

California Watch

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For California seniors, federal poverty level falls short of basic needs

September 15, 2010 | [Joanna Lin \(/user/joanna-lin\)](/user/joanna-lin)



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The cost of living for California's elderly is more than twice the amount set by the federal poverty level, according to a report released yesterday by policy researchers.

The [Elder Index \(http://www.healthpolicy.ucla.edu/NewsReleaseDetails.aspx?id=63\)](http://www.healthpolicy.ucla.edu/NewsReleaseDetails.aspx?id=63), calculated by both the UCLA Center for Health Policy Research and the Insight Center for Community Economic Development, measures the cost of basic expenses – housing, food, medical care and transportation – in each California county for residents age 65 and older.

Whereas the federal poverty level sets a national benchmark based on the cost of food, the Elder Index accounts for actual spending patterns and various government data.

Nearly 1.8 million seniors in the state could not afford their basic needs in 2007, but only 8 percent of them had incomes below the federal poverty level, the report said.

That number of seniors falling through the cracks has probably grown amid the recession, as budget cuts strain social services and many seniors lose savings and economic support from family members, said Erin Fogg, a spokeswoman for the Insight Center.

There are about 4 million Californians age 65 and older, and the U.S. Census Bureau expects the number to more than double by 2030.

The federal standard is "outdated and inaccurate," Sen. Carol Liu, D-Glendale, said in a legislative briefing in Sacramento yesterday. "A one-size-fits-all approach simply does not work here."

Liu proposed a task force to recommend policy based on the index this year, but [the bill stalled \(http://totalcapitol.com/?bill_id=200920100SB1084\)](http://totalcapitol.com/?bill_id=200920100SB1084) in the Assembly. Legislation by Assemblyman Jim Beall, D-San Jose, that required state and local agencies to adopt the index was vetoed by Gov. Arnold Schwarzenegger last year. The bill was [reintroduced \(http://agidnet.org/StateProfiles/Profile/Compare/PopulationData/Population/index.aspx\)](http://agidnet.org/StateProfiles/Profile/Compare/PopulationData/Population/index.aspx) this year and made it to the Senate.

Most state and federal welfare programs rely on the federal poverty level to determine eligibility. But many public agencies, local governments, lawmakers and service providers use the Elder Index to assess need and allocate resources.

Housing and health care are the bulk of costs for California's elderly, the report said.

In 2009, single seniors who rented their homes needed an average of \$21,763 per year – more than double the \$10,830 set by the federal poverty level. Cost of living for single renters ranged from \$17,277 in Kern County to \$27,711 in San Mateo County.

Couples who rented needed on average \$30,634 – also more than double the national standard of \$14,570. More than 40 percent of low-income seniors in California rent, compared to 29 percent nationally.

Health care costs exceeded housing costs for many seniors, particularly those in rural areas, the report said. Medi-Cal largely covers health care costs for low-income Californians receiving federal Supplemental Security Income. But even those benefits leave recipients \$6,212 a year short, according to the Elder Index.

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