

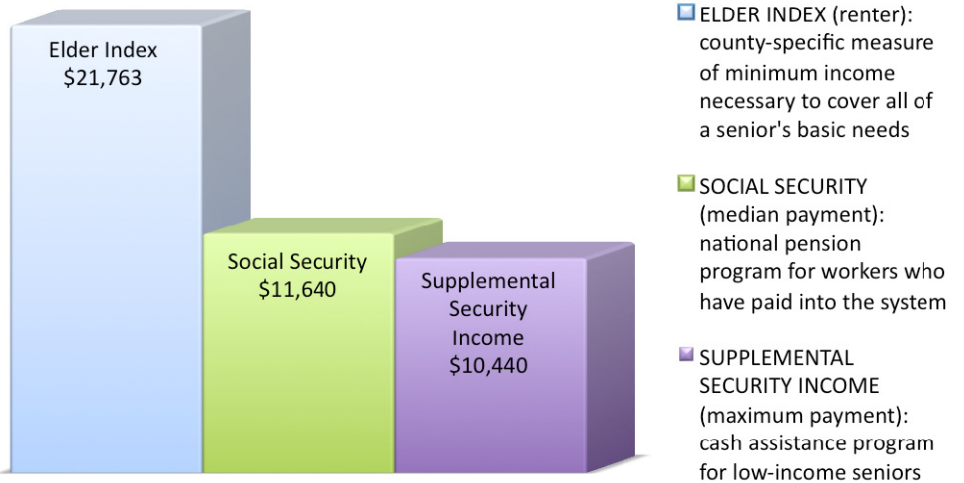
Addressing the Economic Needs of Older Californians

The California Elder Economic Security Initiative (Cal-EESI) at the Insight Center for Community Economic Development is working with a broad coalition of statewide and national partners to **transform the way we measure and address the economic needs of older Californians**. Cal-EESI uses the Elder Economic Security Standard Index (Elder Index)¹ to accurately quantify how much income it takes older Californians (65+) to make ends meet in each California county.

The Elder Index measures the cost of older adults' basic expenses: housing, food, medical care and transportation. You can find detailed county-by-county data at: www.insightccd.org/elder-index.html.

Elder Index vs Common Income Sources for Seniors: Where Income Falls Short

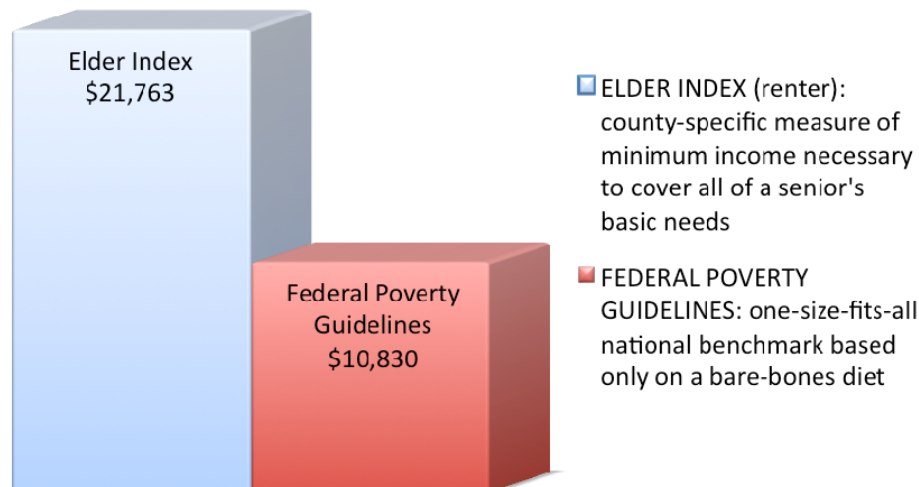
(California Statewide Average, 2009, One-Person Household)



Source: UCLA Center for Health Policy Research

Elder Index vs Federal Poverty Guidelines (FPL): Where the FPL Falls Short

(California Statewide Average, 2009, One-Person Household)



Source: UCLA Center for Health Policy Research

Elder Index Sheds Light on Seniors' Silent Struggle

Many public programs use the Federal Poverty Guidelines (FPL)—with its uniform national standard and outdated methodology—in their criteria for eligibility. This leaves thousands of vulnerable California seniors ineligible for public programs, even though they can't afford their most basic needs. In reality, the FPL represents less than half of what seniors need to get by in California. Policymakers reliant on the FPL are thus unable to accurately target programs to the populations most in need.

¹ The Elder Index for California is calculated by the [UCLA Center for Health Policy Research](http://www.insightccd.org). The methodology was developed by WOW and the [Gerontology Institute](http://www.gerontologyinstitute.org) at the University of Massachusetts-Boston as part of a national movement to help older adults reach economic stability.

Elder Index Becoming the New Standard

A wide range of California leaders use the Elder Index to ensure that older Californians have the resources needed to live with dignity and economic well-being. The list below represents a small sampling of how the Elder Index is used (for more visit www.insightccd.org/elder-index-uses.html):

PUBLIC AGENCIES AND LOCAL GOVERNMENTS

- ⇒ Sixty percent of the **Area Agencies on Aging** in California use the Elder Index in their strategic plans to design programs, educate the public, and advocate to protect aging services.

CALIFORNIA LEGISLATORS AND ADVOCATES

- ⇒ **AB 324** (Beall, Liu): The legislature passed AB 324, *The Elder Economic Dignity Act*, requiring aging agencies to use the Elder Index to improve programs for California's growing aging population. But the Governor vetoed it.
- ⇒ At the request of the Senate Budget Committee, the **Legislative Analyst's Office** used the Elder Index to evaluate benefit levels and budget cuts to the **Supplemental Security Income** program (SSI).
- ⇒ **Advocates**, including Western Center on Law and Poverty, California Association of Food Banks, California Alliance for Retired Americans, use the Elder Index to fight budget cuts to senior programs.

FOUNDATIONS

- ⇒ **California Community Foundation** increased its aging grantmaking using the Elder Index data, and the **Gary and Mary West Foundation** uses the Elder Index to define vulnerable seniors in their aging grantmaking portfolio.

SERVICE PROVIDERS

- ⇒ **ElderHelp of San Diego** uses the Elder Index to determine sliding scale membership costs for its home care program.
- ⇒ **National Council on Aging's** Economic Security Service Centers track older adults' progress toward economic stability using the Elder Index.
- ⇒ **Senior Community Centers** in San Diego uses the Elder Index to quantify to investors the impact of its affordable housing and nutrition programs and to seek additional funding.

For more information, go to www.insightccd.org/Cal-EESI.html or contact **Susie Smith**, Program Director, by phone 510.251.2600 x108 or email at SSmith@insightccd.org.



Wider Opportunities for Women

www.wowonline.org



www.healthpolicy.ucla.edu

OVERLOOKED &
UNDERSERVED

47%

(1.76 million)

of California's seniors fall below the 2007 Elder Index

But only...

8%

are identified as "poor" by the FPL

Which means...

39%

of California's vulnerable seniors fall through the cracks, without access to many support programs