

Low-income seniors find public help hard to get

By Troy Anderson, LA Daily News

Charles Mitchell was drafted into the Vietnam War soon after graduating from college. He served his country as a medic.

But when he returned home, the former marine biologist spent the next two decades "in hiding" from anti-war protesters, working for political campaigns and on various odd jobs.

By 1989, he applied for low-income housing and got an apartment on Skid Row in downtown L.A. Today, the 67-year-old scrapes by on about \$1,000 a month in Supplemental Security Income benefits and pays \$238 a month for his single-room apartment.

"So many seniors in L.A. are desperate to make ends meet," Mitchell said. "We've contributed to society, paid into the system, only to have that system deny us help when we need it most."

Mitchell is among what experts say are hundreds of thousands of low-income seniors in Los Angeles County who are finding it increasingly difficult to make ends meet amid an economic downturn and the surging costs of gas, rent, food and medical care.

"We certainly see, in high-cost counties like Los Angeles, that there is an increasing danger of homelessness," said Susan Smith, director of the Oakland-based Californians for Family Economic Self-Sufficiency at the Insight Center for Community Economic Development.

"With the rising number of elderly and 6.5 million baby boomers on the cusp of retirement in California, if we don't plan now, there will be an increase in senior hunger and homelessness."

A recent UCLA study found the Federal Poverty Line accounts for less than half to a third of the basic costs incurred by California adults age 65 and older.

Yet the measurement is used to determine for which government benefits seniors qualify, as well as how much in state and federal funds local communities receive for seniors.

Steven P. Wallace, a professor and associate director of the UCLA Center for Health Policy Research, said he found that the basic annual cost of living for a retired older adult in good health and living in rental housing in the county is \$22,827. For an older couple, the basic cost of living is \$30,567.

In contrast, the Federal Poverty Line is only \$10,210 for a single elderly person and \$13,690 for an older couple.

Currently, about 1 million people in the county and 3.5 million statewide are 65 or older, and officials estimate about a third of them are living in poverty.

And that population is expected to double by 2020.

Wallace said part of the problem behind the funding gap is that the Federal Poverty Line is based on 1950s calculations and is a geographically one-size-fits-all measure based solely on the cost of a basic food budget needed to meet minimum nutritional requirements.

The measure also fails to take into account housing, transportation and medical costs, he said.

"We've taken a much more comprehensive and up-to-date look at the true costs of the basic standards of living for an older adult," Wallace said.

"What we found is the basic cost of living for older adults in California is about twice what the federal government says you should live on to be at the poverty line."

In Glendale, Helen, an 81-year-old widow who didn't want to give her last name, said she retired at age 55 as an executive secretary and personnel officer.

She now lives on about \$700 a month in SSI benefits, renting a room in a friend's house for \$350 a month, but spending most of her time with her seven children and 16 grandchildren.

"The most difficulty they are having comes to medical expenses when they retire," Helen said. "The benefits are so unfair when they get sick. They have to pay co-pays, but when seniors are on SSI, they have nothing to pay.

"I have friends who worked for many years in America who are really experiencing difficulty, especially when they are homebound and have so many medicines."

As more baby boomers near retirement, the plight of seniors has gained greater urgency. Smith said her organization is part of a national coalition working to convince lawmakers to raise the Federal Poverty Line.

"If you are below the Federal Poverty Line, you often qualify for public support, like Medi-Cal to cover health-care costs, food stamps to cover food costs and the Part D Medicare plan," Smith said.

"What you find is there are all these people who might be above the Federal Poverty Line, but their incomes are far below what they need to make ends meet in California. ... They are ineligible for many public supports but still struggling to pay their basic costs."

And with the economy slowing down and an ongoing foreclosure crisis, some said seniors have been targeted with predatory loans.

"We're also seeing lots of instances where family members encourage elders to take lots of money out of their house and then they can't repay it and end up losing everything," said Kathleen H. Wilber, a professor of gerontology at the University of Southern California.

"Many elders have also got caught up in the subprime mortgage crisis."

Gerald McIntyre, directing attorney at the National Senior Citizens Law Center in Los Angeles, said changing the Federal Poverty Line for seniors wouldn't have to cost the government a lot more money.

"It's a way to measure where we are falling short the most, where we are coming closer and where we can get the most bang for the buck," McIntyre said.

Wallace said local governments also can take steps to aid seniors by offering incentives to developers to build more low-income housing, using redevelopment funds to build low-income housing and providing food subsidies.