



February 25, 2009

## Single seniors feel the pain of recession

*JAKE HENSHAW and Terria Smith  
The Desert Sun*

Nearly half the seniors living alone in Riverside County can't afford to cover basic costs such as food, housing, transportation and health, a new study released Tuesday by UCLA shows.

The study said 46.9 percent of seniors age 65 and older who live by themselves don't have enough income to cover minimum needs based on the cost of living in California.

Almost a quarter of seniors, 24.5 percent, living in two-person households in Riverside County run short of money to live securely.

About 26,000 economically insecure seniors live alone in Riverside County and 23,000 live in couples, according to the UCLA Center for Health Policy Research — the primary agency that conducted the study.

Because the data was from 2007, the study wasn't able to take a serious look at how the recession has affected seniors' purse strings. But it has, said Dean Lockwood, executive director of the Mizell Senior Center in Palm Springs.

"People who have saved and contributed and have their retirement money, they're seeing that nest egg dwindle away," he said.

"They're looking at this thing very nervous. This generation has been through the depression and they know what it's like," Lockwood said.

The senior center does what it can to provide seniors with financial help, including working with Southern California Edison and Jewish Family Services. It also now has a pro bono lawyer who helps with financial and legal issues.

"My income's down substantially, but between my wife and I, we're still OK," said Jim Richardson, 64, a snowbird from Fairbanks, Alaska, who lives in Palm Springs.

He said his dividends were cut, but he'll have to face that more when he returns to Alaska, he said.

"I'm not scared," he said. "We're gonna be OK, but it's a substantial cut."

## No safe zones

The study found that seniors were vulnerable in both rural and urban counties.

The two counties with the highest elder financial insecurity were San Francisco at 61.3 percent for seniors living alone, and Imperial at 67.1 percent.

They also led counties for senior couples.

"We saw there really isn't any sort of safe zone," said Erin Fogg, spokeswoman for the Insight Center

for Community Economic Development, a nonprofit advocacy group that also worked on the study.

Statewide, more than a million seniors living alone or with family members couldn't meet basic expenses, the study found.

"As the economy wipes out retirement savings and destroys equity, our parents and grandparents will find paying for a roof over their heads and affording basic necessities even more of a struggle," said Steven Wallace, associate director of the UCLA health center and lead author of the study, in a statement.

## Additional Facts

The study

The Elder Economic Security Standard Index used in the study is based on the cost of living in California. It figures the average minimum income needed by a single older Californian who rented was \$21,011 in 2007.

The federal poverty level, which is uniform nationwide, was \$10,210.

---