

Using the Elder Index to Improve the Golden Years in the Golden State

CalFresh Forum
February 8, 2012

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INSIGHT

CENTER FOR COMMUNITY
ECONOMIC DEVELOPMENT

CALIFORNIANS FOR FAMILY ECONOMIC SELF-SUFFICIENCY

Introduction

- Insight Center for Community Economic Development is a national nonprofit research, consulting, and legal nonprofit organization
- Established as a *War on Poverty* program in 1969
- Economic security issue focus since the mid-1990's
- Lead Californians for Economic Security & Elder Economic Security Initiative

Elder Index

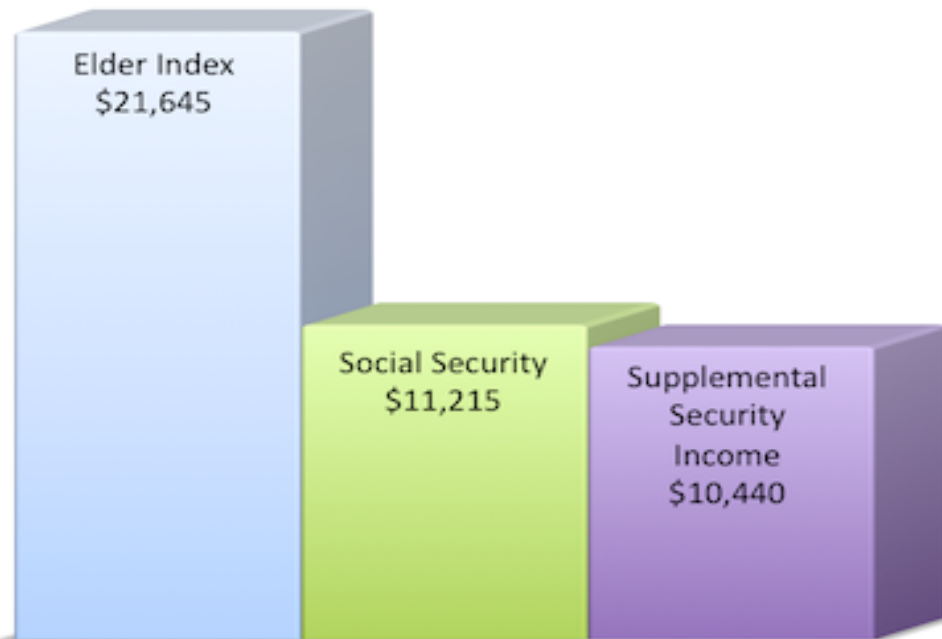
San Francisco and Humboldt Counties

Monthly Expenses	San Francisco County		Humboldt County	
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/o Mortgage	Renter, One Bedroom
Housing	\$418	\$1,239	\$368	\$551
Food	\$308	\$308	\$231	\$231
Transportation	\$202	\$202	\$202	\$202
Health Care = Good	\$293	\$293	\$378	\$378
Miscellaneous @ 20%	\$244	\$244	\$236	\$236
Elder Standard Index Per Month	\$1,465	\$2,286	\$1,415	\$1,598
Elder Standard Index Per Year	\$17,580	\$27,432	\$16,985	\$19,176

Elder Index vs. Income Sources

Elder Index vs Common Income Sources for Seniors: Where Income Falls Short

(Sacramento County, 2009, One-Person Household)

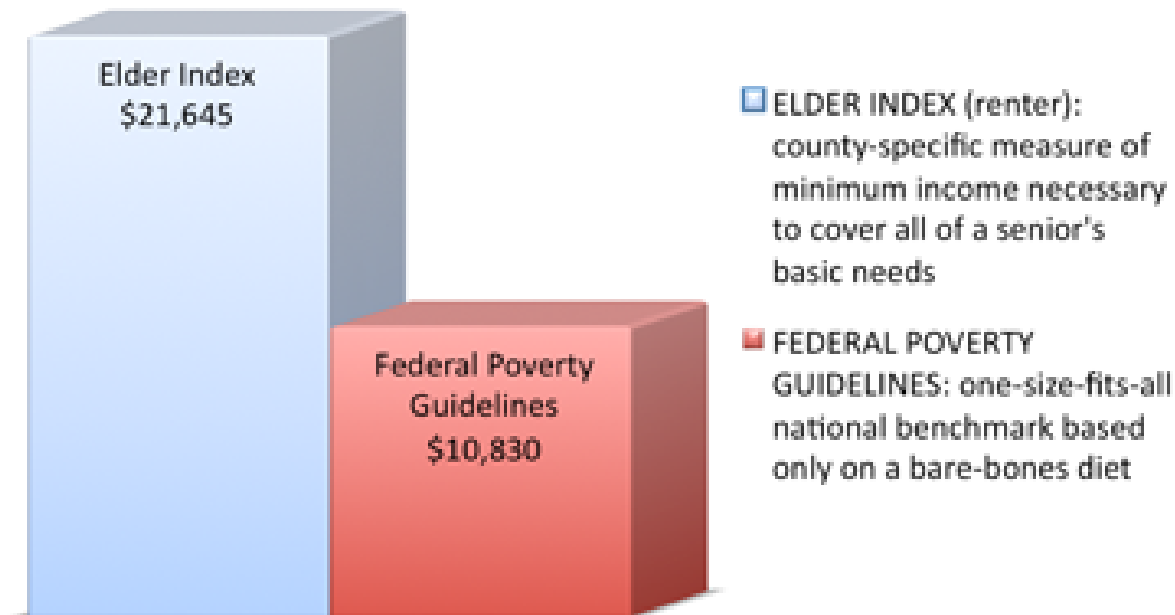


- ELDER INDEX (renter): county-specific measure of minimum income necessary to cover all of a senior's basic needs
- SOCIAL SECURITY (median payment): national pension program for workers who have paid into the system
- SUPPLEMENTAL SECURITY INCOME (maximum payment): cash assistance program for low-income seniors

Source: UCLA Center for Health Policy Research

Elder Index vs. Federal Poverty Guidelines

Elder Index vs Federal Poverty Guidelines (FPL): Where the FPL Falls Short (Sacramento County, 2009, One-Person Household)



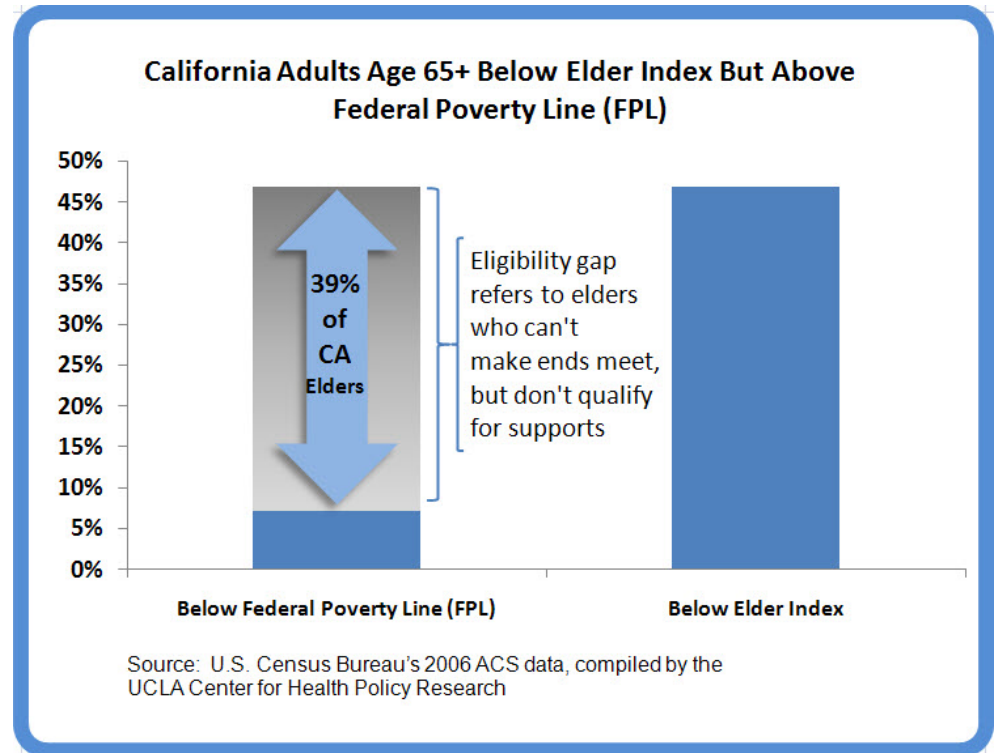
Source: UCLA Center for Health Policy Research

Elder Economic INsecurity in CA

- Nearly Half (47%) CA Elders Fall Below Elder Index

This includes:

- 70% renters
- 76% Latino, 69% African American, 67% Asian elders
- 54% elder women living alone



Elder Index in Action

- **Direct Service**

- Sliding fee scale for community-based long-term care services
- Measure economic impact of programs (SCC, NCOA)
- It's NOT YOUR Fault Campaign
- Financial Education – where and when to retire

- **Advocacy**

- Demonstrate impact of budget cuts
- Set a more realistic economic security goal
- Spotlight “eligibility gaps”/benefits cliff (CalFresh, Community Living Fund)
- Local and national (SF, LA, Supplemental Poverty Measure, Measuring American Poverty Act)

Example of Program Impact

Senior Community Centers of San Diego

- San Diego 2009 Elder Index (Renter): **\$23,139**
- Potiker Family Senior Residence in San Diego:
 - 200 units of very low-income senior housing.
 - Max income is \$22,000.
- Average rents are about **\$450/month** – or about **\$500** less than a market rate one-bedroom apartment. This represents a savings of about **\$6,000** annually for each resident.
- A senior living at Potiker receives two meals daily – saving about **\$1,700** annually
- This senior, therefore, needs to earn just under **\$15,500** annually to have the rest of his/her needs met compared to a senior without assistance.

Example of Legislative Impact

Elder Economic Planning Act

- 3 year effort, passed in 10/11
- Requires California's AAAs to include EI in their federally-mandated 'area plans'
- Requires CDA to include EI in their the state plan
- Requires consideration of EI in allocating funding with a PSA but does not change funding formulas or program eligibility

Why EEPA? What is the result?

Elder Economic Planning Act

- Captures seniors who otherwise fall through the cracks
- Provides consistent benchmark across the state in understanding and addressing elder economic security
- Can't manage if don't measure it
- AAAs now updating plans and will use EI
- Expanded EI release Fall

Building the Movement



Call to Action!!

1. Use Elder Index in your work
 - data found at <http://www.insightccd.org/Cal-EESI.html>
1. Fight cuts to Social Security, SSI, IHSS, etc.
2. Join the Movement!
 - Cal-EESI Listservs
 - Local Steering Committees in LA, SD & SF