San Luis Obispo County’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
Financial Insecurity

• 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

• Financial Insecurity is Called by Different Names
  • The Hidden Poor
  • The Struggling to Get By
  • The Economically Challenged
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
## California State Plan on Aging 2013 - 2017
### San Luis Obispo & Santa Barbara Counties

<table>
<thead>
<tr>
<th>PSA 17 60+ Seniors</th>
<th>Actual 2010</th>
<th>Projected 2030</th>
<th>Change</th>
<th>Percentage Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>San Luis Obispo</td>
<td>58,433</td>
<td>93,397</td>
<td>34,964</td>
<td>60%</td>
</tr>
<tr>
<td>Santa Barbara</td>
<td>74,230</td>
<td>110,047</td>
<td>35,817</td>
<td>48%</td>
</tr>
<tr>
<td>Total</td>
<td>132,633</td>
<td>203,444</td>
<td>70,781</td>
<td>53%</td>
</tr>
</tbody>
</table>
Seniors & Poverty
Seniors & Poverty

- **31%** of Seniors in California live below the Real Cost Measure, average income of $18,000/year ($1500/month)

- **20.2%** of single older women live below the Federal Poverty Level ($11,800/year = $983/month)

- **32.2%** single older women 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

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

< 100% FPL  47.3%

> = 100% FPL  33.9%
but < Elder Index
(Hidden Poor)

Above Elder Index  17.5%

Source: 2013-14 California Health Interview Survey
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 those 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
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 Community Senior Challenges Identified by Commission on Aging

- 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.
Critical Community Senior Challenges Identified by Commission on Aging

- 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**.
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
What can you do to make a difference?
Thank you for this opportunity to advocate for Seniors and for your thoughtful consideration of what you can do to make a difference.