



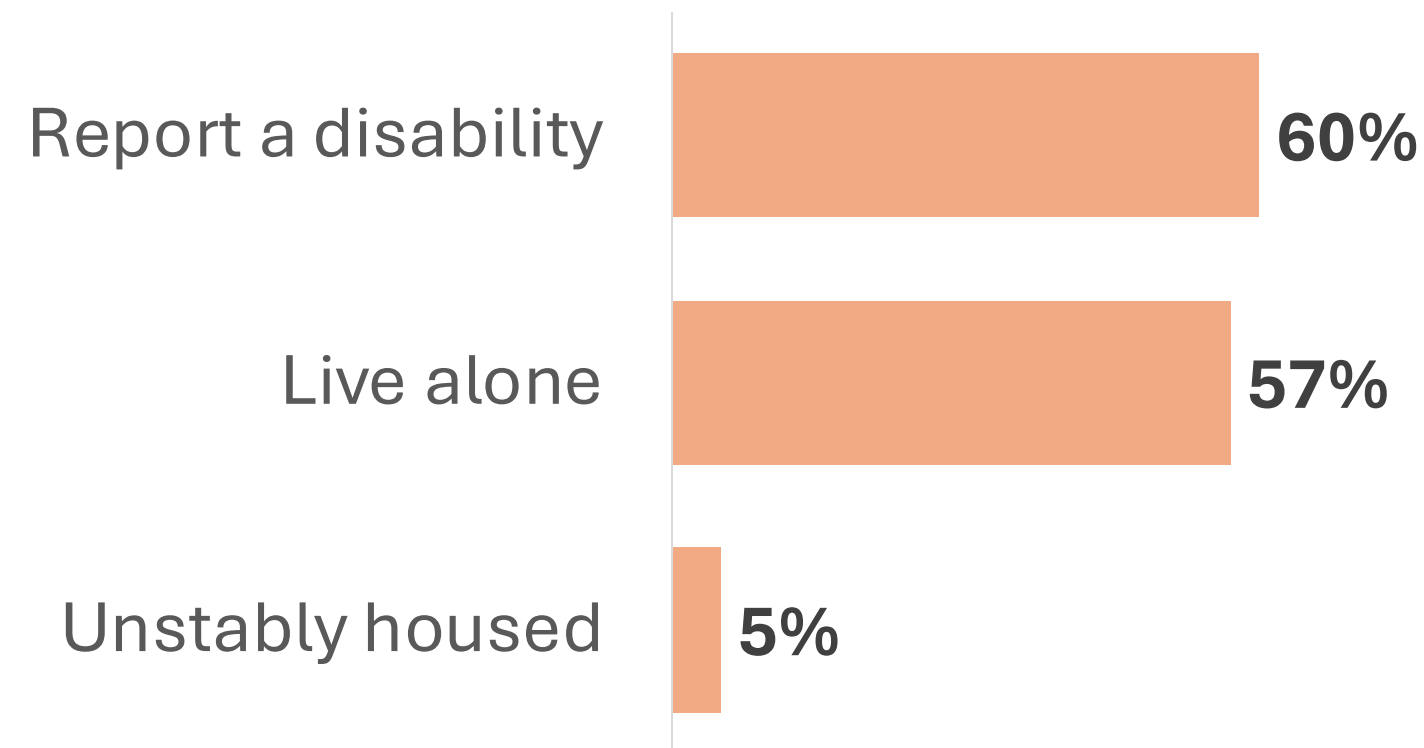
Affording Aging

15.6% of Santa Cruz County residents aged 60+ earn less than 150% of the federal poverty level

Source: U.S. Census Bureau, 2018-2022 American Community Survey 5-Year Estimate

GOAL: "We will have economic security for as long as we live."

Respondents with low income (incomes < \$50K) report more challenges than others:



Note: Based on 751, 800, and 779 respondents reporting income < \$50k

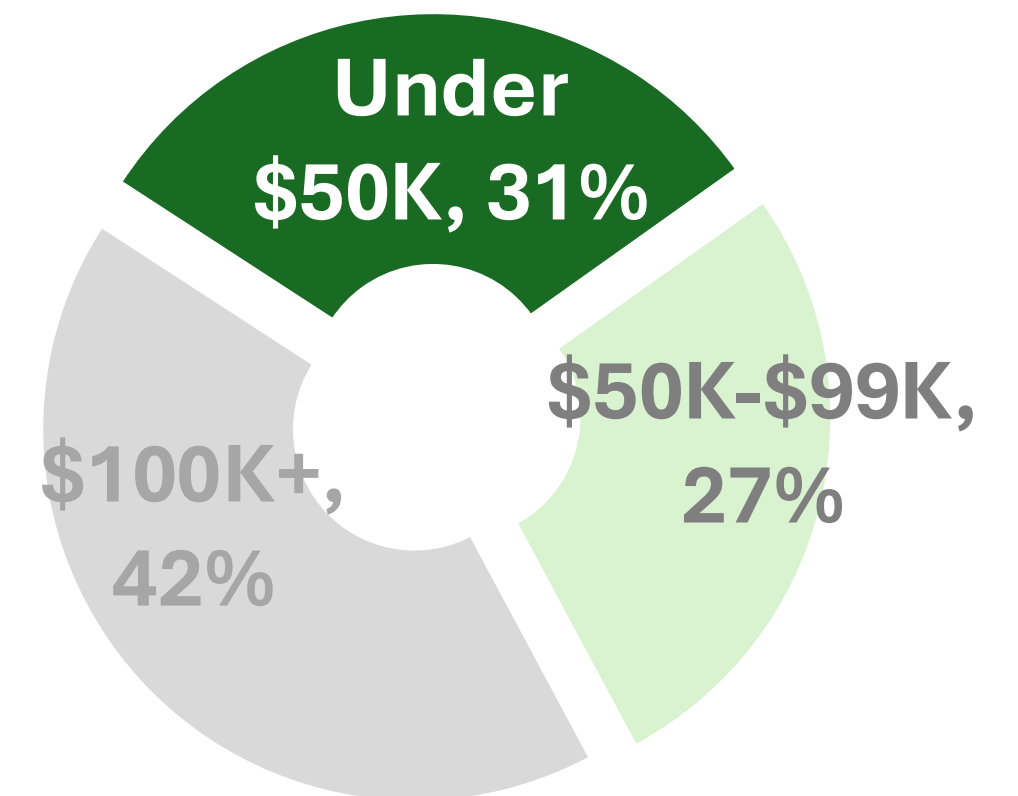
WHO aged 60+ has low income?

- 69% are retired
- 13% are working full-or part-time
- 43% are divorced
- 60% report a disability, chronic condition, or use of assistive equipment
- 79% are women



How might low-income residents be better protected?

Almost 1 in 3 aged 60+ report income less than \$50K.



Note: Based on 2,243 respondents aged 60+

WHERE are those aged 60+ who have low income?

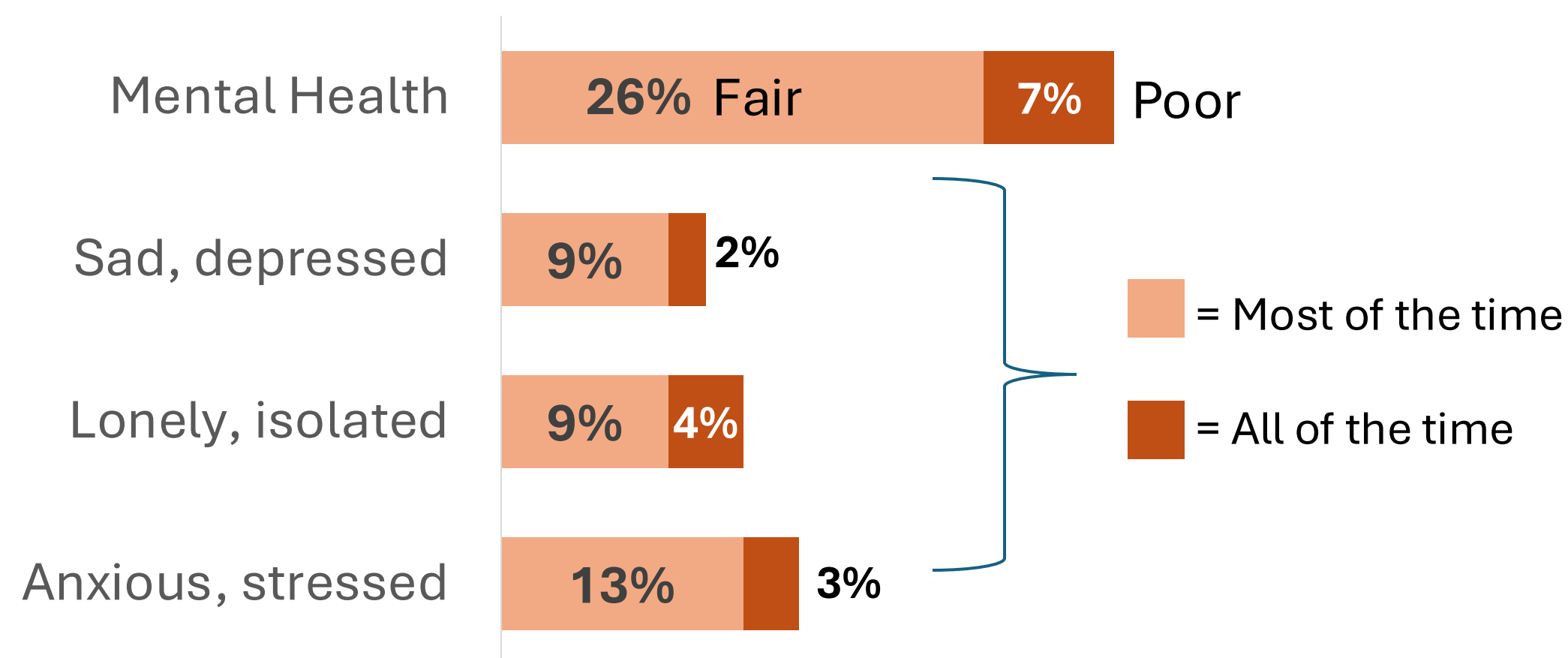
- 38% live in City of Santa Cruz
- 12% live in San Lorenzo Valley
- 15% live in Watsonville
- 9% live in Aptos

“We have both worked and paid into Medicare all our lives and are shocked by how expensive it will be to have to pay for Medicare when we are both on a fixed income. We've lived in Santa Cruz for 40 years. We aren't at all sure that we'll be able to do stay as we age. It's sad.”



How might we improve health and health care access for low-income residents?

Residents with low income have greater mental health challenges.



Note: N's = 788-790 respondents reporting less than \$50,000 in household income.

Respondents with low income report:

- significantly lower ratings for physical health and dental health.
- greater difficulty navigating the health care system and accessing care
- greater difficulty finding preventive care, dental care, and vision/hearing care.

Residents with low income are at greater risk:

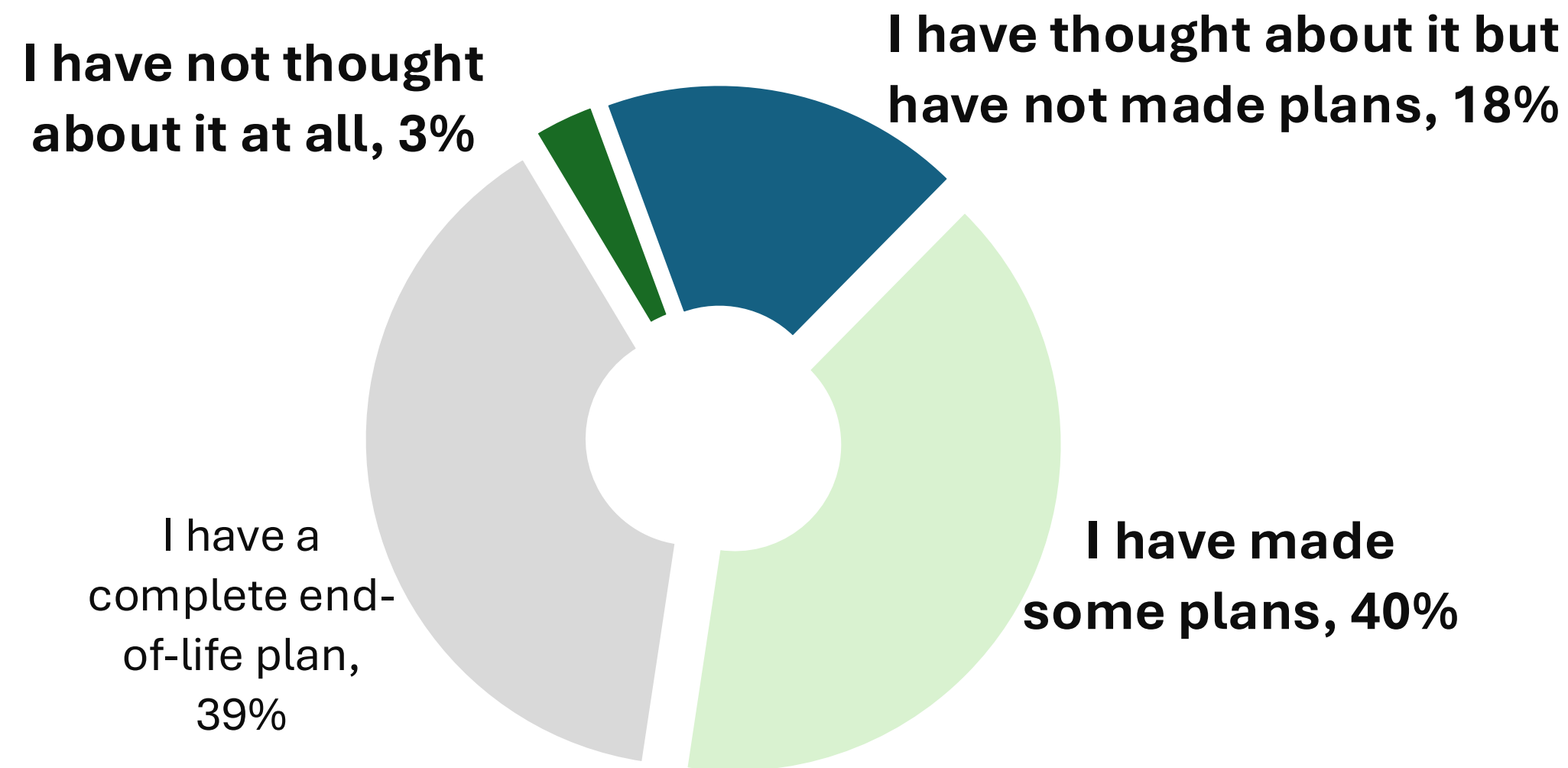
- **4x** more likely to have experienced neglect by a family member in the past year.
- **3x** more likely to have experienced physical abuse in the past year.

It is significantly more difficult for low-income residents to:

- Get nutritious food every day
- Afford needed services
- Afford healthcare

Older adults are thinking about end-of-life planning, but many still need to make plans.

How much end-of-life planning have you done?



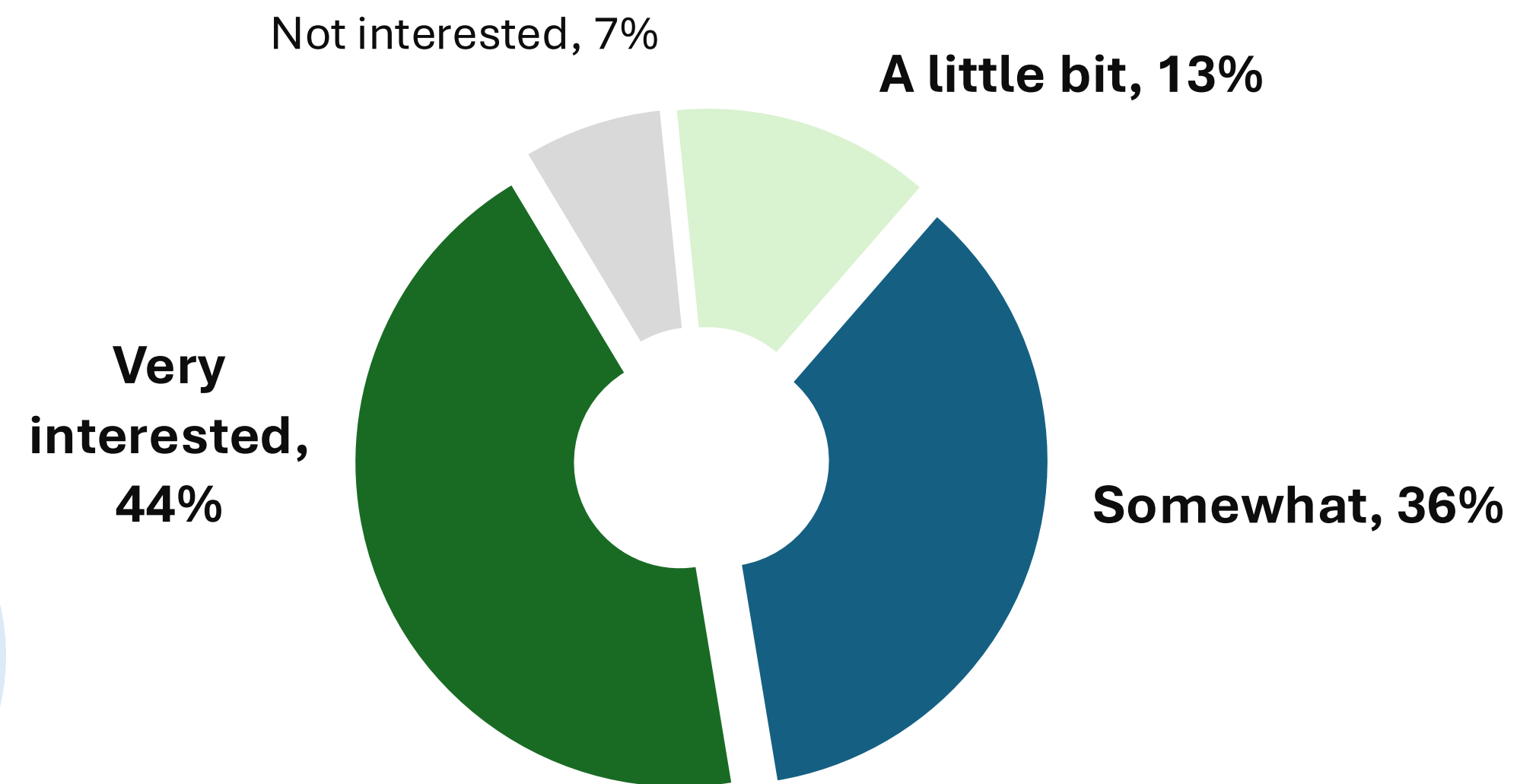
Note: N = 2,293 respondents aged 60+.

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How might we encourage older adults to make end-of-life plans ... and provide them with helpful resources?

Older adults are very interested in resources to help them age well.

How interested are you in resources to help you age well?



Note: N = 2,291 respondents aged 60+.

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How might we equip older adults with the resources they will need to age well?

As I get older, I realize that there were things I could have done better for retiring..."