
Addressing the Economic Needs of Older Californians

“Ask the Candidates/ Policymakers”

Background

Forty-seven percent of older adults (65+ years) in California are struggling to make ends meet. Yet, the official poverty measure identifies only 8% of these 1.76 million seniors in need. With fixed incomes and ever-increasing costs, the others often fall through the cracks of our public support systems, unable to qualify for many programs.

Led by the Insight Center for Community Economic Development, the California Elder Economic Security Initiative (Cal-EESI) is a statewide, research-driven coalition at the forefront of a national movement to ensure that seniors have the support and resources they need to age with economic dignity and well-being. A key component of the California Elder Economic Security Initiative is the **Elder Economic Security Standard Index** (Elder Index). The Elder Index is a county-specific measure of the minimum income necessary to cover *all* of an older adult’s basic expenses—housing, food, medical care and transportation

Questions for Candidates and Policymakers

1. The UCLA Elder Economic Security Standard Index (Elder Index) measures how much income older adults in California need to make ends meet. Geographically relevant and publicly available data is used for each county in California, reflecting local market rates for housing, food, health care, and transportation. Now that you know about the Elder Index, would you support adopting the Elder Index as the measure of economic well-being for seniors by the state (*or county or city*), instead of the flawed 1963 Federal Poverty Guidelines?
2. Did you know that the Federal Poverty Guidelines - which is used to determine eligibility for many public programs and funding levels - are based on the cost of a 1963 barebones food diet and are the same dollar amount across the country? Do you support using a measure like the Elder Economic Security Standard Index instead of the Federal Poverty Guidelines in state level public policy discussions and if so, how would you institutionalize it?
3. Did you know that nearly 1.5 million (39%) seniors in California are struggling to make ends meet but not officially counted by the Federal Poverty Guidelines? (*Note: click [here](#) to insert the number/percentage of elders living below the Elder Index in your county.*)

4. Social Security and Medicare have demonstrated some success in cutting elder poverty. The next step is looking at not just *poverty* but the *economic security* of our seniors. What policies would you or your administration implement to ensure the economic security of our seniors and their families?
5. Did you know that Supplemental Security Income – the income support program for our state’s most vulnerable seniors, the blind and disabled – no longer pays enough to bring seniors above the official poverty line (whereas just two years ago it brought these vulnerable populations slightly *above* the poverty line)? What specifically will you do to address this inequity?
6. Findings from the Elder Economic Security Standard Index also show that Social Security is essential to the foundation of economic security and should not be jeopardized by cutting benefits. That said, according to the Elder Economic Security Standard Index, Social Security alone does not provide enough income to achieve economic security. How do you plan to help low-income seniors, especially women and communities of color, build upon Social Security to achieve economic security and income adequacy?
7. The Elder Economic Security Standard Index demonstrates that seniors in California spend up to 70% of total expenses on housing. What would you do to increase the supply and affordability of housing for low-income seniors?
8. What would you be willing to do to improve the economic well-being of seniors in your (city, county or state)?
9. Findings from the Elder Economic Security Standard Index show that healthcare costs account for the second great expense for elders even in good health (and for some older adults who have paid off their mortgages health is actually the largest expense). Given this, how do you plan to strengthen Medicare and address its solvency in a responsible manner?