Report on the Economic and Self-Sufficiency Status of Elderly Women in San Diego County

Demographics: In the San Diego region the population of those aged 60 and over increased in number from 404,025 to 531,980 between 2000 and 2010; those aged 65 and over increased from 313,750 to 378,604; and those aged 75 and over increased from 153,691 to 191,037. Among residents 65 and older, however, females outnumber males 56.4 to 43.6 percent. Broken down by age group females comprise: 52 percent of the population aged 60-64; 54 percent of the population aged 65-74; and 59 percent of the 75 and older group. The total number of females ages 65 and older as of 2010 was 198,800, or 6.4 percent of the county’s population. This includes: 54,832 (2.5%) women aged 65 to 69; 42,574 (1.8%) aged 70 to 74; 36,157 (1.2%) aged 75 to 79; 30,858 (1.0%) aged 80 to 84; and 19,581 (0.6%) over the age of 85.

As those in the baby boom generation age, the senior population continues to grow at a faster pace than the total population in the county. Between 2000 and 2030 it is projected that: the 60+ population will increase from 404,025 to 929,766; a 130 percent increase; the 65+ population will increase from 313,750 to 722,545; a 130 percent increase; the 75+ population will increase from 153,691 to 324,855; a 111 percent increase; and the general population will increase from 2,813,833 to 3,870,000; a 38 percent increase. The number of females 65 years and older as of 2030 is projected to be 386,729 with 182,732 over the age of 75.

The distribution of the older population among the cities in the county is uneven. For example, according to 2010 estimates, 32 percent of Del Mar’s population is 60 or older, while only 13 percent of National City’s population is over the age of 60. Other jurisdictions with relatively high concentrations of older residents include: Solana Beach (27%); Coronado (23%); and Carlsbad (21%). Lower concentrations of older residents are found in: Vista (13%) Escondido (14%).

Of 361,908 residents over the age of 65 living in San Diego County, 16.75 percent are females living alone compared to 6.96 percent males.

Economic self-sufficiency: Seniors-no matter what their source of income, or gender often struggle to make ends meet in San Diego County. Forty-two percent of all elders, or 131,000 residents, aged 65+ in San Diego (approximately 84,000 women) do not have sufficient income

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2. 2011 American Community Survey 1-Year Estimates
7. U.S. Census Bureau’s 2006 ACS data, compiled by the UCLA Center for Health Policy Research

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to meet their basic needs. Approximately 10 percent of women over 65 are in the labor force (compared to 20 percent of men).

While support programs can help, many use the Federal Poverty Guidelines (FPL) to determine eligibility. The problem is that the FPL is the same dollar amount across the country, and is based entirely on the cost of food. As a result, thousands of economically insecure seniors in San Diego County fall through the cracks of our public systems. The Elder Index is a county-specific measure and includes all of a senior’s basic costs (food, housing, medical care, and transportation).

![Elder Index vs Federal Poverty Guidelines (FPL): Where the FPL Falls Short](chart.png)

In addition, current calculations under the Elder Economic Security Standard Index for California reveal that both singles and couples age 65 or older who rent need more than twice the amount established by the Federal Poverty Level (FPL) guideline to meet basic living expenses. This gap is greater for elders who own their home and are paying a mortgage than for renters. The gap between basic expenses and the FPL is smaller for owners without a mortgage, but still exists with housing and health care serving as the primary drivers of the high costs.\(^8\)

As such, according to the Federal Poverty Level, only 8% (24,000) of San Diego County elders are considered “poor,” with annual individual incomes below $10,210. In addition, a large number of other elders (107,000 or 34%) fall into the “eligibility gap,” with incomes above the FPL but below the Elder Index. These elders don’t have enough money to cover their most basic needs, but have too much to qualify for many public programs.\(^9\)

Low income has been shown to be a risk factor for poor health. In San Diego County, 8% of all seniors live below the poverty level and 12% live between 100% and 149% of the poverty level. Since women generally live longer than men, a higher percent of women live on a single

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income. This may result in a greater number of senior women living in poverty than men. In San Diego County, two-thirds of all seniors living in poverty were female (68%)\(^\text{10}\).

According to all available data characteristics of the most economically vulnerable seniors in San Diego County are Latino or African women who are living alone and who do not own their own homes (renters).

Women living alone are more economically vulnerable. Without a partner to share the expenses, and in the face of increasing costs and fixed incomes, 1 out of every 2 elder women living alone in San Diego County are struggling to make ends meet.

Elders of all races/ethnicities are struggling in high cost San Diego County. 42% of non-Latino Whites have incomes below the Elder Index. Elders of color, who typically earned less than whites throughout their working lives and who often don’t have pensions and 401Ks to supplement their Social Security income, are struggling the most (data is not broken down by gender):

- 3 out of 4 Latinos;
- 6 out of 10 African Americans; and
- Over half of Asian elders

...living alone in San Diego County are trying to make ends meet with incomes below the Elder Index.

Renters living alone are the most economically vulnerable. Nearly three-fourths of elder renters living alone in San Diego County are trying to survive on incomes below the Elder Index. Close to half of elders living alone who own their home, but are still paying off a mortgage, are unable to meet their basic needs. Elders who own their homes outright are doing somewhat better, but are still struggling. More than one-quarter cannot make ends meet.

According to the Survey of Older Americans Living in San Diego County\(^\text{11}\), twice as many females as males reported needing assistance with minor home repairs (38% versus 19%, respectively). Females also reported a greater level of need with routine housework (22% versus 14%, respectively), grocery shopping (14% versus 8%, respectively), and yard work (34% versus 24%, respectively).

When asked about health, housing, and legal concerns, housing and health concerns topped the notable differences between males and females. More females than males were concerned with being able to afford vision care (35% versus 24%, respectively), being able to afford dental care (42% versus 33%, respectively), and minor home repair (22% versus 14%, respectively). Additionally, notable differences were found between females and males with being able to afford hearing care (28% versus 22%, respectively) and doing yard work (24% versus 19%, respectively).
# San Diego County, CA 2009
## Elder Economic Security Standard™ Index
**Elder Index Per Year**

<table>
<thead>
<tr>
<th>Income Needed to Meet Basic Needs (based on monthly expenses shown below*)</th>
<th>Elder Person</th>
<th>Elder Couple</th>
</tr>
</thead>
<tbody>
<tr>
<td>Owner w/o mortgage</td>
<td>$15,260</td>
<td>$22,148</td>
</tr>
<tr>
<td>Owner w/mortgage</td>
<td>$32,697</td>
<td>$39,585</td>
</tr>
<tr>
<td>Renter, one bedroom</td>
<td>$23,434</td>
<td>$30,322</td>
</tr>
</tbody>
</table>

| Federal Poverty Guideline (2009 DHHS) | $10,830 | $14,570 |
| % of Federal Poverty (Elder Index divided by (/) Federal Poverty Guideline) | 141% | 152% |

<table>
<thead>
<tr>
<th>Annual Comparison Amounts</th>
<th>$14,570</th>
<th>$14,570</th>
</tr>
</thead>
<tbody>
<tr>
<td>SSI Payment Maximum, California 2009</td>
<td>$10,440</td>
<td>$18,288</td>
</tr>
<tr>
<td>SSI Income Gap [SSI Payment Maximum minus (-) Elder Index]</td>
<td>-$4,820</td>
<td>-$3,860</td>
</tr>
</tbody>
</table>

| Median Social Security Payment 2009 | $11,526 | $21,184 |
| Soc Sec Income Gap [Average Social Security Payment minus (-) Elder Index] | -$3,734 | -$964 |

## *Basic Monthly Expenses Used to Calculate Elder Index*

<table>
<thead>
<tr>
<th>Monthly Expenses</th>
<th>Elder Person</th>
<th>Elder Couple</th>
</tr>
</thead>
<tbody>
<tr>
<td>Owner w/o mortgage</td>
<td>$423</td>
<td>$423</td>
</tr>
<tr>
<td>Owner w/mortgage</td>
<td>$1,876</td>
<td>$1,876</td>
</tr>
<tr>
<td>Renter, one bedroom</td>
<td>$1,104</td>
<td>$1,104</td>
</tr>
<tr>
<td>Housing</td>
<td>$423</td>
<td>$423</td>
</tr>
<tr>
<td>Food</td>
<td>$250</td>
<td>$250</td>
</tr>
<tr>
<td>Transportation</td>
<td>$204</td>
<td>$204</td>
</tr>
<tr>
<td>Health Care (Good Health)</td>
<td>$182</td>
<td>$182</td>
</tr>
<tr>
<td>Miscellaneous @ 20%</td>
<td>$212</td>
<td>$212</td>
</tr>
<tr>
<td>Elder Index Per Month</td>
<td>$1,272</td>
<td>$1,846</td>
</tr>
</tbody>
</table>

For the complete report, methodology or other counties visit: [http://www.healthpolicy.ucla.edu/elder_index10sept.aspx](http://www.healthpolicy.ucla.edu/elder_index10sept.aspx)

Food Assistance: According to California Food Policy Advocates, the number of SNAP/Food Stamp participants in San Diego County increased from 83,000 in September 2006 to about 237,000 in September 2011. However, even with this increase –

- San Diego County continues to have the lowest estimated Local Access Indicators for SNAP/food stamp participation (40 percent of those who are eligible) of the 22 metropolitan areas surveyed by the Food Research and Action Center (FRAC). In real terms this means that almost $106 million dollars in benefits were left unclaimed in 2011.\(^{12}\)

- Only one percent of senior households in San Diego County receive food stamps (Supplemental Nutrition Assistance Program, SNAP)\(^{13}\). Data is not broken down by gender.

New analysis released on February 20\(^{th}\) 2013, ranks San Diego County 47\(^{th}\) out of 58 in utilization of CalFresh (new name for SNAP/Food Stamps), as opposed to 55\(^{th}\) in 2008\(^{14}\). Statewide only 5 percent of eligible households with Social Security recipients over 60 years old in participate in CalFresh (approximately 444,000 households)\(^{15}\). Data is not broken down by gender.

The county has made it easier to apply for SNAP/Food Stamps, no longer requiring applicants to attend as many office visits. Elderly/disabled households only have to meet the net monthly income standard. For October 1, 2012 through September 30, 2013, the monthly income limits are:

<table>
<thead>
<tr>
<th>People in Household</th>
<th>Gross Monthly Income</th>
<th>Net Monthly Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$1211</td>
<td>$931</td>
</tr>
<tr>
<td>2</td>
<td>$1640</td>
<td>$1261</td>
</tr>
<tr>
<td>3</td>
<td>$2069</td>
<td>$1591</td>
</tr>
<tr>
<td>4</td>
<td>$2498</td>
<td>$1921</td>
</tr>
<tr>
<td>5</td>
<td>$2927</td>
<td>$2251</td>
</tr>
<tr>
<td>6</td>
<td>$3356</td>
<td>$2581</td>
</tr>
<tr>
<td>7</td>
<td>$3785</td>
<td>$2911</td>
</tr>
</tbody>
</table>

\(^{14}\) http://cfpa.net/GeneralNutrition/CFPAPublications/CountyProfiles/2010/CountyProfile-SanDiego-2010.pdf  
\(^{15}\) http://cfpa.net/CalFresh/Legislation/AB69-FactSheet-2010.pdf  

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**Financial Exploitation:** San Diego Adult Protective Services (APS) investigated 7512 cases (5488 were elders and 2024 dependent adults) in 2011/12. Of those 61.79% were elderly or dependent adult females.

1149 reports of abuse were from financial institutions and accounted for 9.1% of all APS reports. 38.2% of all case assignments (regardless of referral source) had allegations of financial abuse. In confirmed or inconclusive financial abuse cases family members are the alleged abusers in 54.1% of cases (31.1% adult son or daughter).

The Survey of Older Americans Living in San Diego County received responses from 1,757 residents over the age of 60. 55% of respondents were female which is in line with the overall percentage in the region.

Twice as many females than males reported needing assistance with minor home repairs (38% versus 19%, respectively). Females also reported a greater level of need with routine housework (22% versus 14%, respectively), grocery shopping (14% versus 8%, respectively), and yard work (34% versus 24%, respectively).

When asked about health, housing, and legal concerns, housing and health concerns topped the notable differences between males and females. More females than males were concerned with being able to afford vision care (35% versus 24%, respectively), being able to afford dental care (42% versus 33%, respectively), and minor home repair (22% versus 14%, respectively). Additionally, notable differences were found between females and males with being able to afford hearing care (28% versus 22%, respectively) and doing yard work (24% versus 19%, respectively).

**Disability:** An estimated 88,455 women over the age of 60 in San Diego County are living with one or more disability. Of those 21,335 are aged 65 to 74; 27,740 are aged 75 to 84; and 23,810 are aged 85 years and over. 48,750 women over the age of 60 in San Diego County face an independent living difficulty. 4795 are aged 60 to 64. 10,650 are aged 65 to 74 years. 15,895 are ages 75 to 84 and 17,410 are over the age of 85. 25,070 women over the age of 60 with difficulty engaging in self-care live in San Diego County including: 2,310 aged 60 to 64; 4,595 aged 65 to 74; 7,945 aged 75 to 84; and 10,220 aged 85 and over. 58,790 women over the age of 60 in San Diego County suffer from ambulatory difficulty with 14,395 aged 65 to 74; 65,060 aged 75 to 84; and 31,915 are aged 85 years and over.

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16 Health & Human Services Administration Adult Protective Services Year in Review 2011-12 Report
17 http://agidnet.org/DataFiles/ACS2010DIS/Table/?tableid=S210DIS02&state=CA
18 http://agidnet.org/DataFiles/ACS2010DIS/Table/?tableid=S210DIS08&state=CA
19 http://agidnet.org/DataFiles/ACS2010DIS/Table/?tableid=S210DIS07&state=CA
20 http://agidnet.org/DataFiles/ACS2010DIS/Table/?tableid=S210DIS06&state=CA

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The following news article may be of interest as it provides some anecdotal information on the economic self-sufficiency of seniors:

**Elderly San Diegans Struggle To Pay Water Bills**

Seniors Dealing With High Cost Of Living, Reduced Social Security Income

Posted: 05/10/2011

As the cost of living and water rates continue to rise, one elderly La Jolla woman has taken extreme measures just to make sure she has water. For much of San Diego's elderly population, life is getting harder. Social Security payments from the federal government have not increased since 2008. Making matters worse, under former Gov. Arnold Schwarzenegger, the California-funded Social Security payments decreased $50 each month. Gov. Jerry Brown has proposed cutting the payments an additional $15 a month.

At the same time, the cost of living has sharply increased. In some districts, water rates have increased about 60 percent. The price of gas has doubled and raised prices on food and household items.

The combination of a higher cost of living and less income is hurting thousands of elderly San Diegans.

70-year-old La Jolla resident Patricia Bryant lives only on her Social Security payments. After paying her medical bills, she only has $648 a month to pay for her house, food and other bills. Bryant said her recent San Diego water bills totally surprised her. "There was one for $146. Then, I saw one for $172 and it seems like they're getting worse and worse," she said.

Because Bryant wasn't able to pay her bills, her water was shut off. The San Diego Water Department told her it would cost $548 to turn it back on. That would cost almost her entire monthly income.

"When you're getting $648, there's no way you can pay that much just for water," said Bryant.

David Peffer, a staff attorney with the Utility Consumers' Advocate Network, told 10News, "The city starts imposing fees and disconnection charges and deposits and a bill of $100 [or] $110 can, like in her case, go up to $500."

For two weeks, Bryant filled up buckets at the public restrooms at the beach so she could have water at home. She spoke with a water official who agreed to cut her bill in half and turned her water back on.

A recent water survey at Bryant's home revealed she was using only 22 gallons of water a day. The typical San Diego home uses an average of 143 gallons of water per person per day. Yet, Bryant's bills were still going up.

"There's no reward for conserving water whatsoever," she said.

Peffer said, "You can't conserve your way out of high water bills. That's completely unfair."

Paul Downey, the president of the Senior Community Centers, applauded corporations like SDG&E for having low-income assistance programs that help the elderly pay their bills without the threat of having their gas or electricity turned off. The San Diego Water Department does not have a similar program.

"The city of San Diego absolutely needs to step up and have some sort of a program to help low-income seniors be able to make their payments," said Downey.

A water payment program would save Bryant from future trips to the beach for water.

"Water is a necessity," said Downey. "You can't cut off anybody's water, let alone a frail senior."21

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