

Successful sous chef finds equilibrium and support after career sidetracked by health and hard times

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Jon Insco has been a go-getter most of his life â?? always hustling for his next adventure.

As a freshman at Gunderson High School in San Jose, he spotted a â??Help Wantedâ?• ad for a Dennyâ??s in nearby Los Gatos and walked in to ask about the job. The blue-eyed teen from Aptos, who lived for surfing, cycling, and skateboarding, wasnâ??t afraid to get his hands dirty if it meant earning money for the gear that fueled his passions.

â??I remember the manager telling me he hadnâ??t had a dishwasher in three days,â?• Insco said.

â??I told him, â??Youâ??ve got one now.â??â?•



Jon Insco outside the St. Francis Living Room, which provides a free breakfast and community to the homeless and low-income seniors in the Tenderloin neighborhood of San Francisco. (All photos by Gideon Rubin)

That exchange launched a 41-year career in the restaurant business that saw Insco rise to become sous chef at some of San Franciscoâ??s elite kitchens.

Insco learned to cook as a child because his parents often worked late, he said. His father was a salesman and his mom a bartender. â??Alcohol was always in the house,â?• he added.

When he was younger, his parents encouraged him to go to college, but after high school he decided to pursue his dream of becoming a head chef â?? against their wishes. His godfather had told him at one point, â??you should be a chef.â?•

Insco had been living in San Jose, unhappily in a job inspecting microchips, when in 1991, he moved to the city to chase his dream of being a sous chef. His rÃ©sumÃ© includes stints at the former Scalaâ??s Bistro at the Francis Drake Hotel, where his specialties were grilling and sautÃ©ing, and sous chef, second in command to the chef, at Zuni CafÃ©, one of San Franciscoâ??s top-rated restaurants for the past 30years.

â??Youâ??re almost like a low-paid celebrity,â?• said Insco, now 62. â??You get invited to a decent party, and someone asks what you do, and when you tell them youâ??re a chef at Zuniâ??s, next thing you know thereâ??s 15 people asking you, â??Whyâ??s the chicken so good there?â??â?•

Health trumps work

He just didnâ??t know how little money heâ??d make. Heâ??s lived alone since 1991, mostly in SROs near Chinatown, South of Market and at one point in Berkeley. He had a girlfriend when he lived in

Berkeley, his only long-term relationship.

But decades of 11-hour shifts on his feet, exacerbated by a hip injury, eventually took their toll. A cut on his right index finger that led to it being amputated â??was the last straw,â?• he said.

By 2009, heâ??d hit a wall and had to stop working.

Insco, just 46, picked up occasional part-time work. He acknowledged that drug and alcohol use were â??absolutelyâ?• a factor in his declining health and material circumstances. He mostly drank but also used marijuana and cocaine. It was part of the lifestyle for many working in the restaurant industry.

Without adequate savings, he quickly fell into a downward spiral. Within a few years, he was living on the streets. He has since secured stable housing in a single-room occupancy hotel in the Tenderloin, but he has no support system and virtually no savings.

He said heâ??s been sober for 10 years and lives on around $1,500 a month from Social Security.

He faces multiple health challenges and is awaiting hip replacement surgery. He lost his right index finger to amputation after a non-work-related cut became severely infected. Yet he acknowledges that many seniors in the city have it worse â?? and considers himself fortunate to have a roof over his head.

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â??I thank God every day,â?• he said.

He also feels lucky to find the St. Francis Living Room (SFLR), a sanctuary in the Tenderloin that serves up breakfast at no cost along with a sense of community to homeless and low-income seniors. He is one of dozens of low-income seniors among the 60 to 70 regular visitors to the facility, which is open weekday mornings except on holidays.



> Some two dozen, low-income seniors are among the 60 to 70 free-breakfast regulars at the Tenderloinâ??s St. Francis Living Room, which is open weekday mornings except on holidays.

The SFLR was launched in 1987 by Father Alfred Boeddeker, a friar known for his humanitarian work who also founded the St. Anthony Foundation, which operates a dining room and medical clinic. Boeddeker started the SFLR after learning that a number of retired military service members who had moved to the Tenderloin with little money or support were dying by suicide, SFLR Executive Director Pierre Smit said.

â??The problems arenâ??t new,â?• Smit said. Elderly residents in the Tenderloin â??are stuck here, and itâ??s not safe to be on the street, so they come here because itâ??s a safe place. They talk with their friends, they relax without worry, and they have a sandwich. And if they need a second sandwich to go for lunch, thatâ??s fine too.â?•

A troubling trend

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Inscoâ??s plight is part of a troubling trend. About one in four people experiencing homelessness in the city are over the age of 51, according to the cityâ??s 2024 Point-in-Time report, and experts say a myriad of factors, including high rents, low retirement savings, and health challenges are likely to exacerbate this emerging crisis.

â??Across California, in our cities, suburbs, and rural communities, older renters are facing a deepening crisis of rent unaffordability,â?• Justice in Aging reported in 2024. â??Older Californians living on a fixed income have been unable to keep up with the challenges of rising rents, health care costs, and other basic needs.â?•

Programs like the SFLR have become lifelines for this underserved and often overlooked population, offering not just a meal but a measure of dignity and routine. And to hear the programâ??s guests tell it, a warm breakfast and familiar faces can bring a sense of humanity back to people facing challenging circumstances.

â??I love it here,â?• said Maralyn Chan, a 75-year-old retired 411 operator and longtime community activist. â??A lot of people donâ??t have a place to go, and they give them breakfast. They treat everybody good here.â?•

â??And the price is right,â?• she added jokingly.



Maralyn Chan, 75, gives high-ratings to free breakfast at the St. Francis Living Room in the cityâ??s Tenderloin neighborhood.

The SFLR relies on a group of volunteers, which on a recent Friday included District 5 Supervisor Bilal Mahmood.

â??Whatâ??s amazing about this program is that itâ??s free, itâ??s fully privately funded, and theyâ??ve been serving the community for a really long time,â?• said Mahmood, whose district includes the Tenderloin.



District 5 Supervisor Bilal Mahmood at the St. Francis Living Room, where he sometimes helps check in guests.

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â??They support anyone who comes in, no questions asked. There are a lot of seniors in the Tenderloin and across District 5 who donâ??t have the support network they need. Having a space where people feel safe and at home â?¦ especially with the food insecurity in this city â?¦ is an incredible resource.â?•

Not just food

What sets the SFLR apart from other food kitchens is the welcoming atmosphere that encourages guests to come for the food and stay for the companionship.

â??Itâ??s more like a living room â?? they stay here after they eat,â?• volunteer Mickey Watrous said.

Watrous said volunteering keeps her active.

â??You get a good feeling,â?• she said. â??You donâ??t get anything â?? no money or anything â?? but when they smile, or they say, â??thank you,â?? I get more than they get, emotionally.â?•

For Insco, the SFLR is â??like a family.â?•

â??Everyone knows each other. Look around â?? everyone looks pretty comfortable here,â?• he said between spoonfuls of oatmeal. â??It gets my day going.â?•


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Inscot, middle, enjoying breakfast withe some of the facilityâ??s other regulars.

But it isnâ??t the life he once dreamed of.

â??My idea was to come to the city, work with the pros, work with the people in the magazines,â?• he said, meaning chefs of distinction, such as Judy Rodgers, a five-time James Beard Foundation award winner, with whom he worked at Zuni.

Many of Inscoâ??s high school friends went into what was then a nascent tech industry. â??Theyâ??re making really good money,â?• he said. â??I donâ??t even want to repeat how much â?? itâ??s a huge amount.â?•

But a visit to the SFLR suggests that, in todayâ??s world, no career choice makes a person immune to hardship.

Jay, 69, who asked that his last name not be published, is a regular guest. He once held a lucrative tech job but says a series of bad decisions led to his current circumstances. Three years ago, he suffered a stroke.

â??I was doing all right,â?• he said. â??Itâ??s just that I got in the wrong places at the wrong time. And when that happens, itâ??s like Niagara Falls â?? straight down.â?•

Being homeless: â??you get used to itâ??

Insco is now hoping for a different kind of adventure. He wants to improve his circumstances by moving into one of the cityâ??s senior housing projects. Heâ??s especially drawn to the Coronet on Geary and Arguello because itâ??s closer to the beach â?? a place he still visits often to watch the waves that remind him of his surfing days**.**

Despite his current situation, Insco still beams with pride over his years in the restaurant business, especially his role at Zuni CafÃ©. â??That place was amazing,â?• he said.

But he admits he never seriously planned his future.

â??I never thought Iâ??d get old,â?• he said. â??As you get older, it seems like time goes by faster. Your 40s and 50s go by really fast.â?•

Insco was homeless for about a year and a half after he stopped working full time.

â??Itâ??s weird,â?• he said. â??You get used to it after a while. You get used to it, but it was tough â?? especially when it rained. When it didnâ??t rain, it was no problem.â?•

Asked what he wants people to know about those struggling in a city awash in wealth, he said:

â??I hope theyâ??re more understanding,â?• he said. â??It can happen to anybody â?? and it can happen real fast. One wrong investment, one divorce, and you can lose everything.â?•

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1. All Posts

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