

California Elder Economic Security Initiative

Managed by the Insight Center for Community Economic Development, the California Elder Economic Security Initiative (CA-EESI) unites **coalition building, research, education, and advocacy** at the community, state, and national levels to reduce poverty and promote the health and wellness of older adults. CA-EESI's concrete tools and conceptual framework help shape public policies and programs which enable older adults to age in place with dignity. CA-EESI is guided by a statewide Steering Committee, comprised of action researchers, policymakers, public agencies, non-profit service organizations, advocacy groups and foundations. California's Initiative is part of the national EESI, led by the Washington, D.C.-based **Wider Opportunities for Women (WOW)** and in partnership with four other pilot states. The initiative will expand to twenty states within 5 years.

A key component of the initiative is the **California Elder Economic Security Standard** (Elder Standard), a measure of well-being that determines the income and supports needed for older adults to live modestly depending on their health and life circumstances. The Elder Standard, as initially developed by the Gerontology Institute at UMass-Boston and Wider Opportunities for Women, provides a national framework that can influence the development of a California state and county-specific set of resource guidelines for the elderly. Calculated locally by the UCLA Center for Health Policy Research, the Elder Standard is calibrated to household size, health status, life circumstances and county-specific costs. Unlike the Federal Poverty Line which describes *poverty*, the Elder Standard measures what it takes to maintain a basic level of *economic security*.

Public Release of the Elder Standard

California Elder Standard and Initiative will be publicly launched in early 2008. The Insight Center is partnering with local organizations and aging coalitions in Sacramento, Los Angeles, the San Francisco Bay Area, and San Diego to organize release events and identify ways to use the data to help older adults to age in place with dignity.

The Elder Economic Security Standard will:

- Provide important new information to illustrate the basic costs seniors face and how their financial security is affected when their life circumstances change
- Serve as an educational and advocacy tool for elders, their adult children, and baby boomers
- Provide a foundation for developing a state policy agenda and a platform for engaging in national advocacy
- Provide a framework for analyzing public policies & proposals
- Serve as a financial counseling tool for direct service centers
- Enable service providers, foundations, and public agencies to evaluate the impact of their programs and services for seniors



ELDERS STRUGGLE TO MAKE ENDS MEET

Despite policy and program efforts over the past several years, elders still struggle to make basic ends meet. **In California, 8% of people over age 65 have incomes below the federal poverty line and 29% have incomes below 200% of the federal poverty line.** This second group of elders is not eligible for many public assistance programs. Yet, they do not have enough to pay for basic needs. Nationally, elder poverty has remained at 3.6 million in 2005 – 10 percent of those aged 65 or older live in poverty (\$9,367).

Nationally, women are almost twice as likely to live in poverty in their senior years as men.

Poverty is also hitting senior women of color harder than senior non-Hispanic whites at the national level:

- 8 percent of non-Hispanic whites live in poverty;
- 25 percent of African-Americans live in poverty;
- 22 percent of Hispanics live in poverty; and
- 45.9 percent of older Hispanic women who live alone live in poverty.

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NEED FOR NEW MEASURE OF INCOME ADEQUACY

The U.S. Census poverty data are merely the tip of the iceberg. These figures represent use of an inadequate and out-of-date Federal poverty threshold as its baseline measure, thus failing to fully document hardship in our nation. The federal poverty threshold does not account for the rising costs of living seniors experience as they age – illness, loss of a spouse, or need to care for a disabled spouse, adult dependent child, or grandchildren. As a result, **the federal poverty rates underestimate actual expenses necessary for even a bare-bones existence.**

A reliable and realistic base-measure of a minimum economic security for seniors is increasingly necessary as national and state policy debates intensify and resources become scarcer over the next few years.

CALIFORNIA ELDER ECONOMIC SECURITY INITIATIVE STEERING COMMITTEE

Gabriele Burkard, California Community Foundation, **Laura Byrne**, On Lok SeniorHealth; **Grace Caliendo**, John Muir/Mt. Diablo Community Health Fund; **Nicholas DeLorenzo**, National Council on Aging; **Nanette Dillard**, Alameda County Social Security Administration; **Paul Downey**, Senior Community Centers of San Diego; **Jenny Erwin**, U.S. Department of Labor, Women's Bureau; **Sheryl Goldberg**, UCSF Institute for Health and Aging; **Aileen Hernandez**, California Women's Agenda; **Carol Johnson**, St. Mary's Center; **Tam Ma**, Office of California State Senator Sheila Kuehl, **Robert MacLaughlin**, California Senate Subcommittee on Aging and Long Term Care/Office of California State Senator Elaine Alquist; **Patricia L. McGinnis**, California Advocates for Nursing Home Reform; **Gerald McIntyre**, National Senior Citizens Law Center; **Marj Plumb**, Plumblines Coaching and Consulting, Inc.; **Tim Reese**, California-Nevada Community Action Partnership; **Aimee Reedy**, The Health Trust; **Jean Robinson**, Fresno-Madera Area Agency on Aging; **Allison Ruff**, Office of California State Assemblymember Patty Berg; **Andy Scharlach**, UC Berkeley Center for the Advanced Study of Aging Services; **Stephen Schmoll**, Council On Aging - Silicon Valley, **Laurie Simon**, Infoline Sacramento; **Susan Smith**, National Economic Development and Law Center; **Laura Trejo**, Los Angeles Area Agency on Aging; **Victoria Tolbert**, Alameda County Social Services Agency, Adult & Aging Services; **Bob Uyeki**, Y & H Soda Foundation; **Steve Wallace**, UCLA Center for Health Policy Research; **Carole Watson**, United Way of the Bay Area; **Mary Wiberg**, California Commission on the Status of Women; **Anissa Williams**, Edgewood Center for Children and Families; **Peggy Woodruff**, AARP; **Diane Yamashiro-Omi**, The California Endowment; **Gwen Yeo**, Stanford University, Stanford Geriatric Education Center; **John Yuasa**, California Alliance for Retired Americans

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For more information on the California's EESI, please contact **Susie Smith**, Director of Californians for Family Economic Self-Sufficiency, a project of the Insight Center for Community Economic Development, by phone **510.251.2600x108** or email at ssmith@insightcced.org.

To join the CA-EESI listserv, go to: <http://lists.insightcced.org/lists/subscribe/ca-eesi>