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## Study disagrees with federal guidelines on how much income elderly need for basic needs

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The Social Security check Minnie Gadson receives each month goes toward bills, rent and food. Once that's paid off, she's broke.

"I have to borrow from my children just to put gas in my car," Gadson said.

Even with HUD-subsidized rent, the 71-year-old has to avoid any additional expenses. The \$865 she receives a month only goes so far.

But is Gadson living in poverty? According to federal guidelines, just barely. A new study, however, says her income is far below what it should be to cover basic costs of living.

The Elder Economic Security Standard Index says a person age 65 or older needs a minimum annual income of \$17,277 to pay for all basic needs. But federal poverty guidelines calculate the poverty level for a single adult as \$10,830. A person who makes more than that amount won't qualify for certain federal programs.

The discrepancy between the two numbers can be explained by what the federal guidelines don't account for and the Elder Index does -- housing, medical care and transportation. The guidelines only take into account food costs.

According to U.S. Census Bureau findings, the nation's poverty rate was 14.3 percent in 2009, up from 13.2 percent in 2008. That equates to a total of 43.6 million people living in poverty in the country in 2009.

Kris Grasty, director of Kern County's Aging and Adult Services Department, said the Elder Index provides a far better measure of what it takes to survive because several needs, not just food, are put into the equation. She said a single person can probably get by on the amount the Elder Index calculated, but the federal poverty guideline of \$10,830 is very low.

"It's just really difficult to live on that low of a salary," Grasty said.

The UCLA Center for Health Policy Research applied the index to every county in California, taking into account local market rates for housing, food, health care, transportation and other necessities. The minimum necessary income was \$27,282 in San Francisco County, as opposed to areas with lower costs of living such as Kern, or Glenn County, which had a calculated minimum income of \$18,946.

Grasty said she supports legislation for California to use the index instead of federal guidelines in determining eligibility for certain programs. Recent efforts, however, haven't proven successful. Assembly Bill 324 was vetoed, and no action was taken on Assembly Bill 2114 in the Senate Appropriations Committee.

Geri Spencer, director of the Bakersfield Senior Center, said some people don't realize how little \$10,830 provides if that's the sole annual income. Many people 65 or older have frequent doctor's visits and take a variety of medications. Lack of money adds more stress to their lives, she said.

"In our golden years, we shouldn't have those kinds of stresses," Spencer said.

With a monthly income of \$845 a month, John King, 71, knows what it's like to just get by. Eating a \$2 meal at the senior center Thursday afternoon, King said he doesn't get out much because he can't afford it.

"I'd like to drive my car," he said. "It's just sitting in the yard."

Asked what life would be like if his income was \$17,000 a year, King became animated.

"Whoo hoo, oh yeah," he said. "I'd live perfectly comfortable off that."

Gadson said she'd also enjoy a much better quality of life if she had a little more income. She'd like to see shows at the Fox Theater or attend religious conferences, but they're out of the question with the money she currently receives. A few extra thousand dollars would have a major impact on her life.

"I'd love to have that," Gadson said.

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Give it to them, give it to them, give it to them!!! They have paid over and above anything you all can even imagine just surviving to this point. Give it to them, give it to them and finally just please give it to them. Yes I know, they should have saved and made a retirement account and such, but I know my mother died in poverty raising children and her husband didn't bother to stick around. Give it to them.

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