

AARP Bulletin today

Seniors often lack funds for basic needs: STUDY Majority of singles over 65 in the county are 'economically insecure.' The age group's poverty rate is 9.2 percent in Long Beach.

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Feb. 25, 2009 (McClatchy-Tribune Regional News delivered by Newstex) -- Nearly half a million seniors who live alone in California cannot pay for basic needs such as food, rent, transportation and health care, a UCLA study released Tuesday shows.

Residents over 65 in Los Angeles County fare even worse than the state average: 54 percent of single seniors, or 70,000 people, are considered "economically insecure" according to an index that takes into account cost of living differences among counties.

Many of these seniors are people who "do everything we ask them to do as citizens," said Steven P. Wallace, lead author of the study. "Many of them work their entire lives earning minimum wage at nonunion jobs, so when they retire they are receiving Social Security and have no other cushion of savings."

Wallace and others presented the findings at a state legislative hearing Tuesday on the growing economic plight of the state's older residents. The hearing was convened by Assemblywoman Bonnie Lowenthal, D-Long Beach, and Assemblyman Jim Beall Jr., D-San Jose.

The numbers are not a surprise to those who work with seniors in Long Beach.

Diane Johnson, the director for retired and senior volunteers in greater Long Beach, says seniors are being hit from every angle.

"I think there are two huge issues," Johnson said. "Those are housing and transportation and those are unaffordable to seniors anymore."

The increases in housing costs have far outstripped increases in benefits for seniors and the building of senior buildings has been static in Long Beach for 30 years, according to Johnson.

So dire is the housing crisis for seniors that many have ended up homeless and others have moved into inexpensive sober-living facilities, where many are victimized, according to Theresa Marino, manager of the Bureau of Public and Community Health.

Even many senior homeowners who would appear outwardly well-to-do struggle to make ends meet and find it almost impossible to maintain homes on fixed incomes.

Jack Humphrey, a former city demographer, calls them a "stealth population" in poverty that is often overlooked.

Johnson says for many seniors, transportation is another big issue. Public health nurses report the number of vouchers they receive for taxis for the elderly have been severely curtailed and many elderly cannot afford cab fare.

For many, public transportation is problematic as well if they have problems walking and boarding buses and subways.

Add to that the rising costs of food, medications and cost of living that we all face and Johnson's view, "They're getting hit from all sides ... it's way worse for seniors."

The UCLA study created what it called an Elder Economic Security Standard Index for California, to measure the actual cost of basic necessities for older adults in each of California's 58 counties. The average minimum income for an older adult in California is \$21,011, according to the index, about twice the amount that is used to define poverty for a single person.

As Johnson notes, "their poverty level is not my poverty level," noting that the cost of co-payments for medication alone can run to hundreds of dollars a month for many seniors.

In Long Beach, the amount of people 65 and older in poverty is 9.2 percent, according

to the 2007 American Community Survey. However, the city's 2005 Strategic Plan for Older Adults found that 44 percent of households in which the householder was 65 or older made less than \$25,000.

The study looked at seniors who live alone, those who are married and those who live with a relative.

The group that fared the worst are those who live alone and do not own a home. Older renters were more than twice as likely to be economically insecure as those who owned their homes and had paid off their mortgages, the data shows.

Elderly Latino residents are the most vulnerable ethnic group. Nearly 75 percent of elderly Latinos who live alone are economically insecure, and 50 percent of those who lived with a spouse could not afford basic needs, the data shows.

Wallace said seniors could benefit most from affordable housing; mortgage or rent consumes the largest portion of their income, the data shows.

"In some cases their entire Social Security check goes to rent," he said. "Many have to make choices between medication and food."

The study is based on 2007 data, which means the economic situation of many seniors has likely worsened since the economic downturn, said Wallace, associate director of the Center for Health Policy Research.

The data should be a warning to future retirees, he said -- particularly those in the baby boomer generation who expect to live off Social Security income alone.

Jeanne Bader, said the report isn't only important to the elderly, but should be a warning to all.

"This is about us tomorrow and by that I mean all of us," Bader said. "Seniors are a valuable and under-valued resource and that's going to be us."

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