

dailynews.com

## Poverty pervasive for L.A.'s elderly

**BROKE: Basics unmet for 54 percent who live independently**

By Troy Anderson, Staff Writer

Updated: 02/25/2009 09:51:20 PM PST



Seniors enjoy lunch at the ONEgeneration Senior Enrichment Center in Reseda on Feb. 25, 2009. The recent economic downturn has hit the elderly particularly hard. (Evan Yee/Staff Photographer)

At 93, Helene Schnagel doesn't go out to the beauty parlor or restaurants anymore.

It's not only tough for her to get around with a walker and cane, but her Social Security benefits just don't stretch as far as they used to.

"I have no savings left in my bank account, and it's very difficult for me to pay my way, the way I used to," said Schnagel. "Before, I had a living husband and sister, and everyone chipped in. Now, it's a bit on the hard side."

Schnagel, who lives in Tarzana, is one of an astonishing number of older citizens in Los Angeles County and California who are unable to pay for their most-basic needs, according to a new study by the UCLA Center for Health Policy Research and the Oakland-based Insight Center for Community Economic Development.

The study estimated that 312,000 seniors in Los Angeles County - 54 percent of the elderly population living independently - and 1.8 million statewide - some 47 percent - cannot make it on their own.

"The majority of these people who don't have enough money to pay their monthly bills are people who have worked their entire lives and raised families," said Steven Smith, a professor of public health at UCLA and lead author of the report. "This is the generation that fought in World War II, helped build our roads and cities, and then they retired and expected to be able to enjoy a few of their remaining years. But they are finding they are in an economically tenuous position."

The study is the first to quantify how independent senior citizens - those living on their own - are faring, based on the Elderly Economic Security Index. The index is a county-specific benchmark that shows how much it costs

Advertisement

**Loan Modification DVD + Software**

as seen on **CNN** **NBC** **CNBC** **AS SEEN ON TV** **YAHOO!**

**MODIFY YOUR MORTGAGE YOURSELF**  
A COMPLETE STEP BY STEP GUIDE

Visit **GetYourLoanModDVD.com** Now!

Print Powered By FormatDynamics™



for food, housing, health care and transportation.

It found that 76 percent of elderly renters in Los Angeles County and 70 percent statewide fall below the income levels needed for these basics, according to the index.

"It's the worst I've ever seen it for seniors," said Larry Lisonbee, director of the Reseda-based Senior Enrichment Center at ONEGeneration. "We've seen a big increase in activity here. The (renters) say the cost of living has just become oppressive. So it's much more affordable for them to come here and have lunch than to eat at home."

#### A home away from home

Marvin Hirsch, 82, a World War II veteran who retired from Hooper Camera & Imaging after 45 years, lives by himself in low-income housing in Reseda. He goes to the center regularly for \$1.50 lunches, "nice people" and activities. He's looking forward to learning to play billiards, taking up pingpong again and seeing a performance of "Fiddler on the Roof" in May.

"What's killing everyone is the price of food," Hirsch said. "I think people are spending \$300 to \$400 a month for food, and then we have to tack on the rent and other expenses. They are building assisted-living homes, but a lot of those are going for \$3,000 a month. It's way out of the range of what these people can afford."

The study found that older renters were more than twice as likely to be economically insecure

as those who owned their own homes and had paid off their mortgages. And the study found minority seniors - who typically earned less than whites throughout their working lives and didn't have employer-assisted pensions or 401(k) savings plans to supplement their Social Security benefits - are struggling the most.

In the county, more than seven out of 10 elderly Latinos and African-Americans and six out of 10 Asians don't have enough income to pay for their basic needs.

Toby Silnik, a 78-year-old Northridge resident who grew up in Argentina and worked as a jeweler from 1945 until his retirement several years ago, said he and his wife, Clara, 74, are having a very difficult time. And he's especially upset that he'll have to cancel cable television after learning his bill will increase from \$58 to \$100 a month.

#### Costs keep adding up

"With Social Security, you can't pay your bills because the price of food has gone up, and my microwave broke," Silnik said. "I have a lot of expenses. If you go to the dentist, it's expensive. My wife needs a hearing aid, which is expensive also. The Social Security pay is not enough money, and seniors are having a very hard time paying the rent, the electricity, the telephone and for food. The government can do better for seniors."

In an effort to address the problem, state Assemblyman Jim Beall Jr., D-San Jose, has

Advertisement



**Loan Modification DVD + Software**

as seen on **CNN** **NBC** **CNBC** **TV** **YAHOO!**

**MODIFY YOUR MORTGAGE YOURSELF**  
A COMPLETE STEP BY STEP GUIDE

Visit **GetYourLoanModDVD.com** Now!

Print Powered By  FormatDynamics™



introduced the Elder Economic Dignity Act of 2009, which would require the state to use the Elder Index, or the actual cost of living in each county, in crafting more effective programs and policies as California's population ages.

"It's a first step to get people to see what the true costs of living are in California," Wallace said.

Meanwhile, a variety of local, state and federal officials are calling on the federal government to raise the federal poverty level, a measurement designed in the 1960s to determine eligibility for many public programs.

In 2007, the nationwide poverty level for a single adult living alone was \$10,210. But the actual basic cost of living, as measured by the Elder Index, was \$22,827 for a single renter in L.A. County, \$16,355 for a homeowner without a mortgage and \$30,591 for a homeowner with a mortgage.

"No matter what is happening in the economy, our seniors have worked too long and too hard to be left behind, with nowhere to turn and little support," Mayor Antonio Villaraigosa said.

Advertisement



**Loan Modification DVD + Software**

as seen on     

**MODIFY YOUR MORTGAGE YOURSELF**  
A COMPLETE STEP BY STEP GUIDE

Visit [GetYourLoanModDVD.com](http://GetYourLoanModDVD.com) Now!

Print Powered By 