

Ethnic Elders Find it Harder to Make Ends Meet

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LOS ANGELES – The federal government tells you that you’re not poor, but you probably are, especially if you are an elder living in California, according to a recent study by UCLA’s Center for Health Policy Research and the **Insight Center for Community Economic Development**.

The study found that the federal poverty line (FPL), drawn up in the early 1960s based on 1955 data, is outdated, something ethnic media need to be aware of when covering elders in their community, said speakers at New America Media’s (NAM) ethnic media elder workshop, March 14. It was held in conjunction with NAM’s Southern California regional ethnic media awards event. The workshop brought together a number of ethnic media reporters and scholars.

The new study’s researchers emphasize that “the FPL is a 45 year-old measure based solely on the cost of a bare-bones food diet.” This number doesn’t take into account the costs of housing, health care, transportation and regional differences in living expenses. For instance, in 2008, the FPL was \$10,400 for a single adult.

The study’s co-author, Steven Wallace, associate director of the Center for Health Policy Research at University of California in Los Angeles, told workshop participants that \$10,400 would not even cover the cost of a small apartment—about \$1,000 a month—in most urban areas.

“As the economy wipes out retirement saving and destroys home equity,” Wallace said, “our parents and grandparents will find paying for a roof over their heads and affording basic necessities even more of a struggle.”

Wallace and co-author Susan Smith of Insight, who will present the findings at NAM’s Northern California Awards event March 21, based on their research on the **Elder Economic Security Standard Index (Elder Index)**, developed in recent years to more honestly reflect the income levels of older Americans. Wallace and Smith are the first to apply the Elder Index to California.

Using the Elder Index, Wallace explained, the researchers set out to measure the current living cost elders must have to live a “minimum decent life” in each of California’s 58 counties. In the Los Angeles County, for example, the Elder Index for 2008 was \$23,000 – more than double that of the outdated FPL.

Participants in the conference agreed that although the recession affects everyone, elders – especially those living alone – are the hardest hit. Wallace said that most non-elderly people rely on two major ways to get out of financial trouble – finding a new job or getting married. But these solutions are not available to most older adults.

Living at a decent economic level is more of a problem for low-income elders in ethnic communities, said Paul Kleyman, associate director of NAM’s newly established ethnic elders newsbeat.

For example, according to the Elder Index, more than 60 percent of elders living-alone in every major ethnic group – Latinos, African American, Native American and Asians – are impoverished. The poverty level of older non-Latino whites living alone, though still high, is much lower at 44 percent, according to the recent research.

In the long run, the population of ethnic elders is growing two to three times faster than that of the older whites, Kleyman said. According to the U.S. Census, he reported, the United States will almost double to about 70 million elders by 2030. While the white population 65-plus will grow by 74 percent, the older ethnic population will jump by 183 percent by then. The percentage of ethnic elders among all elders will increase from 20 percent to about 40 percent.

Compared to males, more female elders are in need because on average they work fewer years than men in order to have and raise children, so they often receive less Social Security. Women also tend to be called on for eldercare duties, often for their aging parents.

Walter Melton, reporter with the Los Angeles Garment & Citizen, which covers downtown Los Angeles and nearby areas, understands that from his own experience. Melton's mother, who has some dementia, has income from a pension and Social Security, and like most older home owners, her mortgage is paid-off house. Still, though, she couldn't make the ends meet. "if she [didn't] have a daughter and a son" to help her, Melton said.

Wallace noted California Assembly Bill 324 would require the state to use the Elder Index to plan for its budgets and other programs, but he doubted that it would pass during the current economic crisis because politicians would regard anything that would increase state spending as realistic.

Kleyman, who joined NAM recently after spending 20 years as the editor of Aging Today, newspaper of the American Society on aging, stressed that elder issues have largely been overlooked in American media. However, Kleyman helped found the Journalists Network on Generations (formerly the Journalists Exchange on Aging), which now lists 1,100 people who cover issues in aging at least part time.

As the boomer generation rapidly ages America, he said, the ethnic media will have an increasingly important role in covering "the gray in the rainbow," the stories usually missed by mainstream media.

NAM's executive director Sandy Close urged ethnic media attendees at the workshop to come together more often and hold briefings with policy makers on issues affecting the elderly and call for more action.