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Joint Informational Hearing
Assembly Committee on Aging and Long-Term Care
and
Assembly Committee on Human Services

WHO CAN AFFORD TO GET OLD? SENIOR POVERTY IN THE GOLDEN STATE

Tuesday, March 17, 2015
2:00 p.m.
State Capitol, Room 444

ISSUE PAPER

Retirement is not "golden" for all older adults in California, let alone the United States. Over 23 million Americans over the age of 60 are poor, or near poor (living at or below 250 percent of the federal poverty level, or $29,425 per year for a single person). This population struggles with rising housing costs, unmanageable health care bills, and inadequate nutrition. The impact upon essential needs are compounded by a lack of transportation, diminished savings, and even for some who are still vibrant enough, job loss. For older adults who live in relative (statistical) security just above the poverty level, one major adverse life event can dramatically alter their experiences for the worse.

Here, In California

Millions of Californians, many of them elders, live in poverty today. Depending upon the way poverty is measured, California has one of, if not the highest poverty rate amongst people over the age of 65 in the nation. It is well documented ("The Real Face of California's Poor: Interpreting the New Federal Poverty Measure," a Joint Hearing of the Senate Human Services Committee and the Assembly Human Services Committee, March 12, 2013; and "Seniors and Hunger: Failing to Reach California's Vulnerable Elderly," a hearing of the Senate Human Services Committee, August 14, 2012) that the effects of the nation's economic difficulties have been devastating for seniors who tend only to be capable of deploying limited coping strategies during periods of economic downturns. Given the recent release of the California Senate Select Committee on Aging and Long-Term Care's report "A Shattered System: Reforming Long-Term Care in California," and the rapid expansion of this population and the corresponding increase in vulnerabilities within it, additional scrutiny on the rapidly expanding 65+ population and their capacity to endure economic insecurity has become a focus of public policy development.

Informing policy makers of the broad ramifications of decisions currently before them pertaining to both policy, and budget is essential. Public policies can both alleviate and exacerbate poverty. Many would argue that the recent, and often enduring, deep economic hardship in California calls for a continuous response from policy makers. California's statewide policies to assure safe durable housing while safeguarding affordability, maintaining the health of older Californians by preventing premature institutionalization and improving their overall quality of life through nutrition supports, and optimizing the health and well-being of the people in California come into focus anytime the needs of vulnerable populations are analyzed. California is home to the largest number of seniors in the nation and this population is expanding at a pace unprecedented in history. The California Department of Finance's Demographic Research Unit estimates that California's 65+ population will grow by 43 percent, from 4.4 million in 2010 to 6.35 million by 2020 - today, in 2015, extrapolations estimate the current 65+ population at 5.2 million. The 65+ cohort will grow to 8.83 million by 2030; and then by an additional 21 percent to 10.5 million Californians over the age of 65, by 2040. The baby-boom generation began turning 65 in 2011; by 2029, when all of the baby boomers will be 65 years and over, roughly one-in-five Californians will be over the age of 65 (in contrast, one-in-25 Americans were over the age of 65 in 1900[1]). This year, and each year for the next generation, roughly 350,000 Californians will be added to the 65+ population cohort. Though many are vibrant, healthy and independent, historical data and common sense shows that disability and age are highly associated.

According to the U.S. National Bureau of Economic Research the recent US recession began in December 2007 and ended in June 2009, and thus extended over 18 months. In California, the remnants of the recession linger; persistent, higher than national average unemployment (7.3 percent versus 5.5 percent in January of 2015[2]), a slower recovery, as well as additional, new burdens and uncertainties cited by the Governor in is 2015-16 Budget proposal (such as costs associated with climate change), and those that have been well-known and planned (such as pension and benefit commitments made to public employees designed with the specific purpose or preventing impoverishment late-in-life), are placing pressure upon the administration and its agencies struggling to support a range of long-standing social priorities. Although the Governor and the legislature have successfully made progress toward restoring critical resources for education, expanded health care access, and unmet prison obligations with the help of improving revenue, permanent spending cuts, and temporary taxes from Proposition 30, the Governor cites hundreds of billions of dollars in existing liabilities which serve to cast the relative stability of the state budget in more uncertain terms. Thus, the Governor has stressed caution citing historical economic expansions as being short-lived, five years on average, with the current expansion approaching its sixth year.

Measuring Senior Poverty

Recent reports by the US Census Bureau cite that the number of Americans living below the official poverty line reached its highest since the Bureau began tracking such statistics over half a century ago. The Census Bureau developed a formula and began measuring poverty in the late fifties and early sixties using what is known today as the "official poverty measure" or "OPM," as the preferred formula to illustrate, (though some would argue "cloak") the experiences of impoverished Americans. The share of elders counted as poor using the OPM fell from

[1] "65 Plus in the United States" US Census Bureau, Last Revised: October 31, 2011

[2] Employment Development Department Report 400; US Department of Labor, Bureau of Labor Statistics

35 percent in the early sixties, to 15 percent in 1975, then to about 10 percent in 2000, where it has hovered ever since[3]. Recently, other measures of poverty, and the challenges that low-income individuals face as they attempt to make "ends meet," have been used to simultaneously refine and assess the experiences of people living marginal lives in California.

OPM: Based upon the so-called "OPM," a formula that has been the principal means of defining and measuring poverty in the United States, in 2015, any individual over the age of 65 earning less than $11,354, or any couple earning less than $15,388 is considered living below the Federal Poverty Level, or "FPL" and, therefore, living in poverty. Today, 8 percent of Californians 65+ live on less than $11,354 per year ($15,388 for a married couple living together). This FPL formula was established as a poverty threshold in 1959 and first implemented in 1963 by the Social Security Administration. The formula was based on the annual cost for a nutritious, though Spartan diet. The cost of the diet was then tripled, because during the 1950's, food constituted one-third of total household expenditures, according to data, experiences and estimates by sociologists at that time. Annual increases to the FPL are calculated based upon consumer price index changes.

SPM: the OPM has been criticized for not accurately measuring poverty, and for generalizing the vast variables and hidden effects of financial insecurity. Ultimately, the U.S. Census Bureau, Bureau of Labor Statistics and other federal agencies established what is known as a "Supplemental Poverty Measure," or "SPM", which offered an alternative and more detailed look at poverty in the US. By considering tax credits, housing expenses, health care costs, and a range of other factors, California became the state with the highest poverty rate in the country, as opposed to 20th under the OPM. High housing costs have been uniformly implicated in this alarming re-arranging of the poverty hierarchy amongst states. The high cost of housing, with its own historical challenges ranging from environmental preservation, local exclusion policies, lucrative investment strategies to name a few, will continue to challenge policy makers intent on solving the persistent problem of adequate housing. According to the California Budget Center, "fair market rents" exceed 50% of a maximum SSI/SSP grant in all 58 counties in California, and exceed the entire SSI/SSP grant in 15 urban counties[i]. The SPM looms as a stark reminder of California's unique economic challenges for people of modest means. Under the SPM, one-in-five older Californians is impoverished or unable to meet monthly expenses. In California, 56 percent of seniors have incomes below 200 percent of poverty under the SPM compared to 33 percent under the OPM, based upon data reported in "A State-by-State Snapshot of Poverty Among Seniors: Findings From Analysis of the Supplemental Poverty Measure," by the Kaiser Family Foundation.

EESI: In 2011, California established the Elder Economic Security Index, or "EESI," through legislation authored by then-Assemblymember Jim Beall[4]. The EESI, is based on the cost in each California county of the basic expenses encountered by older adults. Those with incomes below the elder index are considered economically insecure. The elder index methodology was developed by the Gerontology Institute at University of Massachusetts Boston and Wider Opportunities for Women, (a national non-profit organization established to build pathways to

[3] Social Security as an Anti-Poverty Program, By Ben Veghte, Income Security Research Associate, and Virginia P. Reno, Vice President for Income Security, National Academy of Social Insurance (NASI)

[4] AB 138 (Chapter 668, Statutes of 2011) by Assemblymember Jim Beall (D-Santa Clara).

economic security and equality of opportunity for women, families and elders), then refined and adapted to California by the UCLA Center for Health Policy Research. It uses national and state data sources, including the U.S. Census Bureau and the U.S. Department of Housing and Urban Development. To nobody's surprise, the EESI illustrates how the federal poverty guideline covers less than half of the basic costs encountered by older Californians. According to a brief published by UCLA Center for Health Policy Research, in collaboration with the Insight Center for Economic Development, nearly one-half million older Californians living alone in 2007 could not make ends meet, "...lacking sufficient income to pay for a minimum level of housing, food, health care, transportation and other basic expenses." And, that experience isn't limited only to environments traditionally thought-of as high-cost; the elder index and related research show that, in addition to urban and coastal areas, older adults in rural counties face significant economic challenges. Consider Imperial County, which has the highest percentage of single older adults with incomes below the elder index benchmark (67.1 percent) according to the EESI, while San Francisco County has the next highest percentage, (61.3 percent) of older adults living alone with incomes below the elder index.

Legislative Quick Facts: EESI Legislative History:

- **AB 2114 (Beall) of 2010** required the Department of Aging and the Area Agencies on Aging (AAA) to use the elder index in their planning.
    - Held in the Senate Appropriations Committee.

- **AB 324 (Beall) of 2009** was substantially similar to this bill in requiring the Department of Aging and Area Agencies on Aging to utilize the elder index in their service planning.
    - Vetoed by the governor. The Governor's veto message stated: *While I appreciate the author and sponsors' interest in better refining their planning and service levels for the seniors in their communities, this bill is unnecessary. Local agencies can already use the specific index defined by this bill in their planning efforts. Furthermore, this bill would create General Fund cost pressures at a time when there is no ability to increase service levels.*

While advancing the EESI legislation, then Assemblymember Jim Beall observed that "...California's elder population is poorly planned-for, largely because federal law requires the state to measure senior economic health using the federal poverty level." He noted that "...the federal poverty level is a 50-year-old measure based solely on the cost of food, and does not account for California's wide range in costs of living - from lower-cost Modoc County to higher-cost Los Angeles...as a result of using the federal poverty level, agencies perform costly and inefficient research to determine the true cost of living in their geographic area, with no consistent standard across the state."

The EESI is primarily used as way to more accurately illustrate the specific needs of elders living within California's vast geographical and social network of communities with an eye toward the need to strengthen social insurance programs so that the investments of public resources achieve the highest and best outcomes. It also informs policy makers of critical issues related to an aging society by demonstrating the importance of increasing opportunities for workers and families to save for retirement (and thus reducing the likelihood of dependence upon governmental services late in life), and enhancing community-based services and supports for elders and caregivers.

Social Security

For workers within the United States, "Social Security" is the principle source of post-retirement economic security. It was enacted as part of the original Social Security Act of 1935, which includes the Old-Age, Survivors, and Disability Insurance (OASDI) program and several social welfare and social insurance programs designed to protect disabled and elderly individuals, and their families, from impoverishment. Social Security is funded through payroll taxes called Federal Insurance Contributions Act tax or, "FICA," and Self Employed Contributions Act contributions, known as "SECA." Contributions are collected by the Internal Revenue Service (IRS) from earnings, and are deposited into the Federal Old-Age and Survivors Insurance Trust Fund, the Federal Disability Insurance Trust Fund, the Federal Hospital Insurance Trust Fund, or the Federal Supplementary Medical Insurance Trust Fund which together account for the comprehensive Social Security Trust Fund. Salaried income, up to an annually adjusted maximum is taxed, but earnings over that amount are not; for 2015 that amount is established at $118,500. In 2013, the total Social Security expenditures were $1.3 trillion, 8.4 percent of the $16.3 trillion gross national product and 37 percent of the Federal budgetary expenditures of $3.684 trillion.[5]

For older people, Social Security has traditionally proven to be a substantial stop-gap mechanism to reduce poverty. Income derived from Social Security is currently estimated to keep roughly 20 percent of all Americans, age 65 or older, above the FPL. Almost 90 percent of people aged 65 and older receive some of their family income from Social Security[6]. Without Social Security benefits, an additional 1,309,000 older Californians would be in poverty, according to the Official Poverty Measure. Without Social Security, the poverty rate for those aged 65 and over would meet or exceed 40 percent in 39 states.

Retirement security is often thought of as three-legged 'stool' consisting of Social Security, employer retirement plans, and private savings. Social Security has been far more stable and successful than the other two legs of the stool. The reliance on these other legs of the system has resulted in a retirement security crisis for most Americans.[ii] In the US, between 2012 and 2013, households lead by an individual 65 or older saw their first, averaged income gains since 2006,[7] growing from $34,340 to $35,611, or 3.7 percent.

Characteristics of Senior Poverty

Nearly one in 10 Californians over age 65 now lives in poverty. One in 20 has poor diet quality due, in part, to limited funds to buy food[8]. Over 20 percent of low-income Californians over the age of 65 could not afford to put food on the table or had to forego other basic needs in order to eat during 2009[9]. Just as the recession began to erode financial security, in 2008, the number of seniors at risk of outliving their resources increased by nearly 2 million households nationwide

[5] "The 2014 Annual Report of the Board of Trustees of the Federal Old-Age and Survivors Insurance and Federal Disability Insurance Trust Funds"

[6] Policy Basics: Top Ten Facts About Social Security, Center on Budget and Policy Priorities, November 6, 2012, http://www.cbpp.org/cms/index.cfm?fa=view&id=3261.

[7] Income and Poverty in the United States: 2013, U.S. Government Printing Office, Washington, DC, 2014, DeNavas-Walt, Carmen and Bernadette D. Proctor, U.S. Census Bureau, Current Population Reports, P60-249,

[8] An Opportunity to Boost Senior Participation in CalFresh," Kerry Birnbach, California Food Policy Advocates, October 2011

[9] California Health Interview Survey, UCLA Center for Health Policy Research, 2009

compared to 4 years earlier, according to a research brief published in July 2011 by Brandeis University's Institute on Assets and Social Policy (IASP).

According to the IASP, in 2008, about 12 percent of women age 65 and above lived in poverty, compared to about 7 percent of men. Poverty is about 50 percent more common among the oldest adults, those over the age of 85; 12.7 percent compared to 8.4 percent of those aged 65 to 74. Poverty rates are especially high among racial and ethnic minorities. About 20 percent of black and Hispanic older adults were poor in 2008, compared to 7.6 percent of whites. Older adults with lower levels of education are also more likely than those with more education to live in poor families; 19.3 percent of elderly individuals who did not complete high school lived in poverty in 2008, compared to just 4.4 percent of four-year college graduates.

Faces of Aging: Faces of Poverty?

Information collected for this committee during the 2014 Faces of Aging hearing series by the California Research Bureau (CRB) provides California-specific information on the state's "rich" cultural diversity amongst older peoples. The data demonstrates that there are stark differences in the aging experience depending on race, gender, or cultural origin.

Food Insecurity, Health, Nutrition and Poverty Amongst Older Californians

- Older Latinos are four times more likely to experience some combination of not being able to afford food, skipping meals, going hungry, and not eating balanced meals. They were also more likely than other older Californians to be below 100 percent of the poverty level (244 percent more likely), below 200 percent of the poverty level (135 percent more likely), receiving public assistance (114 percent more likely), and paying rent or mortgage (24 percent more likely).

- Older African Americans experienced more economic insecurity than did other older Californians. They were roughly two times as likely to receive public assistance and to experience some combination of not being able to afford food, skipping meals, going hungry, and not eating balanced meals. They were also more likely than other older Californians to be below 100 percent of the poverty level (42 percent more likely), below 200 percent of the poverty level (26 percent more likely), and to be paying rent or mortgage (35 percent more likely).

- Older Asian, and/or Pacific Islander Californians are roughly 1.5 times as likely as other older Californians to experience some combination of not being able to afford food, skipping meals, going hungry, and not eating balanced meals. They were also more likely than other older Californians to be below 100 percent of the poverty level (127 percent more likely), below 200 percent of the poverty level (76 percent more likely), receiving public assistance (383 percent more likely), and to be paying rent or mortgage (29 percent more likely).

- Older Native People in California were 2.1 times as likely as other older Californians to experience some combination of not being able to afford food, skipping meals, going hungry, and not eating balanced meals and were also more likely than other older Californians to be below 200 percent of the poverty level (28 percent more likely). Some also reported being below 100 percent of the poverty level (18 percent), receiving public assistance (12 percent), and paying rent or mortgage (61 percent). Unlike older urban American Indians and Alaska Natives (AIAN) s, older rural AIANs are more likely to live with someone else and experience poverty. Older AIANs may also face nutritional challenges as a result of commodities programs that offer less healthy non-traditional foods (flour, sugar, lard, peanut butter, and cheese) than traditional, culturally-appropriate foods (beans, corn, melons, squashes, vegetables, venison).

- Older, non-partnered women experienced less economic security than did older, partnered women across each indicator. They were roughly twice as likely as older, partnered women were to receive public assistance and to experience some combination of not being able to afford food, skipping meals, going hungry, and not eating balanced meals. They were also more likely than older, partnered women to be below 100 percent of the poverty level (150 percent more likely), below 200 percent of the poverty level (80 percent more likely), and to either have a rental or mortgage payment.

Housing and Senior Poverty

- Thirty-two percent of older Latinos were renters, 35 percent were home owners with a mortgage, and 33 percent owned their homes outright. Presumably, renters and those with a mortgage payment are less secure financially because they have less wealth from home equity than home owners without a mortgage do or no home equity at all. The Institute on Assets and Social Policy (IASP) at Brandeis University estimates that 62 percent of Latino senior households nationally spend 30 percent or more of their incomes on housing costs and that 90 percent will have insufficient assets for their remaining years.[10]

- Older African Americans were more likely than were other older Californians to view their neighbors as unwilling to help (18 percent more likely) and not trust their neighbors (30 percent more likely). They were also 83 percent more likely than other older Californians to not feel safe at least some of the time in their neighborhoods.

- Older people of Asian or Pacific Islander decent (API) were 56 percent more likely to report not trusting their neighbors and 50 percent more likely to not feel safe at least some of the time in their neighborhoods. Eleven percent of older APIs reported that they view their neighbors as unwilling to help each other.

- Older Native Peoples were 50 percent more likely to report not trusting their neighbors and 100 percent more likely to not feel safe at least some of the time in their neighborhoods. Fifteen percent of older Native People reported that they view their neighbors as unwilling to help each other.

[10] Meschede, Taijana, Martha Cronin, Laura Sullivan, and Thomas Shapiro. (2011). "The Crisis of Economic Insecurity for African-American and Latino Seniors."

Income, Nutrition and Housing Strategies for Impoverished Older Adults in California

- **Supplemental Security Income/State Supplementary Payment (SSI/SSP):** One of the key attributes of the Social Security Act, and a key strategy for the federal government and states to lift needy people out of poverty, is the SSI/SSP combination program. The SSI portion of the program is a federally funded effort that provides income for those aged 65 or older, those who are blind or those who are disabled. California supplements the federal SSI payment with a State Supplementary Payment (SSP). Eligibility for both programs is determined by the Social Security Administration using the FPL as eligibility threshold. Benefits are in the form of cash assistance. About 1.3 million Californians receive SSI/SSP benefits. California's State Supplementary Payment is $156.40. When combined with the federal benefit of $733, an individual could receive a total benefit of $889.40 with which to pay for housing, food, utilities and transportation. In California, SSI recipients are ineligible for CalFresh/SNAP (Food Stamps) assistance.

  California once provided a Cost of Living Allowance (COLA) on the total SSI/SSP amount. This COLA was repealed in 2009. Since then, the state contributions to the SSI grant for individuals have declined from $233 a month down to the federal minimum of $156 a month, a $77 a month, per person, reduction.

  The California Budget Project reports that since 1989-90 the purchasing power of the individual SSI/SSP grant has declined by over 30 percent, and that the grant is worth just 90.2 percent of the federal poverty level. According to information reported by the Senate and Assembly Human Services Committees, if the grant cuts had not occurred and the COLAs applied each year, the SSI/SSP grant for individuals would be worth 106.7 percent of the federal poverty level. The effect of the grant cuts and the repealing of the COLAs was to push 1 million blind, aged and disabled Californians below the federal poverty level, though married couples on SSI/SSP fared a tiny bit better by that measure as their grants were reduced to the poverty level, not below. Additionally, during the recent recession, and the subsequent adjustments to maintain state-level budgetary balance, seniors, especially those on SSI, were repeatedly targeted for cuts. A single elderly impoverished person lost SSI, Adult Day Health Care (which is now called Community-Based Adult Services and provided, until recently, under a limited-term court directive, and a waiver agreement with the federal government subject to administrative change), optional Medi-Cal benefits (such as medical transportation and supplies for those who are incontinent), and In-Home Supportive Services (IHSS)—some of which have been restored, or are proposed to be restored. However, SSI, the single most important income support for an impoverished elder, has not been restored.

- **Older American's Act Title III Nutrition Programs**: Title III of the Older Americans Act (OAA) of 1965 provides for the Nutrition Program to reduce hunger and food insecurity, promote socialization of older individuals, to promote the health and well-being of older individuals and to delay adverse health conditions through access to nutrition and other disease prevention and health promotion services. The OAA authorizes and provides appropriations to the Administration on Aging (AoA) for three different nutrition programs under Title III of the act: Congregate Nutrition Services (Title III C1), Home-Delivered Nutrition Services (Title III C2), and Nutrition Services Incentive Program (NSIP). Congregate Nutrition Services and Home-Delivered Nutrition

Services provide meals and related nutrition services to older individuals in a variety of settings including congregate facilities where meals are provided in group settings such as senior centers; or by home-delivery to older individuals who are homebound due to illness, disability, or geographic isolation. Services are targeted to those in greatest social and economic need. Nutrition Services Programs help older individuals to remain independent and in their communities. According to the California Department of Aging (CDA), the state agency overseeing nutrition program services, nutrition programs improve participants' dietary intakes and to offer opportunities to form new friendships and create informal support networks. Since adequate nutrition is critical to health, functioning, and the quality of life, the program is an important component of home and community-based services for older people. Meals incorporate dietary guidelines which focus on food and beverages that help achieve and maintain healthy weight, promote health, and prevent disease. Meals are provided through networks developed locally by the state's 33 Area Agencies on Aging (AAA) with community-based organizations.

In the 2011-12 fiscal year, the CDA and its 33 partner AAAs served or delivered 7,538,224 congregate meals, and 10,437,410 home delivered meals. Average home delivered meals run approximately $3.24, while congregate meals run approximately $4.86 per meal. According to CDA, recent "sequester cuts" have the effect of reducing congregate meals by 8.1 percent and home delivered meals by 4.3 percent, or, $6.6 million (about 1,629,630 fewer meals being served or delivered). In an effort to avoid the severity of the reduced federal funds, The California State Assembly entered in to an inter-agency agreement with the California Department of Aging in to provide $2.7 million from the Assembly's operations account, reducing the impact by about 30 percent. Thus, the net reduction to nutrition program funding was less than $4 million for FFY 2013.

- **Very-low, Low, and Moderate Income Housing Options:** The loss of Redevelopment Agencies (RDA) in California and the subsequent loss RDA-related financing for those of very-low, low and moderate incomes is expected to reduce the number of new, affordable housing options for the foreseeable future. Currently, there are no alternatives to the resources once provided through tax-increment funds once set-aside specifically to meet the needs of those seeking affordable housing. Legislation has been proposed following RDA closures, though replacement program currently exists, causing a considerable gap in the 'pipe-line' of housing opportunities for a rapidly expanding aged cohort characterized by meager financial resources.

Today's Hearing

Today's Joint Hearing of the Assembly Committees on Aging and Long-Term Care and Human Services is intended to offer legislative members greater understanding of the challenges older and disabled individuals of modest means confront as they attempt to make a life for themselves in this State. California, with its high cost of living and health care, leads the nation in the percentage of older adults living in poverty. Having a clear picture of the extent of poverty among older and disabled adults at the state level is important in the context of policy and budget discussions. Though traditionally, estimates of poverty rates were made using the "official" federal poverty measure, new assessment tools that compensate for fluctuating, California-specific costs of living have been deployed recently as reference points. In order to be sensitive to the true incidence of "senior" and "disabled" poverty in California, ongoing monitoring, study, and investigation is necessary to assess and respond to the extent of the problem.

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[i] Scott Graves, Executive Director of the California Budget Center, is a featured presenter at today's hearing and will offer additional information in his presentation.

[ii] This topic will be studied further on April 7, 2015 during a Joint Informational Hearing of the Assembly Committee on Aging and Long-Term Care, the Senate Select Committee on Aging and Long Term Care and the Senate Committee on Human Services at 2:00 p.m. in the State Capitol.