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California's single seniors can't make ends meet

Recession likely to put those living alone at even greater economic risk

Nearly half a million elders living alone in California cannot make ends meet, lacking sufficient income to pay for a minimum level of housing, food, health care, transportation and other basic expenses, according to a new policy brief by the UCLA Center for Health Policy Research and the Insight Center for Community Economic Development.

The brief, "Half-Million Older Californians Living Alone Unable to Make Ends Meet," will be released today at a state legislative hearing on the growing economic plight of California's seniors jointly held by Assemblyman Jim Beall Jr. (D-San Jose), chairman of the Human Services Committee, and Assemblywoman Bonnie Lowenthal (D-Long Beach), chairwoman of the Aging and Long-Term Care Committee. The hearing will take place from 10 a.m. to noon at the State Capitol, Room 437. A press conference will precede the hearing, at 9:30 a.m. in the Governor's Press Room (1190) at the Capitol.

More than 1 million seniors, both living alone and with family members, can't make ends meet, according to recent research. The center's policy brief looks at the most vulnerable group — seniors living alone — while the hearing features county-by-county data on all seniors.

The policy brief research is based on 2007 data, the last time comprehensive, statewide data was collected. But the numbers of affected seniors are likely to be even higher today as the current recession deepens, according to the brief's authors.

"As the economy wipes out retirement savings and destroys home equity, our parents and grandparents will find paying for a roof over their heads and affording basic necessities even more of a struggle," said Steven P. Wallace, Ph.D., associate director of the Center for Health Policy Research and lead author of the policy brief.

The brief includes county estimates of the percentage of economically vulnerable seniors. Those estimates show that elder economic insecurity is a problem in both more and less affluent counties: The two counties with the highest elder economic insecurity are Imperial and San Francisco.

The findings in the policy brief are based on the Elder Economic Security Standard Index (Elder Index) for California, a tool that measures the actual cost of basic necessities for older adults in each of California's 58 counties. The Elder Index is viewed by many as a more accurate measure of economic security than federal poverty level (FPL) guidelines, a standardized national estimate that does not take into account the cost of living in high-cost states such as California.

Policymakers, advocates, service providers and foundations are using the Elder Index to improve programs and policies for older adults across California.

"This data provides an empirical way to demonstrate what those in the community witness daily: Increasingly, our elders cannot get by," said Susan E. Smith, director of Californians for Economic Security at the Insight Center and one of the co-authors of the policy brief. "We are using the information on the ground to promote the Elder Economic Dignity Act of 2009 this legislative season in Sacramento."

Among the findings:

Most older renters can't make ends meet

Older renters were more than twice as likely to be economically insecure as those who owned their homes and had paid off their mortgages (70.4 percent of older single renters were insecure, compared with 34.4 percent of homeowners without mortgages).

Latino elders at risk

About three-fourths of Latino elders who lived alone, and almost half of those who lived with only a spouse, could not cover their basic costs of living.

Women at risk

Older women accounted for 72 percent of all older Californians who lived alone. Those women were more likely than older men to be unable to cover their basic needs (53.5 percent of women, compared with 44 percent of men).

The very old at risk

A majority of all single elders aged 75 or older were economically insecure, regardless of ethnicity. More than 90 percent of female single renters aged 75 and older who were Latino or Asian had incomes below the Elder Index, as did two-thirds of all white single renters and 85 percent of all African American single renters aged 75 and older.

FPL indicates only half of what is needed

In 2007, the nationwide federal poverty level (FPL), used to determine eligibility for public assistance, was \$10,210 for a single adult living alone. According to Elder Index calculations, however, the average minimum income needed by a single older Californian who rented was \$21,011.

Seniors could benefit most immediately from more affordable housing, the single biggest expense and one that often forces the elderly to make "untenable choices," according to Wallace.

"If there is little or no money left over once rent is paid, what do you choose in terms of other basic necessities? Do you fill a prescription or buy healthy food?" Wallace said. "Hundreds of thousands of seniors have to make these hard choices every day."

Wallace also urged that older Californians who live alone and are on Supplemental Security Income should receive full food stamps benefits, which would help reduce their food costs. Policymakers should also raise the eligibility levels for programs that pay elders' Medicare premiums, which would reduce the costs of health care, Wallace said.



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