

Seniors can't pay for basics

By Melissa Evans, Staff Writer

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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 Assemblyman Jim Beall Jr., D-San Jose, and Assemblywoman Bonnie Lowenthal, D-Long Beach.

Those who work with seniors in the South Bay say two of the top concerns are the rising costs

of housing and transportation.

"It's very expensive to live here," said Chet Craft, chairman of the Torrance Commission on Aging. "One of the things you always hear about is housing - people building affordable housing that isn't really affordable."

A Torrance agency that helps seniors with legal issues says more older adults are inquiring about bankruptcy proceedings. Officials at another referral agency said many seniors who call are worried that state cuts are occurring as other costs are rising, particularly in such an expensive area.

"They've got to get by with so little," said Bea Virobik, director of Focal Point on Aging in Torrance. "It's tough with just Social Security."

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

Those faring the worst 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.

The findings are based on the Elder Economic

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Security Standard Index for California, a tool that measures 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.

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.

"It's important to know that as you get older, it gets a lot tougher," he said. "You don't have the same ability to increase your income as when you're young."

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