SAN DIEGO
Seniors Community
FOUNDATION
Ensuring every senior has someone they can turn to and trust

2025 State of Seniors Report

San Diego County

Executive Summary

A landmark assessment of the challenges facing older adults in our region — and the urgent case for action.

Executive Summary

San Diego is one of America's most desirable places to grow old. Sunshine. Ocean. World-class healthcare. A city built for the good life.

For nearly 300,000 seniors already living here, that reputation is the cruelest irony of all.

> **MYTH** ***"They should have saved."***
> **REALITY** Did you pay your nanny, your handyman, your house cleaner on the books? Did the woman who left her career to raise children and care for aging parents have a 401(k) in her name? Many seniors struggling most spent decades doing the work that held San Diego families together — without the paycheck, the employer match, or the retirement account to show for it. Some lost even that security to divorce.

And here's what no one says out loud: aging is the only condition none of us escape. Every person reading this is either already there, heading there, or watching someone they love navigate it right now. Supporting seniors isn't charity. It's infrastructure — for the community we will all eventually need.

Less than 2% of all philanthropic dollars in America flow to aging-related causes — while seniors are on pace to outnumber children in San Diego within a decade. The infrastructure for how we age as a region, and as a nation, must be rebuilt from the ground up. What's missing is the will — and the investment — to act.

At a Glance

56% of seniors are housing cost–burdened, spending more than 30% of income on housing.

184,000 seniors face food insecurity — 12,000 more than the prior year.

Nearly **1 in 3** people experiencing homelessness are age 55 or older.

2,400+ seniors became homeless for the first time in 2025.

13% of seniors live at or below the federal poverty level.

2×+ Social Security benefits needed for seniors to cover basic needs.

$140 million lost to elder fraud in San Diego— most cases go unreported.

50% higher dementia risk from social isolation; up to 26% higher early mortality.

The Challenge: A Widening Divide

At the center of San Diego's aging crisis is a deepening health equity divide — especially for the "forgotten middle." These seniors earn too much to qualify for safety-net programs, yet far too little to afford the spiraling costs of housing, healthcare, food, transportation, and support services. As wealthier older adults access longevity and preventive care, low- and middle-income seniors face declining health and heightened vulnerability. Upcoming 2026 premium increases and Medi-Cal eligibility changes will intensify these gaps.

> **MYTH** ***"Seniors who need help can get it."***
> **REALITY** The federal poverty threshold for a single senior is $12,996. A San Diego senior needs $34,248 just to cover basic needs. That $21,252 gap means hundreds of thousands earn "too much" to qualify for help — and far too little to survive.

Key Findings by Domain

Housing & Economic Pressure

56% housing cost-burdened	**13%** at or below the poverty level	**2X+** Social Security benefits needed for basic costs	**11–25%** rent increases pushing seniors toward displacement

Homelessness & Food Insecurity

1 in 3	2,400+	184K	+12K
unhoused individuals age 55+	seniors newly homeless in 2025	seniors face food insecurity	increase from prior year

MYTH ***"Senior homelessness is a personal failing."***
REALITY 56% of homeless older adults surveyed said an extra $300 or less per month would secure their housing. This is a math problem, not a character problem. San Diego's 65+ population grew 9% in just three years — the system never caught up.

Isolation & Health Risk

50%	29%	32%	26%
higher dementia risk from isolation	higher heart disease risk	higher stroke risk	increased early mortality risk

Why This Matters for All of San Diego

When seniors are supported, everyone benefits:

- ➔ Families become more stable
- ➔ Health systems carry less burden
- ➔ Public costs decline
- ➔ Ageism decreases across all generations
- ➔ Longevity literacy improves community-wide health behaviors

Evidence shows interventions work:

- ➔ 30–50% fewer ER visits for seniors engaged in physical and social activity
- ➔ Up to 60% reduction in fall injuries with prevention programs
- ➔ Community programs reduce hospitalization and long-term care placement
- ➔ These interventions cost a fraction of emergency or institutional care

MYTH ***"San Diego is a great place to retire."***
REALITY San Diego's cost of living runs 47% above the national average. The minimum a senior needs just to cover basic needs here is $34,248 a year — nearly triple the federal poverty threshold. A senior relying solely on Social Security cannot afford rent anywhere in this county. Paradise has a price tag most seniors can't afford.

What San Diego's Leaders Must Do Now

The 2025 State of Seniors Report calls for coordinated investments across seven priorities:

MYTH *"We have time to plan for an aging population."*
REALITY San Diego's 65+ population grew 9% in just three years while every other age group shrank. More than 910,000 adults aged 60+ are projected in the county by 2030 — an 80% increase since 2010. The wave is already here.

- ➔ Expand affordable senior housing
- ➔ Safeguard food access
- ➔ Modernize transportation for older adults
- ➔ Strengthen elder fraud prevention and response
- ➔ Scale community-based health and longevity programs
- ➔ Expand senior centers and combat isolation
- ➔ Prioritize equity across all systems of aging

Healthy aging is a regional responsibility.

Ensuring that low- and middle-income seniors have the same opportunity to age with dignity, stability, and purpose is not only the right thing to do — it is essential for the entire San Diego community.

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This report was made possible by:
West Health Foundation · *Sahm Family Foundation*
and supporters like you — whose investment in this work is an investment in the future of every San Diegan.

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