

# The Mercury News

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## Mercury News editorial: California seniors need help to meet most basic needs

Mercury News Editorial

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The outdated federal poverty line is a disaster for California's seniors living on low incomes, including at least 82,000 in Santa Clara County and 38,000 in San Mateo County. By failing to reflect the reality of California's high cost of living, the poverty line leaves thousands of older residents here and across the state without access to poverty programs to which they should be entitled after a lifetime of hard work.

California can't rely on the feds to straighten this out because that may never happen. The state should change its eligibility thresholds for state and local programs.

No older American wants to be a burden to society. It's hard enough getting old without needing to worry about having enough to eat or a roof over your head. And while most young adults in financial trouble can be expected to get better jobs and improve their lives, even the most able-bodied 80-year-old has little hope of supplementing retirement income.

The poverty line is supposed to indicate the

minimum amount people need to survive, generally including food, housing, transportation and medical costs. But a reputable study released Tuesday shows that seniors in California need twice the federal poverty level standard, which is \$10,830 for an individual and \$14,570 for a couple, to make ends meet.

Of the 47 percent of all seniors in need -- 1.76 million Californians -- only 8 percent qualify for help under the federal standard, based on the

study.

San Jose Assemblyman Jim Beall has tried to help. Beall introduced a bill last year requiring the state to use an "elder index" to determine eligibility for state and local aid programs. The index, crafted by UCLA Center for Health Policy Research and the Insight Center for Community Economic Development, is based on the cost of living in each individual county. But Beall's bill was vetoed by Gov. Arnold Schwarzenegger last year and failed to pass the Senate this year.

The federal government plans to alter the federal poverty line sometime in 2011, but it is unlikely to take into account the depth of California's problem.

A couple 65-and-older who own a home in Santa Clara County and don't have a mortgage need \$26,066 to meet basic needs, according to the new UCLA report. That presents a sizable problem for couples making the maximum amount of Social Security in California -- \$18,288. In San Mateo County, the problem is even worse. It costs an estimated \$26,375 for a couple to cover their minimum expenses.

The numbers are considerably worse for seniors forced to rent, given that even the cheapest rooms for rent go for about \$500 a month in the South Bay.



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California's seniors make up a little less than 10 percent of the state's population. The proportion will grow in the years to come as the baby boom generation ages and retires. If federal guidelines continue to fail to reflect real needs, it will be an increasing burden on communities and increasing personal hardship for seniors.

The state needs to alter its own eligibility standards to ensure that all seniors have the minimum means to meet their most basic needs.



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