

# HELP ON THE WAY for California Seniors

By Jim Beall Jr.



**Every day of every week in California, seniors on fixed incomes make life-altering calculations.**

How do they divide their dollars? Do they spend it on food or housing or for medicine?

But there is another overriding calculation that plays a role in their lives: the Federal Poverty Line, an antiquated tool of measurement that determines eligibility for critical programs such as food stamps, Medi-Cal and Medicare.

**This federal yardstick for poverty,** which relies on a nearly 50-year-old methodology, fails to account for California's higher cost of living and penalizes our seniors. The end result: about 40 percent of California's seniors – 1.46 million people – are denied the opportunity to apply for programs they desperately need simply because their incomes are above the Federal Poverty Line but too low to actually make ends meet.

This discrepancy was uncovered by a report conducted by UCLA's Center for Health Policy Research and the Insight Center for Community Economic Development. The report found the minimum annual income seniors need to cover basic living expenses in California is \$21,011 and not the Federal Poverty Line's estimate of \$10,400.

**"In most California counties,** we're seeing that nearly half the retired population is struggling to make impossible decisions like whether they should buy enough groceries to eat three meals a day or purchase medications . . . That is unacceptable," said Susan Smith, Director of Cal-Elder Economic Security Index at the Insight Center.

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***Seniors have paid their debt to society. They shouldn't have to live worrying every day if they can pay for their medication or their next meal.***

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That is why I am authoring Assembly Bill 324, the Elder Economic Dignity Act of 2009. The bill is designed to correctly calculate the annual income a 65-year and older adult needs to meet basic living needs in California.

It also calls for local organizations that provide programs to help seniors, such as the California Area Agencies on Aging, to use this new Elder Economic Security Standard Index to determine eligibility for critical human service and medical programs

that are so vital to seniors who live on fixed incomes. The index will also update programs and help guide the delivery of services.

**New needs-based programs in California** will be required to use the index. Because each county will calculate its own index to account for its specific cost of living, seniors conceivably could use it as a personal financing tool if they want to relocate to a lower-cost county in California.

Another separate companion bill – Assembly Joint Resolution 6 – urges Congress and President Obama to use the index to modernize the Federal Poverty Line so it can accurately reflect the actual costs to survive in each state and county in the nation.

Seniors have paid their debt to society. They shouldn't have to live worrying every day if they can pay for their medication or their next meal.

For more information about The Elder Index visit the Insight Center's Website – <http://www.insightccd.org>.

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