

# **San Luis Obispo's Vulnerable Seniors**

**The Hidden Poor**

**The Economically Challenged and Insecure**

**The Struggling to Get By**

## **SLO County Commission on Aging**

**Kathleen Bellefontaine, Commission Chair**

**Thomas Clough, Outreach Committee Chair**

**Senior Volunteer Services Board Chair**

# Overview

- San Luis Obispo's vulnerable seniors are a large, service intensive and dependent population segment
- Financial insecurity causes critical impacts on personal health and presents ongoing road blocks to:
  - obtaining health care
  - maintaining safe/affordable housing
  - necessary transportation options
- The effect of this financial insecurity is a significant and growing cost to the county and hospitals

# Staggering Numbers

- One in three California households do not have sufficient income to meet their basic costs of living
- *this is nearly three times the number considered poor according to the Federal Poverty Level*
- In San Luis Obispo County
- Average Family Cost (2 adults & 2 children): \$52,206
- 224% over Federal Poverty Level
- 23,421 Households Below Real Cost Measure
- 29% Seniors

***Struggling to Get By***

United Way of California – 2015

# Staggering Numbers

San Luis Obispo County Rank for the *highest number of Hidden Poor* out of 58 California Counties:

- # 8 - Single elder head of household
- # 15 - Older couple head of household

## ***UCLA Center for Health Policy***

*Counties with Highest Percentage of Hidden Poor Among Older Head of Household/ Spouse (Age 65 and over), California 2011, 2013*

# The Problem: Federal Poverty Guideline

- the current measure has remained virtually unchanged over the past 30 years
- it no longer provides an accurate picture of the differences in poverty among population groups or geographic areas
- it does not reflect socio-economic changes and trends
- it is long past time to update this measure to reflect changes in the nation's economy and society



# Aging in the United States Through 2040

- **Today**
  - Almost **48 million Americans** are between age 64 and 84
  - An additional **7 million Americans** are over age 85
  
- **By 2030**
  - There will be **74 million Americans** between age 64 and 84
  - Another **9 million Americans** will be over age 85
  
- **By 2040**
  - There will be **83 million Americans** over age 65
  - Another **15 million Americans** will be over age 85

**Source:** *2014 US Census Bureau Population Projections*

# 2014 National Council on Aging

- Over 23 million Americans aged 60+ are economically insecure—living at or below 250% of the federal poverty level (FPL)
- Almost 75% of Social Security recipients depend on Social Security for all or most of their monthly income
- Almost 50% of all senior households of color and senior single women households are economically insecure
- 78% of all senior households are financially vulnerable



# Senior (In)Security at a Glance

*Only 22% of senior households are secure in a majority of these areas:*

- Housing & Home Equity

- 45% spend nearly a third of their income on housing
- 31% either rent or have no home equity to draw on

- Healthcare

- 40% spend more than 15% of their income on healthcare

- Budget

- 37% have no money left after meeting essential expenses

- Assets

- 54% do not have financial resources to meet median projected expenses based on net worth and projected income

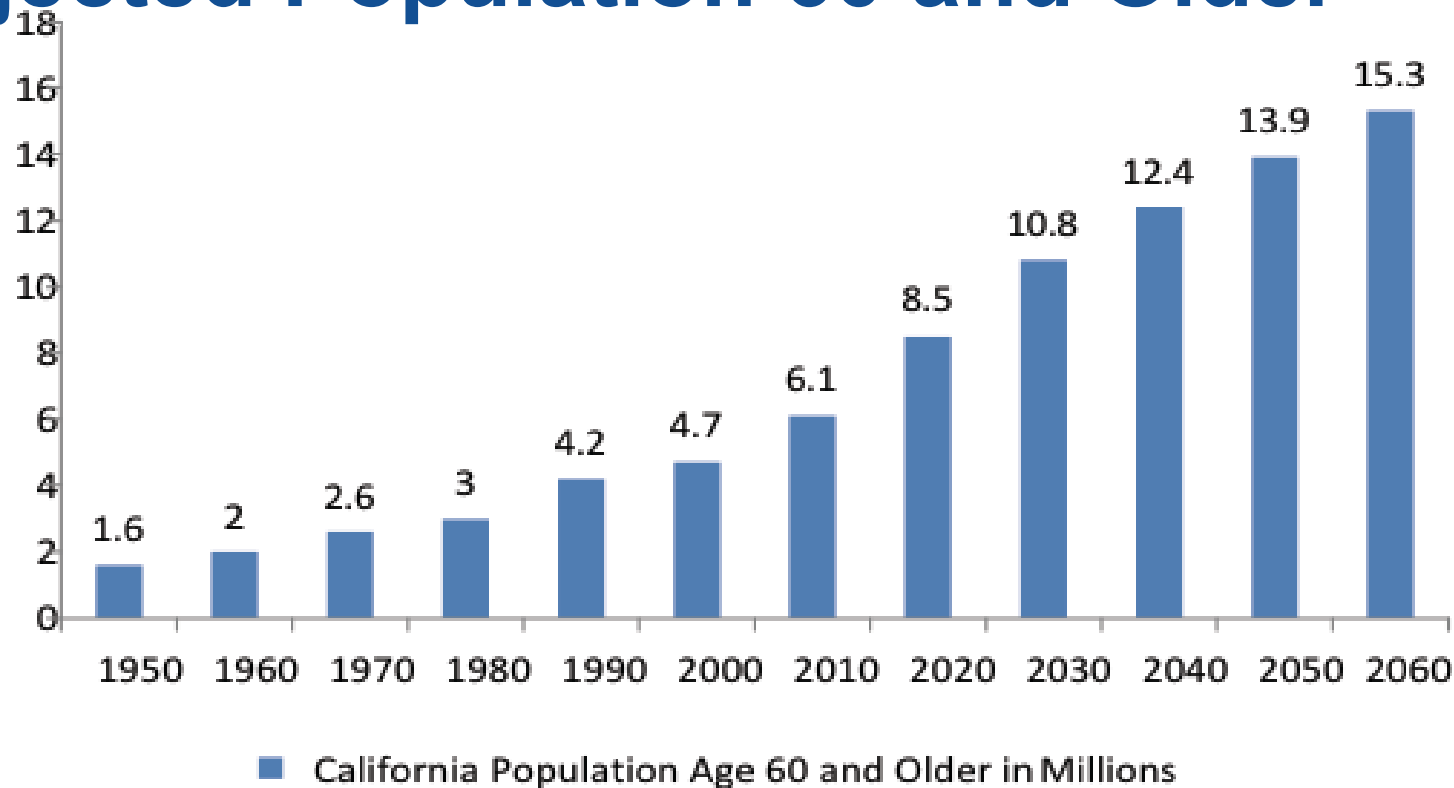
***From Bad to Worse – Senior Economic Insecurity on the Rise***

Policy Brief, July 2011 - Demos and Institute on Assets and Social  
Brandeis University

Policy,

# California State Plan on Aging 2013 - 2017

## Projected Population 60 and Older



# California State Plan on Aging 2013 - 2017

## San Luis Obispo & Santa Barbara Counties

PSA 17	Actual 2010	Projected 2030	Change	Percentage Change
San Luis Obispo	58,433	93,397	34,964	60%
Santa Barbara	74,230	110,047	35,817	48%
Total	132,633	203,444	70,781	53%

# Older Women & Poverty

- **20%** of older Californians live in poverty
- *average income of \$25,000/year*
- **20.2%** of single older women live below the Federal Poverty Level
- **32.2%** with higher incomes still fall below California's *Economic Security Index*, which reflects the actual costs of meeting basic needs
- **60%** of all single elders of color face economic insecurity

**Source:** UCLA Center for Health Policy Research , *The Hidden Poor: Over Three Quarters of a Million Older Adults Overlooked by Federal Poverty Line, August 2015*

# A Snapshot of Older Californians 65+

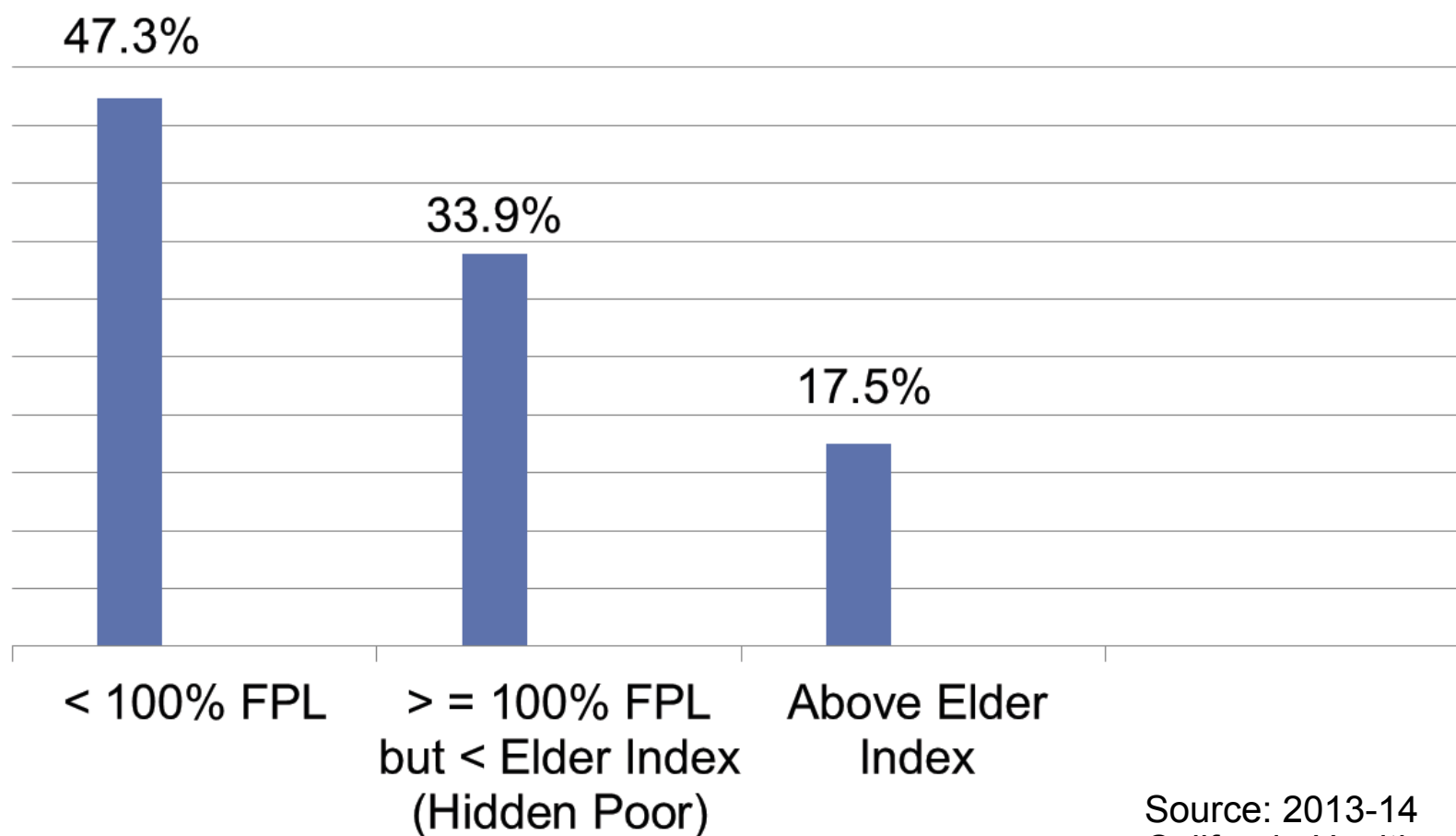
- **77%** with HS diploma or higher
- **20%** limited English proficiency
- **20%** Medi-Cal beneficiaries
- **45%** women living alone
- **43%** with a disability

*Over 120,000 grandparents have responsibility for basic needs of grandchildren*

Sandi Fitzpatrick, Executive Director  
Commission on Aging  
*A Female Perspective on the Graying  
of California - 2015*

California

# Fair & Poor Health By Elder Index Ages 65+ California 2013-14



Source: 2013-14  
California Health  
Interview Survey

# Long Term Care

- The likelihood of using LTC services increases with age
- The likelihood of becoming disabled in two or more Activities for Daily Living or of developing cognitive impairment is 68% among those age 65 and older
  - *almost 7 out of 10 seniors will have substantial needs for supportive care*
- Almost half of all seniors will enter a nursing home at some point in their lives, even if only for a short rehabilitative stay

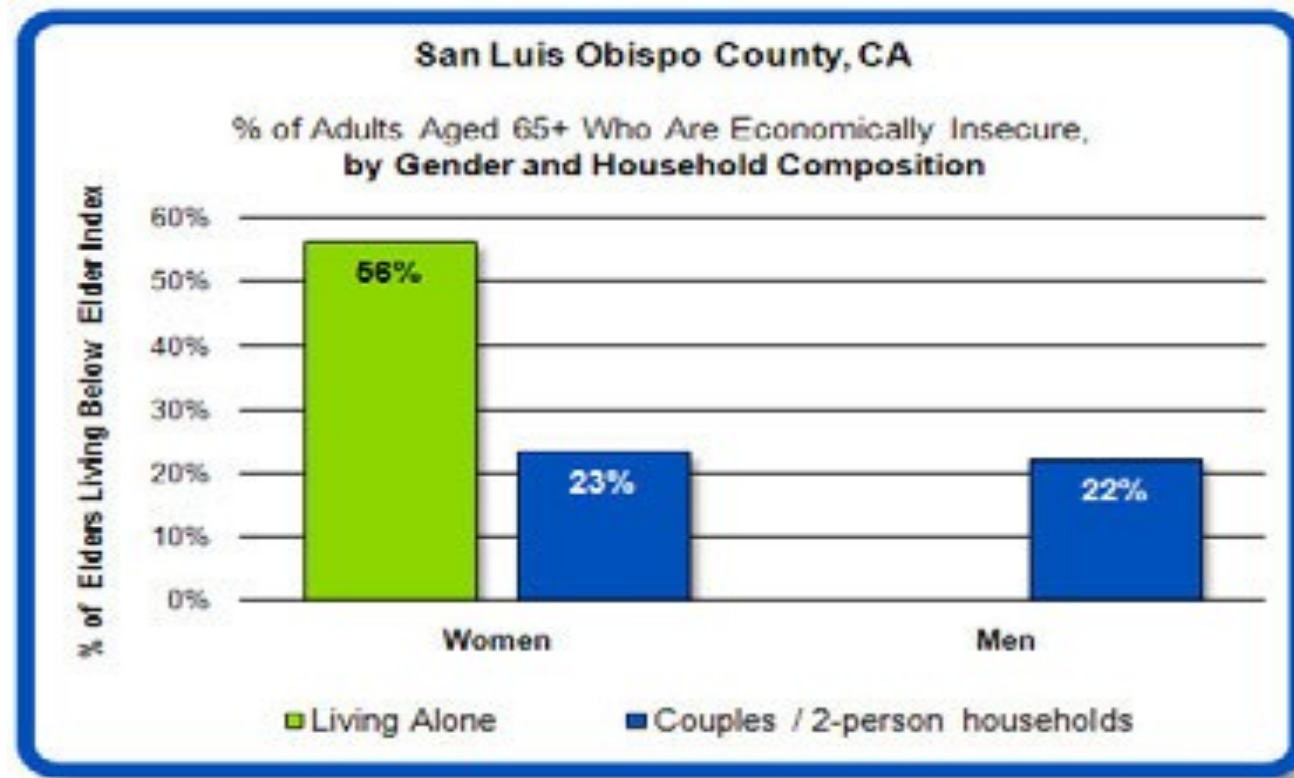
*Source: UCLA Center for Health Policy Research , The Hidden Poor: Over Three Quarters of a Million Older Adults Overlooked by Federal Poverty Line, August 2015*

# San Luis Obispo County Adults 65+

- 38% of *all* elders age 65+ do not have enough income to meet their most basic needs, as measured by the Elder Index
- *that's more than 13,000 elders struggling to make ends meet in San Luis Obispo County*
- A large number of additional elders (9,000 or 27%) with incomes above the FPL but below the Elder Index fall into the *eligibility gap: cannot make ends meet but do not qualify for supports*

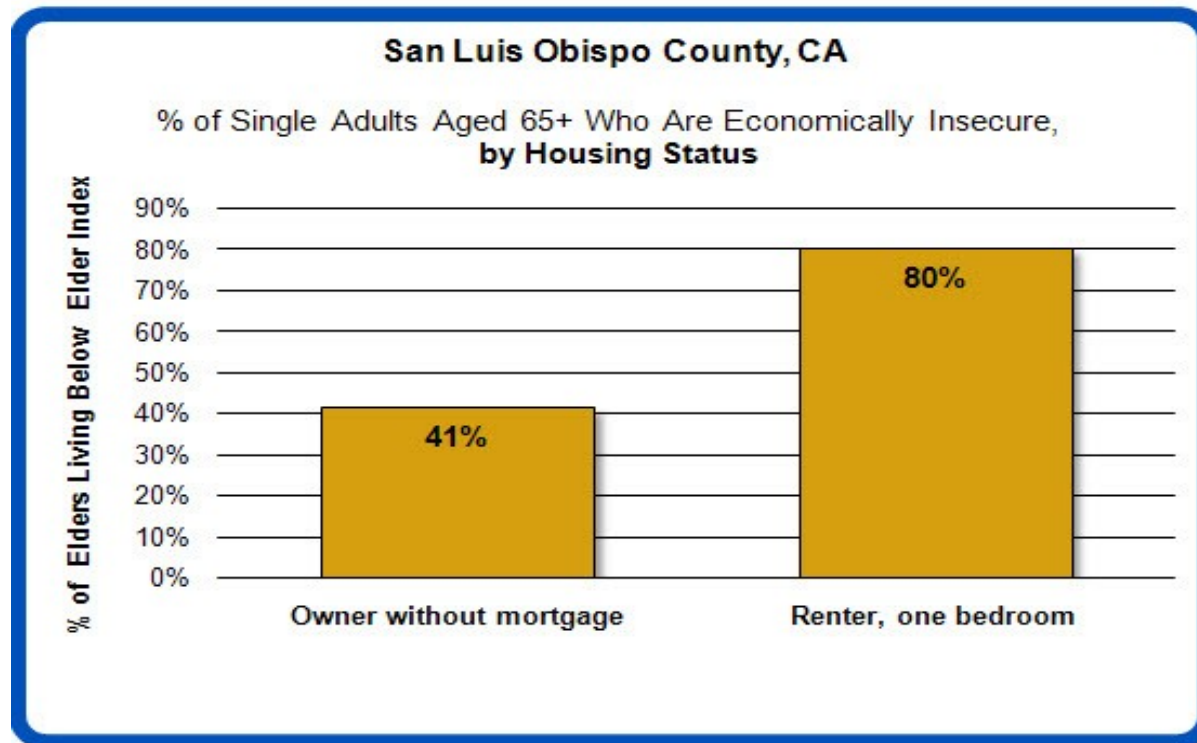
# Women Living Alone: Most Economically Vulnerable

Without the support from a partner's income, and in the face of increasing costs and fixed incomes, **over half of elder women living alone in San Luis Obispo County cannot make ends meet**



# Renters Living Alone: Most Economically Vulnerable

- **8 out of 10** elder renters living alone in San Luis Obispo County are trying to survive on incomes below the Elder Index
- **4 out of 10** elders who own their own home, even those who have paid off their mortgage, are unable to meet their basic needs



# Critical Senior Community Challenges

**Transportation Resources Designed for an Aging Population**

**Nursing Homes, Assisted Living, Respite Care for Seniors, and End of Life Care**

**Accessible Safety Designed Affordable Housing**

**Healthcare Targeted to and for Seniors**

**In-Home Supportive Services**

**Low Income Housing Options**

**Services Directed at Avoiding Isolation/ Depression**

**SLO County Commission on Aging – April 2016**

# **A Call To Action**

- **More Senior Advocates & Expanded Partnerships to Address Critical Senior Issues**
- **Age Friendly Livable Affordable Communities**
  - **Attitude Shift in Society**
- **Policy Focus on Providing Necessary Financial & Health Care Support**
- **Resources Directed at Solving Critical Senior Issues**

# A Few Examples

## Stories and Concerns of Seniors

- Struggling with maintaining **affordable housing** caused by financial stress, high rents, eviction.
- Struggling with obtaining **access to medical care** caused by cost, transportation, current medical condition.
- Struggling to meet **basic needs**; food, shelter, medical, caused by limited financial resources.
- Struggling to obtain **in home support services** such as for personal care, home maintenance.
- Struggling with living alone and the effects of **isolation** and **loneliness**.