



County of San Mateo

Inter-Departmental Correspondence

Department: BOARD OF SUPERVISORS
DISTRICT 5
File #: 20-021

Board Meeting Date: 2/11/2020

Special Notice / Hearing: None
Vote Required: Majority

To: Honorable Board of Supervisors
From: David J. Canepa, Supervisor, District 5
Subject: Master Plan for Aging

RECOMMENDATION:

Adopt a resolution urging the State of California to incorporate the needs of middle-income seniors when developing a person-centered Master Plan for Aging.

BACKGROUND:

Governor Newsom has established an Aging Task Force to develop a Master Plan for Aging that will serve as a blueprint for State government, local communities, and private organizations to build environments that promote healthy aging. According to State projections, by 2030 more than 9 million Californians will be over the age of 65, three million more than today. Two-thirds of these seniors will have three or more chronic health conditions, 60 percent will more than likely have mobility limitations, and 20 percent will have high health care and functional needs. High income seniors have greater financial resources, and low-income seniors may be eligible for Medi-Cal long-term services and supports in addition to subsidized services. Middle-income seniors, on the other hand, have too many financial assets to qualify for Medi-Cal, but don't always have enough income to cover housing and support needs as their health and functional well-being change as they age.

DISCUSSION:

The median household income for residents 65 and older in San Mateo County is \$63,516. The federal poverty guideline used to determine income eligibility for many public programs covers less than half of the basic costs experienced by adults age 65 and older in the state (the 2019 federal poverty level was \$12,140 for individuals and \$16,460 for married couples). The Elder Economic Index (a standard for measuring seniors' economic security in California adopted by AB 138) provides an empirically-based measure that more accurately reflects county-level costs because it includes rent, food, healthcare and transportation costs for each specific county in California. Therefore, the index details the income gap faced by older adults who are considered "Middle Income" within each county in California. Unfortunately, however, the federal poverty guidelines are the criteria used to determine eligibility for programs, not the Elder Economic Index. In 2011, 62 percent of seniors (65

and older) in San Mateo County are considered the “Hidden Poor.”

The San Mateo County Commission on Aging formed the “Middle Income Senior Opportunities” (MISO) committee to identify the eligibility gap for older adults who need assistance paying for housing, transportation, food, health care, and long-term care, but do not qualify for such assistance because their income is above the federal poverty level.

Currently, MISO is researching affordable options to pay for custodial care in skilled nursing facilities, assisted living facilities, or at home, retirement financial planning geared toward baby boomers, job training and availability for older adults, continued support for more low-income senior housing, and options to support programs that provide assistance to older adults who live independently in their home but struggle to pay for their property taxes and medical insurance costs.

The Master Plan will lead to a better future for residents living in the state by creating programs that acknowledge and embrace aging instead of ignoring it. The plan should also address the reality and magnitude of the “Forgotten Middle Class.” As previously mentioned, these are people whose income is not low enough to qualify for subsidized programs or high enough to pay for assisted living and/or in-home care. Without access to affordable long-term care services, their options are quite limited, and they spend down their savings to enroll in Medi-Cal or become homeless. The task force should look at adult day care, systems for social care and mutual support such as the Village Concept, and creation of age-friendly communities, which San Mateo County is already in the process of implementing. According to Governor Newsom, the Master Plan must also address person-centered care, the patchwork of public services, social isolation, long-term care, transportation and housing options, nursing shortage and the demand for In-Home Supportive Services that far outpaces its capacity.

The Master Plan should look beyond public programs and in order to include all older Californians. The State is expected to issue a report on stabilizing State long-term care programs and infrastructure, including In Home Supportive Services, by March 2020, with a full Master Plan completed by October 2020.

FISCAL IMPACT:

No fiscal impact.