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# Poverty rate fails to consider California's high costs

## Cost of living for local seniors is far higher than official poverty level

By [Dean Calbreath](#)

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Note: This has been updated to include Supplemental Security Income benefits and add average Social Security benefits.

The official poverty statistics released last week were bad enough, with a 14.3 percent poverty rate nationwide and 15.3 percent in California.

But if the national poverty line reflected local cost-of-living differences, the numbers would be much higher throughout California, the UCLA Center for Health Policy Research said last week. And the center says that's particularly true when counting the elderly poor, who have higher spending requirements for items such as health care.

Although the federal poverty line varies by age, it uses the same basic rates no matter whether people live in low-cost states like Mississippi or high-cost states like California, including a \$10,289 poverty limit for individuals over the age of 65 and \$12,968 for couples. That rate is used to calculate payouts for Supplemental Security Income and other benefits.


In comparison, UCLA estimates that an elderly homeowners in San Diego County making no mortgage payments need at least \$15,260 for individuals or \$22,148 for couple. If they're renting, that figure goes up to \$23,434 for individuals and \$30,322 for couples. And if they're still paying down their mortgage, it rises to \$32,697 for individuals and \$39,585 for couples. But the maximum Supplemental Security payments come to \$10,440 for individuals and \$18,288 for couples and average Social Security benefits total \$11,526 and \$21,184.

UCLA estimates that the minimum cost of living for seniors far outpaces those levels in every county in California. Even in Kern County, which has the lowest costs for the elderly in the state, the minimum cost of living for an individual senior is \$6,447 higher than the federal poverty rate, the center said.

"California's high costs make a single national income standard like the federal poverty level totally inadequate for seniors," said Steven Wallace, associate director of the research center.

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