

Solana Beach SUN

Many area seniors struggling financially

Tuesday, February 24, 2009

More than 40 percent of San Diego County residents aged 65 and older don't have enough income to meet their basic needs, mainly because they're ineligible for federal assistance, according to a report released Tuesday.

The income of 131,000 San Diegans falls below the "Elder Index," the cost of living for seniors in the county, according to the report from the UCLA Center for Health Policy Research and the Insight Center for Community Economic Development. According to the study, 107,000 San Diego seniors earn more than the federal poverty level of \$12,255, making them ineligible for government aid even though they can't cover the higher cost of living in San Diego County.



"Having more than 40 percent of older adults in our community struggling to provide for their basic human needs clearly illustrates the antiquated measurements of the federal poverty line," said Paul Downey, the president and chief executive officer of Senior Community Centers in San Diego.

Homeowners with paid-off mortgages require \$15,678 to live in San Diego County, renters need \$22,822 and homeowners still paying a monthly mortgage must have \$30,368, the researchers wrote.

In comparison, the median retirement income of women in San Diego County is \$20,546 and they are struggling to make ends meet, according to the report. Men, who are more likely to have a pension, earn \$29,574.

The most vulnerable group, the report states, is renters who live alone, 70 percent of whom fall below the Elder Index.

The UCLA and Insight centers conducted the study for all the counties in California, finding that a total of 500,000 seniors in the state were struggling to make ends meet. The research was based on data from the U.S. Census Bureau and U.S. Department of Housing and Urban Development.