

CALIFORNIA STATE TREASURER'S OFFICE

Resources for Older Adults



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Empowering Your Success: A Message from State Treasurer Fiona Ma, CPA

Dear Friends,

As your State Treasurer, I am honored to present this resource guide for older adults. California is a state of opportunity at every stage of life, and I am committed to helping Californians access the information, resources, and support they need to live with greater financial security and peace of mind.

This guide brings together resources to help you navigate some of life's important decisions and challenges—from managing your finances and protecting against fraud to finding information about housing, health care, transportation, community services, and other programs available to older adults.

Whether you are planning for your own future, looking for support for a loved one, or simply want to learn more about the resources available in your community, we hope this guide makes it easier to find the help you need.

The California State Treasurer's Office is proud to be your partner in building financial security and a stronger future for all Californians. We are grateful for the experience, contributions, and resilience older Californians bring to our state every day. Together, we can ensure that every Californian has the opportunity to age with dignity, security, and peace of mind.

In Peace & Friendship,



Fiona Ma, CPA
California State Treasurer



Resources for Older Adults



Eldercare

Eldercare



AgingCare.com

Connects families caring for aging parents, spouses, or loved ones with caregiver support, care guides, and tools to find in-home care or senior housing.

agingcare.com



Area Agencies on Aging

coordinates a variety of services for older adults, adults with disabilities, informal caregivers, and family caregivers, including caregiver assistance, adult day care, transportation, care management, and telephone support.

https://aging.ca.gov/Programs_and_Services/Home_and_Community_Services/



Cal Health Find

CDPH's online database for finding and comparing licensed nursing homes, hospitals, and other health facilities, including their inspection and complaint history.

<https://www.cdph.ca.gov/programs/chcq/lcp/calhealthfind/Pages/Home.aspx>



California Caregiver Resource Centers

A network of 11 nonprofit regional centers that has supported family caregivers of adults with chronic illness or cognitive impairment since 1984, offering counseling, education, and referrals.

<https://www.caregivercalifornia.org>



California Partnership for Long-Term Care

State consumer education program helping Californian seniors understand long-term care costs and options, with free tools to estimate care expenses by county.

<https://www.dhcs.ca.gov/individuals/california-partnership-for-long-term-care/>



CaringInfo

National nonprofit resource offering free guides on advance directives, hospice, palliative care, caregiving, and end-of-life planning decisions.

<https://www.caringinfo.org>



Center for Elders' Independence

East Bay nonprofit PACE program delivering coordinated medical care, therapy, meals, transportation, and in-home support to help at-risk seniors live independently.

<https://cei.elders.org/about>



Eldercare (Cont.)



Community Care Licensing Facility Search

Document search application that can be used to verify the license status of adult day programs, residential care, and other senior/community care facilities regulated by CDSS.

<https://www.cdss.ca.gov/inforesources/community-care-licensing/facility-search>



Elder Care Management

Helps families coordinate medical care, housing, and daily support decisions for aging loved ones.

<https://eldercm.com>



Eldercare Locator

Connects older adults and caregivers to local aging services by phone, chat, or online search.

<https://eldercare.acl.gov/home>



Family Caregiver Alliance

Offers care planning resources, support groups, and its CareNav dashboard to help family caregivers of adults with chronic or disabling conditions.

<https://www.caregiver.org>



In-Home Supportive Services (IHSS) Program

Provides paid in-home caregiving assistance to eligible aged, blind, and disabled residents so they can safely remain in their own homes instead of institutional care.

<https://www.cdss.ca.gov/in-home-supportive-services>



Institute on Aging

Offers in-home care, care management, dementia support, and social/emotional support services to help older adults and adults with disabilities live independently across California.

<https://www.ioaging.org>

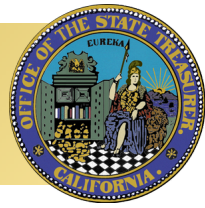


Multipurpose Senior Services Program (MSSP)

Provides care management and in-home support services, such as adult day care, transportation, and meals, to help Medi-Cal-eligible seniors 60+ avoid nursing home placement.

https://aging.ca.gov/Programs_and_Services/Multipurpose_Senior_Services_Program/

Resources for Older Adults



Eldercare (Cont.)



ONEgeneration Care Management

Case management program for homebound older adults 60+ in the San Fernando Valley and Ventura County, offering assessments, referrals, meal delivery, and emergency alert systems.

<https://www.onegeneration.org/care-management/>



Orange County Caregiver Resource Center

Offers Orange County family caregivers consultation, assessment, counseling, support groups, respite planning, and referrals for chronic-illness caregiving needs.

<https://www.caregiveroc.org>



Senior Concerns

Offers adult day care, Meals on Wheels, caregiver support, and senior advocacy across eastern Ventura and western LA counties.

<https://www.seniorconcerns.org>

Healthcare



Alzheimer's Association - NorCal/NorNevada & Southland Chapters

Dementia education, caregiver training, support groups, care consultations, and a 24/7 helpline (800-272-3900) for anyone facing Alzheimer's or dementia.

alz.org/norcal



Cal Health Find

CDPH's online database for finding and comparing licensed nursing homes, hospitals, and other health facilities, including their inspection and complaint history.

<https://www.cdph.ca.gov/programs/chcq/lcp/calhealthfind/Pages/Home.aspx>



California Department of Health Care Services

Helps low-income individuals, older adults, and people with disabilities find coverage and access care.

<https://www.dhcs.ca.gov>



Healthcare (Cont.)



California Department of Public Health

Provides public health alerts, disease data, vital records requests, vaccine scheduling, and licensing/certification information for Californians.

<https://www.cdph.ca.gov>



California Hospital Association

Provides a model hospital policy and sample notification form guiding medical decisions for patients who lack capacity and have no available surrogate decision-maker.

<https://calhospital.org/file/health-care-decisions-for-unrepresented-patients/>



CaringInfo

Offers free guides on advance directives, hospice, palliative care, caregiving, and end-of-life planning decisions.

<https://www.caringinfo.org>



Covered California

California's official health insurance marketplace, where residents can compare plans, check Medi-Cal eligibility, and get financial help to lower coverage costs.

<https://www.coveredca.com>



Elder Care Management

Helps families coordinate medical care, housing, and daily support decisions for aging loved ones.

<https://eldercm.com>



Health Insurance Counseling & Advocacy Program (HICAP)

Provides free, confidential one-on-one counseling and education to Medicare-eligible Californians on Medicare, Medi-Cal, long-term care insurance, and appeals, plus legal referrals on related issues.

https://www.aging.ca.gov/Programs_and_Services/Medicare_Counseling/



Heat Ready CA: Seniors and Heat Illness

CDPH guide explaining why older adults are vulnerable to heat illness, warning signs of heat exhaustion and heat stroke, and tips to stay safe in hot weather.

https://www.cdph.ca.gov/Programs/EPO/Pages/Extreme%20Heat%20Pages/BI_Natural-Disasters_Extreme-Heat_Seniors-and-Heat-Illness.aspx



Healthcare (Cont.)



Medi-Cal

California's Medicaid program, providing free or low-cost health coverage for low-income seniors, families, and people with disabilities, jointly financed by the state and federal government.

<https://www.dhcs.ca.gov/services/medi-cal-resources/>



Medi-Cal Medicare Savings Programs

State programs that help lower-income Californians on Medicare pay premiums, deductibles, and copayments, with applications processed through the same system as Medi-Cal.

<https://www.dhcs.ca.gov/individuals/medicare-savings-programs-in-california/>



Medicare

The official U.S. government website for Medicare, letting people 65 and older or with disabilities compare health and drug plans, find providers, and manage coverage.

<https://www.medicare.gov>



Smile, California

State-run Medi-Cal Dental Program site helping members find participating dentists and learn about free or low-cost dental coverage for children, adults, and seniors.

<https://smilecalifornia.org>



Elder Abuse



Adult Protective Services (APS)

Investigates abuse, neglect, and financial exploitation of adults 60+ and dependent adults 18-59. To report abuse, call 1-833-401-0832.

cdss.ca.gov/adult-protective-services



California Advocates for Nursing Home Reform (CANHR)

Provides free legal information, education, and advocacy for residents of nursing homes and assisted living facilities and campaigns against elder abuse.

<https://canhr.org>



California Long-Term Care Ombudsman Program

Free, confidential advocates who investigate complaints and protect the rights of residents in nursing homes and other long-term care facilities statewide.

https://www.aging.ca.gov/Programs_and_Services/Long-Term_Care_Ombudsman/



Consumer Financial Protection Bureau – Resources for Older Adults

Provides federal guides, advisories, and tools to help older adults, caregivers, and financial institutions prevent and respond to elder fraud and financial exploitation.

<https://www.consumerfinance.gov/consumer-tools/educator-tools/resources-for-older-adults/protecting-against-fraud/>



Elder or Dependent Adult Abuse Restraining Orders

California Courts self-help guide explaining how an elderly or dependent adult, or their representative, can request a free restraining order against an abuser.

<https://selfhelp.courts.ca.gov/EA-restraining-order>



Foundation Aiding the Elderly (FATE)

Provides free information, counseling, advice, and referrals since 1982 to those dealing with elder abuse or mistreatment in long-term care.

<https://www.4fate.org/home.php>



Fraud Prevention



AARP Fraud Watch Network

Free fraud education, scam tracking, webinars, and a helpline for anyone concerned about fraud. AARP membership is not required to access many of its fraud resources.

aarp.org/money/scams-fraud



California Department of Financial Protection and Innovation

Protects consumers from financial fraud, offering tools like a crypto scam tracker, fraud-prevention guides, and oversight of banks, lenders, and other financial businesses.

<https://dfpi.ca.gov>



Consumer Financial Protection Bureau – Resources for Older Adults

Provides federal guides, advisories, and tools to help older adults, caregivers, and financial institutions prevent and respond to elder fraud and financial exploitation.

<https://www.consumerfinance.gov/consumer-tools/educator-tools/resources-for-older-adults/protecting-against-fraud/>



FBI Internet Crime Complaint Center (IC3)

The FBI's official portal for reporting internet-enabled crimes and scams, used to track fraud trends and refer complaints to law enforcement.

<https://www.ic3.gov>



FTC ReportFraud

The Federal Trade Commission's site for reporting scams, fraud, and bad business practices, which shares reports with law enforcement to help investigate and stop consumer fraud.

<https://reportfraud.ftc.gov>



National Elder Fraud Hotline

Free U.S. Department of Justice hotline (833-372-8311) connecting victims of elder financial fraud with case managers who help report crimes and access support resources.

<https://ovc.ojp.gov/program/stop-elder-fraud/providing-help-restoring-hope>



Social Security Scam Awareness

SSA guide explaining how to recognize the warning signs of Social Security-related scams and how to report suspected fraud or identity theft.

<https://www.ssa.gov/scam/>



Legal Assistance



ABA Commission on Law and Aging

Strengthens and secures the legal rights, dignity, autonomy, and quality of care of older adults through research, policy development, advocacy, education, and training.

https://www.americanbar.org/groups/law_aging/resources/



Bet Tzedek - Justice for Seniors

Free legal help for low-income seniors and dependent adults in Los Angeles, covering elder abuse, conservatorship, healthcare benefits, and estate planning.

bettzedek.org/our-services/justice-for-seniors



California Courts Self-Help Guide

Offers step-by-step guidance, court forms, and self-help center locations for Californians handling divorce, guardianship, restraining orders, small claims, and other cases without a lawyer.

<https://selfhelp.courts.ca.gov>



California Department of Aging - Legal Services

Connects adults 60 and older, regardless of income, with legal help on housing, consumer fraud, elder abuse, Social Security, Medicare, Medi-Cal, and conservatorships through local aging agencies.

https://www.aging.ca.gov/Programs_and_Services/Legal_Services/



California Department of Justice - Estate Planning

An Attorney General's Office consumer guide explaining wills, trusts, probate, and intestate succession in California, plus warnings to help seniors avoid living trust scams.

<https://oag.ca.gov/consumers/general/estate-finance>



Community Counsel

Offers free estate planning clinics and legal help with wills, trusts, powers of attorney, and advance health care directives for income-eligible seniors.

<https://communitycounsel.org/estate-planning>



Disability Rights California

California's federally designated protection and advocacy organization, providing free legal advocacy and rights information for disabled seniors statewide.

<https://www.disabilityrightscalifornia.org>



Legal Assistance (Cont.)



Elder Law & Advocacy

Provides free legal services and Medicare/health insurance counseling to older adults.

<https://elaca.org/>



Free Legal Help (State Bar of California)

The State Bar funds legal aid organizations statewide that give free legal services to low- and moderate-income Californians on issues like family law, disability rights, and veterans benefits.

<https://www.calbar.ca.gov/public/legal-resources/free-legal-help>



Legal Assistance for Seniors

Provides free legal advice and court representation, Medicare (HICAP) counseling, and community education to help seniors stay safe and independent.

<https://www.lashicap.org>



McGeorge Community Legal Services

Free student-led legal clinic at University of the Pacific's McGeorge School of Law offering pro bono bankruptcy, elder and health law, and immigration help to low-income Sacramento County residents.

<https://www.pacific.edu/law/legal-clinics/community-legal-services>

Nutrition



BenefitsCheckUp - Food Assistance Finder

Helps older adults identify food assistance programs, including CalFresh, Meals on Wheels, and local nutrition resources.

benefitscheckup.org/food-assistance



CalFresh

Explains how California seniors 60 and older can apply for CalFresh (SNAP) food benefits, covering special income rules, medical and shelter deductions, and the CF 485 simplified senior application form.

<https://grantsforseniors.org/snap-for-seniors-over-60-in-california/>



California Association of Food Banks

A statewide network of member food banks that leads hunger-relief efforts, runs a food-finder tool, and offers CalFresh outreach and policy advocacy.

<https://www.cafoodbanks.org>



Nutrition (Cont.)



California WIC Program

Supports grandparents and older guardians with young children, with healthy food benefits, nutrition education, breastfeeding support, and referrals to other services.

<https://www.myfamily.wic.ca.gov>



Commodity Supplemental Food Program

USDA program that supplements the diets of low-income adults age 60 and older with a free monthly package of nutritious food.

<https://www.fna.usda.gov/csfp>



Community Living Campaign

Connects seniors and people with disabilities to volunteer-led classes, tech support, food delivery, and community programs to help them age at home.

<https://sfcommunityliving.org>



Feeding America

A ZIP-code search tool that locates the nearest member food bank and connects users to free food pantries and meal programs in their community.

<https://www.feedingamerica.org/find-your-local-foodbank>



Meals on Wheels California

Interactive map tool to locate Meals on Wheels member agencies across California and find home-delivered or congregate senior meal programs in your area.

<https://www.mowca.org/find-meals/>



Older Californians Nutrition Program

Offers congregate and home-delivered meals, nutrition education, and wellness checks for adults 60+ through local Area Agencies on Aging statewide.

https://www.aging.ca.gov/Programs_and_Services/Meal_Programs/



Senior Farmers' Market Nutrition Program

Provides low-income seniors age 60 and older with vouchers to buy fresh, locally grown fruits, vegetables, honey, and herbs at farmers markets.

<https://www.fna.usda.gov/sfmnp>



Transportation



Amtrak Senior Discount

Travelers 65 and older save 10% on most Amtrak rail fares (60+ on joint U.S.–Canada VIA Rail routes); valid ID required when booking and boarding.

amtrak.com/seniors-discount



Cal-ITP (California Integrated Travel Project)

Provides reduced transit fares to riders age 65 and older.

<https://benefits.calitp.org/>



Los Angeles Department of Aging - Transportation Services

Connects LA elders to door-to-door rides through Multi-Purpose Senior Centers and supplemental options like discounted CityRide and Access Paratransit curb-to-curb service.

<https://aging.lacity.gov/transportation-services>



National Aging and Disability Transportation Center

Provides resources, training, and technical assistance on accessible transportation options for older adults, people with disabilities, and their caregivers.

<https://www.nadtc.org>



Non-Medical Transportation (NMT)

Medi-Cal benefit providing rides by private or public vehicle to medical, dental, and mental health appointments for members who have no other way to get there.

<https://www.dhcs.ca.gov/services/medi-cal-resources/transportation-services/>



Road To Recovery

American Cancer Society program that arranges free rides from trained volunteer drivers to and from cancer treatment appointments for patients lacking transportation.

<https://www.cancer.org/support-programs-and-services/road-to-recovery.html>



SacRT GO Paratransit Service

Door-to-door, shared-ride ADA paratransit transportation in the Sacramento area for riders with disabilities unable to use fixed-route buses or light rail, at \$5 per trip.

<https://www.sacrt.com/accessible-services/>



Community



AmeriCorps Seniors Senior Companion Program

Matches volunteers 55+ with older adults who need companionship and help with daily tasks like shopping or paying bills, helping them stay independent at home.

americorps.gov/serve/americorps-seniors/americorps-seniors-senior-companion-program



Community Living Campaign

Connects seniors and people with disabilities to volunteer-led classes, tech support, food delivery, and community programs to help them age at home.

<https://sfcommunityliving.org>



Foster Grandparent Program / Senior Companion Program

AmeriCorps Seniors programs that pay volunteers age 55+ a small stipend to mentor children with developmental disabilities or provide companionship to older adults with disabilities.

<https://www.dds.ca.gov/rc/fg-scp/>



Friendship Line

Institute on Aging's free, accredited 24/7 toll-free helpline offering emotional support, crisis intervention, and grief support to adults 60+ and adults with disabilities in eight languages.

<https://www.ioaging.org/friendship-line/>



Senior Centers in California

Directory listing 576 senior centers across California, searchable by city or ZIP code, with contact details for meals, transportation, and activities.

<https://seniorcenter.us/senior-centers-state/california>

Employment



America's Job Center of California (AJCC)

One-stop, no-cost job and training services network that connects employers with job openings for people who are looking for work.

edd.ca.gov/en/Jobs_and_Training/TCLobby



AmeriCorps Seniors RSVP

Pairs volunteers age 55+ with local organizations on flexible schedules; some programs offer modest stipends.

americorps.gov/serve/americorps-seniors/americorps-seniors-rsvp



Employment (Cont.)



California Department of Rehabilitation

Connects Californian disabled seniors to employment services, vocational training, and independent living resources through field offices statewide.

<https://www.dor.ca.gov>



CalJOBS

California's official online job board where job seekers can search openings, post resumes, and access employment and career-training resources for free.

<https://www.caljobs.ca.gov/vosnet/default.aspx>



myEDD

California's online portal for accessing Employment Development Department services, including unemployment, disability, and Paid Family Leave benefit applications and claim management.

<https://edd.ca.gov/en/myedd/>



Senior Community Service Employment Program

Federal Department of Labor program providing paid, part-time community service job training and placement help to low-income unemployed adults age 55 and older.

<https://www.dol.gov/agencies/eta/seniors>



UI Online

California EDD's online portal, accessed through myEDD, for applying for, certifying, and managing unemployment insurance claims and benefit payments.

https://edd.ca.gov/en/unemployment/ui_online/

Education



Osher Lifelong Learning Institutes

Bernard Osher Foundation-funded network of noncredit, no-exam lifelong learning courses for adults 50+ at universities and colleges nationwide, including many California campuses.

<https://www.osherfoundation.org/olli.html>

Resources for Older Adults



Taxes



CalEITC

California's Earned Income Tax Credit program offers cash-back credits up to several thousand dollars to low-income working Californians, plus a calculator and free filing options.

<https://www.ftb.ca.gov/file/personal/credits/caleitc/index.html>



Homeowners' Property Tax Exemption

California program that reduces a qualifying owner-occupied home's taxable value by \$7,000 through a yearly claim filed with the county assessor.

https://www.boe.ca.gov/proptaxes/homeowners_exemption.htm



IRS VITA/TCE Site Locator

An IRS tool that helps people locate nearby Volunteer Income Tax Assistance and Tax Counseling for the Elderly sites offering free tax preparation help.

<https://freetaxassistance.for.irs.gov/s/sitelocator>



Property Tax Postponement Program

Allows eligible California homeowners who are seniors, blind, or disabled to defer current-year property taxes on their home if they meet income and equity requirements.

https://www.sco.ca.gov/ardtax_prop_tax_postponement.html



Tax Counseling for the Elderly (TCE)

California FTB page directing seniors age 60 and older to free VITA/TCE in-person tax-preparation help via the IRS site locator tool.

<https://www.ftb.ca.gov/help/free-tax-help/>

Social Security



California State Supplementary Payment

State program that adds to federal SSI benefits to provide monthly cash assistance to eligible aged, blind, or disabled Californians.

<https://www.cdss.ca.gov/inforesources/ssi-ssp>



Social Security Retirement Benefits

SSA page explaining how to apply for and plan monthly retirement benefits, available starting at age 62 for workers with sufficient Social Security-taxed earnings.

<https://www.ssa.gov/retirement>



Supplemental Security Income (SSI)

SSA program providing monthly payments to adults 65 or older, or blind or disabled individuals, who have little or no income and limited resources.

<https://www.ssa.gov/ssi>



General Financial Assistance



California Connect (CTAP)

A CPUC-funded program, also known as the Deaf and Disabled Telecommunications Program, that provides free accessible communication equipment and relay services to Californians with disabilities.

<https://caconnect.org>



California Alternate Rates for Energy (CARE) / FERA

State-regulated utility programs that give income-qualified households roughly 20-35% off electric bills and 20% off gas bills (CARE), or an 18% electric discount for slightly higher earners (FERA).

<https://www.cpuc.ca.gov/industries-and-topics/electrical-energy/electric-costs/care-fera-program>



Cash Assistance Program for Immigrants (CAPI)

State-funded monthly cash benefit for aged, blind, or disabled noncitizens who are ineligible for SSI/SSP solely because of their immigration status.

<https://www.cdss.ca.gov/capi>



Low Income Home Energy Assistance Program (LIHEAP)

Helps low-income households pay heating and cooling bills, respond to energy crises, and get free home weatherization upgrades.

<https://www.csd.ca.gov/Pages/LIHEAPProgram.aspx>



Smiles for Seniors Foundation

Provides low-income seniors emergency financial assistance for medical costs, food, housing, utilities, and minor home repairs.

<https://smiles4seniors.org>

Resources for Older Adults



Housing



California Housing Finance Agency

Offers down payment assistance, below-market mortgage financing, and homebuyer education for California residents.

<https://www.calhfa.ca.gov>



Section 202 Supportive Housing for the Elderly

HUD program that funds nonprofits to construct, acquire, or rehabilitate affordable rental housing with supportive services for very-low-income adults age 62 and older.

<https://www.hudexchange.info/programs/section-202/>



U.S. Department of Housing and Urban Development

Resources for housing options, financial assistance, affordability and insurance coverage, and HUD-approved housing counselors for guidance.

<https://www.hud.gov/helping-americans/seniors>

Other Resources



211 California

Free 24/7 helpline and search tool from United Ways of California connecting people to local housing, food, healthcare, and financial assistance resources.

211ca.org



BenefitsCheckUp

Free screening tool from the National Council on Aging that helps identify federal, state, and local benefits available in California.

benefitscheckup.org



California Aging and Adult Information Line

A toll-free statewide phone number (1-800-510-2020) that automatically routes older Californians and their caregivers to information and assistance from their local Area Agency on Aging.

https://www.aging.ca.gov/Contact_Us/



The Senior List

Provides a comprehensive list of senior discounts at restaurants, retail stores, car rentals, hotels, and more.

<https://www.theseniorlist.com/senior-discounts/>