

# Thousands of Fresno Co. seniors qualify as poor

Posted at 11:01 PM on Tuesday, Sep. 14, 2010

By Barbara Anderson / The Fresno Bee

Basic living expenses cost Fresno County seniors almost twice as much as the federal government claims, according to a study released Tuesday.

On average, a Fresno County senior needed \$19,407 for necessities in 2009, according to the Elder Economic Security Standard Index. But the federal government says the poverty level for a single adult in the county was \$10,830. As many as 36,000 seniors in the county who don't meet the federal standard would qualify as poor under the index.

"Statewide, the federal poverty level just isn't capturing what it truly costs to live in California," said D. Imelda Padilla-Frausto, a UCLA research associate who helped calculate the index for every county in the state.

The federal poverty level -- which is based on the cost of food alone -- is used nationwide to determine income eligibility for many public programs and to allocate funding for programs. The elder index was introduced two years ago as an alternative.

Backers of the elder index want the state to adopt it for use as a planning tool -- and also for its eligibility formulas. Many nonprofit agencies that work with seniors use the index.

The index is a county-specific benchmark that shows how much older adults must pay for basic needs -- food, housing, health care and transportation. The Insight Center for Community Economic Development, a nationwide research and consulting organization, commissioned the UCLA Center for Health Policy Research to calculate the elder economic index for California. Insight, founded in the 1960s, formerly was known as the National Economic Development and Law Center.

While 2009 numbers are not available, there were 46,000 seniors in Fresno and Madera counties in 2007 who didn't have enough for necessities, according to that year's index. But according to the federal poverty guidelines that year, only 10,000 of them were poor.

To eke by, Fresno County seniors make sacrifices, said Susan Smith, director of the California Initiative at the Insight center. "They're splitting their pills so medications last longer, they're forgoing paying the utility bill in a month so they can pay rent. They're skipping a meal."

The same struggle occurs for older adults in Tulare and Kings counties. It takes \$20,211 a year to make ends meet in Kings County and \$17,479 in Tulare County, according to the 2009 index.

And the elder index showed that the cost of living for California seniors far outpaces the Federal Poverty Guidelines in every county in California, the UCLA researchers said.

Housing and health-care costs vary across the state, but those two expenses take most of the seniors'

incomes, UCLA researchers found.

The cost of housing in urban areas, such as Fresno, can be as much as 60% of a senior's monthly expenses, said Padilla-Frausto.

In rural areas, housing is less costly, but the seniors pay more for health care because they have less access to lower-cost senior health plans offered in areas with larger populations, Padilla-Frausto said.

Most seniors in the Valley live on a fixed income, said Shonna Halterman, the Clovis general services manager who runs the city's senior center. To reduce the state budget deficit, California has suspended many programs for low-income seniors, Halterman said. For example, the state used to offer mortgage and rent assistance; and there was a program that helped low-income seniors pay their utility bills, she said.

For low-income seniors like Arden W. Lockman, 89, of downtown Fresno, frugality is a way of life. But he doesn't complain.

He lives on about \$1,200 a month, of which he spends \$320 for rent at Masten Towers, a housing complex for low-income seniors and people with disabilities. He wouldn't pay any more than that, he said. "I think that's a hell of a high price to pay."

Upstairs from Lockman, Emi Mata, 74, lives on about the same. She is careful with her money. Her television is 10 years old and all her furniture is used, "it looks new because I take care of it," she said. She hasn't bought new clothes in years, shopping instead at thrift stores.

There are things she would like to do, like visiting her children in Texas. But she can't afford the airfare.

She can't imagine living on any less than she has now. If the federal government thinks she's not poor, Mata said, "they should come and take my place. It's really hard."