HOME CARE & AGING AT HOME

Aging in San Francisco:

Key Statistics, Real Costs & Care Options for Bay Area Seniors in 2026

By Yana Reykhel · May 17, 2026 · 9 min read

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San Francisco is growing older. More than **193,000** of our neighbors are now age 60 or older, and 122,295 are 65 and up — roughly **one in five** San Franciscans belongs to the senior community we proudly serve. This guide breaks down what the numbers say about aging in San Francisco and what good care looks like in response.

Key Statistics at a Glance

193K+	122,295	46%	$45,348	30.5%	~37%
Adults age 60+ in SF County	Adults age 65+ in San Francisco	Seniors short on income for basic needs	Min. annual income to rent in SF	Seniors 65+ living alone	Seniors 65+ with a disability

San Francisco Senior Population Snapshot

Metric	Figure
Adults age 60+ in SF County	~193,000
Adults age 65+ in SF	122,295
Share of city residents age 60+	~20.3%
Seniors 65+ who live alone	30.5% (approx. 37,300)
Seniors 65+ who report a disability	~37% (approx. 44,700)
Seniors 65+ short on income (UCLA Elder Index)	46%
Annual income needed — single SF renter senior	$45,348+
SF seniors on IHSS (In-Home Supportive Services)	19,653
SF seniors dually eligible Medi-Cal + Medicare	52,625

Sources: U.S. Census ACS 5-Year; Justice in Aging SF County (2023)

The Financial Reality of Aging in San Francisco

San Francisco is one of the most expensive places in America to grow old. The UCLA Elder Index measures what a senior actually needs — rent, food, healthcare, transportation. **46% of SF seniors do not earn enough to meet basic needs**, far above the 33% statewide rate. About 26,000 city seniors receive SSI.

> *A single older adult who rents in San Francisco County needs at least $45,348 per year just to meet basic needs — that's more than $3,700 every month, before a single coffee or medication co-pay.*

Bay Area County Comparison

County	Share age 65+	Median Senior Income	Senior Homeownership
Marin	23.3%	$101,385	60.4%
Mendocino	24.0%	$62,168	48.9%
Santa Cruz	18.3%	$85,104	41.9%
Sonoma	21.0%	$78,826	41.2%
Solano	16.9%	$76,117	34.2%

Sources: U.S. Census 2023 5-Year; Justice in Aging SF County (2023)

The Quiet Risk of Living Alone

About **30.5%** of San Francisco seniors 65+ live alone. In some districts that share nearly doubles. Isolation raises real risks: seniors who live alone fall more often, miss medications more, skip meals more, and stay undiagnosed longer when something changes.

Share of seniors 65+ living alone, by SF district

Health, Disability & Daily Life

Roughly **37%** of seniors 65+ in San Francisco — about 44,700 people — report a disability that affects daily life. The most common challenges:

Walking or climbing stairs	~44%
Independent living — errands, doctor visits	~36%
Cognitive challenges, including memory	—
Self-care — bathing or dressing	~18%

Language & Cultural Diversity

San Francisco's seniors are wonderfully diverse. Nearly **31%** speak English "not well" or "not at all." Good care meets seniors where they live — in Cantonese, Spanish, Tagalog, Russian, or any other language that feels like home.

Demographic Group	Share of Seniors 65+
Asian or Pacific Islander	43.6%
White (non-Hispanic)	40.1%
Latino or Latina	9.2%
African American	6.1%

Who Holds the Safety Net?

19,653
SF seniors on IHSS
In-Home Supportive Services — helps low-income seniors stay at home.

52,625
Dually Eligible
Seniors qualifying for both Medi-Cal and Medicare.

26,236
SSI Recipients
City seniors receiving Supplemental Security Income monthly.

How Care for Seniors Can Help

Companion Care	For seniors who live alone — warmth, presence, and watchfulness.
Personal Care	Help with bathing, dressing, and daily tasks.
Hourly & 24-Hour Home Care	Flexible scheduling from a few hours to full-time support.
Hospital-to-Home	Reduces risk during the critical days after discharge.
Dementia & Alzheimer's Care	Specialist support for memory-related conditions.
Hospice Support	Comfort and compassionate presence when it matters most.
Facility Referrals	Honest guidance when home is no longer the right fit.

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You do not have to figure it out alone. Call us — we will help you build a plan that works and walk beside you.

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Sources

• Justice in Aging, "Snapshot of Older Adults in San Francisco County" (2023)

• SF Human Services Agency, Senior & Disability Demographics by District (ACS 2016, 2018)
• Bay City News / Local News Matters, "The Geography of Aging" (September 2025)
• U.S. Census Bureau, American Community Survey 5-Year Estimates
• UCLA Elder Index — San Francisco County figures