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Almost half of California seniors struggle to survive

BYLINE: By Karen de Sá Mercury News

Groceries or medicine? Rent or heat? Two meals or three? Almost half of California's seniors confront these essential survival questions each day, according to a new study released today by researchers calling on the state to better track its seniors who have slipped off the public's radar.

The UCLA Center for Health Policy Research report measured economic stability by the real costs to eat, travel and pay for medical costs and housing in each of California's 58 counties.

Its findings reveal 47 percent of state residents 65 and older are unable to pay for their basic needs. That's 864,000 seniors, more than half of whom struggle at home alone.

The new data reveal far deeper poverty rates among seniors than was previously known. According to the decades-old standard of measuring poverty, only 9 to 10 percent of California seniors were considered poor, that is, earning less than \$10,000 a year. Researchers note that amount is peanuts in high-cost California, failing to reflect the true cost of survival.

"For us, what's striking is that these numbers are not even taking into account the latest economic crisis," said co-author Susie Smith, a program director at the nonprofit **Insight Center for Community Economic Development**. She noted the report used 2007 census data. "We can only imagine when we update this information next year, what the numbers are going to look like."

One additional hardship is already known: The recently passed state budget cuts aid to thousands of seniors.

In Silicon Valley, more than 48 percent of seniors fell below the survival standard. In Santa Clara County where homeownership for many has shifted from a poverty-buffer to a neck yoke there are signs that homeowners face particularly dire trade-offs as nonhousing costs grow making mortgages more difficult to meet.

Frances Perez, a 69-year-old Santa Clara resident raising two family members she rescued from foster care, relies on Social Security to survive. Twenty years working on an electronics assembly line left her with a ruptured disc in her neck and injured an arm.

Earlier this year, Perez and her husband almost lost their home to foreclosure, and she often can't afford her medications for high blood pressure, cholesterol and a heart condition because food and house payments come first.

Still, Perez refused to complain, noting that her sister helps out with groceries.

"We're lucky we have an income. It's not much, but we get by," she said. "There are people more unfortunate than us, people that are homeless, and some of them really need help."

Indeed, Perez is far from the worst off. The UCLA report found the most impoverished seniors include single women, seniors over age 75, those living alone, and renters. The two hardest hit counties are San Francisco and Imperial counties, where 61 and 67 percent of seniors, respectively, struggle.

Deep disparities also exist for nonwhite elders, some tracing to historical injustices that kept minorities from union jobs that offered pensions or steered them to low-paying manual work, according to the study. Seven out of 10 Latino and African-American senior citizens, and six out of 10 Asians, live below the survival standard.

The researchers are calling on the state to continue their data collection and use the new measurement to determine eligibility for need-based public programs. California's aged population is expected to grow by 18 percent in the next four years.

Little in the state budget so far, or the federal stimulus package, will be of much assistance. California's budget passed last week will cut SSI payments for hundreds of thousands of California seniors by \$37 each month, with the possibility of another \$20 cut come July. Cuts to home health care subsidies which keep the elderly and infirm out of more costly nursing homes also loom.

President Barack Obama's stimulus plan will, however, provide some temporary relief for SSI recipients who are blind, elderly or disabled, a group that number 1.3 million in California. Those recipients will receive a one-time \$250 cash payment in the coming months.

The Elder Economic Dignity Act of 2009, a bill introduced this month by Assemblyman Jim Beall, D-San Jose, calls for the state to continue tracking seniors in poverty using new measurements. At present, officials rely on a 50-year-old federal measure to determine who is above or below poverty.

"There are a lot of hungry seniors, a lot of seniors who have suffered economically over the last decade," Beall said. "So to use a measurement that goes back to the 1950s is clearly not appropriate."

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