall Regional Center population.