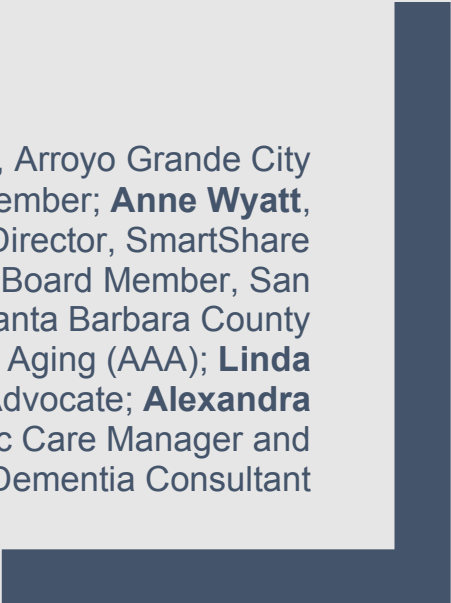




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# High-Value Opportunities For Improving The Lives Of San Luis Obispo County's Older Adults

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<b>INTRODUCTION</b>	<b>2</b>
<b>KEY FINDINGS</b>	<b>3</b>
<b>QUESTIONS TO EXPLORE</b>	<b>4</b>
<b>BACKGROUND: OLDER ADULTS IN SLO COUNTY BY THE NUMBERS</b>	<b>5</b>
<b>SUGGESTED PRIORITY ISSUES</b>	<b>5</b>
1: INCREASE OUTREACH AND COMMUNICATION RE: EXISTING SERVICES	5
2: PROMOTE ELDER CARE MANAGEMENT SERVICES AND ADULT DAY PROGRAMS	6
3: SENIOR HOUSING IN SLO COUNTY	8
4: SENIOR TRANSPORTATION	10
5: SENIORS AND TECHNOLOGY	11
<b>CONCLUSION</b>	<b>13</b>

## Introduction

San Luis Obispo (SLO) County seems largely unprepared to meet the growing needs of its older adult population. More than 20% of the county population is now 65 or older; by 2030, a projected 25.3% of county residents will be in that age range.<sup>1</sup> However, the services, housing, care, and other resources essential for older adults' quality of life are limited and scattered. This situation affects older adults at every economic level as well as those who care about them. There seems to be no plan for how to address this group's needs, and no clear local leadership emerging to create one.

Many of the issues require action at the state or national level. The State of California's Master Plan on Aging ("MPA")<sup>2</sup> is one effort to create a comprehensive strategy to build age-friendly communities. Still, some needs can be addressed at the local level. Linking local actions to the MPA may be one way to jump-start progress on priority concerns. These efforts are unfolding as MPA programs and budgets evolve.

An informal "working group" of SLO County residents with special interest and experience in issues affecting older adults has identified a short-list of priority items for local action:

- Increase outreach and communication of existing services for older adults
- Expand availability of care management and adult day programs
- Create more housing options for seniors at every economic level
- Connect older adults through technology
- Make transportation work for older adults

Arroyo Grande City Council Member Jimmy Paulding convened this group, which includes:

- Anne Wyatt, Executive Director, SmartShare Housing Solutions, Board Member, San Luis Obispo and Santa Barbara County Area Agency for Aging (AAA)
- Linda Beck, Patient Advocate
- Alexandra Morris, Geriatric Care Manager and Dementia Consultant

The working group prepared this report to spark discussions that will set the stage to improve the lives of SLO County's older adults and those who care about them.

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<sup>1</sup> Beacon Economics (2017). 2050 Regional Growth Forecast for San Luis Obispo County

<sup>2</sup> For more information on the Master Plan on Aging, visit <https://mpa.aging.ca.gov/>

## Key Findings

- Residents aged 55 and above are the largest population group in SLO County at 37%. This group is growing, and an estimated 22% of that group are at risk of becoming “elder orphans,” who have no spouse, partner, children or other person on whom they can depend for assistance.
- Older adults at all income levels want to continue living in their own homes and communities; many need a “boost” – in the form of transportation, home modifications, technology support, health care coordination, nutrition – in order to do so safely. Care for older adults who cannot readily access those supports often falls to first responders - fire departments, ambulance services and emergency rooms.
- Finding services and support for older adults is a challenge; they are scattered across public agencies, non-profit organizations and businesses, and many people are unaware of these resources.
- Too few seniors can access care management services and adult day programs, both high value/low-cost resources that benefit individuals and families and can reduce demand for emergency services.
- Housing costs threaten many older adults’ quality of life; rents in SLO County have risen at least 4% per year from 2012 through 2020.<sup>3</sup> Even those who own their homes face constantly increasing costs for maintenance, repairs and utilities.
- The lack of affordable housing options for seniors leads directly to the rising number of people experiencing homelessness in SLO County. According to a 2020 UC San Francisco study, persons aged 50 and over now account for “half of unhoused adults in CA – a four-fold increase since 1990 when 11% of homeless adults were over 50.”<sup>4</sup>
- SLO County has 13 senior centers; however, facilities and services vary widely. There is apparently no collaboration among the centers to develop common offerings.
- Technology is a key to improving older adults’ quality of life, but it is ever-changing, so learning to use it is an on-going process. There are few places where older adults can acquire the skills they need to make the most of personal technology safely.
- Limited transportation options for non-drivers contribute to isolation and other factors that undermine older adults’ wellbeing and quality of life.
- Improving resources for SLO County’s older adults will require stronger collaborative and cross-sector partnerships with local government leaders, community planners, aging and disability advocates, and subject matter experts.

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<sup>3</sup> U.S. Department of Housing and Urban Development (2021) Comprehensive Housing Market Analysis San Luis Obispo-Paso Robles-Arroyo Grande, California (“HMA”), p. 17.

<sup>4</sup> CalMatters (2020) <https://calmatters.org/commentary/my-turn/2020/03/california-senior-homelessness-p/> retrieved 3/4/22.

## Questions to Explore

- A number of existing organizations in SLO County serve older adults, including the Adult Services Policy Council and Area Agency on Aging (AAA). Would an additional county-level organization and/or position be helpful to improve programming and services that address older adult issues?
- How can information about existing resources and programs for older adults in SLO County be more accessible to those who need it?
- How can SLO County provide more housing options for older adults at all economic levels, whether they own or rent, such as subsidized housing, supportive housing, accessory dwelling units, and home shares?
- What would it take to expand care management services and adult day programs throughout SLO County?
- How can technology be made accessible for all older adults who want to use it, including expanding internet access, making 5G compatible devices available, and providing convenient training and support?
- What is the best approach to improving transportation for older adults living in SLO County who do not drive?

**We hope this report will spark discussion - and action - to develop the services and programs needed for SLO County's older residents to thrive now and in the future.**

## Background: Older Adults in SLO County by the Numbers

According to ACTION for Healthy Communities, SLO County has a greater proportion of seniors compared to the state, and many enjoy a high quality of life. Most seniors own their own homes, and a vast majority of seniors feel very safe in their neighborhoods. Most have health insurance and a regular source of health care.<sup>5</sup>

However, about one-third of local seniors are living on incomes below the Elder Economic Security Standard of self-sufficiency and nearly half spend more than the recommended one-third of their income on housing costs.<sup>6</sup> Seniors across all economic groups need assistance with daily activities and other support.

The projected growth of the Senior population (65+) coupled with increased housing costs, a shortage of affordable housing options, and access to essential services undermines those residents' quality of life. These factors contribute directly to the number of un-housed older adults in SLO County and many older adults are placed in long term care facilities who could be living in less-restrictive settings with appropriate support. The resulting pressures on housing, social services, health institutions, and public services have an immense impact throughout our communities.

## Suggested Priority Issues

### 1: Increase Outreach and Communication re: Existing Services

#### The Challenges

There are many resources available for older adults in SLO County. Services are provided by numerous public, private and non-profit organizations. More than 25 groups participate in the Adult Services Policy Council, which meets monthly. This group connects service providers, but there is no formal collaboration to address common issues or serve individual clients.

There are 13 senior centers in the County. Facilities and services vary widely, and the centers do not share resources or programs. Many centers are not well-known, and several do not have any information available online.

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<sup>5</sup> Action for Healthy Communities (2020). Vital Signs: Understanding San Luis Obispo County, 2020 Comprehensive Report (hereafter "ACTION SLO"). <https://www.cfsloco.org/wp-content/uploads/2020/10/Vital-Signs-2020-Report.pdf>

<sup>6</sup> HMA, p. 19.

## Opportunities for Improvement and Preliminary Recommendations

- Increase awareness and/or enhance existing sources of centralized information related to older adult services in SLO County. Make the information available in multiple formats (online, in print, telephone support), in several languages, and keep it current.
- Expand community awareness of those resources through community outreach and media.
- Explore the possibility of greater collaboration among service providers, such as connecting police and fire departments with service groups to follow up on calls for assistance and/or minimize emergency calls.
- Encourage Senior Centers to collaborate and share resources.
- Engage SLO County in becoming an “Age Friendly”<sup>7</sup> community.

## **2: Promote Elder Care Management Services and Adult Day Programs**

### The Challenges

The goal of care management is to keep people from falling into any of the many gaps between services. Care management for older adults includes evaluating a person’s abilities and limitations, coordinating medical and home care, and advocacy. Examples include: helping clients understand Medicare and other insurance coverage, navigating hospitalizations and rehabilitation stays, and evaluating care options. Care management can benefit people at every economic level.

Currently, aside from limited hospital, hospice, and behavioral health care management services, there are few care management options for older adults in SLO County. There are some private care managers, but with rates of \$100 per hour and more, these services are out of reach for many seniors.

As a result, caregiving predominately falls to family and friends. These “informal” caregivers provide an estimated average of 24.4 hours per week providing care.<sup>8</sup> Caregivers for a loved one with dementia provide an estimated 21.9 hours of care per week.<sup>9</sup> Caregiver stress and burden are well researched and documented; the more

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<sup>7</sup> “Age Friendly” is a designation created by AARP to encourage creation of livable communities for people of all ages. <https://www.aarp.org/livable-communities/network-age-friendly-communities/>

<sup>8</sup> National Alliance for Caregiving and AARP (2015). Caregiving in the U.S.

<sup>9</sup> Alzheimer’s Association (2015). 2015 Alzheimer’s Disease Facts and Figures.

support caregivers receive, the longer and more successfully older adults can live in the community.<sup>10</sup>

Care management is one way to reduce the burden on caregivers and first responders; adult day programs are another. The social model of adult day programs provides a safe place for people affected by dementia or who have other limitations to spend part of the day. Programs provide activities, a meal, snacks, and meaningful social interaction, which can improve both mental and physical health. Equally important, the programs give caregivers much-needed relief from their relentless responsibilities.

SLO County now has only one adult day program, operated by Community Action Partnership of SLO County (“CAPSLO”) in Paso Robles. There is no charge to attend. The program receives funding from the Area Agency on Aging as well as SLO County’s Community Development Block Grant and Community-Based Organization Grant. None of these sources guarantee funding beyond one year, so the future of the program is always uncertain. Before COVID, 18-25 people attended the program each day from all over SLO County. The program is now limited to 10 people each day on account of COVID requirements, which means that many family caregivers no longer get this relief.

With the Senior population increasing, the number of people who would benefit from an adult day program is growing fast. Private adult day programs typically have a sliding fee scale from \$0 to \$60 per day maximum. In contrast, 5 hours of professional in-home dementia care starts at \$150.

#### Opportunities for Improvement and Preliminary Recommendations

- Develop more elder care management services, including programs to serve seniors in low and very low-income groups throughout SLO County. Some communities in California recognize the importance of these issues and have addressed them (in part) by investing in free or low-cost care management / care coordination services. The cities of Mountain View, Cupertino, Los Gatos, and Santa Clara have hired full or part time care managers. Seniors who live within those city limits can receive ongoing phone support and resources, on-site care consultations, family meetings and limited in-person home visits.
- Create more adult day programs. Establish program sites in the City of SLO and in South County. Options for funding include: grants, federal Family Caregiver Support funds, sliding fees paid by those participating in the program, donations, community

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<sup>10</sup> Alternatives are limited, and costly. According to Action SLO, the county’s In-Home Supportive Services (IHSS) program receives about 75 new requests each month for services needed to keep very low-income seniors and adults with disabilities in their own homes, and there is a wait list to start services. Assisted Living / Memory Care costs start at about \$3000 per month and can exceed \$7,600 per month.



fundraising, and planned giving. Day programs are usually much less expensive than in-home care, which is typically \$30 to \$35 per hour with at least a 4-hour minimum.

- Identify leadership from elected officials or other community champions; support that person with access to elected leaders and organizations that provide services to seniors (governmental or non-profit), and meeting space in community or senior centers.

**Note:** This issue corresponds with Goals 2 and 4 of the MPA:

Goal 2: Health Reimagined, Initiative 66, increase adult day services, especially for people with dementia

Goal 4: Caregiving that Works

### 3: Senior Housing in SLO County

#### The Challenges

According to the SLO County Commission on Aging, nearly 38% of Seniors (65+) in the county do not have enough income to meet their most basic needs. The 2020 Census data shows 59,027 adults over 65 in SLO; that equates to 22,430 elders struggling to make ends meet in our communities. As reported by the Housing Authority of San Luis Obispo and El Camino Homeless Organization, approximately 40% of SLO County residents seeking temporary shelter or permanent affordable housing are seniors. By 2029, the Senior population in SLO County is expected to grow 41% (from 59,027 to 83,580) and will require 53,915 dwellings.<sup>11</sup> Estimated projections (using the same 38%) over the next eight years show that about 31,760 elders in SLO County will need help with their housing needs.

The income-to-housing cost ratio for seniors in SLO County is significantly out of balance. Approximately 20% of seniors rely on social security as their primary retirement income, and the average social security check for seniors is \$1,437 per month, according to the Social Security Administration. The average rent in SLO County is \$1,598 per month for a one-bedroom/studio. This imbalance means that many older adults cannot pay for housing without some sort of subsidy or shared housing option.

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<sup>11</sup> San Luis Obispo Council of Governments (SLOCOG) (2019). Regional Housing Needs Assessment (RHNA).

Cost and availability of services that would allow seniors to remain in their homes as they age is an added challenge. Home maintenance and repair and household help can be expensive, and it can be difficult to find qualified contractors to do small jobs and assistants to come to homes and assist in short increments, e.g., meal preparation, setting out and bringing in trash cans, bathing. This secondary challenge affects even seniors who can afford to pay for housing and services, yet need a little help to safely stay in it. Options available are limited and include home sharing, such as through the HomeShareSLO program,<sup>12</sup> where seniors offer an extra room to a housemate who provides some rent and/or household help, and through neighbor-to-neighbor assistance programs, such as SLO Village<sup>13</sup> and Wilshire Community Services.<sup>14</sup>

### Opportunities for Improvement and Preliminary Recommendations

- Evaluate current and future need for senior housing for all economic levels and build the business case for increasing variety and supply.
- Facilitate construction of housing for seniors in collaboration with local agencies and organizations with expertise to address care-related concerns:
  - Incentivize construction of small accessory dwelling (“ADU”) or second units (granny units) by streamlining zoning and permit requirements in partnership with the SLO County ADU Task Force and Smart Share Housing Solutions ADU SLO program.
  - Promote homesharing and co-living options in partnership with organizations like Smart Share Housing Solutions.
  - Retrofit or renovate existing structures with basic equipment like entry/exit ramps, lifts, and toilet/shower grab bars using incentive programs and partnerships with organizations such as CAPSLO, SLO Village, and other local organizations.
  - Encourage local agencies to proactively zone for more senior housing developments, and explore opportunities for increased densities related to recent legislation.
  - Pursue grants and other funding opportunities for senior housing in collaboration with local agencies and organizations with expertise in these areas (e.g., Housing Authority of San Luis Obispo, Peoples Self-Help Housing, Housing Trust Fund of San Luis Obispo, etc.).

**Note:** This Item corresponds with Goal 1 of the MPA: Housing for All Ages and Stages.

<sup>12</sup> Smart Share Housing Solutions, Inc: <https://www.HomeShareSLO.org>

<sup>13</sup> SLO Village: <https://www.SLOVillage.org>

<sup>14</sup> Wilshire Community Services: <https://www.wilshirecommunityservices.org/>

## 4: Senior Transportation

### The Challenges

Transportation is a critical and often overlooked element of healthy aging. In SLO County, older adults who no longer drive (or who shouldn't) need another way to get to health care appointments, meet up with friends, visit relatives, shop for essentials – in other words – to remain active and engaged. Many people simply lose access to those services and connections if they don't drive.

The resulting isolation can have profound physical and mental health impacts. There is ample research (particularly since the pandemic) showing how loss of connection affects health and longevity. As stated in a recent report from the National Academies of Science, Engineering and Medicine:

- Social isolation significantly increased a person's risk of premature death from all causes, a risk that may rival those of smoking, obesity, and physical inactivity.
- Social isolation was associated with about a 50% percent increased risk of dementia.
- Poor social relationships (characterized by social isolation or loneliness) were associated with a 29% increased risk of heart disease and a 32% increased risk of stroke.
- Loneliness was associated with higher rates of depression, anxiety, and suicide.
- Loneliness among heart failure patients was associated with a nearly 4 times increased risk of death, 68% increased risk of hospitalization, and 57% increased risk of emergency department visits.<sup>15</sup>

Transportation for older adults is an emerging issue in SLO County. Demand for older adult transportation service has increased and these riders are requesting more routes, more stops, and greater flexibility and frequency.

Although there are many transportation options for older adults, services are fragmented and challenging to use. There are more than a dozen different public providers of transportation for older adults, all of which have limitations: days and hours of service vary, some limit the number of rides per person per month, most require at

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<sup>15</sup> National Academies of Sciences, Engineering, and Medicine (2020). Social Isolation and Loneliness in Older Adults: Opportunities for the Health Care System. Washington, DC: The National Academies Press. <https://nap.nationalacademies.org/catalog/25663/social-isolation-and-loneliness-in-older-adults-opportunities-for-the>

least 24 hours advance notice to schedule <sup>16</sup> Charges vary widely. Although services exist, it can be difficult for would-be riders to navigate and use them.

### Opportunities for Improvement and Recommendations

- Promote the San Luis Obispo Council of Governments (SLOCOG) “Know How to Go” program that is part of the existing 5-1-1 Transportation Information service. Callers can talk with a Mobility Options Specialist who knows the various transportation services and can recommend the most time- and cost-efficient options for a particular trip. Phone access and individual attention make the service particularly suitable for older adults who have difficulty accessing on-line information.
- Reassess restrictions on existing services: extend service hours, increase the number of rides allowed per person/per month or eliminate the cap altogether, and provide funding as needed.

**Note:** This item corresponds with Goal 1, Strategy B of the MPA: Housing with Transportation Options; Transportation Beyond Cars

## **5: Seniors and Technology**

### The Challenges

The isolation of the pandemic highlighted the importance of smart technology for everyone, including older adults. This need to be connected colors all aspects of their lives (socialization, healthcare, information, learning, entertainment, and services). According to AARP<sup>17</sup> by the end of 2021, 97% of people 50+ owned at least one primary technology device, 82% of people 50 and older now rely on smart technology to stay connected and in touch with family and friends and 40% use tech for healthcare services. The result has been a change in social behaviors: 70% of seniors now use

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<sup>16</sup> The services report providing more than 11,000 rides for older adults in 2020-21. SLOCOG Transportation Needs Assessment Update, October 6, 2021, p. B-1-17.

<sup>17</sup> AARP publishes a vast amount of data on older adults' use of technology. For a summary, see AARP Research (2021) 2022 Tech Trends and the 50-Plus [https://www.aarp.org/content/dam/aarp/research/surveys\\_statistics/technology/2021/2022-technology-trends-older-americans.doi.10.26419-2Fres.00493.001.pdf](https://www.aarp.org/content/dam/aarp/research/surveys_statistics/technology/2021/2022-technology-trends-older-americans.doi.10.26419-2Fres.00493.001.pdf) Other sources include: Tech Trends Fact Sheet: Tech Dependency Continues in 2021. [https://www.aarp.org/content/dam/aarp/research/surveys\\_statistics/technology/2022/2022-technology-trends-older-americans-tech-ownership-factsheet.doi.10.26419-2Fres.00493.005.pdf](https://www.aarp.org/content/dam/aarp/research/surveys_statistics/technology/2022/2022-technology-trends-older-americans-tech-ownership-factsheet.doi.10.26419-2Fres.00493.005.pdf) Primary technology devices include smartphones, tablet, laptop/desktop, home assistant and wearables.

video chat; 32% of seniors attend live virtual events; 58% of seniors now utilize streaming services.

However, many older adults report difficulty accessing or using personal technology. This issue will become worse as the 3G system shuts down, because many existing devices will not work with the new infrastructure. Those who have hung on to older cell phones and other connected devices may have to buy new devices and services, then learn to use them. The shutdown process started January 1, 2022, and the schedule differs by carrier.

Increasing older adults' use of technology will require training, connectivity and other technology resources, but those are scattered. According to AARP:

- For over 50%, the cost of internet is too high (average \$269/month or 16% of their budget spent on tech expenses such as internet, cellphone, cable, and streaming).
- High-speed internet is not available for 23% of rural older adults. An estimated 10.7% of homes in SLO County do not have internet access.
- More than 50% want to learn more about using technology and 39% say they would use smart technology more often if they knew how.
- Older adults prefer hands-on learning, and learn best from patient instructors who respect their intelligence.
- Privacy is a major concern; 83% of older adults say they do not believe their private information is secure.

### Opportunities for Improvement and Preliminary Recommendations

Broad awareness at the federal and state government levels that parts of the population lack access to and knowledge of smart technology has prompted legislation to increase access including:

- The Federal CARES Act 2019 (Coronavirus Aid, Relief, and Economic Security Act). Provides \$200 million in emergency funding to health care providers for telehealth and connected care services in response to COVID-19.
- The Federal Infrastructure Investment and Jobs Act of 2021. This major investment in broadband promises consumers high-speed internet access no matter where they live.
- The Affordable Connectivity Program. This Federal Communications Commission program helps ensure that households can afford broadband.<sup>18</sup> The program provides a discount of up to \$30 per month toward internet service for eligible households and up to \$75 per month for households on qualifying

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<sup>18</sup> <https://www.fcc.gov/acp>

Tribal lands. Eligible households can also receive a one-time discount of up to \$100 to purchase a laptop, desktop computer, or tablet from participating providers if they contribute at least \$10 toward the purchase price. Under the program, an eligible household is defined as a household having income 135% at or below the Federal Poverty Guidelines.

- The Federal Lifeline Program for Low Income Consumers<sup>19</sup> and the California Lifeline Program.<sup>20</sup> These programs lower the monthly cost of phone or internet service. Eligible consumers can get up to \$9.25 off the cost of phone, internet, or bundled services. In California, eligible consumers are households earning less than \$28,700 annually.

Local opportunities include:

- Build on existing models, like the Morro Bay Senior Center program, to create a comprehensive plan/system that provides access and services seniors need to be connected to appropriate smart technology and learn to use it.
- Work with Cuesta College, which has campuses near San Luis Obispo and in Paso Robles, city and county Parks and Recreation departments, senior centers and local high schools to make training for seniors available at the community and neighborhood level.
- Develop and implement strategies to increase the number of SLO County seniors who utilize the Federal Lifeline Program and the California Lifeline Programs to lower their monthly cost of phone or internet service.

**Note:** This item corresponds to MPA Goal 3: Equity & Inclusion, not Isolation, Strategy B - Closing the Digital Divide

## Conclusion

SLO County's population is aging. All residents in all areas of the county will benefit from a concerted effort to identify and plan to meet the needs of this growing group. The California MPA is developing and will provide one avenue for addressing issues for older adults. Local leadership is needed to ensure SLO County participates in those opportunities as well as to create other ways to meet our communities' needs.

<sup>19</sup> <https://www.fcc.gov/general/lifeline-program-low-income-consumers>

<sup>20</sup> <https://www.californialifeline.com/en>