

Economy puts seniors in hard spot

BYLINE: Mediha Fejzagic DiMartino, Staff Writer

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Shirley Rayon's faucet is dripping, and it needs to be replaced.

Property taxes for the Ontario senior citizen are due soon.

Her house insurance also is almost due.

It seems like every day there is something new that needs attention.

The only constant - her late husband's \$1,200 Social Security benefit that she lives on each month.

"It's the little upkeep things that get you," Rayon said. "You have to be wise in shopping. Otherwise, you won't be able to make the ends meet."

Nearly half a million senior citizens living alone in California lack sufficient income to pay for the minimum level of basic living expenses, according to a policy brief by the UCLA Center for Health Policy Research and the Insight Center for Community Economic Development.

"As the economy wipes out retirement savings and destroys home equity, our parents and grandparents will find paying for a roof over their heads and affording basic necessities even more of a struggle," said Steven P. Wallace, associate director of the Center for Health Policy Research and lead author of the policy briefing.

The findings are based on the **Elder Economic Security Standard Index**, or the **elder index**, for California. The tool measures the actual cost of basic necessities for older adults in the state's 58 counties.

The brief cites that the federal poverty level for a single adult living alone as \$10,210.

The **Elder index** suggests that a single elderly renter needs \$21,011 a year to survive.

In San Bernardino County, 58.6 percent of senior citizens living alone have incomes below the **Elder index**.

The Los Angeles County statistics are slightly lower at 54.4 percent.

Rayon needs a walker to get around, so getting a job to supplement her Social Security benefits is out of the question.

"I'll just have a yard sale," she said. "Because of the economy, you got to sell pennies on a dollar."

Nashaat Eskander, 64, works as a crossing guard two hours each day. Eskander rents a room in Rancho Cucamonga, and the money he earns barely covers his \$510 rent. He tried to find another job, but his age worked against him.

"They see my face, and they see that I'm older and nobody wants to hire me," Eskander said. "I have nothing left."

Providing more affordable housing for the elderly would be the quickest and most beneficial remedy, Wallace said.

"If there is little or no money left over once rent is paid, what do you chose in terms of other basic necessities?" Wallace said. "Do you fill a prescription or buy healthy food?"

He also suggested that older Californians who live alone and are on Supplemental Security Income - a federal income supplement program funded by general tax revenues, which are not Social Security taxes - should receive full food stamps benefits.

Wallace has urged policymakers to raise the eligibility levels for programs that pay elders' Medicare premiums, which would reduce the costs of health care.

"A lot of older adults are worried about their medication costs that are constantly rising," said Janis M. Seiler, director of the family caregiver support program at the Community Senior Services in Claremont.

On Thursday, Seiler received a call from an elderly woman willing to barter her caregiving services for room and board.

"It's going to get worse," Seiler said. "A lot of them don't want to ask for help."

Rayon said she was thankful that she managed to get by without asking for support from her family.

"I was born in older generation," she said. "I didn't have things as a child, and I just learned to do without."

On Thursday, Rayon was knitting an Afghan blanket at the James L. Brulte Senior Center in Rancho Cucamonga. The orange yarn glided swiftly across her manicured nails.

"My one luxury is getting my nails done," she said with a smile.