

No time to forget seniors

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A person's golden years are supposed to be a time to live the leisurely life, enjoying the fruits of one's labor.

Yet for an increasing number of California seniors, retirement is instead a frightening time spent agonizing over how to afford the most basic necessities.

Thanks to the economic crisis, the retirement savings that many people had planned to live on in their later years, have gone up in smoke.

Social Security and Medicare are hardly enough to close the gap -- especially in high cost areas such as the Bay Area.

Federal poverty guidelines state that to be considered poor, a person living alone can't make more than \$10,210 a year -- regardless of where they live. By those standards, up to 7 percent of seniors in Bay Area counties would be considered poor.

Statewide about 300,000 seniors live below the federal poverty line. But those statistics do not give a true picture of how seniors are really faring.

Earlier this week, the UCLA Center for Health Policy Research and the Oakland-based Center for Community Economic development released a shocking report. The researchers found that almost half of all seniors in California -- about 1.8 million people -- struggle to meet the basic costs of housing, food, transportation and medical care.

Instead of using federal poverty guidelines, the researchers created their own economic index. The **Elder Economic Security Index** takes into account geographical cost-of-living differences. Most important, it factors in the cost of housing, which in California consumes the greatest chunk of many seniors' income, adds in other basic living expenses and compares that amount to seniors' actual take-home income. Without any form of public assistance.

Using that index, up to 49 percent of seniors in Bay Area counties are struggling.

Worst off were people over 75, African-American and Latino seniors, with huge amounts falling below the economic security standard.

An index that takes into account the high cost of housing in the Bay Area, clearly provides a truer picture of need.

Earlier this week, Assemblyman Jim Beall, D-San Jose, introduced legislation that would require the state to begin using the newly designed **Elder Economic Security index** to give us a better idea of how seniors are really coping in these tough times. It only makes sense to adapt it.

Seniors who are in distress don't have a prayer of getting the help they need as long as they remain invisible.