

High Living Costs Challenge Seniors

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The cost of living is no respecter of retirees or people planning for retirement. Many California retirees, for example, are not eligible for public assistance, even when they cannot afford basic housing, food, transportation and health care.

The Federal Poverty Line, which determines income eligibility for most public programs, covers less than half of basic costs incurred by California seniors. This line in the sand, based on the national average cost of food, is certainly not one size that fits all.

For example, the current FPL is \$10,400 per year, whereas costs in 2005 for seniors were \$25,153 in Alameda County, \$25,353 in Contra Costa and \$27,550 in San Mateo.

Those figures, which apply only to seniors in good health, do not include significant cost of living increases in health care and the other basic necessities of living since 2005. The cost of long-term care alone can double a senior's cost of living.

Such information can motivate baby boomers to save more for their retirement and spur people close to or already in retirement to consider continuing to work, even if they would prefer complete retirement. Many retirees who had assumed that Social Security would be enough to live on, however, are struggling to apportion sacrifice between housing, out-of-pocket health care and food costs.

Hope may be on the horizon, but such a horizon appears to be far off. The new

California **Elder Economic Security** Standard Initiative provides realistic cost-of-living data for California seniors. A growing national coalition is working on a series of initiatives to educate and advocate for support of people who contributed to the economy and community for many decades and now are struggling to survive.

The California **Elder Economic Security Initiative**, a project of the Oakland-based Insight Center for Community Economic Development (Cal-EESI), is collaborating with organizations in other states to provide a framework for livable retirement income, stronger Social Security and Medicare, expanded health care access, affordable senior housing and elder consumer protections.

Seniors can hope for change, but they also need help. Local agencies and programs providing low- or no-cost services for financially strapped seniors would welcome our financial and volunteer support. For a list of local programs, call 800-273-6222. For information about Cal-EESI, contact www.insightccd.org or 510-251-2600.

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