

California seniors have highest poverty rate, study finds

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Allen Stross returns to his home after lunch at the North Berkeley Senior Center and some grocery shopping. Photo: Lea Suzuki, The Chronicle

Allen Stross of Berkeley started working at age 13. He's been a delivery boy, a sign painter, a Navy sailor and a photographer for the [Detroit Free Press](#). Now, at age 90, he and his wife live on about \$21,000 a year. After they pay for rent and medications, they're left with just \$416 a month.

"No restaurants. No movies. No new clothes. We look for a lot of freebies," he said. "But I try not to worry about things I can't control, such as the past or the future. My wife's a Buddhist. That helps."

Stross and his wife, a retired art history teacher, are among a growing throng of formerly middle-class Americans who find themselves in poverty as seniors. For about 6.3 million seniors nationwide living below the poverty line, that means eating most meals at free dining rooms, rarely turning up the heat, rationing medications and praying that emergencies never strike.

California, with its high cost of living and health care, leads the nation in the percentage of older adults living in poverty, according to a 2013 report by the [Kaiser Family Foundation](#). Twenty percent of California adults over age 65 live below the poverty threshold of about \$16,000 annually, when taking into account the higher cost of housing and health care.

Poverty rising again

Senior poverty levels declined for decades in the 20th century due to [Social Security](#) and other safety-net programs, but started to rise again after the 2008 economic collapse, when millions of older people lost their jobs or homes, saw their savings evaporate or pensions slashed. In the Bay Area, especially, the soaring cost of living hits seniors especially hard because their incomes are fixed.

Longer life spans also play a role. Some people simply outlive their savings, and spend more years enduring costly and debilitating medical care.

Another contributing factor to the rising senior poverty rate is the decline of marriage and the scattering of families, leaving many seniors single and alone, without a partner or nearby relatives to pool earnings or share costs. Gays and lesbians, who until recently were not permitted to marry, are especially impacted, social workers have said.

A report last month by the [U.S. Government Accountability Office](#) showed that single seniors have a far greater chance of living in poverty than their married counterparts, largely because they have no spousal or survivor benefits to draw from, no one with whom to share expenses and, if they're parents, they probably spent surplus money on their kids instead of investing it for retirement.

Twenty-one percent of never-married women over 65, for example, live below the poverty line, compared with 5 percent of married women in the same age group, according to the report.

Men didn't fare much better. Over 19 percent of never-married men over 65 live in poverty, while 4.3 percent of married men do.

The [U.S. Senate's Special Committee on Aging](#) opened a hearing on the matter this month, looking into the plight of seniors living in poverty. Senators also are looking at a bill that would raise the amount of money a senior can keep - from \$2,000 to \$10,000 - before qualifying for certain benefits.

The situation is particularly dire in California, due to the high cost of health care and housing. About 20 percent of California's seniors - compared to 15 percent nationally - live below the poverty threshold when taking health care expenses into account, according to the Kaiser foundation study.

Stross, for example, receives less than half the amount required for seniors to cover basic expenses in Alameda County, according to the Elder Economic Security Index, which looks at rent, food, transportation, health care and miscellaneous expenses. He and his wife receive Social Security and small pensions, totaling \$1,700 a month, but their rent is nearly \$1,000 a month and they spend well over \$1,000 annually on medications.

San Francisco, Marin and San Mateo counties are among the most expensive places in the country for seniors, requiring almost \$30,000 a year, assuming a monthly rent for a 1-bedroom apartment of about \$1,400.

"If you're 70 and poor, it can be a life of constant anxiety," said [Kevin Prindiville](#), an attorney and director of the National Senior Citizens Law [Center in Oakland](#) and Washington, D.C.

"Unlike with younger people, you can't earn your way out of the problem. You can't educate

yourself out of the problem. There's no success story at the end. All you have is the safety net, and that safety net is shrinking."

Shrinking safety net

The safety net is an array of government-funded programs like Social Security, subsidized housing, Medicare, senior centers and Meals on Wheels, created to help seniors make ends meet in an age when pensions are shriveling and people are living longer.

Nearly all of these programs saw cuts in the recent economic downturn.

But whether married or single, relying on public services can be a humiliating experience for just about anyone, adding to seniors' feelings of anxiety and isolation, Prindiville said.

"We're one of the richest countries in the world. What standard of living should an older person expect? They should expect not to be threatened with homelessness at age 80. They should not go hungry. They should not have to choose between paying the heating bill and eating," he said. "We're not talking about a lot. Just a little dignity."

Few alternatives

Diana Davis, 60, worked in canneries for more than 40 years, retiring only when arthritis made physical labor impossible. She's single, with two daughters who are busy raising their own families. While Davis waited for a subsidized senior apartment, she couch-surfed. For three years.

Now she lives in a studio at a West Oakland senior complex, for which she pays \$443 per month. Her Social Security income is \$800 a month. After paying her phone and PG&E bills, she has little left for food, toiletries and laundry. She eats for free at St. Mary's Center in Oakland. If [AC Transit](#) didn't offer senior discounts, she couldn't afford to visit her daughter and grandchildren in Hayward.

She has a quiet life, visiting with friends at St. Mary's, reading the Bible, watching TV and keeping up with her kids and grandkids.

"I live on the generosity of the people of the state of California," Davis said. "If they stop giving me money, I'll have nothing. ... Yes, I worry. I worry about what will happen to me if my rent goes up, or if I can't take care of myself. I take antidepressants because I need them. Otherwise I'd think about killing myself."

The situation is expected to get worse as millions of Baby Boomers retire, putting a strain on a system that's already overburdened, said [Roxanne Murray](#), program director at Family Service Agency of San Francisco, which helps low-income seniors find work and housing.

Pensions have dried up considerably in recent decades. Most companies and public agencies have cut or eliminated retirement benefits, meaning more people will rely on public services in their older years, with a smaller number of younger, working people supporting the costs.

"As the Baby Boomers start to retire, we'll need to have a very candid conversation about aging in this country," Murray said.

One solution is to not retire. Cottrell Armistad, 60, of San Francisco plans to work until he dies.

Spending his savings

That's because he burned through his savings after he was laid off from Autodesk in 2008 and couldn't find a job for several years. After unemployment benefits ran out, he lost his apartment, as well. If he didn't have friends who provided lodging, he'd have been homeless, he said.

Not long ago he found a job as a training coordinator at the organization that he initially came to for help, the Family Service Agency. He loves working, and hopes to stay healthy enough to work for there for decades.

To meet that goal, he swims and walks daily. He gave up red meat. He eats plenty of nuts, berries and yogurt. He goes to bed early and keeps his mind sharp.

"I'm just hoping I *can* work the rest of my life. Every healthy thing they say to do, I do," he said. "Because, really, I don't have any choice."

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