

2025 Community Needs Assessment



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Purpose of Report

This 2025 Community Needs Assessment (CNA) report serves multiple purposes aligned with the vision and mission of Community Action Marin (CAM) to improve the wellbeing of low-income residents of Marin County, California:

- Community Services Block Grant (CSBG) - meet the CSBG Organizational Standards and serve as a key component of CAM's Community Action Plan.
- Head Start - meet Head Start Program Performance Standards and input to the Head Start Community Assessment
- General - provide data and community perspective to ensure Community Action Marin has the most current, accurate, and comprehensive information for responding to the needs of low-income community members through program and strategic planning.

Community Services Block Grant Organizational Standards

The **Community Services Block Grant Organizational Standards** state:

Local control of Federal CSBG resources is predicated on regular comprehensive community assessments that consider the breadth of community needs as well as the partners and resources available in a community to meet these needs. Regular assessment of needs and resources at the community level is the foundation of Community Action and a vital management and leadership tool that is used across the organization as well as by the community to set the course for both CSBG and all agency resources.

- Standard 3.1: The organization conducted a community assessment and issued a report within the past 3 years.
- Standard 3.2: As part of the community assessment, the organization collects and includes current data specific to poverty and its prevalence related to gender, age, and race/ethnicity for their service area(s).
- Standard 3.3: The organization collects and analyzes both qualitative and quantitative data on its geographic service area(s) in the community assessment.
- Standard 3.4: The community assessment includes key findings on the causes and conditions of poverty and the needs of the communities assessed.
- Standard 3.5: The governing board formally accepts the completed community assessment.
- Standard 1.2: The organization analyzes information collected directly from low-income individuals as part of the community assessment.
- Standard 2.2: The organization utilizes information gathered from key sectors of the community in assessing needs and resources, during the community assessment process or other times. These sectors would include at minimum: community-based organizations, faith-based organizations, private sector, public sector, and educational institutions.
- Standard 4.2: The organization's Community Action plan is outcome-based, anti-poverty focused, and ties directly to the community assessment.

Head Start Program Performance Standards (HSPPS)

Per **Head Start Program Performance Standards (HSPPS)**, Section 1302.11ⁱ, community assessment requirements include:

- 1) The number of eligible infants, toddlers, preschool age children, and expectant mothers in the service area, including their geographic location, race, ethnicity, and languages they speak, including:
 - a) Children experiencing homelessness in collaboration with, to the extent possible, McKinney-Vento Local Education Agency Liaisons (42 U.S.C. 11432 (6)(A));
 - b) Children in foster care;
 - c) Children with disabilities, including types of disabilities and relevant services and resources provided to these children by community agencies;
- 2) The education, health, nutrition and social service needs of eligible children and their families, including prevalent social or economic factors that impact their well-being;
- 3) Typical work, school, and training schedules of parents with eligible children;
- 4) Other child development, childcare centers, and family childcare programs that serve eligible children, including home visiting, publicly funded state and local preschools, and the approximate number of eligible children served;
- 5) Resources that are available in the community to address the needs of eligible children and their families; and,
- 6) Strengths of the community.

Marin County Demographics and Characteristics

Marin County is in the northern part of the San Francisco Bay Area, bordering the Pacific Ocean and south of Sonoma County. Marin is known for its stunning natural beauty, outdoor activities, affluent communities, and vibrant cultural amenities.

Even though Marin County is one of the wealthiest counties in the U.S., the reality for some here is no different than in far less affluent places. Getting by and getting ahead has become hard for many residents. Far too many people struggle just to meet basic needs and live paycheck to paycheck. With no savings to fall back on to fix a car, recuperate from illness or accidents, or find new housing or work, many are forced to make difficult choices—sometimes between putting food on the table for their families or paying rent.

Geography and Population

Marin County is 520 square milesⁱⁱ, with a population density (people per square mile) of 489.ⁱⁱⁱ The county is a mix of suburban (for example, Marin City, with a population density of 6,717) and rural (for example Point Reyes Station, with a population density of 74) areas.^{iv}

Table 1 shows the most recent census data based on the 5-year average (2023) for Marin County¹.

Table 1: Marin County Population^v

Population	Count	% of Total
Marin County	258,765	
Under 5 years old	11,472	4.4%
Under 18 years old	51,012	19.7%
65 years and older	60,192	23.3%

¹ We use U.S. Census 2019-2023 5-yr avg data in this report (unless otherwise noted).

From 2021 to 2023, Marin County's population declined 2.2%, including declines in children under 5 (2.6% decline) and under 18 yrs (3.8% decline). The senior population (65+) grew 2.1% over the same period^{vi}.

Poverty

The overall poverty rate in Marin is 7.8% (according to the US Census' Official Poverty Measure, OPM). The poverty rate for children is higher, for seniors lower, and poverty rates for women are slightly higher than for men (see Table 2).

**Table 2: Poverty in Marin County^{vii}
(Official Poverty Measure)**

Population	Count	% in Poverty
Marin County	19,907	7.8%
Under 5 years old	917	8.1%
Under 18 years old	4,508	8.9%
65 years and older	4,256	7.2%
Male	9,491	7.7%
Female	10,416	8.0%

The OPM is an important measure because it is used to determine eligibility for federal assistance programs. However, for a high cost of living state like California, and a very high-cost county such as Marin, the OPM does not accurately represent the impact of poverty on low-income residents.

Two additional measures of poverty have been developed that account for regional living expenses:

- The **Supplemental Poverty Measure (SPM)**, developed by the US Census Bureau
- The **California Poverty Measure (CPM)**, developed by the Public Policy Institute for California (PPIC) and Stanford University.

Table 3 shows poverty rates for each of the three poverty measures. The 3.7% difference between the SPM and OPM for California was the largest difference of any US State. The 2023 CPM for Marin County was nearly double the OPM.

Table 3: Poverty Rates for California and Marin County

Measure	2023 Poverty Rate (California)*	2023 Poverty Rate (Marin County)**	2023 Poverty Rate Children under 18 (Marin County)**
Official Poverty Measure (OPM) ^{viii}	11.7%	7.8%	8.9%
California Poverty Measure (CPM) ^{ix}	13.2%	14.4%	17.0%
Supplemental Poverty Measure (SPM) ^x	15.4%	17.3%***	16.4%***

* OPM and SPM values are US Census 3-yr avg 2021-2023; CPM value is for 2023

** OPM value is the US Census 5-yr avg 2019-2023; CPM is for 2023

*** Estimated from the SPM for California and adjusting for housing and other local costs

Table 4 shows income thresholds for each of the three poverty measures. The thresholds for the CPM and SPM are significantly higher than for the OPM, reflecting the high cost of living in Marin County and the Bay Area in general.

Table 4: Annual Poverty Income Thresholds for a Family of Four

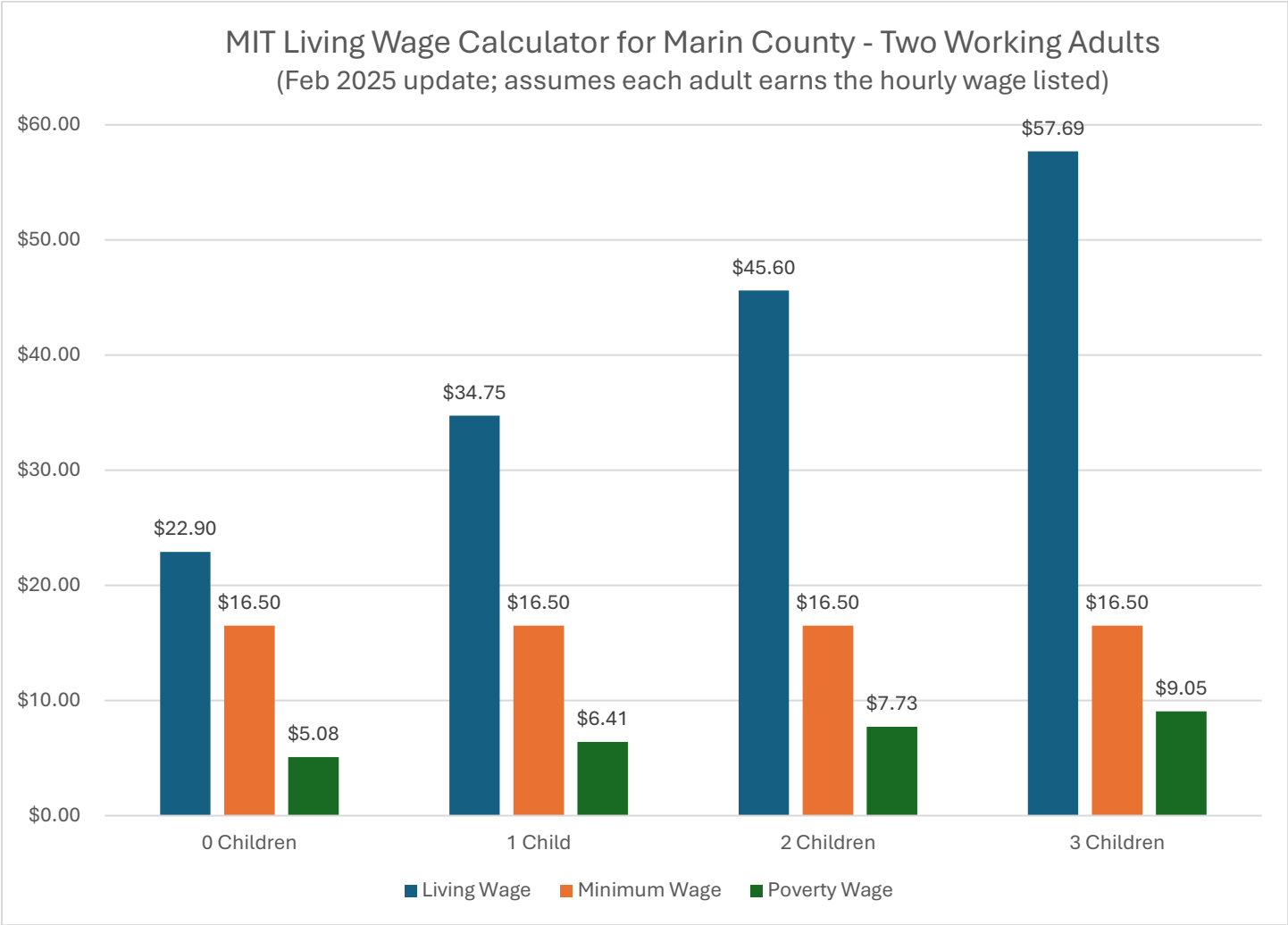
Measure	Geography	Income Threshold
Official Poverty Measure (OPM) ^{xi}	All States (except AK & HI)	\$30,000
California Poverty Measure (CPM) ^{xii}	Marin County	\$49,037
Supplemental Poverty Measure (SPM) ^{xiii}	San Francisco-Oakland-Hayward area	\$53,688

Cost of Living

The disparity between low wages and the extraordinarily high cost of living in Marin makes it nearly impossible for low-income residents to cover essential expenses such as housing, food, childcare, healthcare, and transportation. This income-to-expense mismatch forces many to struggle daily with financial instability and the constant stress of trying to make ends meet.

Poverty rates are important, but measures that reflect real-world expenses and the income needed for a living wage and self-sufficiency give a clearer view of the financial struggles for many in our high-cost county. One example is the Real Cost Measure, created by The United Ways of California, designed to show the true cost of living in California. Their most recent data (2023) for Marin County shows that a family of four (2 adults, 1 preschooler, 1 school-aged child) has a Real Cost Measure of \$155,352 per year,^{xiv} over five times the OPM income threshold and approximately three times the CPM and SPM from table 4.

Another real-world measure is The MIT Living Wage Calculator, which estimates the earnings needed for full-time workers to support their families' basic needs, including housing, food, childcare, healthcare, transportation, and other necessities. The chart below, derived from the MIT Living Wage Calculator,^{xv} shows the hourly living wage needed for a household of two working adults in Marin County, as well as the minimum wage and poverty wage for the same size household for comparison.



Poverty Wage = Federal Poverty Level annual income converted to hourly wage

Minimum Wage = California minimum hourly wage for 2025

Living Wage = Full time, hourly wage required of each parent to meet their family’s basic needs, including: housing, food, childcare, healthcare, transportation, and other expenses converted from the MIT Living Wage Calculator

The 2025 MIT Living Wage calculator estimates that a family of four (two adults, two children) in Marin County requires each adult to earn an hourly wage of \$45.60 (\$91.20 combined) to be self-sufficient: nearly 12 times the hourly poverty wage and 5.5 times the minimum wage. (A single parent with two children would need to earn \$86.12 per hour.)

Poverty by Marin County Geography

Table 5 illustrates the geographic distribution of poverty in Marin County by ZIP code. Higher poverty rates are mostly concentrated in areas with denser, multi-unit housing—such as sections of San Rafael, Novato, and Marin City—as well as in some less densely populated areas of West Marin. These patterns reflect broader issues of income inequality, limited access to affordable housing, economic segregation, and the enduring impacts of historical exclusion. Particularly troubling are the elevated child poverty rates in these communities, which call for focused attention.

This information helps Community Action Marin understand the locations of preschool-aged children in poverty to confirm the locations of current early childhood programs and plan for potential additional sites. For example, CAM opened a new pre-school site with space for 32 additional children in the 2024-25 school year in partnership with San Rafael City Schools in ZIP code 94901, which has the highest number of children under 5 in poverty in the county.

Table 5: Marin County Poverty Rates and Number of Children Under Age 5 Living in Poverty, by ZIP Code^{xvi}

Area	Zip Code	Population	Overall Poverty Rate	Child Poverty Rate (0-18)	Poverty Rate for Children Under 5	Estimated Number of Children Under 5 Living in Poverty	Change in Estimated Number of Children Under 5 Living in Poverty vs. 2023 Report
San Rafael	94901	40,328	12.1%	17.7%	14.4%	315	decrease
San Rafael	94903	30,135	7.6%	9.4%	2.5%	21	similar
Greenbrae	94904	12,944	5.3%	4.1%	2.2%	14	similar
Belvedere/ Tiburon	94920	12,620	2.4%	2.4%*	2.4%*	9	increase
Bolinas	94924	1,217	12.3%	15.7%	15.7%*	4	similar
Corte Madera	94925	10,101	5.0%	3.4%	5.0%	38	decrease
Fairfax	94930	8,544	10.5%	9.9%	16.8%	66	similar
Forest Knolls	94933	1255	15.5%	51.7%	81.0%	64	similar
Inverness	94937	916	9.5%	9.5%*	9.5%*	1	similar
Larkspur	94939	7,372	6.7%	1.2%	1.2%*	5	increase
Mill Valley	94941	32,103	5.4%	4.1%	5.1%	80	increase
Novato	94945	17,235	7.4%	4.3%	1.0%	8	decrease
Novato	94946	716	5.9%	5.9%*	5.9%*	1	similar
Novato	94947	24,207	9.5%	17.1%	12.1%	111	similar
Novato	94949	18,355	8.3%	12.4%	17.2%	145	increase
Point Reyes Station	94956	1,156	7.4%	7.4%*	7.4%*	0	similar
San Anselmo	94960	15,787	4.7%	2.0%	2%*	9	similar
Sausalito	94965	12,055	10.2%	13.2%	7.5%	29	increase
Marin County		254,311	7.8%	8.9%	8.1%	917	decrease

* A poverty rate could not be reliably determined due to lack/uncertainty of data. The corresponding estimate for children under 5 in poverty was calculated from the child poverty rate or overall poverty rate for that area.

- The poverty rates in this table refer to the Official Poverty Measure (aka Federal Poverty Measure)

- ZIP codes with a population of less than 500 people are excluded from this table due to lack/uncertainty of data

To further explore the geographic distribution of poverty in Marin, we drilled down to the census tract level, which is a more granular geographic boundary. Census tracts, each with about 3,000-6,000 residents, allow visibility of smaller communities that might otherwise be diluted by larger populations. For example, the latest census data estimates that 29 children under 5 living in poverty are counted among the 12,000 people in ZIP code 94965. The census data for Marin City’s 2,900-person census tract, which falls within ZIP code 94965, shows that all of the 29 children under 5 in poverty in that ZIP code live in Marin City.

There are 70 census tracts in Marin County. Table 6 shows poverty rates data for the 11 tracts with the largest number of children under 5 in poverty. These areas represent only 20% of the overall population of Marin yet house 80% of the children under 5 in poverty.

Table 6: Poverty Rates and Number of Children Under Age 5 Living in Poverty in High Poverty Census Tracts^{xvii}

Area	Census Tract	Population	Overall Poverty Rate	Child Poverty Rate (0-18)	Poverty Rate for Children Under 5	Estimated Number of Children Under 5 Living in Poverty
Novato	1041.02	5,609	20.3%	39.6%	30.4%	109
Novato	1041.04	5,092	16.5%	37.0%	58.0%	105
Novato	1050.01	4,413	9.7%	9.7%	13.7%	40
San Rafael	1121	4,452	14.7%	20.8%	18.9%	49
San Rafael	1122.02	6,032	17.1%	25.1%	7.6%	39
San Rafael	1122.03	2,212	22.8%	35.1%	46.0%	141
San Geronimo Valley (Forest Knolls, San Geronimo, Woodacre)	1130	4,007	9.1%	27.0%	85.7%	90
Fairfax	1141	5,028	12.6%	14.3%	23.7%	47
Corte Madera	1211	5,487	7.4%	6.6%	9.9%	38
Mill Valley	1270	4,538	5.5%	10.2%	41.0%	50
Marin City	1290	2,918	18.9%	26.2%	22.3%	29
Marin County		254,311	7.8%	8.9%	8.1%	917

Note: The poverty rates in this table refer to the Official Poverty Measure (aka Federal Poverty Measure)

Finally, Tables 7 and 8 compile data for the most concentrated pockets of poverty in Marin. Table 7 shows that the poverty rates in these San Rafael, Novato, and Marin City communities are at least double the county’s overall poverty rate of 7.8%; the child poverty rates are triple the county’s overall child poverty rate of 8.9%. The poverty rate for children under 5 for the three Novato census tracts is nearly four times the county’s 8.1% poverty rate for children under 5.

Table 7: Poverty Rates in select census tracts in San Rafael, Novato, and Marin City^{xviii}

Area	Census Tract	Population	Poverty Rate	Child Poverty Rate (0-18)	Children Under 5 Poverty Rate
San Rafael (3 highest poverty census tracts, including Canal)	1121, 1122.02, 1122.03	12,696	17.3%	26.3%	21.2%
Novato (3 highest poverty census tracts)	1041.02, 1041.04, 1050.01	15,114	15.9%	29.6%	30.6%
Marin City census tract	1290	2,918	18.9%	26.2%	22.3%

Poverty rates are the Official (federal) Poverty Measure; U.S. Census data, 2023 5-yr avg

Table 8 demonstrates how disproportionate childhood poverty is in Marin. These seven census tracts make up just 12% of Marin’s population but house 26% of the people, 49% of the children, and 56% of the children under 5 in poverty. The 1122.03 census tract, including some of the Canal neighborhood, reinforces our experience that poverty is often

concentrated in pockets of our county. While making up a tiny 1% of Marin’s population (2,212 people), over 15% (141 of 917) of children under 5 in poverty live there (see table 6).

Table 8: Disproportionate Child Poverty in San Rafael, Novato, and Marin City^{xix}

Area	Census Tract	Population	% of children under 18	% of children under 18 in poverty	% of children under 5	% of children under 5 in poverty
San Rafael (3 highest poverty census tracts, including Canal)	1121, 1122.02, 1122.03	12,696	7.1%	20.8%	9.6%	25.0%
Novato (3 highest poverty census tracts)	1041.02, 1041.04, 1050.01	15,114	7.3%	24.2%	7.4%	27.7%
Marin City census tract	1290	2,918	1.2%	3.6%	1.2%	3.2%

Poverty rates are the Official (federal) Poverty Measure; U.S. Census data, 2023 5-yr avg

Another area of poverty concern is West Marin, a region of about 400 square miles made up of seven unincorporated communities. Because these communities are sparsely populated, overall and child poverty rates can vary widely year to year, and in some areas the census shows zero children under five living in poverty. Our CAM experience tells a different story: we know there are families in these West Marin communities who are struggling to meet their basic needs. That is why it is essential to look beyond the numbers and focus on the lived experiences of real families — by spending time in these communities, listening closely, understanding their challenges, and offering meaningful services and referrals.

A recent example of a challenge facing a West Marin community is the Marin County Board of Supervisors declaring a shelter crisis due to unsafe and unsanitary housing conditions on some ranches near Point Reyes National Seashore. Complying with orders to vacate these units could result in around 90 individuals who live and work on these ranches losing their homes. The implications of this situation are far-reaching, intersecting with issues of housing affordability, the local economy, climate change, the future of agriculture, and the historic marginalization of Latino community members—many of whom have lived and worked on these ranches for generations.

Poverty by Race and Ethnicity

From our work with low-income families in Marin County we know that poverty disproportionately impacts communities of color. Table 9 reinforces this with demographic data focused on poverty by race and Hispanic/Latino origin with an emphasis on children.

The data compiled in Table 9-B shows the child poverty rate for Marin children of Hispanic/Latino origin is over seven times higher than White children and nearly double the rate for other children of color.

Table 9 A-D: Poverty by Race and Ethnicity^{xx}

Table A: Race	Marin County Population	Poverty Rate*	Children Under 18 in Poverty	Children Under 18 Poverty Rate*	Children Under 5 in Poverty	Children Under 5 Poverty Rate*
White	180324	5.6%	903	3.0%	291	4.8%
Black or African American	5255	26.2%	433	34.6%	0**	0.0%**
American Indian and Alaska Native	1440	12.6%	72	22.4%	39	66.1%
Asian	15530	7.7%	196	8.4%	64	14.5%
Native Hawaiian and Pacific Islander	409	13.9%	0**	0.0%**	0**	0.0%**
Some other race	24113	17.9%	1872	25.6%	347	22.8%
Two or more races	27240	10.1%	1032	11.0%	176	6.3%
Total	254311	7.8%	4508	8.9%	917	8.1%
Table B: Hispanic or Latino Origin						
White, not Hispanic or Latino	170555	5.4%	686	2.6%	151	3.0%
Hispanic or Latino	47930	14.5%	2944	19.2%	631	15.6%
Other, not Hispanic or Latino***	35826	10.4%	878	10.0%	135	5.9%
Total	254311	7.8%	4508	8.9%	917	8.1%

*Poverty rate based on the Official (federal) Poverty Measure

**These numbers are below the reporting limit for the Census, so are reported as zero

*** Other includes: Black or African American, American Indian and Alaska Native, Asian, Native Hawaiian and Pacific Islander, Some other race, and Two or more races

Table 9-D highlights the significant disproportionality of poverty by race among families with children in Marin. Although people of color (Hispanic, Asian, Black, Native, etc.) represent only 33% of the county's population, they account for an alarming 85% of child poverty and 84% of children under 5 living in poverty.

Table C: Race	Marin County Population	Portion of the population	Portion of the population under 18	Portion of the population under 18 in poverty	Portion of the population under 5	Portion of the population under 5 in poverty
White	180324	70.9%	58.9%	20.0%	54.1%	31.7%
Black or African American	5255	2.1%	2.5%	9.6%	3.3%	0.0%**
American Indian and Alaska Native	1440	0.6%	0.6%	1.6%	0.5%	4.3%
Asian	15530	6.1%	4.6%	4.3%	3.9%	7.0%
Native Hawaiian and Pacific Islander	409	0.2%	0.2%	0.0%**	0.1%	0.0%**
Some other race	24113	9.5%	14.5%	41.5%	13.5%	37.8%
Two or more races	27240	10.7%	18.7%	22.9%	24.6%	19.2%
Total	254311	100.0%	100.0%	100.0%	100.0%	100.0%

Table D: Hispanic or Latino Origin						
White, not Hispanic or Latino	170555	67.1%	52.2%	15.2%	44.1%	16.5%
Hispanic or Latino	47930	18.8%	30.4%	65.3%	35.8%	68.8%
Other, not Hispanic or Latino***	35826	14.1%	17.4%	19.5%	20.1%	14.7%
Total	254311	100.0%	100.0%	100.0%	100.0%	100.0%

*Poverty rate based on the Official (federal) Poverty Measure

**These numbers are below the reporting limit for the Census, so are reported as zero

*** Other includes: Black or African American, American Indian and Alaska Native, Asian, Native Hawaiian and Pacific Islander, Some other race, and Two or more races

Analyzing poverty by race and ethnicity is vital for CAM, as many of the community members we serve, including 98% of our early education participants (see Table 10 below), are children and families of color. These families are susceptible to the negative outcomes associated with racial disparities, affecting their self-sufficiency, ability to meet basic needs, and overall well-being.

Table 10: Race/Ethnicity of CAM Early Childhood Education Children (2023-24 program year)^{xxi}

	Hispanic	Non-Hispanic
American Indian or Alaska Native	0%	0%
Asian	0%	2.7%
Black	0%	5.5%
Hawaiian or PI	0%	0.3%
White	88.4%	1.7%
Biracial/Multiracial	1.4%	0%

Finally, statewide data from Race Counts highlight racial disparities in Marin compared to other California counties. Marin ranks highest among all California counties for racial disparities in both poverty and overcrowded housing. Additionally, it ranks second in racial disparity for lack of health insurance coverage.^{xxii}

Other Demographic Characteristics

Language

As might be expected from Marin County’s demographic distributions, the largest language group in Marin County other than English speakers is Spanish speakers, who make up 13% of the population over age 5. 47% of these Spanish speakers speak English “less than very well” (this phrase is used in the U.S. census). High concentrations of residents who speak primarily Spanish are often highly geographically concentrated. For example, in San Rafael census tract 1122.03, including part of the Canal neighborhood, approximately 92% of the population speaks Spanish, with 83% reporting they speak English less than very well^{xxiii}.

As seen previously in Table 10, CAM serves mostly Hispanic/Latino families in our early childhood education programs, many requiring all communication in Spanish due to parents’ limited English proficiency.

Family

In Marin County the rate of single parent households is lower than the state. But the share of single parent families headed by women varies widely between Marin communities and is often higher in communities of color. Table 11 shows data on single parent households and female led single parent households for Marin County, the community of Marin City, as well as families in Community Action Marin’s early childhood programs.

Table 11: Rate of Single Parent Households and Female Led Single Parent Households^{xxiv}

	Single Parent HH	Portion of Single Parent HH Led by Females
California	31%	71%
Marin County	21%	68%
Marin City	49%	85%
CAM Early Childhood Programs^{xxv}	49%	95%

Head Start Eligible Children

As Marin’s Head Start grant recipient agency, we evaluate the pool of eligible children and families within the community. Eligibility for Early Head Start and Head Start requires that children live in the county and meet both age and family income/category of need criteria. The age requirement for Early Head Start is from birth to three years old (up to the child's third birthday), while for Head Start it is three to five years old (up to when the child enters Kindergarten).

Children must also meet one or more of the following eligibility requirements related to income/need:

- their family has an income at or below the federal poverty level
- the family is eligible for public assistance, e.g. Supplemental Security Income (SSI), Supplemental Nutrition Assistance Program (SNAP)
- the child is homeless
- the child is in foster care

Table 12 shows the number of children served by Community Action Marin’s Head Start/Early Head Start program by primary eligibility for the 2023-2024 program year. Many children qualify based on multiple criteria.

**Table 12: Number of Children Served in CAM's Infant/Toddler and Preschool Early Childhood Education programs by primary eligibility^{xxvi}
(2023-24 program year)**

Eligibility Criteria	Number of Children with Primary Eligibility
Income: 0-100% of federal poverty level	116
Receipt of public assistance	110
Homeless	13
Foster care	3
Income: 100-130% of federal poverty level	43
Other Eligibility (e.g. State Funded)	86
Total Enrollment	371

CAM reaches potentially eligible families in our Marin County service through a combination of outreach strategies. We promote and recruit for these programs in partnership with local school districts, community-based organizations, and through word-of-mouth from current families. Our bilingual Family Advocates play a key role in this effort, helping us connect with families in culturally and linguistically responsive ways.

Community Action Marin cannot accommodate all applicants for our early childhood education programs due to a persistent shortage of qualified teaching staff, which is an ongoing challenge both at the state and national levels. Nevertheless, CAM has made significant strides by actively recruiting and training additional early childhood educators, thereby enabling us to enroll more children from our waitlist. One notable source of new teachers over the past two years has been our partnership with Early Care & Education Pathways To Success (ECEPTS). CAM has successfully guided 17 clients in completing the 18-month ECEPTS workforce development program; another cohort of 22 clients is in the final half of the program, which includes an apprenticeship in the classroom and early childhood education courses at College of Marin. This initiative not only helps address the staffing shortage but also creates employment opportunities.

CAM prepares for each program year by reviewing county-wide data on eligible children. The following sections outline eligibility criteria and estimate the number of qualifying children in Marin County for Head Start/Early Head Start for each.

Income

There are approximately 917 children under 5-yrs in Marin County living in households with incomes below the federal poverty level (see table 5), making them income-eligible for Early Head Start or Head Start. In addition, children from families with incomes 100-130% of the federal poverty level may also be eligible.

Public Assistance

During the 2023-24 program year, Community Action Marin served 110 children from families whose primary eligibility was receipt of public assistance^{xxvii}, although a total of 331 children were receiving some public assistance at the time of enrollment. WIC is the most accessed type of public assistance by Community Action Marin Head Start/Early Head Start families (53% of children) followed by SNAP (32%), TANF (4%), and SSI (<1%)^{xxviii}. According to the latest U.S. Census data, 6,377 Marin County households with children under 18 receive public benefits such as SSI, cash assistance, or CalFresh/SNAP, comprising 12.5% of all households. There is no census data on households with children under 5 receiving benefits, but it is likely the families of the 917 children under 5 living in poverty are eligible for some public benefits.

Table 13 shows that female-headed single-parent households in Marin County and San Rafael received public benefits at twice the rate of the general population. In one higher-poverty census tract, the rate was three times higher.

Table 13. Households with children that Receive Public Assistance (SSI, cash public assistance income, or Food Stamp/SNAP benefits)^{xxxix}

Geography	Percent of households with children under 18 years old that received public assistance
Marin County	13%
Marin County, single female household	32%
San Rafael	22%
San Rafael, single female household	43%
San Rafael Census Tract 1122.02	25%
San Rafael Census Tract 1122.02, single female household	74%

Homelessness

The 2024 Marin County Point-in-Time homeless count was 1,090 individuals (a 3% decrease from 2022), 10% of whom were children under 18.^{xxx}

More thorough data on child homelessness is reported by the California Department of Education (CDE) which compiles student data from Local Education Agencies (LEAs). For 2023-24 they report 1,202 (4.0%) homeless students in grades TK/K-12 in Marin County.^{xxxi} There is not a complete set of data for preschool aged children, but their report of 2023-24 Homeless Student Enrollment by Dwelling Type^{xxxii} shows 62 (8.1%) homeless TK (Transitional Kindergarten) students. 98% of these students had a dwelling type of Temporarily Doubled-Up, with the other 2% living in Temporary Shelters.

Based on the Marin census count of 11,472 total children under 5 (from Table 1) and the LEA homeless student data, we could estimate that 4-8%, or 438-876 children under 5 meet the CDE criteria for homeless in Marin County.

Foster Care

The California Child Welfare Indicators Project (CCWIP) includes children in foster care. The data for preschool aged children in Marin County is incomplete, but for 2023 they estimated the prevalence of children in foster care at 1-3 per 1,000 children, which can be used to estimate 11-33 children under 5 in foster care in Marin.^{xxxiii}

Disabilities

Children with disabilities are also eligible for Head Start. During the 2023-24 program year, CAM's early childhood education programs served 81 children (approximately 20% of enrollment) with identified disabilities. Additional children are being monitored for disability concerns. CAM Children and Family Services staff have observed an increase in applications from children with special needs, such as developmental delays. Parents of children in our early childhood programs report that facilities providing essential services for young children from low-income families are experiencing higher demand, resulting in longer waiting times for evaluations and treatments.

County-wide disability data for young children is imperfect. Two sources are the California Department of Education and the U.S. Census.

2023-24 CDE data reports 389 (4.8%) children aged 3-5 in special education in Marin County schools.^{xxxiv} 51% (200) of these children are reported as being in a preschool setting. The disability categories of these preschool children in special education were reported as: speech or language impairment (155), autism (32), intellectual disability (3), orthopedic disability (2), visual impairment (1), and hard of hearing (1).

The latest U.S. Census data also provides information on children with disabilities, although estimates for young children are limited and subject to higher statistical uncertainty. The Census indicates that there are 1,303 children in Marin County with a disability, with 34 of them being under the age of 5. Most of the children under 18 are reported to have cognitive difficulties, while all 34 children under 5 are listed as having hearing difficulties.^{xxxv}

Pregnancy

Pregnant women in poverty also qualify for Head Start. Applying the poverty rate for children under age 5 in Marin County (8.1%) to the number of live births per year (2,193)^{xxxvi}, it can be estimated there are 178 pregnant women in Marin County who will be income eligible for Early Head Start services.

Needs of Children, Families, and other Residents of Marin

The following sections of this CNA report will present and analyze some of the findings from Community Action Marin's community needs survey. Surveying individuals with low incomes in our community is crucial to ensure that CAM allocates resources to direct service programs and advocacy work that address community needs and align with the Community Action principle of involving low-income individuals in planning services and strategies. Acknowledging that community needs are complex and interconnected, we strive to better understand these needs through both the formal needs assessment process and ongoing engagement with those we serve, our employees, fellow service providers, as well as public and private partners throughout the county.

As Chief Executive Officer of Community Action Marin, Chandra Alexandre highlights CAM's comprehensive approach to addressing poverty:

“Being an anti-poverty movement building agency ensures that we are providing direct services and working to change the systems that produce poverty in the first place. Alongside these efforts are two other important levers for change. CAM is helping to shift false narratives that perpetuate harm and is leveraging trust and credibility in community to build power with people from all backgrounds and ZIP codes. Together, these four levers for change are creating and sustaining strides to alleviate the causes and consequences of poverty in Marin County.”

Her statement reflects CAM's commitment to combining direct support with long-term strategies that promote equity, inclusion, and systemic change.

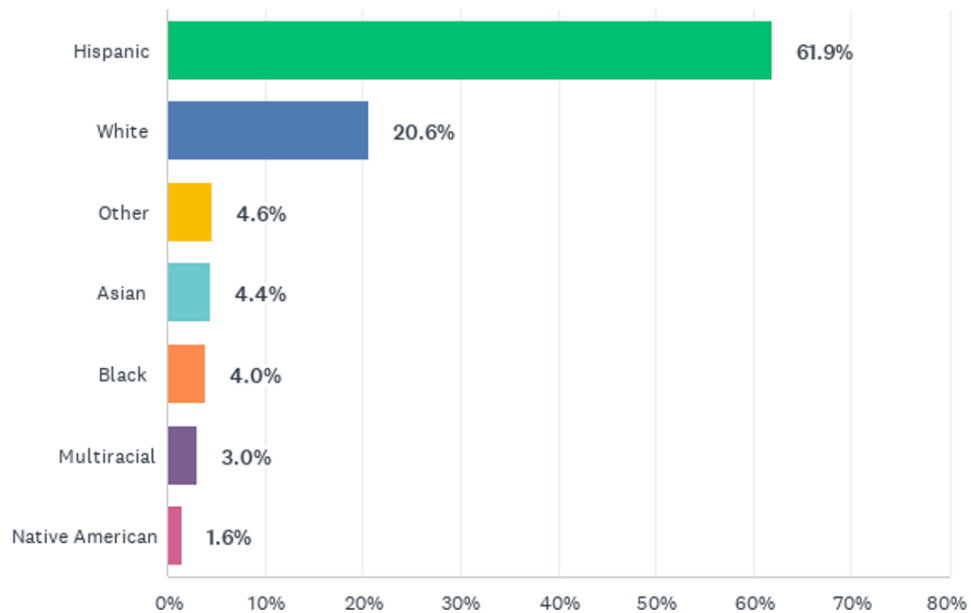
As part of this 2025 Community Needs Assessment process, CAM conducted a community needs survey in early 2025. We made the survey available in English and Spanish and promoted it through multiple outreach strategies. Internally, we provided the survey to parents with children in our early childhood programs and encouraged CAM staff to share the survey with their clients and the community partners they work with. Other strategies included email distribution via trusted community partners, social media, and current resource referral partners. We also

leveraged our CAM Pop-Up program—a community outreach strategy used to deliver services and share resources at existing events across Marin, such as farmers markets, career fairs, and school open houses.

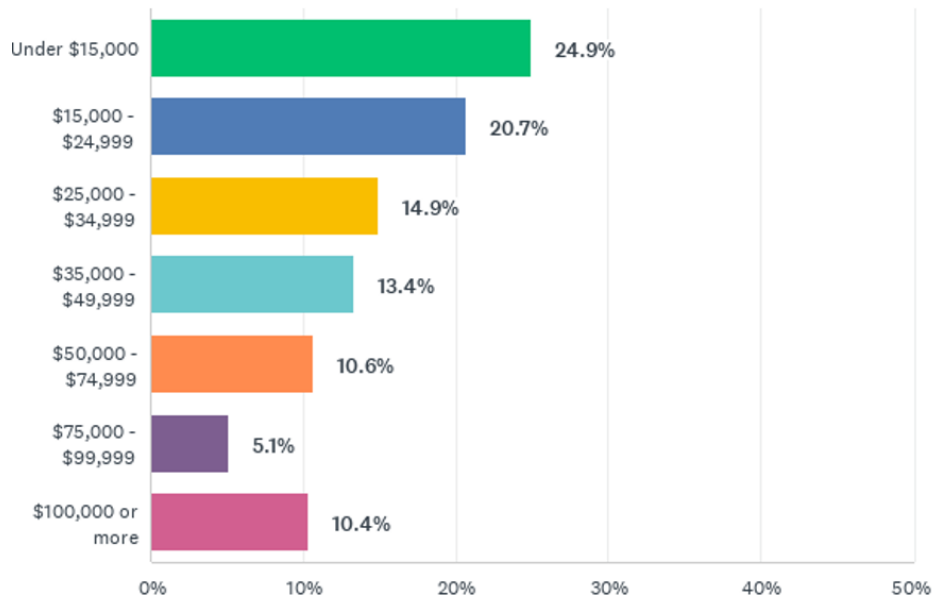
In addition, we collaborated with partners to attend their staff and community meetings to promote the survey, and conducted direct in-person outreach, sharing the survey link outside local businesses, schools, community clinics, food distribution sites, and other high-traffic locations frequented by our target populations. The survey results reflect the responses of over 750 respondents from all over Marin and a diversity of backgrounds.

The first several charts below show the demographics of survey participants. The responses to questions on race/ethnicity and income demonstrate that many survey respondents share characteristics with low-income members of our community as shared in earlier tables on poverty and race/ethnicity in Marin.

Which group do you most identify with?

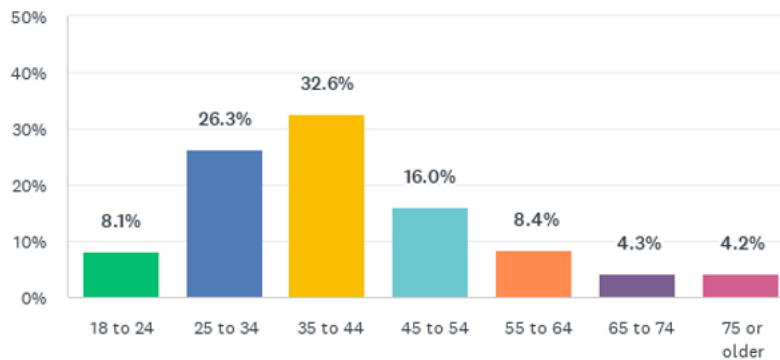


What is your approximate annual household income?



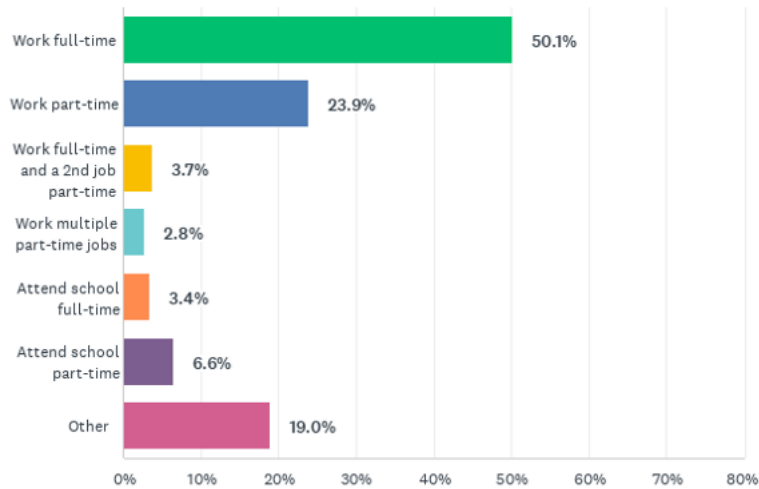
The next charts of community needs survey data show age and the current work or school situation for survey respondents. Survey participants included 8% aged 18-24 and 8.5% aged 65 and older. 65+. Forty percent of survey participants have children enrolled in CAM's early childhood education programs, which aligns with the age distribution observed in the data.

What is your age?



For the survey question on work and school, approximately 80% of respondents are employed, 10% are attending school, and those who selected "other" mentioned they are unemployed, disabled, or retired.

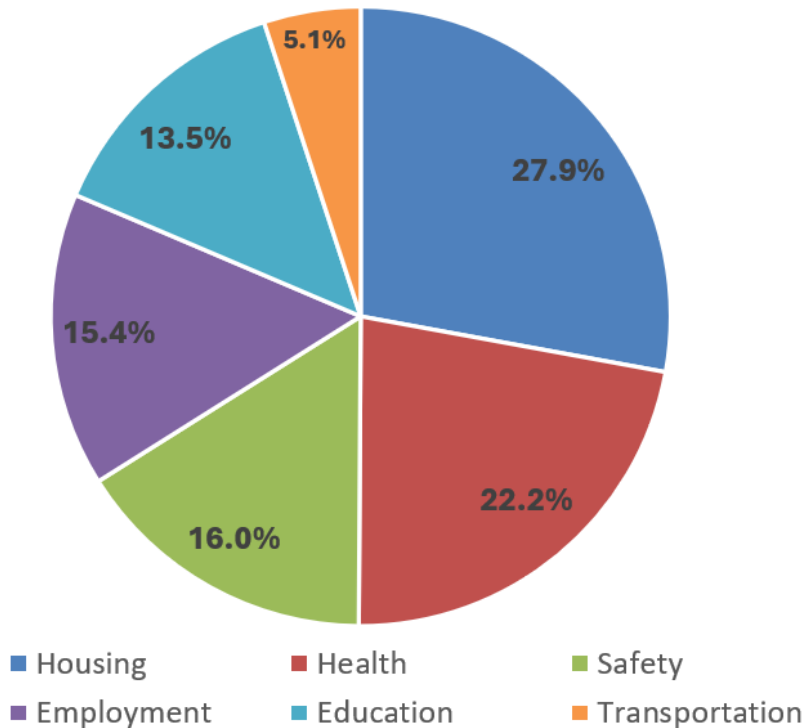
What is your current work and/or school situation? (check all that apply)



The cornerstone of our Needs Assessment is data on community concerns. The pie chart below presents the data on which area is the primary concern for survey respondents.

Housing ranks as the top concern, maintaining its first-place position in 2025. Health rose to the second-highest concern in 2023—surpassing employment and education—and has remained there in our 2025 survey. Notably, safety climbed significantly in priority, moving from fifth in 2023 to third in 2025, a shift likely attributed to respondents’ fears of deportation and concerns about racism.

Highest Ranked Area of Community Concern



As we explore the various areas of community concern in this report, it is crucial to remember that Marin County ranks among the most racially disparate counties in California across indicators of well-being. This means that burdens continue to fall disproportionately on low-income populations and people of color, highlighting the urgent need for policies and actions that support the well-being of all Marin County residents. The following sections of this report will highlight examples of racial disparities across areas of community need.

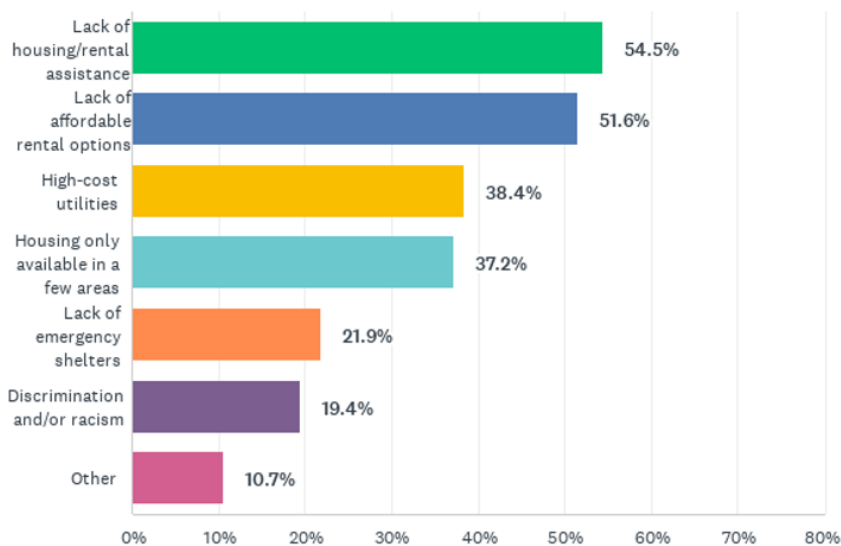
Housing

Housing was the top concern for 28% of survey respondents, with 63% ranking it in their top three issues among the six options.

“Housing insecurity is one of the most urgent and destabilizing challenges our clients face” says Erin Hawkins, Vice President of Whole Family and Community Services at Community Action Marin. *“Without a safe and stable place to live, it becomes nearly impossible to address other critical needs like employment or healthcare coordination. We see firsthand how the lack of affordable housing deepens inequality and puts families in crisis every day.”*

Our community needs survey asked respondents to choose their top three concerns for each of the six areas of community need. Regarding housing, the results clearly indicate that respondents are primarily concerned with costs related to housing, including direct expenses for rent and utilities, as well as the need for more housing assistance.

Please select the top 3 Housing issues or concerns in your community:



To complement the quantitative findings from our Community Needs Survey, Community Action Marin held a series of focus groups in Spring 2025. These conversations offered a valuable opportunity to hear directly from residents—in their own words—about the challenges they and their families face. Their lived experiences added important context and depth to our understanding of community needs.

A comment from a preschool parent in one of our focus groups captured the frustration many renters in Marin feel: *“Families feel stuck - working only to pay rent.”*

Table 14 illustrates the primary challenge faced by renters in Marin – median rents continue to increase at an annual rate of 5.5-6%.

Table 14: Median Rents, Rent Increases, and Relative Rents^{xxxvii}

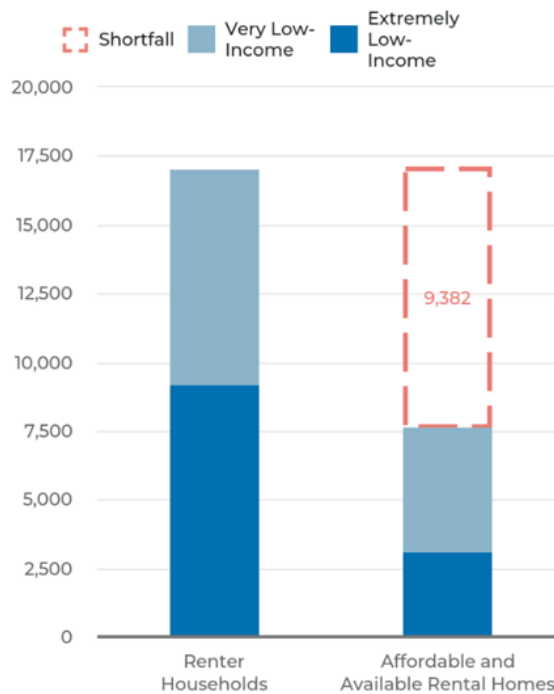
	Marin County (% increase)	California (% of Marin County)	United States (% of Marin County)
2023	\$2,584 (12.0% increase from 2021)	\$1,956 (76%)	\$1,348 (52%)
2021	\$2,307 (11.5% increase from 2019)	\$1,698 (74%)	\$1,163 (50%)
2019	\$2,069 (11.0% increase from 2017)	\$1,503 (73%)	\$1,062 (51%)
2017	\$1,863	\$1,358 (73%)	\$1,012 (54%)

Additionally, the average rental costs in the state and country are 75% and 50% of the cost to rent in Marin, respectively. This disparity may cause Marin workers to seek housing outside the county or consider relocating to more affordable areas within the state or country.

There continues to be a shortfall in affordable housing. According to this graphic from the California Housing Partnership, over 9,300 low-income renter households in Marin do not have access to affordable housing.^{xxxviii}

AFFORDABLE HOMES SHORTFALL

9,382 low-income renter households in Marin County do not have access to an affordable home (2023).



Existing affordable housing is too often characterized by low quality and overcrowding. According to CAM's community needs survey, over a third of respondents reside in households with 5 (20%), 6 (9%), or 7+ (6%) people. This suggests the prevalence of multigenerational households and multiple families cohabiting due to the high housing costs in Marin. A focus group participant who attends the College of Marin commented “when you have two or more families living in housing that was intended for one family, you end up with overcrowding which contributes to health and safety issues”. They continued with a call to action for our Marin community “to support legislation to improve tenant rights and require building maintenance, and bonds for affordable housing.”

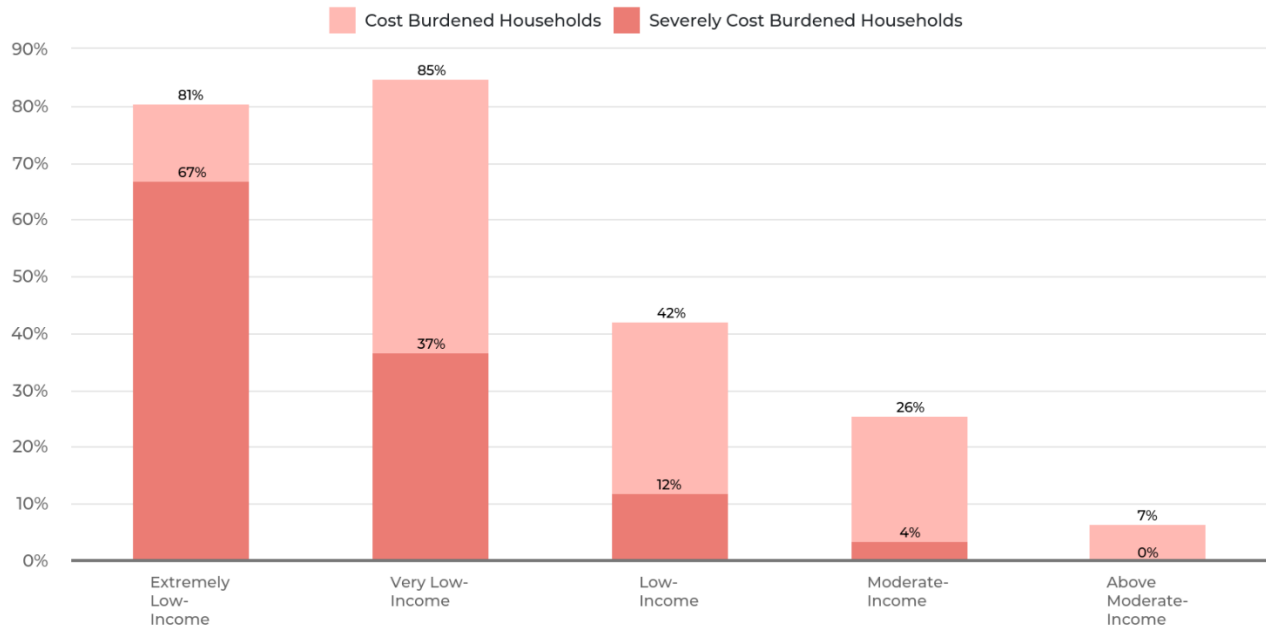
This graphic from the California Housing Partnership shows that the high cost of housing in Marin County consumes a very large share of lower-income residents’ income.^{xxxix}

Housing Burden in Marin by Income Level

(Cost Burdened means paying 30% or more of income for rent; Severely Cost Burdened means paying 50% or more of income for rent)

COST BURDENED RENTER HOUSEHOLDS BY INCOME: ALL HOUSEHOLDS

67% of ELI households in Marin County are paying more than half of their income on housing costs compared to 4% of moderate-income households (2023).



California Housing Partnership | chpc.net/housingneeds

A focus group participant with young children highlighted the financial struggles faced by many families supported by CAM: “Even if you want to move, it’s really hard. Landlords want the first month’s rent plus a large deposit—it can be over \$5,000. They also want to see good credit and bank statements to prove you can pay. If you don’t have a bank account, they assume you can’t afford the rent. So, many of us just stay where we are because we don’t have other options.”

The housing burden in Marin falls more heavily on residents of color, with 62% of Latino renters spending greater than 30% of their income on housing, and 56% of Black renters spending greater than half their income on housing.^{xi} In addition, Marin has one of the highest gaps in homeownership by race of all counties in California, with 72% of White households owning homes but only 39% of Black households and 27% of Latino households.^{xii}

Rooted in Marin, a community-focused engagement and education process led by cities, towns, and the county of Marin, conducted a study in 2024 to understand displacement in Marin County^{xlii}. The 2024 Rooted in Marin data indicated that Marin is facing notable demographic and socioeconomic challenges that contribute to and reinforce displacement:

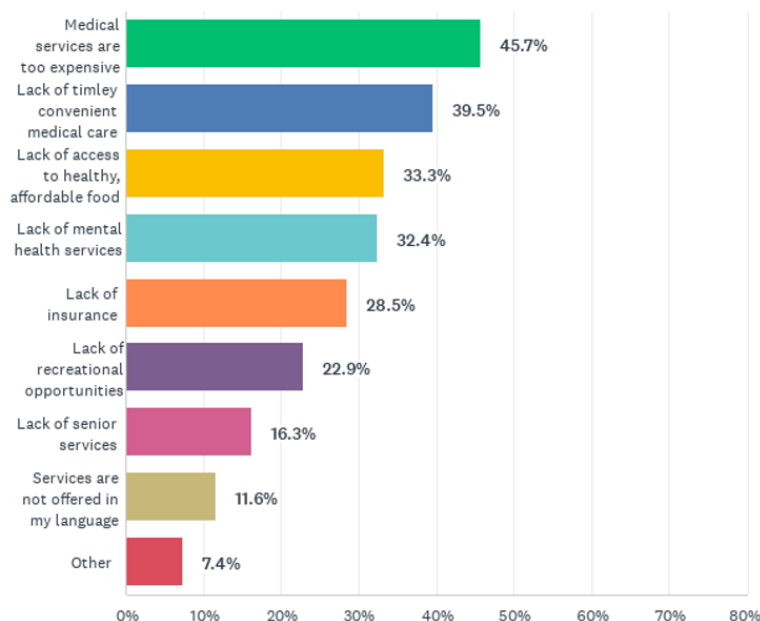
- For every 1,000 households, there is a net migration loss of 18 people moving out of the county. For low-income households earning less than 50% of the area mean income (AMI), 33.5 more people (per 1,000 households) are leaving than arriving.
- Marin’s population is aging, resulting in a shortage of working-age adults who often cannot afford to live in Marin. This leads to worker shortages, requiring 64% of workers to commute from outside the county. There are also impacts on schools, including declining enrollments and school closures.
- Housing affordability continues to be an issue, with Marin having the third highest rents in the state and Bay Area. This contributes to displacement and homelessness.
- Additionally, 46% of Marin residents qualify as low-income, with Black and Latinx households overrepresented in this group.

Health

“If you don’t have a home you don’t have health.” This powerful insight from an April 2025 focus group participant underscores the deep interconnection between housing and well-being. It also introduces Health—the second most pressing concern identified in Community Action Marin’s 2025 Community Needs Survey. 22% of respondents identified Health as their primary area of concern, with 65% placing it among their top three needs. Furthermore, Health was the leading community issue identified by parents involved in CAM’s early childhood education programs, with 25% ranking it as their foremost concern.

In the 2025 CAM community survey, we asked participants to choose their three top health-related issues. The highest ranked health concerns are shown below.

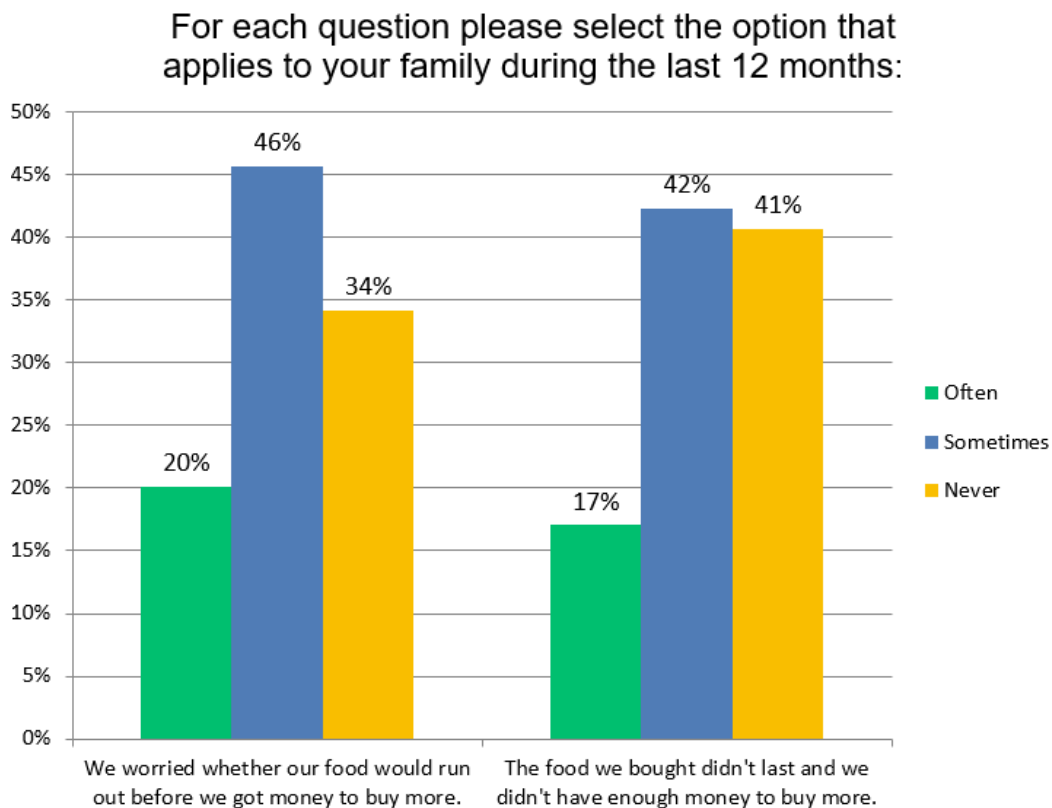
Please select the top 3 Health issues or concerns in your community:



Considering that 74% of our survey respondents earn less than \$50,000 per year, it is not surprising that the cost of medical services is their primary concern. Concerns about accessing medical care, and mental health services, also ranked high in the survey. These families often have limited flexibility in their work schedules and face transportation constraints, making it difficult to obtain the care they need.

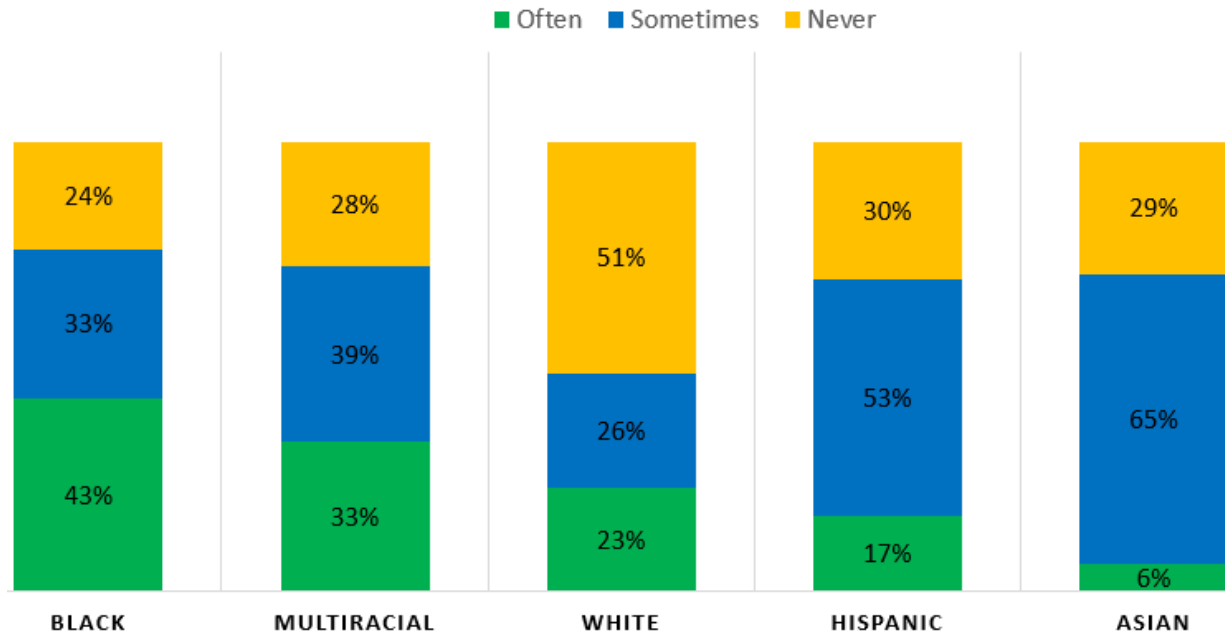
Survey comments in the Other category added perspective about access to dental care: *“Marin community clinics no longer see adults for dental work, and they can’t see you in a good time frame - right now appointments are three months out”* and *“Very limited possibilities for dental care. The whole system must be changed and human life and dignity must be put above monetary value”*.

Food access is another important health issue. One-third of respondents to our Community Needs Survey identified access to healthy, affordable food as a top concern. This aligns with responses to the food security questions in the survey, which showed that between 59% and 66% of participants experienced food insecurity—either sometimes or often—within the past year.



Breaking down the results of the first food security question by race reveals that food insecurity impacts a staggering 70-76% of Marin residents of color. This sentiment was echoed by a participant in a 2025 focus group for Marin seniors, who shared their own food insecurity experience: *“I was self-employed for 35 years. Now I can’t afford to eat the last 10 days of the month. Is that any way to live?”*

**We Worried Our Food Would Run Out
Before We Had Money To Buy more (during the past 12 months)**



Another indicator of food need in our community is the eligibility for free or reduced-price meals (FRPM) in Marin public schools. The FRPM rates vary significantly based on demographics, reflecting other poverty measures in the county. In 13 out of the 45 public elementary schools in Marin County, more than half of the students qualify for FRPM, with six of those schools having over 75% of students eligible. Conversely, in 13 of the county's elementary schools, less than 10% of the students qualify for FRPM. Unsurprisingly, the schools with the highest FRPM rates are located in lower income neighborhoods with higher populations of students of color.

Table 15: Student Eligibility for Free and Reduced Price Meals^{xliii}

School	Area	Eligible FRPM 2023-24
San Pedro Elementary	San Rafael	100%
Bahia Vista Elementary	San Rafael	99%
Laurel Dell Elementary	San Rafael	94%
Bodega Bay Elementary	West Marin	77%
Hamilton Meadow Park	Novato	65%
Bayside Martin Luther King Jr. Academy	Marin City	51%

Marin County ranks high among California counties on many health indicators. According to County Health Rankings & Roadmaps^{xliv}, a national program of the Robert Wood Johnson Foundation, Marin performs well above state and national averages in areas such as health infrastructure and community conditions. For example, the county has a stronger ratio of primary care, dental, and mental health providers to residents, along with lower rates of preventable hospital stays and uninsured individuals.

However, findings from Community Action Marin’s 2025 Community Needs Survey tell a more nuanced story. Many respondents identified access to medical, mental health, and dental care, as well as obtaining health insurance, as significant concerns. This contrast highlights the limitations of countywide averages, which can mask disparities experienced by specific populations. Focus group participants at the College of Marin echoed these concerns, citing challenges transitioning off parental insurance, navigating short-term job-based coverage, and experiencing gaps in coverage altogether.

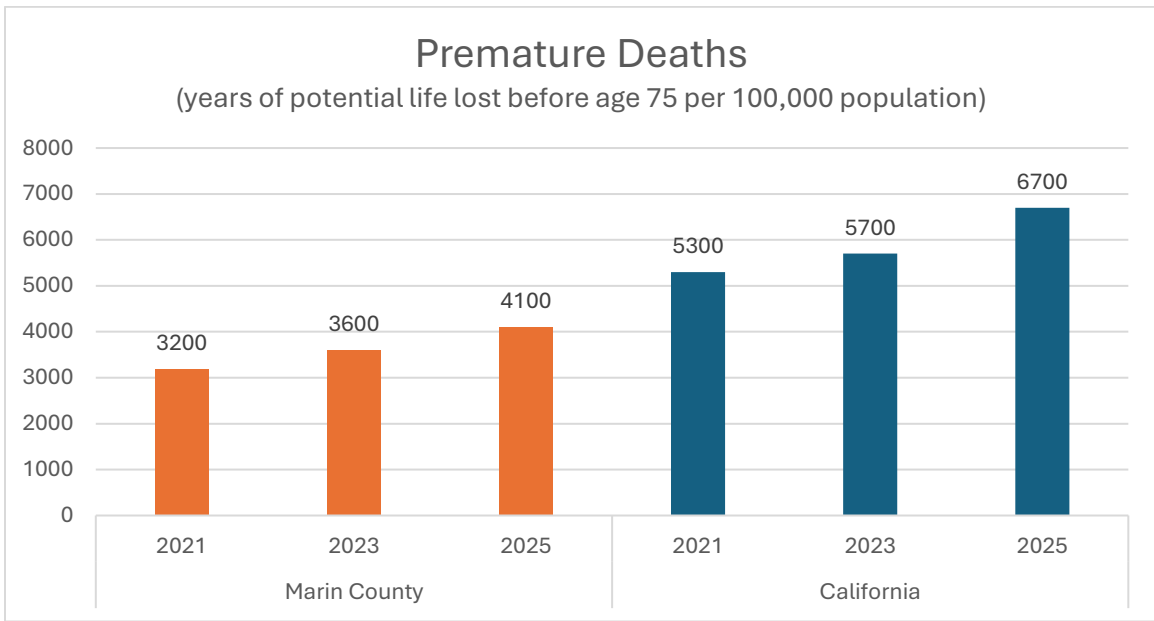
Moreover, health outcomes in Marin are not equitably distributed. While the county’s overall rate of preventable hospital stays is just 60% of the California average, disaggregation of the County Health Rankings data in Table 16 reveals stark disparities: Marin’s Hispanic residents experience preventable hospitalizations at 115% of the state average, and Black residents at 175%. These figures underscore the persistent inequities in access and outcomes for communities of color.

**Table 16: Preventable Hospital Stays^{xiv}
(per 100,000 people enrolled in Medicare)**

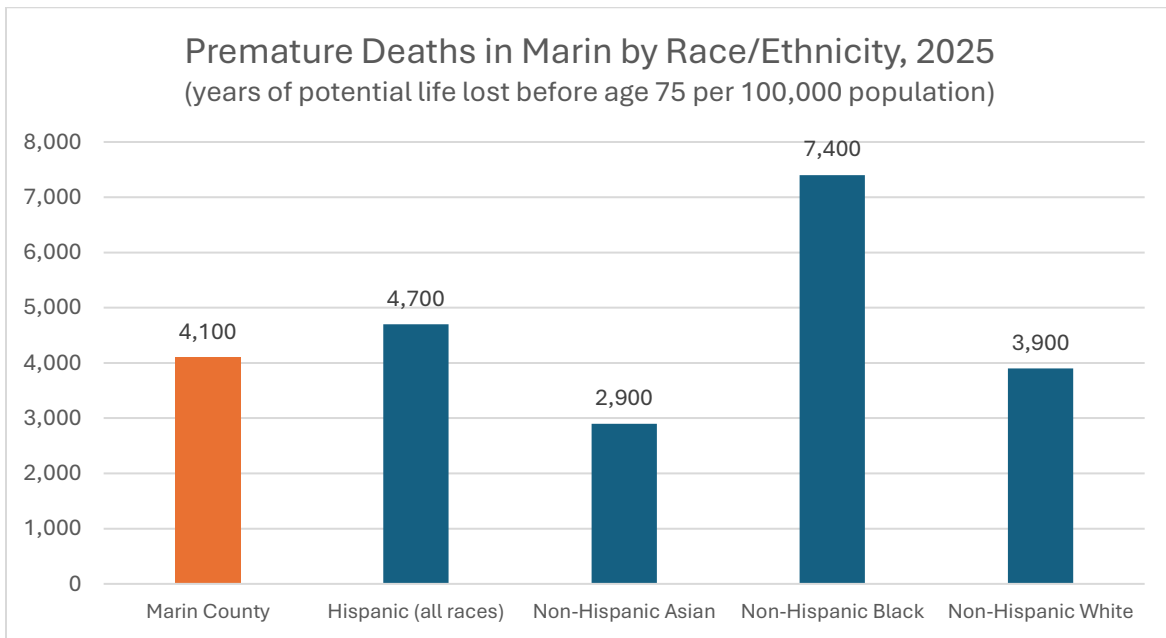
California	2,257
Marin County	1,404
Asian	1,192
Black	3,986
Hispanic	2,598
White	1,313

County Health Rankings & Roadmaps also includes metrics on Population Health and Well-being^{xlv}. The Quality of Life measure includes key indicators of Poor Physical Health Days and Poor Mental Health Days, which are defined as the average number of days in the past 30 days individuals reported being physically or mentally unhealthy. Despite Marin County's high overall ranking among California counties and its excellent health care infrastructure, these metrics are moving in the wrong direction. From 2021 to 2025, the number of physically unhealthy days per month has increased by 15%, while the number of mentally unhealthy days has surged by 39%.

The Length of Life metric used by County Health Rankings is Premature Death, defined as years of potential life lost before age 75 per 100,000 population. The Premature Death rate in Marin is much lower than the state average; however, both Marin and California experienced an upward trend from 2021 to 2025, the timeframe of our last three CNA reports.



In another example of racial/ethnic disparities in health outcome, County Health Rankings ^{xlvii} breaks down premature death data by race in Marin. This data reveals that premature death rates disproportionately affect Hispanic and Black residents. Specifically, the 2025 premature death rate for Hispanics is 15% higher than the county average, while for Black residents, it is an alarming 80% higher.



Lack of mental health services was chosen as a top three health need by 32% of responders to CAM’s CNA survey. This aligns with the latest Community Health Needs Assessment conducted by MarinHealth in collaboration with Healthy Marin Partnership. ^{xlviii} This assessment serves as a valuable and comprehensive resource for understanding the health needs of our Marin County community as well as disparities in health outcomes based on race and ethnicity. The top prioritized health needs identified in their Community Health Needs Assessment were:

- Access to Basic Needs such as Housing, Jobs, and Food
- Access to Mental/Behavioral Health and Substance Abuse Services
- Access to Quality Primary Care Health Services.

The specific issues identified under Access to Mental/Behavioral Health and Substance Abuse Services include: stigma around seeking mental health treatment, lack of mental health providers in the area, and difficulty navigating mental/behavioral health care. Although CAM does not directly provide mental or behavioral health services, our staff recognize the importance of these issues as part of our whole family approach and provide mental health referrals to local organizations. Ashlyn Artis, CAM’s Director of Housing Justice explains: “*Our housing justice team regularly supports unhoused and precariously housed adults and transitional age youth who face mental health challenges. We offer both short-term and long-term peer support and case management, with a strong emphasis on fostering social and community connections.*”

In addition, participants in our 2025 focus groups, spanning multiple age groups, observed that accessing mental health care was challenging due to difficulties obtaining health insurance.

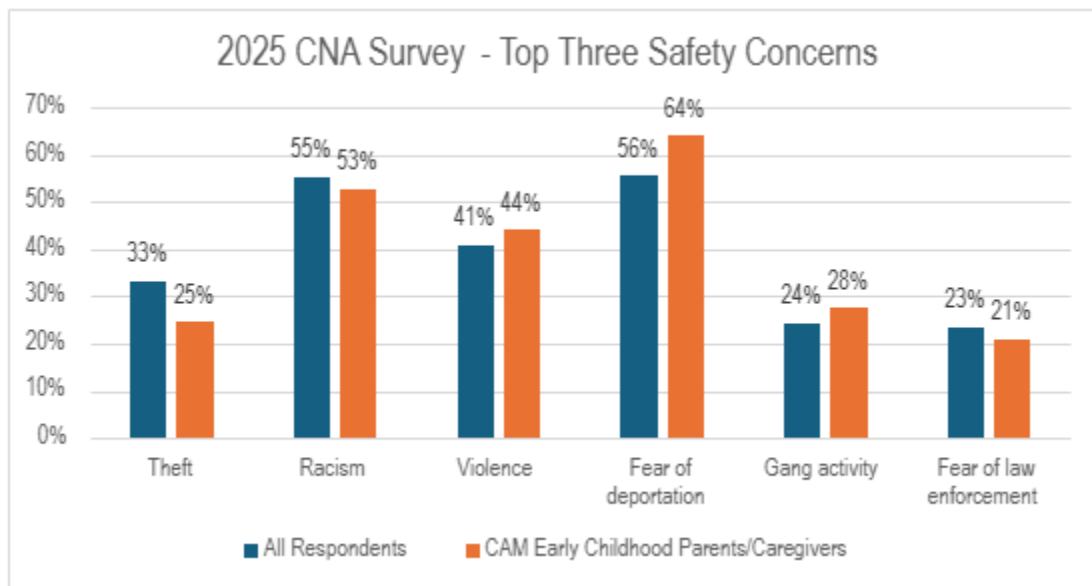
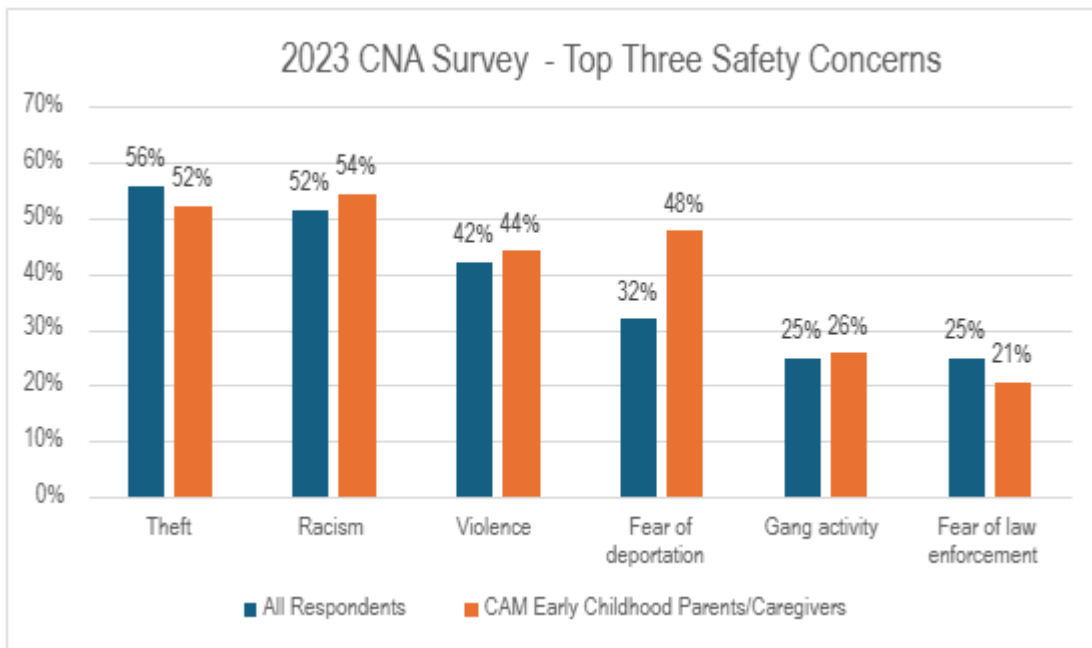
Safety

In our Community Needs survey, Safety exhibited the most dramatic shift among the six areas of community concern. It jumped from the 5th position in 2023 to 3rd in 2025 as the primary concern for survey respondents. Safety also climbed into the top three concerns for a larger number of respondents in 2025. Parents with children in CAM’s early childhood education programs showed an even greater increase, with 60% ranking Safety as a top 3 community concern.

Table 17: Ranking of Safety as a Community Concern (CAM CNA Survey)^{xlix}

	% who Ranked Safety as #1 Concern		% who Ranked Safety in top 3 concerns	
	All Respondents	CAM Early Childhood Parents/Caregivers	All Respondents	CAM Early Childhood Parents/Caregivers
2023	12%	12%	41%	43%
2025	16%	18%	53%	60%

Drilling down into the survey results reveals the likely reason for the striking change in 2025: the percent of survey respondents who chose Fear of Deportation as one of their top three Safety concerns surged compared to 2023. The two graphs below illustrate this shift. Fear of Deportation saw a 24% increase, marking the largest rise for any question on the 2025 CNA survey. Additionally, 64% of parents with children in CAM’s early childhood education programs ranked Fear of Deportation as a top-three Safety concern.



Focus group participants felt strongly about this issue, sharing comments such as:

- *"Many of the safety concerns related to racism and fear of deportation are connected to the new president and administration."*
- *"I've experienced the racism that people say doesn't exist here in Marin County".*

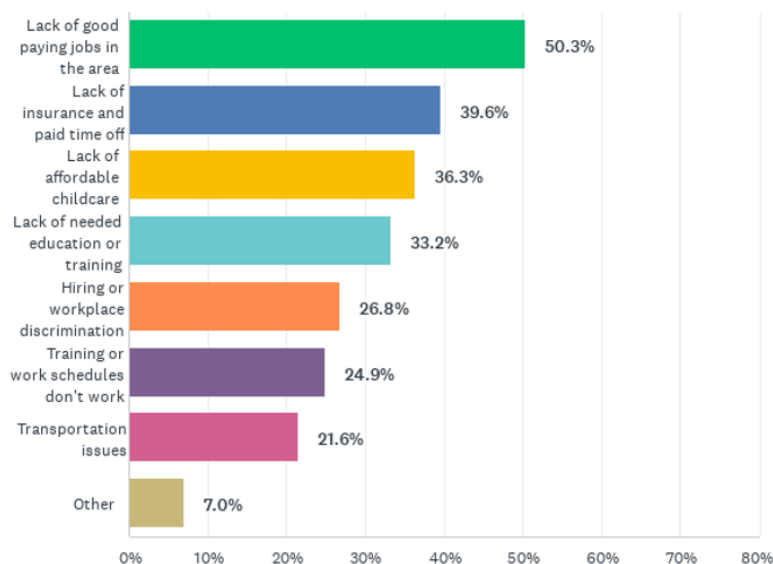
Employment and Income

High-level employment statistics for Marin County are very favorable. The unemployment rate in March 2025 was 3.8%, the second lowest in the state.ⁱ The median income in Marin is \$142,785, making it the 3rd highest county in California and 182% of the U.S. median income of \$78,538ⁱⁱ.

However, a closer look at the data reveals significant disparities and financial challenges for many in our county. High-paying jobs often require education and training that may be financially out of reach or otherwise inaccessible. As a result, lower-income households are more likely to work in lower-wage occupations such as food preparation and service, personal care, healthcare support, and building and grounds cleaning and maintenance. Additionally, 23% of employed Marin residents commute to jobs outside the countyⁱⁱⁱ—including individuals with greater financial means who can access higher-paying employment opportunities in areas like San Francisco and Silicon Valley.

The results of our Community Needs Assessment (CNA) survey underscore the employment challenges faced by many Marin County residents. A significant 74% of respondents reported annual incomes below \$50,000, underscoring the economic strain of living in a high-cost area. Participants expressed concerns about securing well-paid jobs and positions that offer benefits. They also identified key barriers to employment, including the high cost of childcare, limited access to education or training, and experiences of discrimination. These findings reflect the structural challenges that many in our community face in achieving stable and equitable employment.

Please select the top 3 Employment issues or concerns in your community:



Responses to "other" in the CNA survey included insightful comments highlighting real-world employment challenges. These included:

- *“Language and digital literacy barriers”*
- *“Lack of flexibility in schedules for working parents”*
- *“Lack of work opportunities for seniors”*
- *“Necesitamos que el sueldo valla con el costo de vida” (“We need the salary to match the cost of living”)*

- *“Because I do not speak good English yet, couldn’t find a job”.*

To better understand income distribution in Marin County, and to avoid subjective income categories like "lower," "middle," or "upper" class, the U.S. Census Bureau splits household income into five groups (called quintiles), each containing about 20% of households. This method enables a clear comparison of income levels across the full economic spectrum—from the lowest to the highest earners.

Table 18: Mean Household Income of Quintiles (groups of 20% of households)ⁱⁱⁱ

Household Income Level	Mean Annual Household Income
Lowest 20%	\$28,035
21st-40th percentile	\$79,757
41st to 60th percentile	\$144,224
61st to 80th percentile	\$245,780
81st to 100th percentile	\$622,906
Top 5%	\$1,106,868

The data in table 18 clearly shows significant income disparities within Marin. Specifically, the top 20% of earners make 22 times more than the lowest earners. This data ties this back into the Cost of Living section earlier in this report, with United Ways California Real Cost Measure showing an annual salary of \$155,000 is needed for a family of four to meet basic needs in Marin County. Second only to housing costs, the Real Cost Measure estimated monthly expenses for a family of four of about \$29,000 for childcare^{iv}, which was also chosen by over a third of CNA survey respondents as a top-three employment need.

Marin County also exhibits significant income disparities by race, as illustrated in Table 19.

Table 19: Median Incomes in Marin County by Race^{iv}

Group	Median Income
Marin County	\$142,785
Asian	\$158,996
Black	\$75,139
Hispanic	\$86,104
White	\$156,656

While median incomes for Hispanic and Black households have increased by 28% and 23% respectively since 2021, they remain substantially below those of White and Asian households—highlighting persistent racial income inequities in the county.

Finally, data from current CAM clients underscores the financial challenges faced by Marin families. Among 816 responses to a new client survey conducted in 2024 and 2025, over 80% indicated that if they lost their primary source of income, they could only cover their basic expenses for one month or less. Furthermore, 57% reported

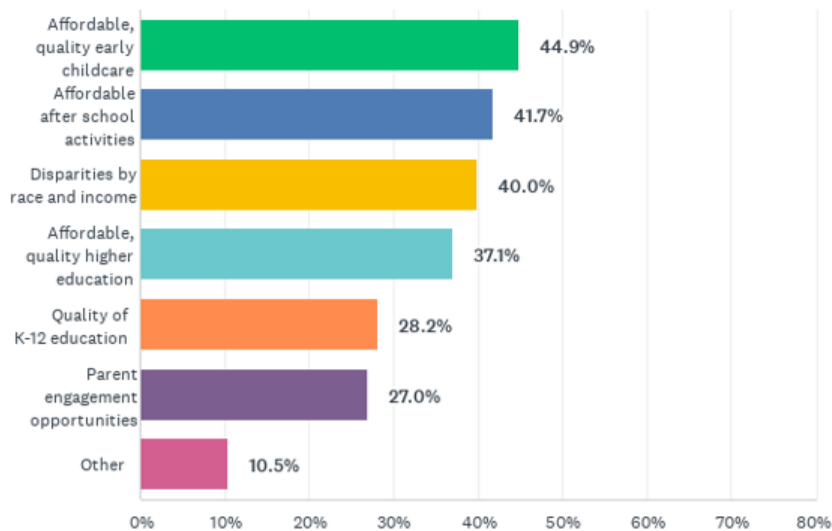
they would be able to cover their expenses for less than two weeks. This data illustrates the struggles encountered by vulnerable Marin families during periods of income loss and highlights the critical importance of safety net programs for our low-income Marin neighbors.

Education

Education was identified as the primary community concern by 14% of all respondents in our 2025 community survey and by 20% of parent respondents in our early childhood education programs - these parents ranked education as their second highest area of community concern.

In line with issues regarding the high cost of living in Marin, three of the top four Education concerns are linked to affordability (early childhood education, after school activities, and higher education), with affordable, quality early childhood education and childcare identified as the top concern. Showing the interconnectedness of community needs, "lack of affordable childcare" was also listed as a significant community concern around Employment. As articulated by a focus group participant: *"Everything is interconnected. It's not just one area (like Housing, Employment, or Education) but all of them put together that contribute to financial strain."*

Please select the top 3 Education issues or concerns in your community:



For low-income residents struggling to meet basic needs such as housing, utilities, and food, the cost of childcare and/or preschool and after school activities can be out of reach. Some of the barriers to the expansion of high-quality, affordable early care and education options for families include a lack of credentialed teachers, the high cost of care and low reimbursement rates for providers, and a lack of community infrastructure/facilities that are appropriate for the provision of childcare. Addressing these barriers to making early childhood education available to more low-income children in Marin is a top priority in CAM's latest Community Action Plan. Specific efforts include:

- Our 18-month early childhood education (ECE) apprenticeship program – a partnership with Early Care & Education Pathways to Success (ECEPTS) - resulting in a 12-unit associate teacher permit. 17 participants completed the program in 2024 and 22 will complete in 2025.

- Advocating with state and local policymakers to increase funding for early childhood to expand the number of subsidized slots, pursuing rate reform for subsidized childcare providers, and investing in the early childhood workforce.
- CAM is also launching a capital campaign to develop an on-site childcare center at our new main office site in Novato to serve approximately 75 children.

Speaking to the transformative power of early childhood education, Gina Guillemette, Chief Strategy Officer at CAM, shares: *"A high-quality early education experience gives children a solid foundation that will serve them for the rest of their lives. Each child in our community deserves that. And it is in our collective interest to support all young children and their families to reach their full potential."*

Community Action Marin is pleased to have strong partnerships across Marin's early care and education sector. We are a member of a countywide group of subsidized childcare providers including North Marin Community Services, North Bay Children's Center, First 5 Marin, and others, which meets monthly for collaboration and advocacy. Members of our staff are active participants in collaborative efforts to advance equity in early education, including Marin Promise Partnership and the Marin Childcare Commission and we work closely with our local school districts (such as San Rafael City Schools and Novato Unified School District) to support Whole Family Services in the early years and kindergarten readiness.

40% of survey respondents ranked “disparities by income and race” as one of their top three Education concerns. These concerns are validated by Marin public school test results in 3rd and 11th grade Smarter Balanced Assessments. Table 20 shows results for the 2021-2022 school year and academic achievement for the state, Marin County, and students at schools in San Rafael in lower-income areas and with greater numbers of low-income students and students of color. While the average score in Marin exceeded the average scores in the state, performance for these elementary schools and high school was significantly lower than the Marin average and in most cases the state average, displaying a concerning education gap for some Marin children.

Table 20: California Assessment of Student Performance and Progress, Smarter Balanced Summative Assessments, 2023-2024, % of Students who Met or Exceeded the Standard for 3rd and 11th grades

3rd Grade	California	Marin County	Bahia Vista Elementary (San Rafael)	San Pedro Elementary (San Rafael)
English Language Arts/Literacy	43%	55%	18%	9%
Mathematics	46%	58%	20%	20%

11th Grade	California	Marin County High Schools	San Rafael City High School
English Language Arts/Literacy	56%	65%	48%
Mathematics	28%	45%	28%

Another example of Marin’s educational gaps by race and income is highlighted by Marin Promise Partnership (MPP) through the status of Marin children and young adults on six key milestone outcomes:

- Kindergarten Readiness

- Early Grade Literacy
- Middle Grade Math
- College & Career Readiness
- College & Career Program Enrollment
- College & Career Program Completion

Unfortunately, 25,000 young people from infants to college graduates, more than 45% of all youth in Marin, are impacted by a system that was not designed with equity in mind. Because of this, about 60% of them are not yet meeting key Milestone outcomes^{lviii}.

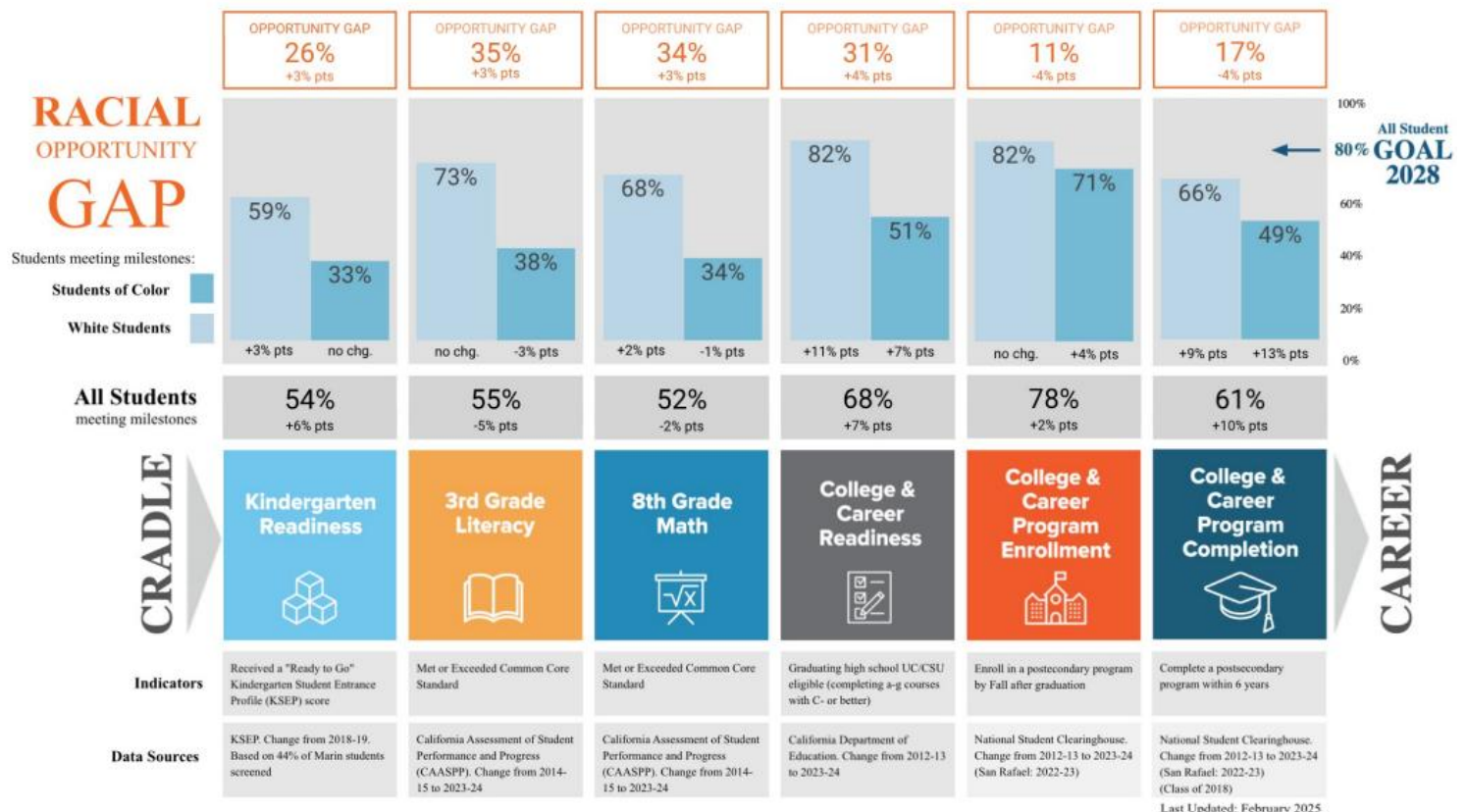
Marin Promise Partnership has developed highly impactful visuals that illustrate racial and income disparities in relation to milestone indicators. The following figures show MPP’s Cradle to Career educational and income progress, highlighting differences for students of color and students living in poverty from kindergarten readiness through to college and career planning.

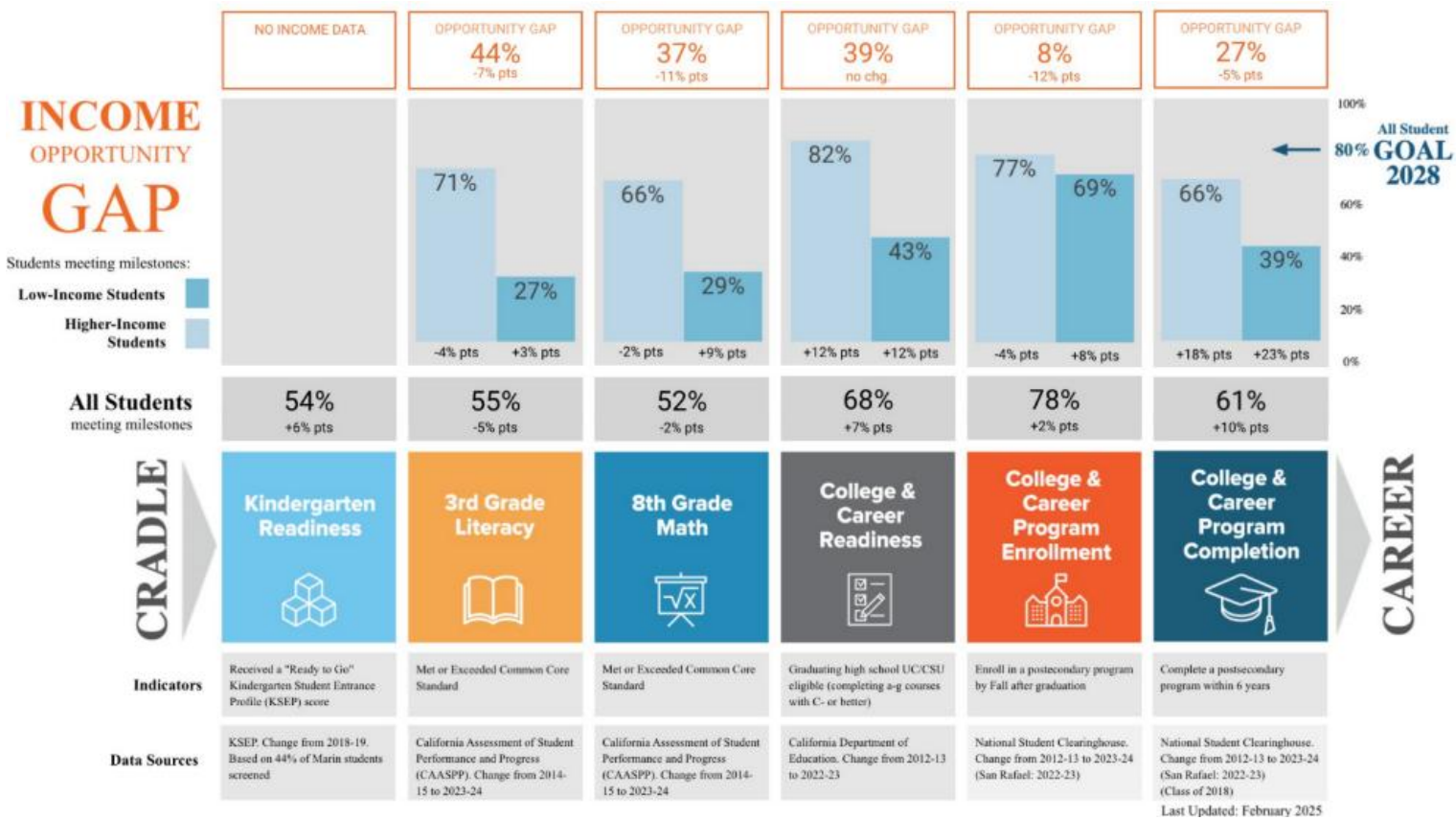
Marin Promise Partnership Racial and Income Opportunity Gaps^{lix}

Cradle to Career Educational Progress Report

MARIN COUNTY

Marin Promise Partners have agreed to hold each other accountable to measurable collective impact goals at each of the six milestones described below. Since race is a leading predictor of educational outcomes, this report not only includes public data for all students but also highlights racial disparity gaps.





For instance, the recent MPP data from February 2025 highlights a significant racial opportunity gap of 35% in 3rd Grade Literacy between white students and students of color, along with an income opportunity gap of 44% between students living in poverty and those not. Similarly, for College & Career Readiness, the racial opportunity gap stands at 31%, while the income opportunity gap is 39%. This compelling evidence underscores the vital role of Community Action Marin and other Marin Promise partners in their commitment to “accelerate success for those students most impacted by historical biases and structural racism and improve outcomes for all students thereby ensuring that every child in Marin reaches their full educational potential regardless of race, ethnicity, ZIP code or financial circumstance”^{ix}.

A bright spot in Marin County education is the 90% four-year graduation rate for Marin County in 2023-24 which was higher than the state of California graduation rate of 86%^{lx}. Table 21 shows the graduation rates from the county’s four public high schools. Tamalpais Union High School, with a higher population of students from higher-income families, was the highest in the county and 12% higher than the state. San Rafael City High School, with a larger population of students of color and lower-income families, was the lowest in county and 6% lower than the state, driving home the reality of a racial opportunity gap in education in Marin, and the long-term implications of the associated income opportunity gap.

Table 21: Four-Year Graduation Rate for Class of 2023-24 by School District^{lxii}

School District	Cohort Graduation Rate
Novato Unified School District	91%
San Rafael City High School District	80%
Shoreline United School District	94%
Tamalpais Union High School District	98%

While “affordable, quality higher education” ranked as the fourth highest education-related need among all survey respondents, it was identified as the second highest priority by parents of children enrolled in CAM’s Community and Family Services (CFS) programs. This elevated concern aligns with findings from the National Association of Student Financial Aid Administrators, which highlight that the high cost of higher education remains a significant barrier for low-income individuals across the United States. Nationally, 85% of adults who either never enrolled in or dropped out of college cite cost as a major obstacle, while 77% point to the need to work as a key reason for not pursuing higher education^{lxiii}.

In addition, a February 2025 report by the Public Policy Institute of California reveals that fifty percent of first-time degree and transfer-seeking students at California Community Colleges (CCC) leave within four years without reaching their goals, mainly due to financial barriers. Nearly half of the 380,000 California State University (CSU) and 40 percent of the 230,000 University of California (UC) in-state undergraduates receive federal Pell Grants which are offered to students who demonstrate high financial need^{lxiv}.

Even with need-based financial aid, many students encounter significant out-of-pocket expenses. For instance, a low-income student attending a CSU could still need to cover up to \$8,900 annually after receiving grants and scholarships, and a CCC student could face expenses that hinder attendance. Programs such as CalFresh and Medi-Cal can greatly alleviate students' financial burdens; however, many eligible students either remain unaware of or are unable to access these benefits^{lxv}.

A discussion within a focus group of Marin community college students highlighted the challenges of balancing academic responsibilities with work. One student shared their experience, stating, *“If you’re preoccupied with working 40 hours per week to pay rent and bills, it impacts your ability to do well in school, including how well you are able to interact with your professors and do your class work.”*

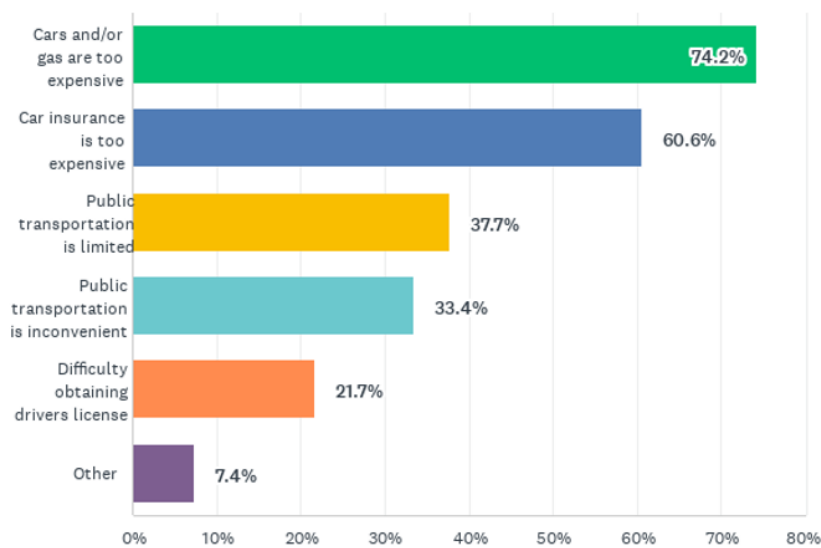
Finally, educational success is shaped by many factors, and one often overlooked yet critical element is equitable access to the internet. While connectivity has improved overall, a persistent income-based gap remains. According to the most recent U.S. Census data, 14% of households earning less than \$35,000 still lack internet access—compared to just 2% of households earning over \$75,000. This digital divide can significantly impact children's ability to engage in learning, complete assignments, and access educational resources, reinforcing broader inequities in academic outcomes.^{lxvi}

Transportation

Although transportation ranked the lowest among the six areas of community concern according to survey respondents, they clearly prioritized financial difficulties related to cars, fuel, and insurance when asked about transportation challenges in Marin. These issues underscore the broader hardships experienced by low-income residents dealing with the high living costs in Marin County. Additionally, public transportation was noted as a concern due to its limitations.

One survey participant illustrated these difficulties, saying, *“I don't have money outside of my household to afford any expenses that my car may incur to keep it maintained. I can barely afford gas. I have to limit my trips to school pickups and drop-off only. It's very difficult to support your child for after school activities.”*

Please select the top 3 Transportation issues or concerns in your community:



While only 5% of survey respondents identified transportation as their primary area of concern, the topic was raised during all four focus groups conducted by CAM in Spring 2025. Participants pointed out that many Marin residents depend heavily on cars, which poses a financial challenge for low-income families trying to balance personal and family budgets. For example, West Marin spans a large area with limited bus routes, making cars essential. Similarly, a resident of Marin City noted the absence of a SMART train station in their locality, further limiting transportation options.

CAM employees and volunteers working in the Economic Justice program report that spending related to vehicles is often a significant component of their work helping clients improve their finances. Poor credit scores and/or lack of consumer awareness lead some clients into high interest loans which put a strain on their household budget. For instance, in May 2025, Debbie Brown, a senior credit coach at CAM, shared: *“One of my clients who relies heavily on her vehicle was struggling to afford her car payments, so I negotiated a two-month extension with*

her credit union to give her some breathing room. However, her overall financial situation remains critical, and she risks losing both her home and her car.”

Parents of preschool children in a focus group connected transportation issues to other areas of community concern, such as employment and childcare. One parent shared, “The buses in Marin don’t run frequently. If you get off work and miss the bus, you may have to wait a long time for the next one—especially at night”. Another parent added, “My husband commutes by bus to San Francisco, and it’s nearly ten dollars one way—just to get to the Presidio. If you need to take another bus once you’re in the city, that’s another three dollars.”

One mother described the impact of unreliable public transportation, saying, “Childcare and transportation issues overlap: If you’re late to pick up your child due to a bus delay, you’re penalized and charged extra—even when it’s out of your control.” Similarly, a preschool parent from Mill Valley shared their experience of frequently arriving late for childcare pickups due to public transportation delays.

Table 22 illustrates commuting trends across Marin County, highlighting transportation habits compared to California overall, and changes since 2023.

Table 22: Commuting to Work in Marin County^{lxvii}

Geographic Area	Car, Truck, or Van - Alone	Car, Truck, or Van - Carpool	Walk, Bike, Other	Public Transportation	Worked at Home
Marin County	55% (-4%)	7.1% (-0.7%)	7.4% (+2.5)	3.9% (-2.7%)	26% (+4%)
California	67% (-3%)	10.2% (+0.6%)	5.0% (-0.2%)	3.1% (-1.0)	15% (+4%)

Note: numbers in parentheses are the % change in the data reported in our 2023 Community Needs Assessment report

Since the publication of our 2023 Community Needs Assessment (CNA) report, there has been a notable reduction in the number of residents commuting alone by car, a positive trend given that 23% of Marin County workers commute outside the county for work^{lxviii}. There has been a slight decrease in carpooling but a substantial increase in commuting by walking, biking, or other alternative methods (such as motorcycles). Unfortunately, public transportation usage has experienced a significant decline, which aligns with the dissatisfaction expressed in our survey and focus groups. Additionally, a considerable number of Marin residents are working from home, a trend more prevalent among higher-income workers.

Public bus transportation is available in Marin County through Marin Transit bus service, and public train service is available in some areas of the county through Sonoma-Marín SMART Area Rail Transit. There are six SMART train stations in Marin (three in Novato, two in San Rafael, and one in Larkspur). Public transportation is very limited in west Marin County, making low-income residents in those communities more dependent on car transportation. Staff of CAM’s early childhood programs report that some families rely on public transportation for travel to preschool centers and their jobs. This poses a significant challenge when bus routes are not aligned with their needs.

Needs of Older Adults

While much of CAM’s work focuses on families with young children, we also recognize that Marin seniors face significant challenges due to the high cost of living and other issues. In 2023, Marin County HHS conducted the Marin County Older Adults Needs Assessment^{lxix}, which revealed several critical insights:

The Struggle is Real:

- Since 2019, older adults have expressed elevated levels of concern across all areas (including affording healthcare, medications, housing; crime, financial abuse, scams; financial security, and feeling depressed)
- Food insecurity among Marin County seniors has increased by 8 percentage points since 2019.
- About a third of older adults feel isolated or lonely at least some of the time.

Rising Costs:

- As the cost of living continues to rise, many older adults on fixed incomes struggle to make ends meet.
- 47% of those surveyed find it difficult to live on their total household income.
- Financial security concerns have increased the most since 2019, rising from 13% to 29% in 2023.

Housing and Daily Living Expenses:

- Accessing affordable housing in Marin County is a growing concern as local real estate prices continue to increase.
- Affording other living expenses such as utilities, groceries, and healthcare is a significant struggle.

These findings align with CAM's community needs survey, where 8.5% of respondents were aged 65 and older. Among these respondents, 38% identified Health as their primary concern, while 31% chose Housing as their top issue. Comments from participants in a focus group for older adults highlighted concerns about the cost of living, particularly utilities. One participant noted, *"I keep the thermostat at 64 degrees in the winter and use blankets,"* while another shared, *"I don't turn on the lights during the summer; I use candles for lighting in the evenings."* In addition, about 50% of the seniors who responded to our survey were food insecure.

Additional comments highlighted concerns about employment and the desire for community. Focus group participants expressed frustration over the lack of good-paying job opportunities for seniors, and a respondent to our CNA survey added a comment in the Employment section: *"I have experienced discrimination against older workers when hiring"*.

The participants in our older adult focus group unanimously expressed a desire for housing that fosters community and social connections. Furthermore, seniors want to be heard and recognized for the value they bring to our community due to their life experience. They also emphasized the need for service agencies to recognize that low-income seniors have unique needs and require support in housing, healthcare, and other areas.

Community Input and Feedback

Input from our Marin County community, including low-income residents who receive services from Community Action Marin and/or other public or private agencies, was included in this needs assessment in various ways:

- participating in our 2025 community needs survey, including providing personal experience and perspective in answering open-ended survey questions
- participating in focus groups
- responding to CAM client surveys, including surveys of parents who have children in our early childhood education programs
- CAM clients sharing information and perspectives with CAM staff
- Input from CAM staff and Board members

An additional opportunity for input into our Community Needs Assessment was a public hearing held on 29th May 2025. This public hearing was a critical component of CAM's Community Action Plan (CAP). Community members had the option to participate either in-person or online, with materials available in both English and Spanish, and will Spanish translation available. Extensive outreach efforts were conducted prior to the hearing to encourage significant community engagement.

A draft of our Community Action Plan, reflecting the individual/family and community level needs identified in our Community Needs Assessment, was made accessible for public review before the biennial public hearing. The insights and feedback gathered from community members have been incorporated into this final Community Needs Assessment report and CAM's Community Action Plan. A public hearing is mandated for all Community Action Agencies to ensure their plans are aligned with community needs, and to enable the community to provide direct feedback.

On May 29, 2025, there was strong engagement by those who participated in CAM's public hearing in-person and on-line. The group included members of the public (some CAM service recipients), government employees, a proxy for an elected official, and leaders from a variety of community-based organizations. Discussion was robust on a variety of topics:

- There were thoughtful, clarifying questions about the CNA survey itself, including timeframe for data collection, outreach methods, and sample size, to understand how the survey is representative of Marin's low-income residents from across the county.
- There was agreement from the in-person and on-line participants on housing as a significant community need in Marin.
 - A participant shared they have experienced multi-year housing insecurity and challenges due to system inefficiencies.
 - There was a discussion about the need to create more affordable housing units in Marin, in addition to providing services such as rental assistance. CAM leadership noted its work participating in a housing coalition with key stakeholders to advance housing solutions across the "3 Ps": production of new affordable housing, preservation of existing affordable housing, and protection of tenants of low-income housing.
- An on-line participant agreed on the importance of addressing the issue of food insecurity and suggested there should be a coordinated county-wide strategy, including all organizations involved with providing food support.
- An on-line participant was concerned about the potential loss of federal Head Start funding, and how that would impact CAM and community members needing childcare.

Community Assets

Resources Available to the Community

Childcare, Preschool, and Family Childcare Programs

According to the California Department of Social Services, Marin County is home to 224 licensed childcare centers and family childcare homes, collectively offering capacity for 8,048 children. There are 19 infant centers with a

total capacity of 495, 109 preschool centers with a capacity of 5,843, and 111 childcare homes with a capacity of 1,538.

As discussed earlier in this report, the cost of childcare and early childhood education is unaffordable for many lower-income Marin families. As a result, they need to rely on free or subsidized early childhood programs for their family to get the associated benefits, including care and early education for the children and flexibility to meet work commitments for the parents.

Community Action Marin is the Head Start/Early Head Start grant recipient for Marin County, providing high-quality comprehensive services to children and families most in need.^{lxx} Additionally, CAM is the county's largest provider of state-subsidized childcare. Across Marin, CAM braids state, federal, local government and private sources of funding to ensure that families of low income receive the highest quality of free and affordable early education. In the 2023-24 program year, CAM's early childhood programs served 445 children (infant/toddler, preschool, and school age) from 387 families.

The roll-out of California's Universal Transitional Kindergarten (UTK) program entered its third year with the 2024-25 school year, with an estimated enrollment of approximately 600 children for Marin County^{lxxi}. Importantly, each of Marin's public school TK and PreK programs only provide part-day services, which for many working families, especially those lower incomes, do not meet their needs. Further, these programs do not offer any home visit support, a critical intervention for children/family outcomes. This expansion of free preschool for all four-year olds creates additional options for families and marks an important shift in the operating landscape for early childhood providers.

Publicly Funded Preschool

There are 11 state contractors (including Community Action Marin) that provide free or subsidized childcare in Marin, serving 746 children in infant/toddler or school age programs and 1,133 in preschool^{lxxii}. Marin Childcare Council serves another 1,008 children (in infant/toddler, preschool, and school aged programs) with subsidized preschool vouchers as part of their Alternative Payment Program^{lxxiii}.

Home-Based Option (Home Visiting)

Community Action Marin provides home visiting services in Marin County through its Early Head Start home-based program option. During each program year families in the home-based program receive 46 visits per child, in addition to participating in 26 home-based socializations per year. For the 2023-24 program year, 24 children were served as part of the home-based program^{lxxiv}.

CAM's other early childhood programs (Center-based and Family Childcare) also include home visiting support. For the 2023-24 program year, 347 children were served in Center-Based or Family Childcare infant/toddler or preschool programs^{lxxv}. Center-based families receive a minimum of two home visits per year; Family Childcare receives up to 12 visits per year.

In addition, Marin County Health and Human Services offers a program called Healthy Families Marin Home Visiting, which supports parents of newborns, shares information about child development and parenting, and provides information and referrals to families of infants and young children^{lxxvi}.

Other Resources for Low-Income Families

In Community Action Marin's service area, there are several educational and social services resources available to families in addition to the educational and comprehensive services provided by Community Action Marin.

For families with children who may need early intervention services for developmental delays or other special needs, Marin Health and Human Service provides referral information to agencies such as Gold Gate Regional Center, Matrix Parent Network and Resource Center, and local school districts' early intervention departments.^{lxvii}

For affordable mental health services, Marin resources include Canal Alliance, North Marin Community Services, Behavioral Health and Recovery Services, and Marin County Health and Human Services.

In addition, these comprehensive resource guides have information and resources to assist low-income families in meeting their needs: Marin County HHS Community Resource Guide^{lxviii} and Community Action Marin Family Resource Guide^{lxix}.

Community Strengths

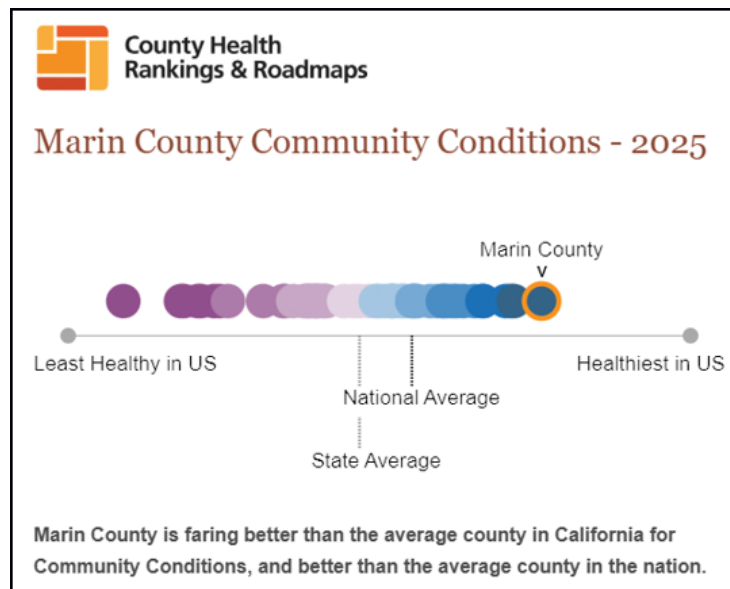
This report focuses on the needs of lower-income residents in Marin County who may face challenges in meeting basic needs and navigating persistent inequities. At the same time, it is important to acknowledge Marin's strengths and the powerful resolve of the communities of low-income that our agency is here to support.

Marin is known for its natural beauty, with over 80% of the county designated as open space, including areas like Muir Woods National Monument and Mount Tamalpais, which provide access to outdoor recreation and environmental preservation.

Marin County is also characterized by its strong, engaged communities. Marin's cities and towns each have distinct identities, yet share an emphasis on sustainability, education, and civic involvement. The county is home to well-regarded public and private educational institutions, and residents can enjoy vibrant cultural experiences, including local theaters, farmers markets, and community events that enhance social cohesion. One of CAM's focus group participants highlighted the deep bonds within their community, stating, *"The strength of Marin City is its unity. Everyone knows one another, and there's a strong sense of community and mutual support—especially when someone is in need. We are a village."*

Marin's close proximity to San Francisco, coupled with transportation options such as ferries, buses, and the SMART train to neighboring counties, supports regional connectivity. People here place a high value on wellness, environmental stewardship, local solutions, and inclusivity, which are evident in local policies and neighborhood initiatives.

In the area of health, Marin County receives outstanding evaluations despite the previously discussed racial and income disparities. The figure below from County Health Rankings & Roadmaps^{lxxx} indicates that Marin ranks highly in overall health when compared to other communities in California and across the United States. The county scores well on metrics such as life expectancy, infant and child mortality, and the number of health care providers. Comments from some CAM focus group participants noted that Marin's strengths include its excellent health resources and abundant opportunities for physical activity.



Marin also scores well on the overall education metrics tracked as part of county health rankings, with a higher high school graduation rate and rate of post-secondary education than the state and national average.^{lxxxii}

Finally, one of Marin County’s greatest strengths lies in the strong collaboration between its nonprofit and public organizations. These partnerships are deeply rooted in a shared commitment to equity, inclusion, and community well-being. Whether addressing housing insecurity, early childhood education, or economic opportunity, nonprofits and public agencies in Marin work together to ensure services are accessible and responsive to the diverse needs of all residents. This synergy not only maximizes resources and expertise but also fosters innovative, community-driven solutions that reflect the county’s values and priorities. This sentiment was echoed by focus group participants who highlighted Marin’s strengths, stating: “*Strong grass-roots organizations and non-profits*”, “*Marin has very strong higher education and cultural resources*”, and “*If it wasn’t for several non-profits in Marin, I don’t know where I would be*”.

Community Action Marin

As one of approximately 1,100 Community Action agencies across the country, Community Action Marin (CAM) is dedicated to eliminating poverty in our community where, despite abundant resources, too many still struggle to meet basic needs. The array of services CAM provides promotes well-being across demographic groups by addressing the real and varied needs of individuals and families who lack the income to be self-sufficient. We cover unexpected financial emergencies so people can keep a roof over their heads and the lights on at home. We make sure children can do well in school and life by making early childhood care and education and free or affordable for everyone. We help people take charge of their money and grow their income so they can have a more secure future, creating a pathway from crisis to thriving.

As Community Action Marin heads proudly toward almost 60 years of helping people and changing lives, we are aware that this moment holds precious value for our understanding of poverty in Marin County. Despite the daily challenges people face, this is equally an opportunity to feed hope among us.

Our team of more than 235 staff, along with hundreds of volunteers and community members, nurtures hope each day. The work we do is hard, but nevertheless, dedicated people are making connections, having an impact, and

continuing to build momentum toward an equitable Marin. Sometimes what we do is simply show up to meet a neighbor just where they are.

From a place of recognizing our shared humanity, dignity can be restored. Programs and services become more than urgent lifelines because people are taking the time to listen, offer respectful support, and stay in trusted relationship for the long haul. This is how we get results and shape a community and a sustainable tomorrow. This is how we end poverty. The data show that we are gaining ground. The stories people share say that we are making a meaningful difference. We are working not only to get vital services to people in need of help, but also to move the needle for systems-level change in service to better outcomes for all. This is anti-poverty movement building in action.

Together, our voices are being heard and more of us are taking steps to address the causes and consequences of poverty. Together, we are creating a community where everyone has a seat at the table, and we can be proud. Jeff Babcock, Board Chair for Community Action Marin, puts it this way: *“The power of anti-poverty movement building, as Community Action Marin does it, is the level of community impact achieved. CAM works in collaborations and coalitions—as well as with grassroots advocates—to leverage trusted relationships for systemic, transformative change.”*

Acknowledgement

In closing this Community Needs Assessment report, CAM acknowledges the contributions of the low-income community members who are integral to Marin through their work, cultural contributions, and dedication to both their families and this place as their home. We believe that all of us in Marin have an equal opportunity to live our lives with dignity and respect, yet acknowledge that many of our neighbors struggle to meet their basic needs. People here continue to face persistent—often generational—inequities that limit their ability to fully participate in and benefit from the strengths of the Marin community. Still, people with low income in Marin County are hopeful and engaged.

CAM staff and board remain committed to walking alongside these individuals and families to help ensure that everyone in Marin can achieve well-being. We will continue to strengthen community partnerships and collaborations to provide vital services and break down the barriers that get in the way of fair and lasting change in service to better outcomes for all.

Endnotes

ⁱ *Head Start Policy and Regulations, 1302.11 Determining community strengths, needs, and resources*. Retrieved from <https://eclkc.ohs.acf.hhs.gov/policy/45-cfr-chap-xiii/1302-11-determining-community-strengths-needs-resources>

ⁱⁱ <https://www.census.gov/quickfacts>

ⁱⁱⁱ [Marin County, California detailed profile - houses, real estate, cost of living, wages, work, agriculture, ancestries, and more](#)

^{iv} [Marin County, California Cities \(2025\)](#)

^v [S0101: Age and Sex - Census Bureau Table \(2023 5-yr avg\)](#)

^{vi} [S0101: Age and Sex - Census Bureau Table \(2023\); S0101: AGE AND SEX - Census Bureau Table \(2021\)](#)

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- vii [S1701: Poverty Status in the Past ... - Census Bureau Table](#) (Poverty by age, 5-yr avg)
- viii [S1701 - Census Bureau Tables](#) (CA and Marin poverty)
- ix [California Poverty by County and Legislative District - Public Policy Institute of California](#)
- x https://www2.census.gov/programs-surveys/demo/tables/p60/283/spm_opm_state.xlsx (SPM by state)
- xi [2023 HHS Poverty Guidelines](#)
- xii [California Poverty by County and Legislative District - Public Policy Institute of California](#)
- xiii [SPM-pov-threshold-2023.xlsx](#)
- xiv [The Real Cost Measure in California - United Ways of California](#)
- xv [Living Wage Calculator - Living Wage Calculation for Marin County, California](#) (chart derived from this table)
- xvi [S1701: Poverty Status in the Past ... - Census Bureau Table](#) (Poverty by ZIP code)
- xvii [S1701: Poverty Status in the Past ... - Census Bureau Table](#) (Poverty by census tract)
- xviii [S1701: Poverty Status in the Past ... - Census Bureau Table](#) (Poverty by census tract)
- xix [S1701: Poverty Status in the Past ... - Census Bureau Table](#) (Poverty by census tract)
- xx [S1701: Poverty Status in the Past ... - Census Bureau Table](#) (poverty by race and ethnicity) and [B17001: Poverty Status in the Past ... - Census Bureau Table](#) (series of B17001 tables showing poverty by age and race or ethnicity)
- xxi Compiled from Community Action Marin's ChildPlus database, Program Information Reports 9700, 9702, 9900.
- xxii [RACE COUNTS - The Full Picture of Racial Disparity in California](#)
- xxiii [S1601: Language Spoken at Home - Census Bureau Table](#)
- xxiv [B09010: Receipt of Supplemental ... - Census Bureau Tables](#) (Single parent households)
- xxv 2023-2024 Program Data (9900 PIR report)
- xxvi Compiled from Community Action Marin's ChildPlus database, Program Information Reports 9700, 9702, 9900.
- xxvii 2023-2024 Program Data (9900 PIR report)
- xxviii 2023-2024 Program Data (9900 PIR report, section C Q40-43)
- xxix [B09010: Receipt of Supplemental ... - Census Bureau Table](#) (receipt of public benefits)
- xxx [2024 Marin County Point in Time Census and Survey Report.pdf](#)
- xxxi [CALPADS UPC Source File \(TK/K-12\) - Accessing Educational Data \(CA Dept of Education\); cupc2324-k12.xlsx](#)
- xxxii [Homeless Enrollment by Dwelling Type - Marin County \(CA Dept of Education\)](#)
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- xxxv [S1810: Disability Characteristics - Census Bureau Table](#)
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- lvi [2023–24 Smarter Balanced ELA and Mathematics Test Results at a Glance - CAASPP Reporting \(CA Dept of Education\)](#) (3rd grade)
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- lxiv [Reducing College Costs for Low-Income Students - Public Policy Institute of California](#)
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- lxvi [B28004: Household Income in the ... - Census Bureau Table](#) (Internet access by income)
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- lxix [Microsoft Word - 2023_Marin County Needs Assessment Topline Summary](#) (Older Adults)
- lxx [US Department of Health and Human Services. Head Start Center Locator \(2020\).](#) <https://eclkc.ohs.acf.hhs.gov/center-locator?latitude=38.083&longitude=-122.763&county=Marin%20County&state=CA>
- lxxi From Community Action Marin’s Head Start Grant, Jan 2025.
- lxxii Data provided by Marin Childcare Council, data current as of May 2025.
- lxxiii [Our Agency | NEW MC3](#) (Marin Childcare Council)
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