

# San Diego Seniors Struggling To Make Ends Meet

By [Susan Murphy](#)

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SAN DIEGO — A new report shows San Diego County seniors have to earn twice as much as the federal poverty level to make ends meet.

## [San Diego County Elder Economic Index](#)

San Diego County, CA 2009 Elder Economic Security Standard™ Index Elder Index Per Year, Annual Comparisons, and Basic Monthly Expenses for Selected Household Types						
	Elder Person			Elder Couple		
	Owner w/o mortgage	Owner w/mortgage	Renter, one bedroom	Owner w/o mortgage	Owner w/mortgage	Renter, one bedroom
<b>Income Needed to Meet Basic Needs</b> (Based on monthly expenses listed below)	\$15,260	\$32,697	\$23,834	\$22,148	\$39,585	\$30,322
<b>Federal Poverty Guideline (2009 OHHS)</b>	\$10,830	\$10,830	\$10,830	\$14,570	\$14,570	\$14,570
<b>% of Federal Poverty</b> (Base rate divided by (1) Federal Poverty Guideline)	141%	302%	219%	152%	272%	208%
<b>SSI Payment Maximum, California 2009</b>	\$10,440	\$10,440	\$10,440	\$18,288	\$18,288	\$18,288
<b>SSI Income Gap</b> (SSI Payment Maximum minus (1) Elder Index)	<b>-4,820</b>	<b>-22,257</b>	<b>-12,994</b>	<b>-3,960</b>	<b>-21,297</b>	<b>-12,034</b>
<b>Median Social Security Payment 2009</b>	\$11,526	\$11,526	\$11,526	\$21,184	\$21,184	\$21,184
<b>Sox Sec Income Gap</b> (Average Social Security Payment minus (1) Elder Index)	<b>-3,734</b>	<b>-21,171</b>	<b>-11,900</b>	<b>-964</b>	<b>-18,401</b>	<b>-9,138</b>
<b>*Basic Monthly Expenses Used to Calculate Elder Index</b>						
Monthly Expenses	Elder Person			Elder Couple		
	Owner w/o mortgage	Owner w/mortgage	Renter, one bedroom	Owner w/o mortgage	Owner w/mortgage	Renter, one bedroom
Housing	\$423	\$1,876	\$1,104	\$423	\$1,876	\$1,104
Food	250	250	250	465	465	465
Transportation	204	204	204	295	295	295
Health Care (Good Health)	182	182	182	304	304	304
Miscellaneous @ 20%	212	212	212	308	308	308
<b>Elder Index Per Month</b>	<b>\$1,272</b>	<b>\$2,726</b>	<b>\$1,951</b>	<b>\$1,848</b>	<b>\$3,299</b>	<b>\$2,527</b>

According to the [Elder Index](#) from the UCLA Center for Health Policy Research, seniors who rent a one-bedroom apartment in San Diego County need an income of at least \$23,434 a year for basic necessities like food, housing, health care and transportation. More than 40 percent of seniors in San Diego County are living on incomes below that level, according to the report.

The standard for determining income eligibility for public assistance programs is the Federal Poverty Level, which is \$10,830 a year.

Susan Smith, co-author of the report and Director of the [California Elder Economic Security Initiative](#), said the poverty line measurement is inadequate.

"We have a huge number of older adults whose income might be a dollar over the poverty line, but far below what they need to get by," said Smith. In San Diego, that's more than 100,000 seniors, she said.

Smith said many seniors don't qualify for public and private support because the poverty line is used as a gatekeeper.

"If your income is below this amount than you can get access, but if your income is above this amount, then you cannot," Smith explained.

Smith said some San Diego County organizations, including the [Senior Community Centers](#) are using the Elder Index to determine membership costs.

Elder Index data calculated by the UCLA Center for Health Policy Research on behalf of the Insight Center for Community Economic Development shows that the cost of living for San Diego County seniors far outpaces the Federal Poverty Guidelines (FPL).

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