

# VILLAGES AS A SOLUTION FOR CALIFORNIA'S FORGOTTEN MIDDLE

## How the Village Movement Addresses Aging Challenges for Moderate- and Middle-Income Older Adults

### EXECUTIVE SUMMARY

**The Challenge:** California faces an unprecedented demographic shift as its moderate- to middle-income older adult population—the "forgotten middle"—confronts a critical gap between available resources and aging-in-place support needs.

**The Solution:** Villages offer a proven, community-based model that enables older adults to age in place while addressing core challenges facing California's forgotten middle population.

**Key Statistic:** 34% of California's older adults will be moderate- and middle-income individuals who don't qualify for Medicaid benefits and can't afford health and aging resources.

### THE FORGOTTEN MIDDLE CHALLENGE IN CA

#### Demographic Pressures

- 1.6 million middle-income older adults aged 75+ expected by 2033
- 89% unable to afford assisted living without selling homes
- Double growth in adults aged 85+ between 2018-2033
- 47% of middle-income older adults will be people of color
- Majority will have mobility limitations and 3+ chronic conditions

#### The Income Gap

- Earn too much to qualify for Medicaid long-term care services
- Earn too little to afford private assisted living or comprehensive home care
- Income range: 214% to 832% of Federal Poverty Level
- Even selling homes, 50% still can't afford private assisted living

**The village movement offers a scalable solution that helps California's forgotten middle population age with dignity and independence.**



### THE VILLAGE MODEL

Villages are nonprofit membership organizations that connect older adults to:

- Community programming
- Volunteer support
- Professional services needed for independent living

#### Key Features:

- Member-led organization sharing skills and experience
- Peer-driven model for navigating aging challenges
- **50 villages** currently across California, with more launching

#### Five Core Support Areas:

1. Housing Support
2. Social Care Navigation
3. Social Connection
4. Caregiving Support
5. Economic Efficiency

## POLICY RECOMMENDATIONS

### 1. Expand Funding for Villages

- Establish dedicated funding streams for village development and operations
- Prioritize underserved communities with high forgotten middle populations

### 2. Leverage Partners in the Vibrant Aging Ecosystem

- Strengthen partnerships between villages and existing aging service providers
- Connect with healthcare systems, social services, and community organizations

### 3. Connect and Engage the Generations

- Foster intergenerational connections benefiting all community members
- Engage younger volunteers in programming to expand village capacity

### 4. Advance Age-Friendly Cities

- Incorporate village development into municipal age-friendly planning
- Support aging in place through zoning, transportation, and community development

### 5. Create Tools for Greater Impact

- Invest in standardized tools and best practices for measuring village impact
- Support data-driven evaluation systems to track outcomes and inform policy

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## VILLAGES PROVIDE

### Affordable Membership:

- Annual cost: \$300-\$600 with sliding scale and subsidized memberships available
- Services that would otherwise cost thousands monthly through private providers

### Proven Impact:

- 375 villages operating nationwide
- Research by UC Berkeley shows measurable improvements in member outcomes
- Promotes aging in place and community engagement

### Address State's Diversity:

- 10.8 million older adults by 2030 (25% of state population)
- Increasing racial and ethnic diversity
- Villages offer culturally responsive, person-centered approach



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