# SUBMITTAL TO THE BOARD OF SUPERVISORS COUNTY OF RIVERSIDE, STATE OF CALIFORNIA 

FROM: Office on Aging


SUBMITTAL DATE: May 11, 2016

SUBJECT: Approval of the Riverside County Office on Aging's 2016-2020 Area Plan on Aging (Area Plan), "The Changing Face of Aging". [Districts - All] [Total Cost: \$0]

RECOMMENDED MOTION: That the Board of Supervisors:

1. Approve the attached Riverside County Office on Aging's 2016-2020 Area Plan on Aging (Area Plan), "The Changing Face of Aging";
2. Authorize the Chairman of the Board of Supervisors to sign three (3) copies (must be original signatures) of the attached Transmittal Letter; and
3. Return two (2) copies of the Transmittal Letter to the Office on Aging after approval by the Board of Supervisors. One (1) copy will be retained by the Clerk of the Board for filing.

## BACKGROUND:

## Summary

Every four years the Office on Aging, in coordination with the Advisory Council on Aging and the community, is mandated by the Older Americans Act and the Older Californians Act to develop an Area Plan, which is updated on an annual basis to reflect any changes in the consecutive years. FY 2016/17 is the first year of the 2016-2020 Area Plan on Aging, titled "The Changing Face of Aging". The Area Plan
(Continued on Page 2)


| FINANCIAL DATA | Current Fiscal Year: |  | Next Fiscal Year: |  |  |  |  | going Cost: | POLICYICONSENT (per Exec. Office) |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| COST | \$ | 0 | \$ | 0 | \$ | 0 | \$ | 0 | Consent $\square$ Policy ${ }_{\text {A }}$ |
| NET COUNTY COST | \$ | 0 | \$ | 0 | \$ | 0 | \$ | 0 |  |
| SOURCE OF FUNDS: N/A |  |  |  |  |  |  |  | Budget Adjustment: N/A |  |
|  |  |  |  |  |  |  |  | For Fiscal Year: | 16/17-19/20 |

C.E.O. RECOMMENDATION:

County Executive Office Signature


MINUTES OF THE BOARD OF SUPERVISORS

SUBMITTAL TO THE BOARD OF SUPERVISORS, COUNTY OF RIVERSIDE, STATE OF CALIFORNIA FORM 11: Approval of the Riverside County Office on Aging's 2016-2020 Area Plan on Aging (Area Plan), "The Changing Face of Aging". [Districts - All] [Total Cost: \$0]
DATE: May 11, 2016
PAGE: Page 2 of 2

## BACKGROUND:

## Summary (continued)

was developed based on needs assessment activities throughout Riverside County on issues impacting older adults. This process included an in-depth analysis of U.S. Census data and other data sources related to population projections, focus groups with key stakeholders, surveys (in person, via telephone, and by mail), a public hearing, and a thorough review of current reports and assessments from sources within the county.

The 2016-2020 Area Plan includes four priority goals:
Goal I: "Access is Key" - Enhancing Local and Community Based Services
Goal II: "Be Strong, Live Long" - Campaign for Health and Wellness
Goal III: "Aging on Your Terms" - Independence, Person-Centered Care and Caregiving
Goal IV: "Working Beyond Partnerships" - Developing True System Integration
The goals identified in the Area Plan serve as a roadmap for ensuring that Office on Aging is initiating and participating in the critical conversations that are part of integrating and improving the services older adults will need in the future.

## Impact on Citizens and Businesses

The 2016-2020 Area Plan on Aging outlines the four year goals and objectives of the Office on Aging, establishes the rationale for the development, expansion and delivery of community based services for older adults in Riverside County, and ensures compliance with the Older Americans Act and the Older Californians Act. As mandated by the Older Americans Act, the Area Plan focuses on specific populations, which include frail elderly, people with disabilities, low income, minorities, rural area residents, caregivers, and grandparents raising grandchildren. Additional specific populations include Boomers, limited English speaking, and Lesbian, Gay, Bisexual and Transgendered (LGBT).

## ATTACHMENTS:

## A. 2016-2020 RIVERSIDE COUNTY AREA PLAN ON AGING: "The Changing Face of Aging"

# TRANSMITTAL LETTER <br> 2016-2020 Four Year Area Plan/ Annual Update Check one: $\boxtimes$ FY 16-20 $\square$ FY 17-18 $\square$ FY 18-19 $\square$ FY 19-20 

AAA Name: RIVERSIDE COUNTY OFFICE ON AGING
PSA 21

This Area Plan is hereby submitted to the California Department of Aging for approval. The Governing Board and the Advisory Council have each had the opportunity to participate in the planning process and to review and comment on the Area Plan. The Governing Board, Advisory Council, and Area Agency Director actively support the planning and development of community-based systems of care and will ensure compliance with the assurances set forth in this Area Plan. The undersigned recognize the responsibility within each community to establish systems in order to address the care needs of older individuals and their family caregivers in this planning and service area.

1. (Type Name) John J. Benoit

## Signature: Governing Board Chair ${ }^{1}$

2. (Type Name) Gary Kelley


Signature: Advisory Council Chair
3. (Type Name) Anna L. Martinez


Signature: Area Agency Director

Date


[^0]
## 2016-2020 Area Plan On Aging

## The Changing Face of Aghe



Riverside County Office on Aging 6296 River Crest Drive, Suite K Riverside, CA 92507 1-800-510-2020

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## MESSAGE FROM THE DIRECTOR

It is my pleasure to present the Riverside County Office on Aging's 2016-2020 Area Plan on Aging, titled "The Changing Face of Aging". The Area Plan highlights the transformation that the new older adult will bring to society, as the face of aging in America is changing dramatically. Americans are living longer, achieving higher levels of education, and striving to remain physically and socially active as they age.
By the year 2020, Riverside County will experience a $200 \%$ increase in persons over the age of 60 and will make up approximately $25 \%$ of the County's total population. As Boomers age, they are changing the way America thinks about aging and older adulthood, making it necessary to alter the approach to service provision for the older population.
In recent years, we have begun to experience an increased need to provide services at the local level, in communities where older adults live. In order to meet the needs of the new face of aging, service providers must focus on coordination, program development, service integration and innovation. As they age, Boomers will seek long term care options that allow them to remain in their homes and communities for as long as possible. Most importantly, service providers will need to work together to integrate services in order to support the growing aging population.

The Riverside County Office on Aging engages in outreach, education and advocacy activities, and develops comprehensive strategic plans (including the Area Plan) to assist adults as they age. This Area Plan illustrates how the Office on Aging is preparing to adapt to impending changes through the development of specific goals and objectives that focus on providing older adults with access to the services they need as they age, helping them to live strong and healthy lives, to provide them with options for choices about how, when and where they receive services. The Area Plan also serves as a roadmap for ensuring that the Office on Aging is initiating and participating in the critical conversations that are part of integrating and improving the services older adults will need in the future.

I am excited about what is to come and look forward to increased collaboration with community partners, fellow advocates, providers, constituents, and staff in support of our mission to promote and support a life of dignity, well-being and independence for older adults and persons with disabilities.

Anna L. Martinez, Director
Riverside County Office on Aging

## ACKNOWLEDGEMENTS

The Riverside County Office on Aging and the Advisory Council on Aging would like to acknowledge and thank the many individuals in the community who contributed to the development of the Riverside County Area Plan on Aging for 2016-2020. Your time and contributions are greatly appreciated. Thank you!

Riverside County Board of Supervisors (The Governing Board)

Advisory Council on Aging Members
Office on Aging Staff
Our Community Partners/Consumers
Focus Group Participants
Survey Respondents
Aging and Disability Resource Connection Members
California Department of Aging

This report was prepared for the Riverside County Office on Aging by:
Jamiko Bell, ML, DPPD(c) and Keisha Winder, MBA
Please use the following citation when referencing this report:
Riverside County Office on Aging. Draft: 2016-2020 Riverside County Area Plan, "The Changing Face of Aging". County of Riverside, CA. May 2016.

## 2016－2020 4－YEAR AREA PLAN REQUIRED COMPONENTS CHECKLIST

To ensure all required components are included，＂$X$＂mark the far－right column boxes． Enclose a copy of the checklist with your Area Plan；submit this form with the Area Plan due 5／1／16 only

| Section | Four－Year Area Plan Components | 4－Year Plan |
| :---: | :---: | :---: |
|  | Transmittal Letter－must have original，ink signatures or official signature stamps－no photocopies | Q |
| 1 | Mission Statement | 区 |
| 2 | Description of the Planning and Service Area（PSA） | 区 |
| 3 | Description of the Area Agency on Aging（AAA） | 区 |
| 4 | Planning Process／Establishing Priorities | 【 |
| 5 | Needs Assessment | 区 |
| 6 | Targeting | 区 |
| 7 | Public Hearings | 区 |
| 8 | Identification of Priorities | 】 |
| 9 | Area Plan Narrative Goals and Objectives： |  |
| 9 | Title IIIB Funded Program Development（PD）Objectives | 区 |
| 9 | Title IIIB Funded Coordination（C）Objectives | Q |
| 9 | System－Building and Administrative Goals \＆Objectives | 区 |
| 9 | Title IIIB／VII A Long－Term Care Ombudsman Objectives | 区 |
| 9 | Title VII Elder Abuse Prevention Objectives | 区 |
| 10 | Service Unit Plan（SUP）Objectives and Long－Term Care Ombudsman Outcomes | 】 |
| 11 | Focal Points | 区 |
| 12 | Disaster Preparedness | 区 |
| 13 | Priority Services | 【 |
| 14 | Notice of Intent to Provide Direct Services | ® |
| 15 | Request for Approval to Provide Direct Services | 区 |
| 16 | Governing Board | 区 |
| 17 | Advisory Council | 【 |
| 18 | Legal Assistance | Q |
| 19 | Multipurpose Senior Center Acquisition or Construction Compliance Review | 【 |
| 20 | Title III E Family Caregiver Support Program | 【 |
| 21 | Organization Chart | ® |
| 22 | Assurances | 区 |

# TRANSMITTAL LETTER 

2016-2020 Four Year Area Plan/ Annual Update Check one: $\boxtimes$ FY 16-20 $\square$ FY 17-18 $\square$ FY 18-19 $\square$ FY 19-20

AAA Name: RIVERSIDE COUNTY OFFICE ON AGING
PSA $\underline{21}$

This Area Plan is hereby submitted to the California Department of Aging for approval. The Governing Board and the Advisory Council have each had the opportunity to participate in the planning process and to review and comment on the Area Plan. The Governing Board, Advisory Council, and Area Agency Director actively support the planning and development of community-based systems of care and will ensure compliance with the assurances set forth in this Area Plan. The undersigned recognize the responsibility within each community to establish systems in order to address the care needs of older individuals and their family caregivers in this planning and service area.

1. (Type Name) John J. Benoit

## Signature: Governing Board Chair ${ }^{1}$

2. (Type Name) Gary Kelley

> Signature: Advisory Council Chair
3. (Type Name) Anna L. Martinez

Signature: Area Agency Director

## Date

## Date

Date

## SECTION 1. MISSION STATEMENT

## All Area Agencies on Aging:

To provide leadership in addressing issues that relate to older Californians; to develop communitybased systems of care that provide services which support independence within California's interdependent society; and which protect the quality of life of older persons and persons with functional impairments; and to promote citizen involvement in the planning and delivery of services.


## Riverside County Office on Aging's Philosophy

## Our Mission:

The Riverside County Office on Aging serves to promote and support a life of dignity, well-being and independence for older adults and persons with disabilities.

## Our Vision:

Hope for today with expanded possibilities and choices for tomorrow.

## Our Core Value:

The right to age with dignity.

## Our Purpose:

To enhance quality of life across generations through innovation and partnerships.

## Our Promise:

To listen with respect, to foster trust, and to serve with compassion and commitment in a timely manner.

## SECTION 2. DESCRIPTION OF THE PLANNING AND SERVICE AREA (PSA) 21

## A. Physical Characteristics



- Riverside County, founded in 1893, is one of 58 counties in the state of California. It covers 7,206 square miles (excluding bodies of water) in the southern part of the state. ${ }^{2}$ Riverside County lies inland from Los Angeles County and is bordered by Orange County to the west, San Bernardino County to the north, San Diego and Imperial Counties to the south, and the Colorado River and the state of Arizona to the east. The County is approximately 180 miles from east to west and 40 miles from north to south; roughly the size of the state of New Jersey in total land area. The Colorado River town of Blythe is a three-hour drive from the county seat in the City of Riverside. With altitudes ranging from 200 feet below sea level at the Salton Sea to 10,084 feet above sea level at the top of Mt. San Jacinto, the County's landscape features a combination of geographical facets, including deserts, forests, and mountain regions, all with rich biological resources. Additionally, there are growing industrial and urban/suburban population centers and productive agricultural lands.

Figure 1: Riverside County, California ${ }^{3}$


## B. Riverside at a Glance



Desert Windmills


Salton Sea


Orange Groves

[^1]
## C. Land Usage

Riverside County is currently comprised of 28 incorporated cities, 65 unincorporated communities and neighborhoods, and 12 federally recognized Native American reservations. Due to the vastness of the geography, over $89 \%$ of the County is unincorporated land. ${ }^{4}$ In addition ${ }^{5}$ :

1. Residential uses :58\%
2. Open space: $28 \%$
3. Agricultural use: 5\%
4. Industrial/commercial uses: $2 \%$
5. Mining/recreation and public uses: $1 \%$ each
6. Development, water, freeways, and other uses: ${ }^{6} 6 \%$

Figure 2 highlights the County's unincorporated areas in brown:
Figure 2: Riverside County, California Incorporated and Unincorporated Areas ${ }^{7}$


[^2]
## D. Riverside County Population

In 2015, the total population of Riverside County was $2,361,026 .{ }^{8}$ Riverside County is the fourth most populated county in California. Only the counties of Los Angeles, Orange, and San Diego have larger populations. Riverside County is the $10^{\text {th }}$ largest county in the nation, with more residents than 16 of the country's states ${ }^{9}$. The City of Riverside is the most populated city with 313,041 residents. The City of Indian Wells is the least populated city with 5,089 residents.

Table 1 demonstrates the total population and population per square mile subdivided by incorporated cities and census designated places (CDP) as of April 2014. ${ }^{10}$

| Table 1: Land Area, Population and Population Density per Area, 2014 |  |  |  |
| :--- | :---: | :---: | :---: |
| Geography | Total <br> Population | Land Area in <br> Square Miles | Population Per <br> Square Mile <br> (Land Area) |
| California | $38,802,500$ | $155,779.2$ | 249 |
| Riverside County | $2,266,899$ | $7,206.5$ | 315 |
| Aguanga CDP | 897 | 13.6 | 66 |
| Anza CDP | 2,356 | 27.6 | 85 |
| Banning (City of) | 30,281 | 23.1 | 1,311 |
| Beaumont (City of) | 39,620 | 30.9 | 1,282 |
| Bermuda Dunes CDP | 7,719 | 2.9 | 2,662 |
| Blythe (City of) | 20,101 | 26.2 | 767 |
| Cabazon CDP | 3,266 | 4.9 | 667 |
| Calimesa (City of) | 8,143 | 14.8 | 550 |
| Canyon Lake (City of) | 10,810 | 3.9 | 2,772 |
| Cathedral City | 52,550 | 21.5 | 2,444 |
| Cherry Valley CDP | 6,823 | 8.1 | 842 |
| Coachella (City of) | 42,576 | 29 | 1,468 |
| Corona (City of) | 157,395 | 38.8 | 4,057 |
| Coronita CDP | 3,397 | 0.7 | 4,853 |
| Crestmore Heights CDP | 384 | 0.3 | 1,280 |
| (2010) | 20.7 |  |  |
| Desert Center CDP | 208 | 30.4 | 7 |
| Desert Edge CDP | 4,244 | 2.3 | 1,845 |
| Desert Hot Springs (City of) | 27,678 | 23.6 | 1,173 |
| Desert Palms CDP | 6,776 | 2.7 | 2,510 |
| East Hemet CDP | 18,188 | 5.2 | 3,498 |

[^3]| Eastvale (City of) | 55,298 | 13.1 | 4,221 |
| :--- | :---: | :---: | :---: |
| El Cerrito CDP | 5,551 | 2.6 | 2,135 |
| El Sobrante CDP | 14,855 | 7.2 | 2,063 |
| French Valley CDP | 26,753 | 10.9 | 2,454 |
| Garnet CDP | 6,380 | 11.3 | 565 |
| Good Hope CDP | 8,911 | 11.2 | 796 |
| Green Acres CDP | 2,330 | 1.4 | 1,664 |
| Hemet (City of) | 81,203 | 27.8 | 2,921 |
| Highgrove CDP | 4,067 | 3.2 | 1,271 |
| Home Gardens CDP | 11,701 | 1.6 | 7,313 |
| Homeland CDP | 5,921 | 4.3 | 1,377 |
| Idyllwild-Pine Cove CDP | 2,562 | 13.7 | 187 |
| Indian Wells (City of) | 5,089 | 14.3 | 356 |
| Indio (City of) | 82,539 | 29.2 | 2,827 |
| Indio Hills CDP | 910 | 21.5 | 42 |
| Jurupa Valley (City of) | 98,842 | 44 | 2,246 |
| Lake Elsinore (City of) | 56,243 | 36.2 | 1,554 |
| Lakeland Village CDP | 11,343 | 8.7 | 1,304 |
| Lake Mathews CDP | 5,518 | 15.9 | 347 |
| Lake Riverside CDP | 858 | 7.2 | 119 |
| Lakeview CDP | 1,723 | 3.3 | 522 |
| La Quinta (City of) | 38,774 | 35.1 | 1,105 |
| March ARB CDP | 1,129 | 12 | 94 |
| Meadowbrook CDP | 3,447 | 6.9 | 500 |
| Mead Valley CDP | 19,851 | 19.2 | 1,034 |
| Mecca CDP | 8,912 | 7 | 1,273 |
| Menifee (City of) | 81,658 | 46.5 | 1,756 |
| Mesa Verde CDP | 1,004 | 4.3 | 233 |
| Moreno Valley (City of) | 198,872 | 51.3 | 3,877 |
| Mountain Center CDP | 75 | 1.9 | 39 |
| Murrieta (City of) | 106,326 | 33.6 | 3,164 |
| Norco (City of) | 27,143 | 14 | 1,939 |
| North Shore CDP | 3,184 | 11.2 | 284 |
| Nuevo CDP | 7,345 | 6.8 | 1,080 |
| Oasis CDP | 5,807 | 19.6 | 296 |
| Palm Desert (City of) | 49,953 | 26.8 | 1,864 |
| Palm Springs (City of) | 45,827 | 94.1 | 487 |
| Perris (City of) | 71,377 | 31.4 | 2,273 |
| Rancho Mirage (City of) | 17,634 | 24.4 | 723 |
| Ripley CDP | 659 | 1.7 | 388 |
| Riverside (City of) | 313,041 | 81.1 | 3,860 |
| Romoland CDP | 1,682 | 2.6 | 647 |
| San Jacinto (City of) | 45,497 | 25.7 | 1,770 |
|  |  |  |  |


| Sky Valley CDP | 2,493 | 24.3 | 103 |
| :--- | :---: | :---: | :---: |
| Temecula (City of) | 104,955 | 30.2 | 3,475 |
| Temescal Valley CDP | 24,714 | 19.3 | 1,281 |
| Thermal CDP | 3,570 | 9.5 | 376 |
| Thousand Palms CDP | 7,956 | 23.6 | 337 |
| Valle Vista CDP | 15,995 | 6.9 | 2,318 |
| Vista Santa Rosa CDP | 2,815 | 16.1 | 175 |
| Warm Springs CDP | 3,163 | 2 | 1,582 |
| Whitewater CDP | 469 | 9.9 | 47 |
| Wildomar (City of) | 33,601 | 23.7 | 1,418 |
| Winchester CDP | 2,717 | 7.7 | 353 |
| Woodcrest CDP | 15,951 | 11.4 | 1,399 |

## E. Population Projections

Between 2000 and 2010, Riverside County's population increased by $42 \%{ }^{12}$ and is expected to reach approximately 4 million by 2060. ${ }^{13}$ By 2060, it is estimated that Riverside County will be the third most populated county in California, surpassed only by Los Angeles County and San Diego County respectively. ${ }^{14}$

Figure 3: Total Population Projections for Riverside County (2015-2060) ${ }^{15}$


[^4]
## F. Boomers and Beyond

The Boomer generation is made up of individuals born between 1946 and 1964. Nationally, 330 Boomers will turn 60 every hour until December 31, 2024. By the year 2029, 20\% of the American population will be over the age $65 .{ }^{16}$ Of the 78 million Boomers in the nation, more than $58 \%$ are expected to live into their nineties and beyond.
Figure 4 shows Boomers across all U.S. counties. Areas with the highest concentrations of Boomers (as a percentage of the total population) are shaded the darkest purple. More than 22\% of Riverside County's population was made up of Boomers as of 2012.

Figure 4: Concentration of Boomers in the United States, $2012{ }^{17}$


[^5]
## G. California Booming

As of 2016, California's 60 and over population is $7,605,654$ people. ${ }^{18}$ Across California, the 60 and older age group will increase by $112 \%$ during the period from 1990 to 2020 . The "oldest old" age group (those over aged 85) will increase by $143 \%$, even faster than the overall older adult population. ${ }^{19}$
In addition, California has the highest number of Centenarians, persons aged 100 or older, than any other state. This population, which makes up less than $1 \%$ of the total population, both in California and nationwide, is expected to increase as the overall population of the state increases. ${ }^{20}$
Figures 5 and 6 highlight the percentage increase of older adults by county in California. ${ }^{21}$

Figure 5: Map of Percentage Increase of Elderly Population Aged 60 and Over, Years 1990-2020

Figure 6: Map of Percentage Increase of Oldest Old Population Aged 85 and Over, Years 1990 2020


[^6]
## H. Riverside County's Aging Population

Between 1990 and 2020, Riverside County will experience a $200 \%$ increase in residence over the age of 60. The fastest growing cohort proportionately is made up of those over age 75, which is projected to grow between $240 \%$ ( $75-84$ years of age) and $443 \% ~\left(85+\right.$ ) by $2060 .{ }^{21}$ By the year 2060, one million adults over age 65 will make up approximately $25 \%$ of the total projected population in Riverside County. ${ }^{22}$

Table 2 shows the total population over the age of 50 in California and Riverside County in 2014.

> Table 2: Total Population by Age Category for California and Riverside County ${ }^{23}$ 2014 American Community Survey by Age Group (Ages 50 and Above)

| AGE | CALIFORNIA | RIVERSIDE COUNTY |
| :---: | :---: | :---: |
| $\mathbf{5 0}$ to $\mathbf{5 4}$ years | $2,660,052$ | 152,708 |
| $\mathbf{5 5}$ to $\mathbf{5 9}$ years | $2,454,446$ | 136,841 |
| $\mathbf{6 0}$ to $\mathbf{6 4}$ years | $2,065,154$ | 112,492 |
| $\mathbf{6 5}$ to $\mathbf{6 9}$ years | $1,664,207$ | 98,446 |
| $\mathbf{7 0}$ to $\mathbf{7 4}$ years | $1,170,153$ | 75,220 |
| $\mathbf{7 5}$ to $\mathbf{7 9}$ years | 847,001 | 55,732 |
| $\mathbf{8 0}$ to 84 years | 623,036 | 39,756 |
| $\mathbf{8 5}$ years and $\mathbf{0 v e r}$ | 688,650 | 38,117 |
| Total $\mathbf{6 0}$ years and $\mathbf{~ o v e r ~}$ | $7,058,201$ | 419,763 |

Table 3 shows the projected population growth per age group between 2010 and 2060 in Riverside County.

Table 3: Riverside County Population Projections and Percentage Increase ${ }^{24}$
Riverside County Population Projections 2010-2060

| Age Group | $\mathbf{2 0 1 0}$ | $\mathbf{2 0 6 0}$ | \% of <br> Increase |
| :---: | :---: | :---: | :---: |
| ALL Age Group (Total Population) | $2,194,933$ | $3,678,439$ | $68 \%$ |
| Working Age (25-64 years) | $1,085,492$ | $1,750,307$ | $61 \%$ |
| Young Retirees (65-74 years) | 141,479 | 388,792 | $175 \%$ |
| Mature Retirees (75-84 years) | 86,228 | 293,310 | $240 \%$ |
| Seniors (85+) | 32,776 | 178,133 | $443 \%$ |

[^7]Figure 7 further demonstrates the increae in the Riverside County older adult population.
Figure 7: Riverside County Population Projections by Age Group (60+) ${ }^{\mathbf{2 5}}$


The aging of the Boomer population is only the beginning of the aging phenomenon. Beyond 2024, the nation can anticipate the aging advance of over 40 million Generation $X$ individuals, who begin to turn 60 in 2026, followed by more than 70 million Generation Y or Millennials, who will start turning 60 in $2037 .{ }^{26}$

## I. Disabled Population

The Riverside County Office on Aging is also designated as an Aging and Disability Resource Connection (ADRC), which serves the County's disabled population, regardless of age. In 2014, the U.S. Census estimated that the total civilian, non-institutionalized disabled population within Riverside County was 242,737 persons, or $11 \%$ of the total population. This is higher than the overall percentage for the State of California, which is $10.3 \% .{ }^{27}$

[^8]Table 4 highlights the overall disability characteristics for Riverside County across all age groups.
Table 4: Disability Characteristices for Riverside County ${ }^{28}$

| Subject | Riverside County, California |  |  |
| :---: | :---: | :---: | :---: |
|  | Total | With a Disability | Percent with a Disability |
|  | Estimate | Estimate | Estimate |
| Total civilian noninstitutionalized population | 2,243,885 | 242,737 | 11\% |
| Population under 5 years | 160,006 | 1,184 | 0.7\% |
| With a hearing difficulty | - | 875 | 0.5\% |
| With a vision difficulty | - | 714 | 0.4\% |
| Population 5 to 17 years | 455,570 | 18,527 | 4.1\% |
| With a hearing difficulty | - | 2,595 | 0.6\% |
| With a vision difficulty | - | 3,559 | 0.8\% |
| With a cognitive difficulty | - | 12,692 | 2.8\% |
| With an ambulatory difficulty | - | 3,027 | 0.7\% |
| With difficulty caring for themselves | - | 4,537 | 1.0\% |
| Population 18 to 64 years | 1,348,814 | 122,414 | 9.1\% |
| With a hearing difficulty | - | 23,569 | 1.7\% |
| With a vision difficulty | - | 21,443 | 1.6\% |
| With a cognitive difficulty | - | 50,703 | 3.8\% |
| With an ambulatory difficulty | - | 60,342 | 4.5\% |
| With difficulty caring for themselves | - | 24,778 | 1.8\% |
| With an independent living difficulty | - | 46,961 | 3.5\% |
| Population 65 years and over | 279,495 | 100,612 | 36\% |
| With a hearing difficulty | - | 42,841 | 15.3\% |
| With a vision difficulty | - | 19,078 | 6.8\% |
| With a cognitive difficulty | - | 24,661 | 8.8\% |
| With an ambulatory difficulty | - | 65,145 | 23.3\% |
| With difficulty caring for themselves | - | 25,753 | 9.2\% |
| With an independent living difficulty | - | 44,137 | 15.8\% |

[^9]
## J. Ethnic and Cultural Diversity

When the population of Riverside County is divided into specified racial subgroups, the demographics are as follows: 47\% Hispanic or Latino origin; 37\% White (non-Hispanic or Latino); 7\% African American; 7\% Asian; 1.9\% Native American and Alaskan Native; 0.4\% Hawaiian Native or other Pacific Islander; and 3\% reported two or more races. Although Figure 8 lists seven ethnicities, it is actually comprised of more than 27 sub-ethnicities and/or nationalities.

Figure 8: 2014 Riverside County Population by Ethnicity ${ }^{29}$


The number of ethnic minorities continues to grow in Riverside County; with the population selfidentifying as Hispanic or Latino increasing the fastest. All ethnic groups will continue to increase as more people migrate into the County. As ethnic populations increase, the varying ethnicities and cultures of the population will require alternative delivery systems and require professionals, providers, and caregivers who are sensitive to cultural differences and how those differences impact care.

[^10]Figure 9 shows the projected growth of the ethnic population between 2010 and 2060.

Figure 9: 2010-2060 Projected Population Trend of Riverside County By Racial/Ethnic Groups 2010-2060 ${ }^{30}$


## K. Languages Spoken at Home and English Language Ability

Currently, $74 \%$ of residents 65 years of age and older speak only English. Of the 26\% of residents that speak a language other than English, more than half (59\%) reported speaking English less than "very well".

Figures 10 and 11 display the types of languages spoken in the County. English is the primary language spoken, followed by Spanish or Spanish "Creole" (different dialects of Spanish), other IndoEuropean languages and Asian/Pacific Island languages.

[^11]Figure 10: Riverside County - Languages Spoken at Home (Total Population) ${ }^{31}$


- English Only
- Spanish or Spanish "Creole"
- Other Indo-European languages
- Asian and Pacific Island languages
- Other languages

Figure 11: Riverside County - Languages Spoken at Home (Over 65) ${ }^{31}$

English Only

- Spanish
- Other Indo-European languages
- Asian and Pacific Island languages
- Other languages

[^12]
## L. Lesbian, Gay, Bi-sexual and Transgender (LGBT) Population

Riverside County's current LGBT population is approximately 4.5\%, making the county one of the largest LGBT communities, per capita, in the nation. Population estimates are likely to underestimate the true size of the LGBT population due to the reluctance of some individuals to identify as LGBT. ${ }^{32}$ However, there are various studies that estimate the 2011 LGBT population to be between $3 \%(70,747)$ and $10 \%(235,822)$ in Riverside County. The transgender population of Riverside County is estimated to be between 2,358 and 7,075 individuals.

Understanding the needs of the older adult LGBT population improves the Office on Aging's ability to coordinate with outside agencies to design programing that is welcoming, culturally competent and most effective in providing services.

Figure 12: Estimated Range of LGBT Population in Riverside County by Age Group, 2011 ${ }^{33}$


[^13]Table 5: Riverside County Cities Ranked by Same-Sex Couples per 1,000 Households, Cities with 50+ Same-Sex Couples (2010 Census) ${ }^{34}$

| State <br> Rank | US Rank <br> among 1,415 <br> cities with <br> 50+same- <br> sex | City | Same Sex <br> Couples | Same-Sex Couples <br> per 1,000 Households |
| :---: | :---: | :---: | :---: | :---: |
| 1 | 3 | Palm Springs | 2,440 | 107.28 |
| 4 | 8 | Rancho Mirage | 462 | 52.29 |
| 5 | 11 | Cathedral City | 790 | 46.33 |
| 10 | 42 | Desert Hot Springs | 195 | 22.56 |
| 20 | 86 | Palm Desert | 334 | 14.47 |
| 43 | 219 | La Quinta | 142 | 9.56 |
| 86 | 465 | Indio | 165 | 7.05 |
| 100 | 557 | Lake Elsinore | 96 | 6.52 |
| 111 | 648 | Beaumont | 72 | 6.13 |
| 123 | 740 | Riverside | 526 | 5.72 |
| 155 | 934 | Banning | 53 | 4.86 |
| 156 | 937 | Hemet | 146 | 4.85 |
| 171 | 1,014 | Eastvale | 62 | 4.53 |
| 186 | 1,077 | Moreno Valley | 224 | 4.35 |
| 192 | 1,116 | Perris | 69 | 4.22 |
| 206 | 1,187 | Menifee | 108 | 3.95 |
| 230 | 1,306 | Corona | 153 | 3.4 |
| 250 | 1,394 | Murrieta | 86 | 2.64 |
| 251 | 1,394 | Temecula | 81 | 2.56 |

## M. Native American Populations

Riverside County is home to 12 federally recognized Native American Reservations, which brings a thriving hospitality industry to Riverside County. Table 6 summarizes the federal Native American Reservations in Riverside County.

[^14]
## Table 6: Federally Recognized Native American Reservations in Riverside County ${ }^{35} 36$

| Reservation | Size | Population | Other Information |
| :---: | :---: | :---: | :---: |
| Agua Caliente Band of Mission Indians of the Agua Caliente Indian Reservation | 31,610 acres | 21,358 | 6,700 acres of the reservation lie within the city limits of Palm Springs, making the Agua Caliente Band of Mission Indians the city's largest landowner. |
| Augustine Reservation of Cahuilla Indians | $\begin{aligned} & 500 \text { acres } \\ & \text { (one sq. mile) } \end{aligned}$ | 1 | In 1996, the Chairperson of the Band became the first member to establish residency on the reservation since the mid-1950's. |
| Cabazon Reservation (also of the Cahuilla Indians) | 1,706 acres | 806 | N/A |
| Cahuilla | 18,884 acres | 154 | Only 2,000 acres belong to the tribe in common, the rest of the land is divided amongst the individual members of the Cahuilla Band. |
| Morongo Reservation | 32,362 acres | 954 | N/A |
| Pechanga | 4,394 acres | 467 | An additional 305 tribal members reside in the adjacent communities. |
| Ramona | 560 acres | Unknown | N/A |
| Soboba | 5,915 acres | 522 | Tribal lands of the Luiseño Indians in eastern Riverside County, near the town of San Jacinto. This is home to the Soboba Band of Mission Indians. |
| Santa Rosa (also of the Cahuilla Indians) | 11,092 acres | 65 | N/A |
| Torres-Martinez | 24,024 acres | 4,146 | Tribal lands of the Torres-Martinez Band of Mission Indians (Cahuilla) in Imperial and Riverside counties |
| Colorado River Indian Tribes | 286,691 acres in both Arizona and in California | 1,735 | Tribal lands of the Mohave, Chemehuevi, Hopi and Navajo tribes. Land encompasses three counties along the Colorado River. |
| Twenty-Nine Palms Band of Mission Indians | 640 | More than 1000 | Tribal lands of the Chemehuevi people. Reservation is in both Riverside and San Bernardino counties. |

[^15]Figure 13: Map of Tribal Lands in Riverside County ${ }^{37}$


Planning and Service Area (PSA) 21 is comprised of Riverside County exclusively. The Area Agency on Aging (AAA) is a stand-alone county department governed by the County Board of Supervisors at the local level. The Board of Supervisors is made up of five members, each representing a different area/district within the County. (See Section 16 - Governing Board)

## O. Rural or Isolated Population

Despite high population growth during the last decade, the overall population density remains low, estimated at 303.8 persons per square mile. ${ }^{38}$ Servicing the entire county presents a unique challenge due to the distance between urban settlements and the isolated nature of some areas.

## P. Demographic Spread

The demographics for PSA 21 vary drastically by city and more significantly by zip code. Identifying sub-divisions of the PSA help to identify the different levels of services needed, even within a city or unincorporated area. ${ }^{39}$ In order to better serve the population of Riverside County, the Office on Aging grouped the County into 11 areas based on a more detailed look at each area. Based on 2014 American Community Survey Results, the tables on the following pages highlight demographic variances based on sub-areas and zip code. ${ }^{40414243}$

[^16]Table 7: Total Population for Riverside County (Percent of Poverty, Disabled Population, and Grandparents Raising Grandchildren)

| Total <br> Population | \% of <br> Population <br> $65+$ | \% of 65+ <br> Population in <br> Poverty | \% of <br> Population <br> Disabled | \% of 65+ <br> Population <br> Disabled | \% 65+ Disabled <br> Population Living in <br> Poverty | \% of Total Population <br> Grandparents Raising <br> Grandchildren* |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| $2,228,070$ | $13 \%$ | $9 \%$ | $11 \%$ | $36 \%$ | $12 \%$ |  |

*As of 2014, over 5.5 million children across America were being raised by their grandparents. Unlike foster parenting, most grandparents informally assume the responsibility for raising their grandchildren in an effort to keep their families together. As a result of this informal arrangement, the number of grandparents raising grandchildren is most likely underreported. These informal arrangements prevent grandparents from receiving financial support to meet the children's needs. ${ }^{44}$
Q. Service Areas of PSA 21

Table 8: AAA Service Area 1 - Corona/Norco/Eastvale
(Coronita, El Cerrito, Home Gardens, Mira Loma, Temescal Valley, Lake Mathews)

| Zip Code | City | Total Population | \% of Population 65+ | \% of 65+ <br> Populatio $n$ in Poverty | \% of Total Populatio n Disabled | \% of 65+ Population Disabled | \% 65+ Disabled Population Living in Poverty | \% of Total <br> Population Grandparents Raising Grandchildren |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 91752 | Mira Loma/Eastvale | 28,649 | 10\% | 12\% | 11\% | 40\% | 8\% | 4\% |
| 92503 | Home Gardens | 92,959 | 8\% | 12\% | 9\% | 37\% | 18\% | 4\% |
| 92860 | Norco | 27,304 | 11\% | 6\% | 9\% | 40\% | 7\% | 3\% |
| 92879 | Corona/El Cerrito/Home Gardens | 48,654 | 8\% | 10\% | 8\% | 38\% | 14\% | 4\% |
| 92880 | Corona/Coronita/Norco/ Eastvale | 61,187 | 7\% | 6\% | 7\% | 35\% | 11\% | 5\% |
| 92881 | Corona/El Cerrito/Home Gardens/Temescal Valley/ El Sobrante | 32,817 | 10\% | 6\% | 7\% | 31\% | 5\% | 3\% |
| 92882 | Corona/Coronita | 70,188 | 8\% | 10\% | 7\% | 34\% | 11\% | 3\% |
| 92883 | Corona/El Cerrito/ Temescal Valley | 31,940 | 11\% | 11\% | 8\% | 29\% | 8\% | 4\% |

[^17]Table 9: AAA Service Area 2 - Riverside/Jurupa Valley
(El Sobrante, Glen Avon, Highgrove, Pedley, Rubidoux, Lake Mathews)

| Zip Code | City | Total Population | \% of Population 65+ | \% of 65+ Population in Poverty | \% of Total Population Disabled | \% of 65+ Population Disabled | \% 65+ Disabled Population Living in Poverty | \% of Total Population Grandparents Raising Grandchildren |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 91752 | Jurupa Valley | 28,649 | 10\% | 12\% | 11\% | 40\% | 8\% | 4\% |
| 91761 | Jurupa Valley | 59,892 | 7\% | 8\% | 8\% | 34\% | 9\% | 6\% |
| 92316 | Jurupa Valley | 31,720 | 8\% | 13\% | 11\% | 51\% | 8\% | 7\% |
| 92324 | Riverside/Jurupa Valley | 58,013 | 7\% | 15\% | 9\% | 42\% | 13\% | 5\% |
| 92337 | Jurupa Valley | 37,844 | 6\% | 4\% | 10\% | 46\% | 2\% | 5\% |
| 92501 | Riverside /Jurupa Valley | 22,216 | 8\% | 12\% | 11\% | 41\% | 13\% | 6\% |
| 92503 | Riverside/El Sobrante/ Lake Mathews | 92,959 | 8\% | 12\% | 9\% | 37\% | 18\% | 4\% |
| 92504 | Riverside/Jurupa Valley/Lake Mathews | 53,960 | 13\% | 7\% | 10\% | 34\% | 9\% | 4\% |
| 92505 | Riverside/Jurupa Valley | 49,064 | 9\% | 9\% | 8\% | 38\% | 10\% | 4\% |
| 92506 | Riverside | 45,993 | 14\% | 5\% | 10\% | 30\% | 9\% | 2\% |
| 92507 | Riverside/Highgrove | 55,156 | 8\% | 16\% | 8\% | 36\% | 16\% | 3\% |
| 92508 | Riverside/Lake Mathews | 36,583 | 8\% | 11\% | 7\% | 34\% | 27\% | 5\% |
| 92509 | Riverside/Glen Avon/ Pedley/Rubidoux/Jurupa Valley | 78,221 | 8\% | 12\% | 10\% | 37\% | 13\% | 5\% |
| 92518 | Riverside | 1,129 | 48\% | 8\% | 26\% | 32\% | 6\% | 3\% |
| 92553 | Riverside | 73,803 | 7\% | 16\% | 10\% | 46\% | 19\% | 5\% |
| 92557 | Riverside | 51,871 | 8\% | 10\% | 10\% | 35\% | 12\% | 5\% |
| 92570 | Lake Mathews | 56,766 | 8\% | 15\% | 11\% | 43\% | 16\% | 6\% |
| 92860 | Riverside/Jurupa Valley | 27,304 | 11\% | 6\% | 9\% | 40\% | 7\% | 3\% |
| 92879 | Riverside | 48,654 | 8\% | 10\% | 8\% | 38\% | 14\% | 4\% |

Table 10: AAA Service Area 3 - Moreno Valley/Perris
(Good Hope, Green Acres, March Air Reserve Base, Mead Valley, Nuevo, Lakeview, Lake Mathews)

| $\begin{aligned} & \text { Zip } \\ & \text { Code } \end{aligned}$ | City | Total Population | $\begin{gathered} \text { \% of } \\ \text { Population } \\ 65+ \end{gathered}$ | \% of 65+ Population in Poverty | \% of Total <br> Population <br> Disabled | \% of 65+ Population Disabled | \% 65+ <br> Disabled Population Living in Poverty | \% of Total Population Grandparents Raising Grandchildren |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 92570 | Lake Mathews/Good Hope | 56,766 | 8\% | 15\% | 11\% | 43\% | 16\% | 6\% |
| 92324 | Moreno Valley | 58,013 | 7\% | 15\% | 9\% | 42\% | 13\% | 5\% |
| 92507 | Moreno Valley | 55,156 | 8\% | 16\% | 8\% | 36\% | 16\% | 3\% |
| 92508 | Moreno Valley/ March ARB/Mead Valley | 36,583 | 8\% | 11\% | 7\% | 34\% | 27\% | 5\% |
| 92518 | Moreno Valley/Perris/ March ARB/Mead Valley | 1,129 | 48\% | 8\% | 26\% | 32\% | 6\% | 3\% |
| 92545 | Green Acres | 41,078 | 26\% | 12\% | 20\% | 41\% | 11\% | 3\% |
| 92548 | Green Acres | 7,020 | 16\% | 9\% | 16\% | 35\% | 9\% | 5\% |
| 92551 | Moreno Valley/Perris/ March ARB | 33,050 | 6\% | 14\% | 9\% | 51\% | 23\% | 5\% |
| 92553 | Moreno Valley/March ARB | 73,803 | 7\% | 16\% | 10\% | 46\% | 19\% | 5\% |
| 92555 | Moreno Valley/Perris/Lakeview | 40,419 | 8\% | 9\% | 8\% | 41\% | 17\% | 5\% |
| 92557 | Moreno Valley | 51,871 | 8\% | 10\% | 10\% | 35\% | 12\% | 5\% |
| 92567 | Nuevo/Lakeview | 9,469 | 10\% | 8\% | 10\% | 36\% | 6\% | 5\% |
| 92570 | Perris/March ARB/ Mead Valley | 56,766 | 8\% | 15\% | 11\% | 43\% | 16\% | 6\% |
| 92571 | Moreno Valley/Perris/ March ARB/ <br> Mead Valley/Nuevo/ <br> Lake View | 54,825 | 5\% | 10\% | 9\% | 41\% | 15\% | 5\% |
| 92585 | Perris/Nuevo | 20,148 | 12\% | 5\% | 11\% | 29\% | 10\% | 3\% |
| 92586 | Perris | 19,384 | 43\% | 9\% | 23\% | 38\% | 10\% | 2\% |
| 92587 | Perris | 16,787 | 14\% | 11\% | 9\% | 28\% | 18\% | 3\% |
| 92596 | Green Acres | 26,044 | 7\% | 3\% | 9\% | 33\% | 4\% | 3\% |

## Table 11: AAA Service Area 4 - Menifee/Winchester/Lake Elsinore

(Homeland, Canyon Lake, Romoland, Lakeland Village, Warm Springs, Sun City, Quail Valley)

| Zip <br> Code | City | Total Population | \% of Population 65+ | \% of 65+ Population in Poverty | \% of Population Disabled | \% of 65+ <br> Population Disabled | \% 65+ Disabled Population Living in Poverty | \% of Total Population Grandparents Raising Grandchildren |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 92530 | Lake Elsinore/ Lakeland Village | 51,816 | 7\% | 12\% | 11\% | 47\% | 19\% | 5\% |
| 92532 | Menifee/Warm Springs/ Lake Elsinore/ Canyon Lake | 21,260 | 8\% | 11\% | 6\% | 27\% | 3\% | 4\% |
| 92545 | Winchester/Homeland | 41,078 | 26\% | 12\% | 20\% | 41\% | 11\% | 3\% |
| 92548 | Menifee/Homeland /Romoland | 7,020 | 16\% | 9\% | 16\% | 35\% | 9\% | 5\% |
| 92562 | Menifee | 63,293 | 12\% | 4\% | 9\% | 34\% | 8\% | 3\% |
| 92563 | Menifee | 57,605 | 9\% | 6\% | 7\% | 32\% | 7\% | 4\% |
| 92567 | Romoland | 9,469 | 10\% | 8\% | 10\% | 36\% | 6\% | 5\% |
| 92570 | Menifee/Warm Springs/Lake Elsinore/Canyon Lake | 56,766 | 8\% | 15\% | 11\% | 43\% | 16\% | 6\% |
| 92584 | Menifee/Winchester/ Lake Elsinore | 46,346 | 10\% | 4\% | 10\% | 37\% | 5\% | 4\% |
| 92585 | Menifee/Romoland /Homeland/Sun City | 20,148 | 12\% | 5\% | 11\% | 29\% | 10\% | 3\% |
| 92586 | Menifee/Sun City | 19,384 | 43\% | 9\% | 23\% | 38\% | 10\% | 2\% |
| 92587 | Menifee/Lake Elsinore/Canyon Lake/ Sun City/Quail Valley | 16,787 | 14\% | 11\% | 9\% | 28\% | 18\% | 3\% |
| 92595 | Menifee/Lake Elsinore/Lakeland Village | 31,139 | 10\% | 11\% | 11\% | 42\% | 14\% | 3\% |
| 92596 | Menifee/Winchester | 26,044 | 7\% | 3\% | 9\% | 33\% | 4\% | 3\% |
| 92883 | Lake Elsinore | 31,940 | 11\% | 11\% | 8\% | 29\% | 8\% | 4\% |

Table 12: AAA Service Area 5 - Murrieta/Temecula/Wildomar (Aguanga, Anza, French Valley, Lake Riverside)

| $\begin{aligned} & \text { Zip } \\ & \text { Code } \end{aligned}$ | City | Total Population | $\begin{gathered} \% \text { of } \\ \text { Population } \\ 65+ \end{gathered}$ | \% of 65+ Population in Poverty | \% of Total Population Disabled | \% of 65+ Population Disabled | $\begin{gathered} \hline \% 65+ \\ \text { Disabled } \\ \text { Population } \\ \text { Living in } \\ \text { Poverty } \end{gathered}$ | \% of Total Population Grandparents Raising Grandchildren |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 92028 | Temecula | 48,335 | 18\% | 8\% | 12\% | 37\% | 10\% | 2\% |
| 92060 | Aguanga | 61 | 69\% | - | - | - | - | -- |
| 92086 | Aguanga | 1,335 | 29\% | 9\% | 20\% | 26\% | 14\% | 2\% |
| 92536 | Aguanga/Anza/ Lake Riverside | 2,750 | 24\% | 5\% | 10\% | 21\% | 4\% | 4\% |
| 92539 | Anza/Lake Riverside | 3,890 | 23\% | 5\% | 20\% | 46\% | 10\% | 2\% |
| 92544 | Anza | 47,136 | 14\% | 10\% | 11\% | 41\% | 10\% | 4\% |
| 92561 | Anza | 1,600 | 30\% | 10\% | 11\% | 24\% | -- | 1\% |
| 92562 | Murrieta/Temecula | 63,293 | 12\% | 4\% | 9\% | 34\% | 8\% | 3\% |
| 92563 | Murrieta/Temecula/ French Valley | 57,605 | 9\% | 6\% | 7\% | 32\% | 7\% | 4\% |
| 92584 | Murrieta/French Valley | 46,346 | 10\% | 4\% | 10\% | 37\% | 5\% | 4\% |
| 92590 | Murrieta/Temecula | 3,841 | 15\% | 13\% | 12\% | 29\% | 38\% | 2\% |
| 92591 | Murrieta/Temecula | 39,767 | 10\% | 7\% | 8\% | 32\% | 4\% | 2\% |
| 92592 | Temecula | 74,558 | 9\% | 6\% | 8\% | 34\% | 8\% | 3\% |
| 92595 | Murrieta | 31,139 | 10\% | 9\% | 11\% | 42\% | 14\% | 3\% |
| 92596 | Murrieta/Temecula/ French Valley | 26,044 | 7\% | 3\% | 9\% | 33\% | 4\% | 3\% |

Table 13: AAA Service Area 6 - Banning/Beaumont/Calimesa (Cabazon, Cherry Valley)

| Zip <br> Code | City | Total Population | \% of Population 65+ | \% of 65+ Population in Poverty | \% of Total Population Disabled | \% of 65+ Population Disabled | \% 65+ Disabled Population Living in Poverty | \% of Total Population Grandparents Raising Grandchildren |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 92220 | Banning/Beaumont/ Cabazon | 32,793 | 27\% | 9\% | 18\% | 39\% | 8\% | 3\% |
| 92223 | Banning/Beaumont/ Calimesa/ Cherry Valley | 46,719 | 14\% | 7\% | 10\% | 28\% | 8\% | 3\% |
| 92230 | Banning/Cabazon | 3,297 | 5\% | 14\% | 8\% | 49\% | 29\% | 4\% |
| 92320 | Beaumont/Calimesa/ Cherry Valley | 8,097 | 29\% | 9\% | 19\% | 39\% | 7\% | 2\% |
| 92373 | Beaumont/Calimesa | 34,017 | 15\% | 9\% | 11\% | 34\% | 16\% | 1\% |
| 92399 | Banning/Calimesa/ Cherry Valley | 54,056 | 14\% | 12\% | 12\% | 37\% | 17\% | 3\% |
| 92555 | Beaumont | 40,419 | 8\% | 9\% | 8\% | 41\% | 17\% | 5\% |
| 92583 | Beaumont | 31,167 | 13\% | 10\% | 16\% | 54\% | 10\% | 5\% |

Table 14: AAA Service Area 7- Hemet/San Jacinto
(East Hemet, Idyllwild-Pine Cove, Mountain Center, Valle Vista)

| Zip Code | City | Total Population | \% of Population 65+ | \% of 65+ Population in Poverty | \% of Total Population Disabled | \% of 65+ <br> Population <br> Disabled | \% 65+ Disabled Population Living in Poverty | \% of Total Population Grandparents Raising Grandchildren |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 92543 | Hemet/East Hemet/ San Jacinto | 34,680 | 20\% | 15\% | 19\% | 44\% | 15\% | 2\% |
| 92544 | Hemet/East Hemet/ San Jacinto/Valle Vista | 47,136 | 14\% | 10\% | 17\% | 41\% | 10\% | 4\% |
| 92545 | San Jacinto | 41,078 | 26\% | 12\% | 20\% | 41\% | 11\% | 3\% |
| 92548 | Hemet | 7,020 | 16\% | 9\% | 16\% | 35\% | 9\% | 5\% |
| 92549 | Idyllwild-Pine Cove/Mountain Center | 2,652 | 26\% | 6\% | 13\% | 21\% | 8\% | 1\% |
| 92555 | San Jacinto | 40,419 | 8\% | 9\% | 8\% | 41\% | 17\% | 5\% |
| 92561 | Idyllwild-Pine Cove/Mountain Center | 1,600 | 30\% | 10\% | 11\% | 24\% | -- | 1\% |
| 92567 | San Jacinto | 9,469 | 10\% | 8\% | 10\% | 36\% | 6\% | 5\% |
| 92582 | Hemet/San Jacinto | 16,200 | 11\% | 3\% | 13\% | 33\% | 4\% | 5\% |
| 92583 | Hemet/San Jacinto/ Valle Vista | 31,167 | 13\% | 10\% | 16\% | 54\% | 10\% | 5\% |
| 92596 | Hemet | 26,044 | 7\% | 3\% | 9\% | 33\% | 4\% | 3\% |

Table 15: AAA Service Area 8 - Desert Hot Springs/Palm Springs/Cathedral City (Desert Edge, Garnet, Sky Valley, Thousand Palms, Whitewater)

| Zip Code | City | Total Population | $\begin{gathered} \text { \% of } \\ \text { Population } \\ 65+ \end{gathered}$ | \% of 65+ Population in Poverty | \% of Population Disabled | \% of 65+ Population Disabled | \% 65+ Disabled Population Living in Poverty | \% of Total Population Grandparents Raising Grandchildren |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 92211 | Thousand Palms | 24,564 | 47\% | 7\% | 17\% | 27\% | 4\% | 1\% |
| 92220 | Whitewater | 32,793 | 27\% | 9\% | 18\% | 39\% | 8\% | 3\% |
| 92230 | Whitewater | 3,297 | 5\% | 14\% | 8\% | 49\% | 29\% | 4\% |
| 92234 | Palm Springs/ Cathedral City | 52,534 | 14\% | 14\% | 12\% | 34\% | 14\% | 3\% |
| 92240 | Desert Hot Springs / Palm Springs/Cathedral City/Desert Edge/Garnet | 35,878 | 11\% | 12\% | 13\% | 43\% | 13\% | 3\% |
| 92241 | Desert Hot Springs/ <br> Palm Springs/ Cathedral <br> City/Desert Edge/ <br> Garnet/Sky Valley/ <br> Thousand Palms | 9,156 | 31\% | 11\% | 18\% | 31\% | 18\% | 3\% |
| 92258 | Desert Hot Springs/ Palm Springs | 520 | 19\% | 10\% | 23\% | 15\% | 67\% | -- |
| 92260 | Palm Springs | 32,855 | 32\% | 8\% | 14\% | 28\% | 10\% | 1\% |
| 92262 | Palm Springs/ Cathedral City | 26,693 | 21\% | 9\% | 16\% | 34\% | 11\% | 1\% |
| 92264 | Palm Springs/ Cathedral City | 19,754 | 35\% | 8\% | 20\% | 36\% | 12\% | 1\% |
| 92270 | Palm Springs/Cathedral City/Thousand Palms | 17,634 | 45\% | 4\% | 15\% | 26\% | 4\% | -- |
| 92276 | Cathedral City/ Sky Valley/ Thousand Palms | 7,921 | 22\% | 6\% | 19\% | 44\% | 8\% | 3\% |
| 92282 | Desert Hot Springs/ Palm Springs/Whitewater | 783 | 19\% | 4\% | 21\% | 32\% | 13\% | -- |
| 92561 | Palm Springs | 1,600 | 30\% | 10\% | 11\% | 24\% | -- | 1\% |

Table 16: AAA Service Area 9 - Rancho Mirage/Palm Desert/Indian Wells
(Desert Palms)

| Zip Code | City | Total Population | $\begin{gathered} \text { \% of } \\ \text { Population } \\ 65+ \end{gathered}$ | \% of 65+ Population in Poverty | \% of Total Population Disabled | \% of 65+ Population Disabled | \% 65+ <br> Disabled <br> Population Living in Poverty | \% of Total Population Grandparents Raising Grandchildren |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 92203 | Palm Desert/ Desert Palms | 27,466 | 18\% | 9\% | 10\% | 34\% | 16\% | 3\% |
| 92210 | Palm Desert/Indian Wells | 4,839 | 61\% | 4\% | 17\% | 27\% | 3\% | -- |
| 92211 | Rancho Mirage/ Palm Desert/ Indian Wells/ Desert Palms | 24,564 | 47\% | 7\% | 17\% | 27\% | 4\% | 1\% |
| 92234 | Rancho Mirage | 52,534 | 14\% | 14\% | 12\% | 34\% | 14\% | 3\% |
| 92241 | Desert Palms | 9,156 | 31\% | 11\% | 18\% | 31\% | 18\% | 3\% |
| 92253 | Palm Desert/Indian Wells | 38,462 | 24\% | 7\% | 12\% | 24\% | 14\% | 1\% |
| 92260 | Rancho Mirage/ Palm Desert/Indian Wells | 32,855 | 32\% | 8\% | 14\% | 18\% | 15\% | 1\% |
| 92264 | Rancho Mirage | 19,754 | 35\% | 8\% | 20\% | 36\% | 12\% | 1\% |
| 92270 | Rancho Mirage/ Palm Desert | 17,634 | 45\% | 4\% | 15\% | 26\% | 4\% | -- |
| 92276 | Rancho Mirage/ Palm Desert/ Desert Palms | 7,921 | 22\% | 6\% | 19\% | 44\% | 8\% | 3\% |
| 92561 | Palm Desert | 1,600 | 30\% | 10\% | 11\% | 24\% | -- | 1\% |

Table 17: AAA Service Area 10 - La Quinta/Indio/Coachella
(Bermuda Dunes, Mecca, North Shore, Oasis, Thermal, Vista Santa Rosa)

| Zip Code | City | Total Population | \% of Population 65+ | \% of 65+ Population in Poverty | \% of Total <br> Population <br> Disabled | \% of 65+ <br> Population Disabled | \% 65+ <br> Disabled <br> Population Living in Poverty | \% of Total Population Grandparents Raising Grandchildren |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 92201 | La Quinta/Indio/ Coachella/ Bermuda Dunes/ Vista Santa Rosa | 63,915 | 12\% | 16\% | 12\% | 40\% | 21\% | 3\% |
| 92203 | La Quinta/Indio/ Coachella/ Bermuda Dunes | 27,466 | 18\% | 9\% | 10\% | 34\% | 16\% | 3\% |
| 92210 | La Quinta | 4,839 | 61\% | 4\% | 17\% | 27\% | 3\% | -- |
| 92211 | La Quinta/Indio/ Bermuda Dunes | 24,564 | 47\% | 7\% | 17\% | 27\% | 4\% | 1\% |
| 92236 | La Quinta/Indio/ Coachella/ Thermal/ Vista Santa Rosa | 43,037 | 5\% | 19\% | 9\% | 52\% | 19\% | 5\% |
| 92241 | Indio/Coachella | 9,156 | 31\% | 11\% | 18\% | 31\% | 18\% | 3\% |
| 92253 | La Quinta/Indio/Bermuda Dunes/Vista Santa Rosa | 38,462 | 24\% | 7\% | 12\% | 24\% | 14\% | 1\% |
| 92254 | Mecca/North Shore/Oasis | 12,300 | 5\% | 21\% | 9\% | 37\% | 21\% | 5\% |
| 92274 | La Quinta/Coachella/ Mecca/Oasis/Thermal/ Vista Santa Rosa | 18,937 | 6\% | 19\% | 10\% | 41\% | 24\% | 2\% |
| 92276 | Indio | 7,921 | 22\% | 6\% | 19\% | 44\% | 8\% | 3\% |

Table 18: AAA Service Area 11- Blythe
Desert Center/Ripley/Mesa Verde

| $\begin{aligned} & \text { Zip } \\ & \text { Code } \end{aligned}$ | City | Total Population | \% of Total <br> Population <br> 65+ | \% of 65+ Population in Poverty | \% of Population Disabled | \% of 65+ Population Disabled | \% 65+ Disabled Population Living in Poverty | \%of <br> Population Grandparents Raising Grandchildren |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 92225 | Blythe/Ripley/Mesa Verde | 23,509 | 9\% | 15\% | 11\% | 46\% | 22\% | 3\% |
| 92239 | Desert Center | 428 | 9\% | -- | 12\% | 26\% | -- | 2\% |

## R. Workforce

Many Boomers are not ready for the transition from work to retirement. Stock market fluctuations, the recent housing crisis, the privatization of retirement funds, and the recent debates over Social Security, have left many Boomers unsure about retirement. Boomers now find themselves with high secure and unsecured debt balances, college tuitions, elder care and medical expenses, which can have an impact on their financial futures. ${ }^{45}$ As a result, Boomers are delaying retirement or redefining it as they use their retirement years to continue working full-time, part-time or as consultants. ${ }^{46}$

1. Nationally, approximately $80 \%$ of Boomers who are eligible for retirement are still active in the workforce. ${ }^{47}$
2. $51 \%$ of those over age 65 work full-time, while $28 \%$ work part-time. ${ }^{48}$

In 2012, older adult workers made up almost a quarter (or $21 \%$ ) of the national workforce. ${ }^{49}$

Figure 14: Boomers - A Force in the Workforce ${ }^{50}$


[^18]Figure 15: Boomers - Not Ready to Quit Working ${ }^{51}$


## S. Riverside County Older Adult Workforce (60+)

Riverside County was significantly impacted by the recession and experienced a 9\% increase in unemployment rates between the year 2006 and 2010, spiking at $15 \%$ in 2010. Since that time, the County's unemployment rate has improved from $15 \%$ in 2010 to $6 \%$ as of the end of 2015, a decrease of $9 \%$. The increase was largely fueled by a $46 \%$ growth in the transportation, warehousing and utilities sectors; 34\% job growth in construction; and a $31 \%$ rise in the educational and health services industry. ${ }^{52}$ However, the increase in available employment still resulted in an unemployment rate higher than both California and the United States, which had 2015 unemployment rates of $6 \%$ and $5 \%$ respectively. ${ }^{53}$ In Riverside County:

1. $76 \%$ of adults $60+$ are not in the workforce
2. $24 \%$ are in the workforce
a. Of those still in the workforce, $22 \%$ are employed and $2 \%$ are unemployed.
b. Riverside County adults 60+ comprise $12 \%$ of the total workforce. ${ }^{54}$

[^19]3. Employment opportunities in the transportation, warehousing and utilities and construction sectors may not be conducive to older adult employment.
4. The growing educational sector and health services industry may provide more opportunities for retirees who wish to remain in the workforce.

## T. Volunteerism

Based on U.S. Census Bureau data, the number of volunteers age 65 and older in the nation will increase from approximately 9 million in 2007 to more than 13 million in $2020 .{ }^{55}$ Retiring Boomers are one of the primary groups from which organizations and non-profits can recruit new volunteer talent. Boomers offer a wealth of knowledge, experience, and skills to organizations they join.

The Riverside County Office on Aging surveyed nearly 3,000 older adults within the PSA and found that, in addition to remaining in the workforce, $20 \%$ of older adults also remain active through volunteering.

Figure 16: Current Employment Status of OoA Surveyed Population for Riverside County $2015{ }^{56}$


$\square$ Volunteer<br>■Retired<br>-Employed Full Time<br>- Employed Part Time<br>■Employed Temporary<br>■Unemployed

[^20]
## U. Poverty

The Federal Poverty Level (FPL) is a "one size fits all" approach to evaluating poverty that uses the same dollar amount across the country (regardless of the cost of living) based on the cost of food alone. The FPL is utilized to determine income eligibility for many public programs, to allocate funding for other programs, and as an evaluation tool when determining program effectiveness. ${ }^{57}$
For single and coupled older adults, the FPL is $\$ 11,880$ and $\$ 16,020$ respectively. ${ }^{58}$ Based on the current prevalence of older adults in poverty, it is projected that 25 million older adults nationally will live in poverty by 2050. That is an increase of $180 \%$ from today. ${ }^{59}$

Table 19 below highlights the 2016 Federal Poverty Guidelines.

Table 19: Federal Poverty Guidelines for $2016{ }^{\mathbf{6 0}}$

| 2016 POVERTY GUIDELINES |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| PANNUAL GUIDELINES <br> SIZE |  |  |  |  |  |  |
| PERCENT OF POVERTY GUIDELINE |  |  |  |  |  |  |
| 1 | $\mathbf{1 0 0 \%}$ | $\mathbf{1 2 5 \%}$ | $\mathbf{1 5 0 \%}$ | $\mathbf{1 7 5 \%}$ | $\mathbf{2 0 0 \%}$ | $\mathbf{2 5 0 \%}$ |
| 2 | $\$ 11,880$ | $\$ 14,850$ | $\$ 17,820$ | $\$ 20,790$ | $\$ 23,760$ | $\$ 29,700$ |
| 3 | $\$ 20,160$ | $\$ 25,200$ | $\$ 30,240$ | $\$ 35,280$ | $\$ 40,320$ | $\$ 50,400$ |
| 4 | $\$ 24,300$ | $\$ 30,375$ | $\$ 36,450$ | $\$ 42,525$ | $\$ 48,600$ | $\$ 60,750$ |
| 5 | $\$ 28,440$ | $\$ 35,550$ | $\$ 42,660$ | $\$ 49,770$ | $\$ 56,880$ | $\$ 71,100$ |
| 6 | $\$ 32,580$ | $\$ 40,725$ | $\$ 48,870$ | $\$ 57,015$ | $\$ 65,160$ | $\$ 81,450$ |
| 7 | $\$ 36,730$ | $\$ 45,912.50$ | $\$ 55,095$ | $\$ 64,277.50$ | $\$ 73,460$ | $\$ 91,825$ |
| 8 | $\$ 40,890$ | $\$ 51,112.50$ | $\$ 61,335$ | $\$ 71,557.50$ | $\$ 81,780$ | $\$ 102,225$ |

For family units more than 8 members, add $\$ 4,160$ for each additional member.

[^21]
## V. Older Adult Poverty in Riverside County

In Riverside County, the majority ( $80 \%$ ) of residents over 65, for whom poverty status could be determined, have incomes $150 \%$ higher than the national poverty level. The remaining residents have incomes either right at the poverty level or $149 \%$ above it ( $9 \%$ ) or live below the poverty line (11\%).

In the last year, there has been a $2 \%$ increase in the older adult population living at or below the national poverty level. ${ }^{61}$ Figure 17 shows the 2014 poverty status of those over the age of 65 . Utilizing the FPL, it appears that $80 \%$ of Riverside County's older adults have enough household income to consider them to be well above the line of poverty.

Figure 17: Poverty Status of Riverside County Population Over 65, $2014^{62}$

Below 100 percent of the poverty
level
100 to 149 percent of the poverty
level
At or above 150 percent of the
poverty level

[^22]
## W. Income and Benefits

Boomers are the first generation that is expected to spend more time in their retirement years than in the workforce. They are also the first generatoin to feel the pressure of trying to make their retirement savings, averaging approximately $\$ 27,820$ annually, stretch for 2030 years after they formally retire. ${ }^{63}$ Approximately $49 \%$ of all U.S. adults over 65 do not have enough income to meet their most basic needs and this percentage will increase as the population continues to age.

1. The average monthly Supplemental Security Income (SSI) payment for people over 65 in December 2015 was $\$ 435.47$ per single person, or \$5,225.64 annually. ${ }^{64}$
2. The average monthly payments for retired workers receiving Social Security in 2015 totaled $\$ 1,335$, or \$16,020/annually. ${ }^{65}$

While some older adults are eligible for more than one source of income, most are not. Only $3 \%$ of older adults receiving federal benefits qualify for both Social Security and Supplemental Security, and approximately $11 \%$ of those under age 65 who are disabled receive both. ${ }^{66}$

Table 20 identifies the income earnigns of Riverside County residents over the age of 60 .

Table 20: Income and Benefit Earnings of Riverside County Population 60+ ${ }^{67}$

| Occupied Households Units With... | Percent <br> Estimate | Mean Income/ Benefits <br> Annually |
| :--- | :---: | :---: |
| Social Security Income | $91.1 \%$ | $\$ 19,512$ |
| Retirement Income | $45.7 \%$ | $\$ 27,820$ |
| Earnings | $32.7 . \%$ | $\$ 52,122$ |
| Supplemental Security Income | $7.8 \%$ | $\$ 9,512$ |
| Food Stamp/SNAP Benefits | $3.9 \%$ | -- |
| Cash Public Assistance Income | $1.6 \%$ | $\$ 5,848$ |

[^23]California's high cost of living makes the FPL an inadequate measure of poverty for any California resident. However, when considering older adult poverty anywhere in the nation, the FPL does not allow for the inclusion of additional expenses, such as housing and health care, which many older adults have. If the poverty measure is recalculated to account for these kinds of expenses, the number of older adults actually living in poverty increases.

## X. The Hidden Poor in Riverside County

The Elder Economic Security Standard ${ }^{\text {TM }}$ Index (Elder Index) for California measures how much income older adults need and exposes the deficit in their budgets by calculating the actual cost of living for an older adult within the County, including the costs of housing, food, transportation, and health care. ${ }^{68}$
With these additional expenses added in, the Elder Index shows the true number of older adults who are struggling to make ends meet. These older adults are considered "income ineligible" for many assistance programs, but still need help on a monthly basis. These individuals are the "Hidden Poor".

Utilizing the Elder Index, $33 \%$ of Riverside County adults over 65 fall into the income eligibility gap because their income exceeds the FPL, but falls below the Elder Index threshold. ${ }^{69}$

Table 19 identifies the income gap (or the annual shortfall) in red. Whether the older adults are single or coupled; rent or own their homes; have mortgages or own their homes free and clear; in every category many Riverside County older adults do not have enough annual income to cover their basic expenses.

[^24]Table 21: Riverside County 2013 Elder Cost of Living ${ }^{70}$

| Status | Housing <br> Type | Annual <br> Total Cost <br> of Living | Annual <br> Maximum <br> SSI/SSP | Annual <br> SSI/SSP <br> Income Gap | Annual <br> Median Social <br> Security | Annual Social <br> Security Income <br> Gap |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Single | Owner w/ <br> a <br> Mortgage | $\$ 30,396$ | $\$ 10,397$ | $(\$ 19,999)$ | $\$ 11,300$ | $(\$ 19,096)$ |
| Couple | Owner $w /$ <br> $a$ <br> Mortgage | $\$ 37,428$ | $\$ 17,546$ | $(\$ 19,882)$ | $\$ 20,700$ | $(\$ 16,728)$ |


| Status | Housing <br> Type | Annual <br> Total Cost <br> of Living | Annual <br> Maximum <br> SSI/SSP | Annual <br> SSI/SSP <br> Income Gap | Annual <br> Median Social <br> Security | Annual Social <br> Security <br> Income Gap |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Single | Renter | $\$ 22,284$ | $\$ 10,397$ | $(\$ 11,887)$ | $\$ 11,300$ | $(\$ 10,984)$ |
| Couple | Renter | $\$ 29,316$ | $\$ 17,546$ | $(\$ 11,770)$ | $\$ 20,700$ | $(\$ 8,616)$ |


| Status | Housing <br> Type | Annual <br> Total Cost <br> of Living | Annual <br> Maximum <br> SSI/SSP | Annual <br> SSI/SSP <br> Income Gap | Annual <br> Median Social <br> Security | Annual Social <br> Security Income <br> Gap |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Single | Owner w/o <br> a Mortgage | $\$ 16,344$ | $\$ 10,397$ | $(\$ 5,947)$ | $\$ 11,300$ | $(\$ 5,044)$ |
| Couple | Owner w/o <br> a Mortgage | $\$ 23,376$ | $\$ 17,546$ | $(\$ 5,830)$ | $\$ 20,700$ | $(\$ 2,676)$ |

Studies show that 4\% of older adults in Coachella Valley were forced to reduce the size of their meals or to skip meals due to a lack of funds and the rising cost of housing and health care often result in inadequate nutrition and diminished savings. ${ }^{71} 72$

[^25]
## Y. Housing/Household

A majority of the total housing units in Riverside County are owner occupied (66\%) compared to renter occupied (34\%) ${ }^{73}$ and Riverside County has the sixth largest household size in California, averaging 3.3 persons, which is higher than both California (2.98) and the United States (2.63). ${ }^{74}$

Older adults occupy 160,815,881 housing units in Riverside County. Of these, $80 \%$ are owner-occupied and $20 \%$ are renter-occupied. ${ }^{75}$ Forty-two percent of householders age 65 to 74 still had housing debt in 2013, compared with just $18 \%$ in $1992 .^{76}$

## Z. Foreclosures

The financial security of many older adults is dependent on their housing situation. Unfortunately, the recent recession has left some with upside down mortgages or without the homes they previously owned.

In December 2015, 1 in 716 housing units in Riverside County were in foreclosure. Areas such as Homeland are still experiencing high rates of foreclosure with 1 in every 261 homes in foreclosure, as of 2015 . The county's overall percentage of foreclosed units is still higher than the state and national levels. ${ }^{77}$

Figure 18 shows the percentage of foreclosures in Riverside County compared to California and the nation.

[^26]Figure 18: Percentage of Foreclosures in Riverside County vs. the California and the Nation ${ }^{78}$


## AA. Reverse Mortgages

"Reverse mortgages" are a type of loan wherein a bank allows a homeowner to cash out the equity available in his or her home. The homeowner receives a monthly payment from the lender, which reduces the amount of equity available in the home. Homeowners usually enter into these mortgages for short term assistance with financial struggles; however, some utilize these loans as a way to supplement their retirement income for an extended period of time. Unfortunately, what many homeowners don't understand is that the agreement gives the lender partial or full claim on the home once the available equity is cashed out.

Between 2013 and 2015, the value of homes owned by older adults increased $15 \%$, which increased the number of older adults who can qualify for reverse mortgage loans. Figure 19 shows the increase in reverse mortgages by comparing a month to month comparison from December 2013 and December 2015, in which Riverside County Home Equity Conversion Mortgages (HECM) (aka: Reverse Mortgages) amounts have increased by $18 \%$ for initial principle limits (the amount of funds one is eligible to receive before closing costs are deducted) and by $26 \%$ in maximum claim amounts (the maximum loan limit that can be insured by the Federal Housing Association). ${ }^{79}$

[^27]79"HUD FHA HECM Single Family Porffolio Snap Shot." HUD FHA HECM. US Department of Housing and Urban Development, Jan. 2016. Web. [accessed January 2016]. [http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/rmra/oe/rpts/hecmsfsnap/hecmsfsnap](http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/rmra/oe/rpts/hecmsfsnap/hecmsfsnap).

Figure 19: Reverse Mortgage December Snapshot Comparison for Riverside County, 2013-2015 ${ }^{80}$


## BB. Health and Wellness

## 1. Chronic Disease

According to the National Council on Aging, nearly $92 \%$ of older adults in the U.S. have at least one chronic condition, and $77 \%$ have at least two.
a. Four chronic conditions-heart disease, cancer, stroke, and diabetes-are the cause of almost two thirds of all deaths each year.
b. Diabetes affects 12.2 million ( $23 \%$ ) of Americans over 60 .
c. $90 \%$ of Americans over 55 are at risk for hypertension, or high blood pressure. $77 \%$ of women over age 75 have this condition, as do $64 \%$ of men in the same age group.

[^28]By 2030, 6 of every 10 Boomers in the U.S. will be living with multiple chronic conditions:
a. Approximately 1 in 3 will have Alzheimer's disease
b. 1 in 4 will have diabetes
c. 1 in 3 will be obese
d. 1 in 2 will be living with arthritis ${ }^{81}$

Chronic diseases account for $75 \%$ of the money our nation spends on health care, yet only $1 \%$ of health care dollars are spent on public efforts to improve overall health. ${ }^{82}$

In 2012, the national estimated direct cost for diagnosed diabetes alone was $\$ 176$ billion. ${ }^{83}$ Figure 20 shows the prevalence of chronic conditions in California.

Figure 20: Prevalence of Chronic Conditions in California on Regional and Local Level, 2011-2012 ${ }^{84}$


[^29]In California, approximately 70\% of adults age 65+ reported having at least one chronic condition. In addition, $25 \%$ of Californians age 65 and older had multiple chronic conditions. Adults on public insurance plans were more likely to have one or more chronic conditions compared to those on private plans or the uninsured. Approximately $71 \%$ of adults on Medicare, the primary insurance of many older adults, had at least one chronic condition.

Figure 21: Leading Cause of Death and Contributing Risk Factors, General Population, Riverside County $2012^{85}$


The leading cause of death in Riverside County is heart disease and 1 in 5 Californians over 65 reported a diagnosis of heart disease. Of the California population covered by Medicare, $21 \%$ have been diagnosed with heart disease and one-third ( $33 \%$ ) of those with heart disease suffer from congestive heart failure. ${ }^{86}$

[^30]Despite the perceived drop in prevalence as a result of new data collection methods, the pervasiveness of diabetes continues to be a concern in the older adult population and the risk of diabetes increases with age; 1 out of every 6 California adults over 65 have Type 2 diabetes. Diabetes remains the seventh leading cause of death in California ${ }^{87}$

Figure 22: Diabetes Prevalence among Older Adults (65+), Riverside County, CA, \& U.S., 2003-2011/12 (Calendar Year) ${ }^{88}$

** Note: There were a number of methodological changes implemented in the 2011-2012 UCLA Center for Health Policy's California Health Interview Survey (CHIS) cycle that impacted the comparison of estimates over time. In 2011-2012 CHIS updated their analysis based on the 2010 Census, while previous analysis was based on projections from the 2000 Census data. ${ }^{89}$

[^31]
# Figure 23: Prediabetes and Diabetes Prevalence by Age Group ${ }^{90}$ 



Figure 23 identifies that $30 \%$ of those identified with prediabetes will develop Type 2 diabetes within five years, and as many as $70 \%$ will develop the disease in their lifetime. Diabetes prevalence increased by $12 \%$ among older adults over age 65 between 2003 and 2012 in Riverside County. Approximately one-third (31\%) of older adults over 65 in Riverside County with diabetes live below the County's cost of living thresholds ${ }^{91}$ making self-management of this condition a critical element of their lifestyle.

[^32]
## 2. Alzheimer's Disease and Other Dementias

New research from the Alzheimer's Association of America states that Alzheimer's disease (AD) is the most common form of dementia. There is a new AD diagnosis every 67 seconds.
a. 1 in 9 older Americans (approximately 5.3 million) over the age of 65 has AD.
b. Approximately $82 \%$ of people over age 75 have AD
c. $32 \%$ of people over age 85 have been diagnosed with AD. ${ }^{92}$

Alzheimer's is the most costly disease in America at this time; costing more than treatment for heart disease and direct spending for cancer.
a. In 2015, the total monetary cost of providing care for those with Alzheimer's and other dementias was approximately $\$ 226$ billion.
b. By 2050, expenditures for providing care for all forms of dementia are expected to reach $\$ 1$ trillion. ${ }^{93}$

Within the next 10 years, 19 states can expect to see a $40 \%$ or greater increase in the number of persons with AD.
a. In 2015, there were 678,446 Californians over 55 living with Alzheimer's disease; and by 2030, this number will nearly double growing to over 1.1 million. ${ }^{94}$
b. California is expected to see a $42 \%$ increase in AD cases by 2025.
c. California is home to approximately $10 \%$ of the people with $A D$ in the United States.
d. $A D$ was the $5^{\text {th }}$ leading cause of death in California in 2012.

Approximately 10\% of Riverside County's older adults are living with Alzheimer's disease. ${ }^{95}$

[^33]Figure 24: Alzheimer Dementia Population Percent of Medicaid Population Percent of Older Adults with Alzheimer's Dementia for Riverside County ${ }^{96}$

** Note: There were a number of methodological changes implemented in the 2011-2012 UCLA Center for Health Policy's California Health Interview Survey (CHIS) cycle that impact the comparison of estimates over time. In 2011-2012, CHIS also updated their analysis based on the 2010 Census while previous CHIS cycles were based on projections of the 2000 Census. ${ }^{97}$


[^34]3. HIV/AIDS

According to a 2014 study by the Riverside County Department of Public Health, there were 3,396 people who reported living with AIDS and 1,993 people living with HIV in Riverside County. Eastern Riverside County has more than doubled the number of cases of AIDS and HIV than any other county region. Approximately 70\% of people living with AIDS and $48 \%$ of people living with HIV in Riverside County are over 50 years old. Between 2012 and 2014, $30 \%$ of all new HIV cases were in people older than 50 years. ${ }^{98}$

Figure 25: PLWH/A* by Age at Time of HIV Diagnosis (Dx) vs. Age Now (2014) ${ }^{99}$

*People living with HIV/AIDS

[^35]Figure 26: HIV/AIDS Prevalence (Living) by Region, Riverside County, $2014{ }^{100}$


According to the Health Assessment Resource Center's (HARC) research for Coachella Valley, approximately $12 \%(9,774)$ of sexually active older adults report using contraceptives for protection from sexually transmitted diseases and $72 \%$ $(119,497)$ of all Coachella Valley older adults have never been tested for HIV. ${ }^{101}$


[^36]
## SECTION 3. DESCRIPTION OF THE AREA AGENCY ON AGING (AAA)

On June 18, 1974, the Board of Supervisors designated the Riverside County Office on Aging as a County Department on Aging for the Planning and Service Area (PSA) 21. It serves as the Area Agency on Aging (AAA) for all of Riverside County and is one of 33 AAA's within the State of California.

The Office on Aging is one of fifty-five departments within the County of Riverside and is located within the city boundaries of Riverside (for its West County office), with satellite offices in La Quinta and in Hemet. Although there are three (3) community based offices, all offices can be contacted by calling one telephone number:

## 1-800-510-2020

The specific addresses for the three locations are:

## West County Office:

6296 River Crest Drive, Suite K
Riverside, CA 92507
(951) 867-3800

## La Quinta Office:

78-900 Avenue 47, Suite 200
La Quinta, CA 92253

Hemet Office:
749 North State Street
Hemet, CA 92543

The Riverside County Office on Aging, also known as PSA 21, is charged with providing leadership, relative to aging issues, on behalf of all older adults in the County. The Office on Aging carries out a wide range of functions including advocacy, strategic planning, coordination and interagency linkages, information sharing, program monitoring, and evaluation to develop or enhance community based systems. The goal is to assist older adults and adults with disabilities with leading independent and dignified lives in their own homes and communities for as long as possible.

Under the governance of the Riverside County Board of Supervisors and with the guidance of the 17 member citizen's Advisory Council on Aging, the Office on Aging provides services based on the mission articulated in this 2016-2020 Area Plan on Aging.

The strategic goals contained in the 2016-2020 Area Plan have been developed as the result of the following activities:
A. Community Assessments, which measured the current and future needs of local communities and various constituencies;
B. Advocacy Efforts, which raised the visibility of emerging issues and recommended changes in local, state, and national public policies and regulations;
C. Educational Activities, which addressed emerging issues and brought key stakeholders together to discuss and design system changes;
D. Systems Coordination, which suggested redesigning services to improve customer access and satisfaction; and
E. Program Development, in which new programs were piloted in order to address changing and/or emerging needs.

PSA 21 administers an annual budget comprised of public and private funds from Federal, State, County and local sources. The funding also includes voluntary contributions from older adults who receive services. All funds are used to provide home and community-based services, and all decisions are guided by this Plan, which is grounded in current demographic data, trend analysis and projections, community needs assessments, and the resources currently available within the PSA. The Plan also identifies those in greatest need and helps to develop the needs of Riverside County's older adults.

## SECTION 4. PLANNING PROCESS / ESTABLISHING PRIORITIES

The planning process for developing the 2016-2020 Area Plan "The Changing Face of Aging" began in 2015, in order to involve as many key stakeholders and members of the general public as possible.

The first step of the planning process was to share information with the Advisory Council on Aging at their regular meetings regarding the components that make up the Area Plan and areas where community input would be needed for its development. The Advisory Council also received information regarding how the community's feedback was being processed and integrated into the Plan during the various stages of development. In addition, Advisory Council members assisted with assessing community needs by hosting community forums and roundtable discussions on various topics, which provided opportunities for the community to come together, have discussions and make recommendations for future services.

In order to identify and understand the needs of the target population and to determine any barriers to or gaps in providing services, PSA 21 utilized:
A. U.S. Census and other related demographic data;
B. Research from existing surveys and reports;
C. New surveys and assessments aimed at specific constituencies;
D. Focus groups, public hearings and program data; and
E. Research information related to demographic projections and policy trends.

The PSA 21 also considered available funding, regulatory guidelines, partnerships, and pending and existing legislation as a critical part of establishing priorities. However, the 20162020 Area Plan "The Changing Face of Aging", is a living document that will be used as an educational tool for Riverside County's older adults, families, caregivers, adults with disabilities, legislators and the public at large.


## SECTION 5 - NEEDS ASSESSMENT

## A. Assessing the Needs of Riverside County

In order to develop this four-year plan, the Office on Aging assessed the needs of the community. This process included an in-depth analysis of U.S. Census data and other data sources related to population projections, focus groups with key stakeholders, surveys (in person, via phone, and/or by mail) that were developed in partnership with other agencies or by the Office on Aging alone, public hearings, and a thorough review of current reports and assessments from external sources within the County. The needs assessment for the 2016-2020 Area Plan consisted of four main areas:

1. Demographic Data - Secondary data obtained from the U.S. 2010 Census, the 2014 American Community Surveys, California Department of Finance's Demographic reporting, Riverside University Health System, Public Health, California Employment Development Department, and the California Department of Aging.
2. Review of Existing Data - OoA reviewed existing data compiled by the county, state, national networks and communities related to aging. OoA also reviewed information from the National Council on Aging, AARP, Gay and Lesbian Medical Association, Center for Disease Control, UCLA Health Policy Publications, UC Berkley Health and Policy Publications, the Alzheimer's Association, and peer reviewed journals.
3. Advisory Council Opinion Priority Analysis - Through interactive discussions and survey's conducted with Advisory Council members, the following priorities were identified as those most important for older adults in Riverside County: nutrition, housing, caregiving and elder justice.

Figure 27: Advisory Council Priorities for Riverside County Older Adults


[^37]4. Focus Groups, Public Hearings and Assessment Surveys - Information was gathered from Riverside County older adults, providers surveys, and focus groups conducted by OoA throughout the PSA, including Blythe. The surveys were conducted in person through participation in one of 38 focus groups. Further information regarding the focus groups is described below.

## B. Survey Collection and Respondents

In addition to demographic analysis, OoA collected 2,972 surveys from older adults in Riverside County over the course of 18 months from June 2014 through January 2016. The surveys were conducted in person at various community events, during support groups with caregivers, from older adults at senior and community centers throughout the county, the LGBT community, via phone through Information and Assistance calls, and by mail from those receiving services.

The demographics of the survey participants are as follows:

1. Residency of participants:
a. $3.3 \%$ Service Area 1-Corona, Norco, Eastvale
b. $25.4 \%$ Service Area 2- Riverside, Jurupa Valley
c. $8.7 \%$ Service Area 3- Moreno Valley, Perris
d. $7.7 \%$ Service Area 4- Menifee, Winchester, Lake Elsinore
e. $7.6 \%$ Service Area 5- Murrieta, Temecula, Wildomar
f. 5.9\% Service Area 6- Banning, Beaumont, Calimesa
g. 4.1\% Service Area 7- Hemet, San Jacinto
h. $15 \%$ Service Area 8 - Desert Hot Springs, Palm Springs, Cathedral City
i. 5.2\% Service Area 9- Rancho Mirage, Palm Desert, Indian Wells
j. 11.3\% Service Area 10- La Quinta, Indio, Coachella
k. 6.0\% Service Area 11- Blythe
2. Age of participants:
a. $33 \%$ of our respondents ranged from age 65-74
b. $24 \%$ age $75-84$
c. $14 \%$ age $60-64$
d. $12 \%$ under age 55
e. $9 \%$ age 55-59
f. $8 \%$ age $85+$
3. Gender:
a. $68 \%$ Female
b. $31 \%$ Male
c. $.14 \%$ Transgender
d. $.25 \%$ Other
e. . $61 \%$ Unreported
4. Race/Ethnicity:
a. $51 \%$ White or Caucasian
b. $27 \%$ Hispanic/Latino
c. $10 \%$ Black or African American
d. $6 \%$ Asian
e. $2.5 \%$ Native American/Alaskan Native
f. $2 \%$ Other
g. $1 \%$ Pacific Islander
h. .5\% Unreported
5. Household Income:
a. $65 \%$ reported household incomes of less than $\$ 2,000$ monthly
b. $35 \%$ reported an income of more than $\$ 2,000$ per month

## C. Survey Results

The Office on Aging Community Assessment Survey was designed to focus on the current needs of the older adult population. The questions focused on current and future needs of the individuals surveyed.

Additional needs and their priority are noted in Figure 28:

Figure 28: Question - What types of services do you need now and/or will you need in the future?


The Community Assessment Surveys show that the community prioritized transportation, physical activities, opportunities to socialize and nutrition services as the top four services needed now or in the future for older adults. In addition, Health Assessment and Research for Communities' (HARC) analysis shows that in the Coachella Valley area nearly $11 \%$ of seniors who need assistance with transportation were unable to get that aid within the past year, meaning that over 1,000 seniors have unmet transportation needs. ${ }^{102}$

[^38]
## 1. Nutrition Focus

To gain a better understanding regarding the level of satisfaction related to the current nutrition programs operated by the Office on Aging (both direct and indirect), the Office on Aging conducted focus groups and collected over 800 surveys at all of the OAA funded meal/nutrition sites during the summer of 2015.

Survey analysis revealed:
a. Over $50 \%$ of congregate meal recipients have been receiving meals at one of the nutrition sites for more than two years.
b. Over $40 \%$ of the meal recipients receive their only meal five days a week from a meal/nutrition site.

HARC analysis of the Coachella Valley reveals:
a. Approximately $4.1 \%$ of older adults are food insecure and had reduced the size of their meals or skipped meals in the past year due to a lack of money to purchase food.
b. More than half of the food insecure older adults in Coachella Valley are chronically insecure and have to miss meals on a monthly basis throughout the year.
c. Approximately $1.5 \%$ (more than 2,600 ) older adults in the Coachella Valley had to go for an entire day without eating due to a lack of money to purchase food. ${ }^{103}$

The Office on Aging's survey results and the HARC data demonstrate the need for nutrition programs in Riverside County. The data also shows the significance that one meal can have on the overall nutrition and health of many older adults.

Additional findings were as follows:

[^39]Figure 29: Question - On the days when you eat at this meal site, how many meals do you usually eat?


Figure 30: Question - How many days EACH WEEK do you eat at this meal site?


Figure 31: Question - How long have you been attending this meal program?


Figure 32: Question - What is your total household annual income during the last calendar year?


## 2. LGBT Priorities

The Office on Aging surveyed members of the LGBT community primarily in eastern Riverside County (Coachella Valley), which has the third largest concentration of LGBT individuals in the United States. When asked to comment on the current and future needs of the older adult LGBT community. $44 \%$ of respondents indicated that Physical Health, such as access to health care, long term care needs, and staying healthy were the highest concern.

Figure 33: Question - Please indicate the top three things that are currently most important for you and the LGBT community?


Access to quality, culturally competent healthcare accounts for a critical 10-15\% of a community's overall health outcomes. Older gay men and lesbians still experience discomfort in their use of older adult social services with the majority reporting that they would feel more comfortable accessing provider and programs that identify as LGBT friendly. ${ }^{104} 105106$ When researching providers through the Gay and Lesbian Medical Association (GLMA), only five (5) healthcare professionals (three of which are physicians) were identified for Riverside County. ${ }^{107}$

Discrimination and stereotypes in the LGBT community continue to be a challenge; additional research found that people who encountered a threat of being judged by negative stereotypes in healthcare settings reported experiencing adverse health effects. Stereotypes, like sexual health in the LGBT community and cognitive deficits in older adults, can also impact the trust relationship between provider and patient. The study correlates factors of discrimination to physical health and mental health; indicating that those who encountered the threat of being judged were also more likely to have hypertension, to be depressed and to rate their own health more poorly. ${ }^{108}$


[^40]
## 3. Elder Justice Focus

Scams are prevalent in the older adult community. Financial scams targeting older adults have become so prevalent that they are now considered the crime of the 21st century. Older adults are thought to have a significant amount of liquid assets, thus making them a prime target for scam artists. For the scammer, financial scams are very low risk with high rewards because instances are rarely reported and these crimes are difficult to prosecute. It's not just wealthy older adults who are targeted; however, low-income older adults are also at risk of financial scams and abuse. Strangers are not always the perpetrators of these crimes. Over $90 \%$ of all reported elder abuse is committed by a family member or other close association. ${ }^{109}$

Figure 34: What are the most important elder justice issue facing older adults? Scams and Telemarketing


The top three elder abuse issues selected by the survey participants are as follows:
a. $85 \%$ selected scams and telemarketing
b. $81 \%$ selected consumer fraud
c. $72 \%$ selected financial abuse (by family members, etc.)

[^41]
[^0]:    1 Original signatures or official signature stamps are required.

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