

# The Poor and Hidden Poor among Older Women in California as Identified by the 2013 California Elder Index

*Aging, Women and Poverty Forum*

*California Commission on Aging, California Women's Law Center and California Commission on the Status of Women and Girls*

*Los Angeles, CA, June 3, 2016*

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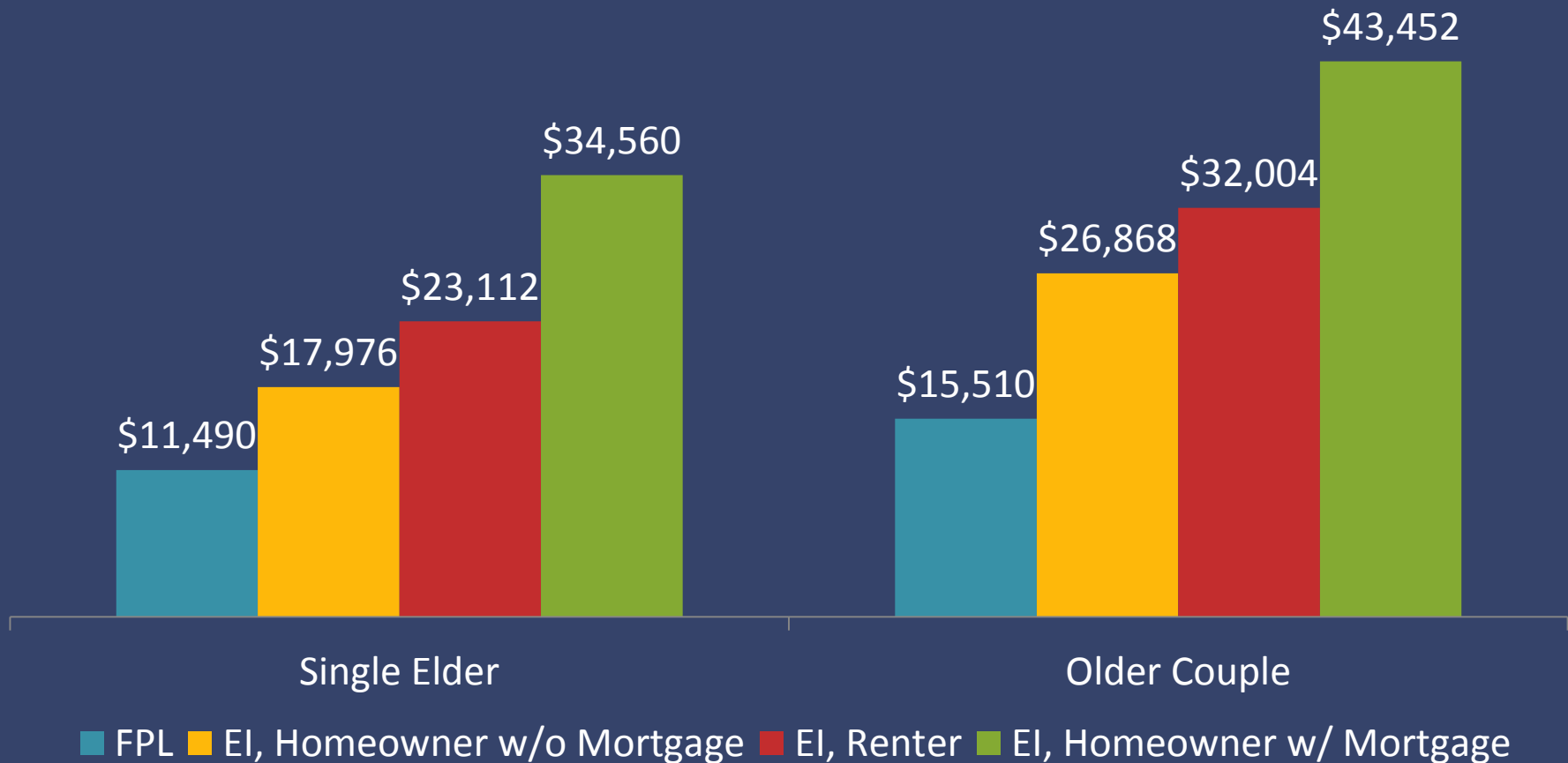
# Overview

1. Measuring Income Needed for Basic Needs
  - a. FPL vs. Elder Index
2. Identifying Economic Insecurity
  - a. Poor vs. Hidden Poor
3. Demographics of Economically Insecure Older Women in California

# FPL vs. Elder Economic Security Standard™ Index

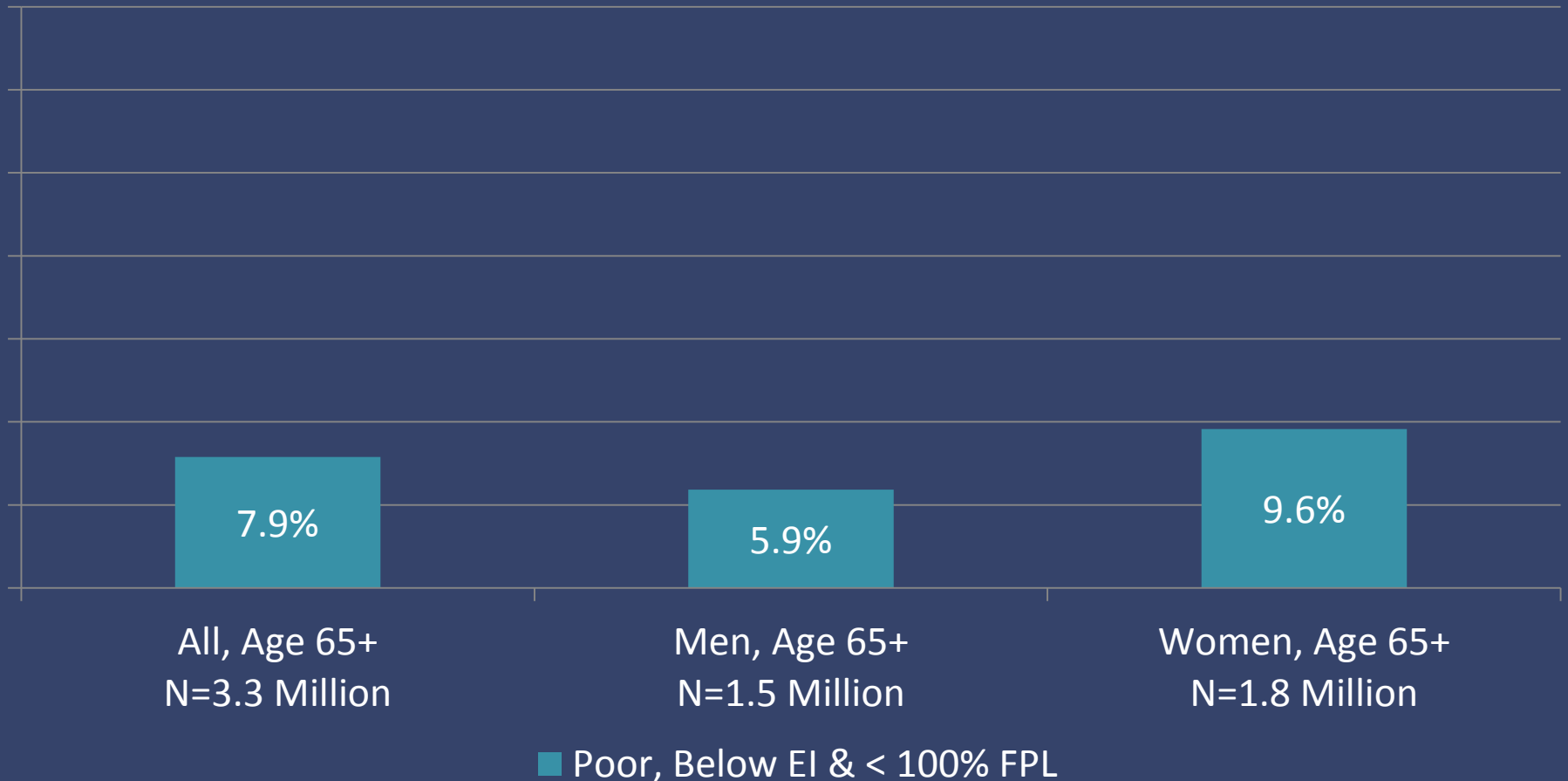
Federal Poverty Guidelines (FPL)	Elder Index
<ul style="list-style-type: none"> <li>• 50 year old standard of living (costs CPI adjusted only)</li> </ul>	<ul style="list-style-type: none"> <li>• Current standard of living</li> </ul>
<ul style="list-style-type: none"> <li>• Single national amount</li> </ul>	<ul style="list-style-type: none"> <li>• County level</li> </ul>
<ul style="list-style-type: none"> <li>• Based on consumption of average family</li> </ul>	<ul style="list-style-type: none"> <li>• Uses costs of basic goods and services needed by average <i>older</i> adult (higher health care costs)</li> </ul>
<ul style="list-style-type: none"> <li>• Same amount whether renter or owner of home</li> </ul>	<ul style="list-style-type: none"> <li>• Varies by type of housing</li> </ul>

# California Average Elder Economic Security Standard Index (EI), Age 65+ in Good Health vs. Federal Poverty Guideline (FPL), 2013



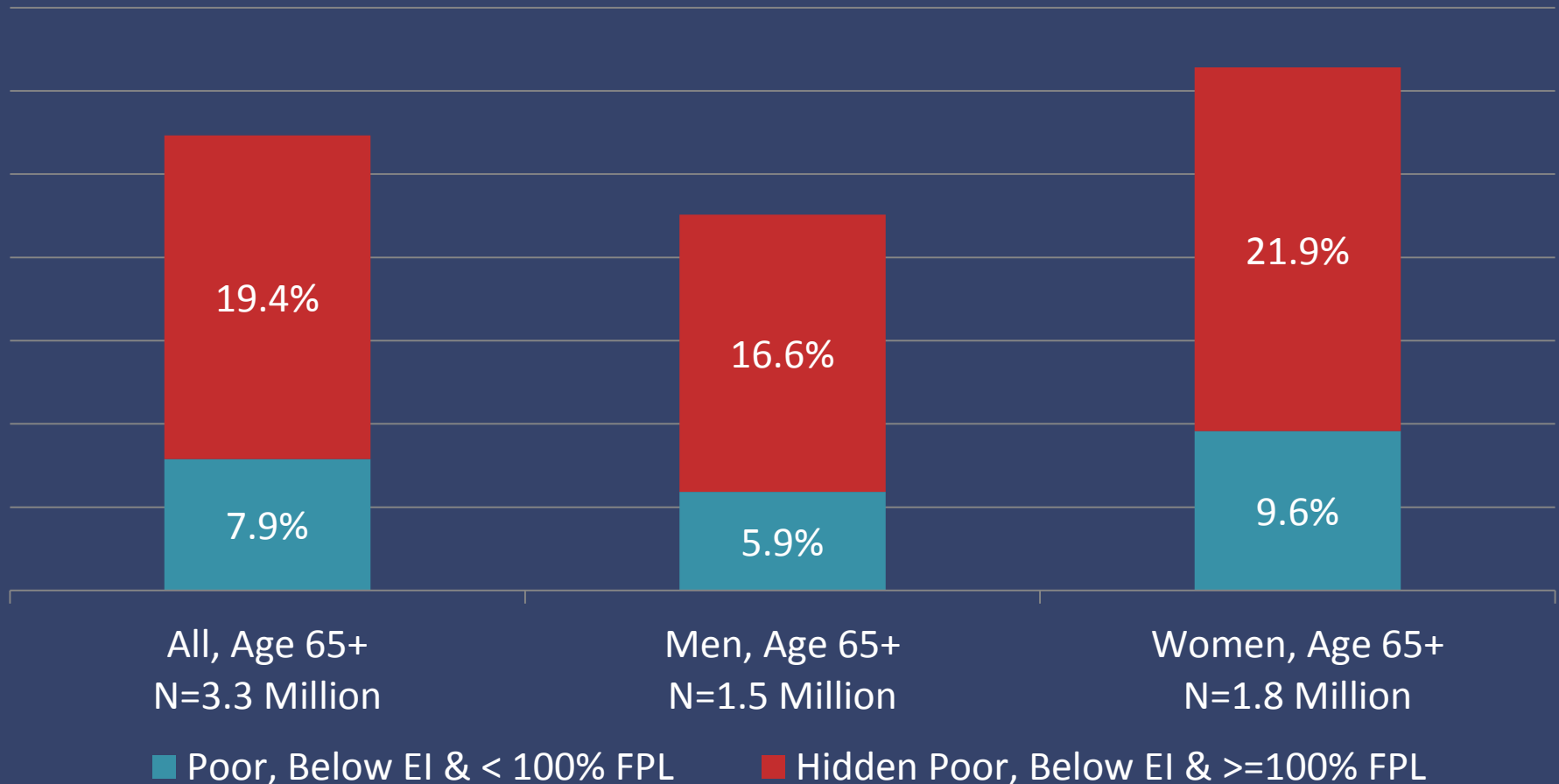
# The Older Poor as Identified by the FPL

Single and Couple Californians, Age 65 and Older, with Incomes Below the Elder Index & Below 100% of the FPL by Gender, 2013



# The Older Hidden Poor as Identified by Elder Index

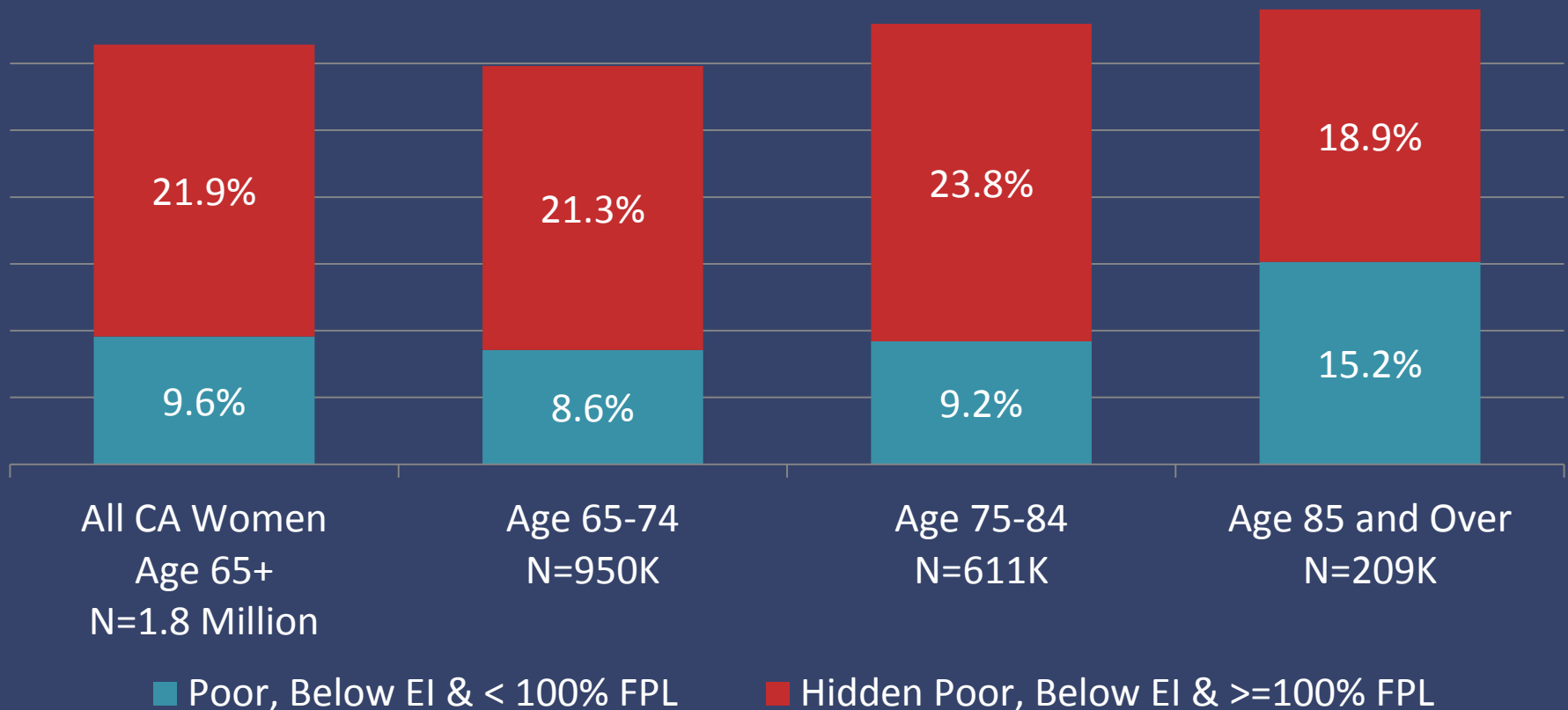
Single and Couple Californians, Age 65 and Older, with Incomes Below the Elder Index **But** Above the FPL by Gender, 2013



Elder Index, 2013

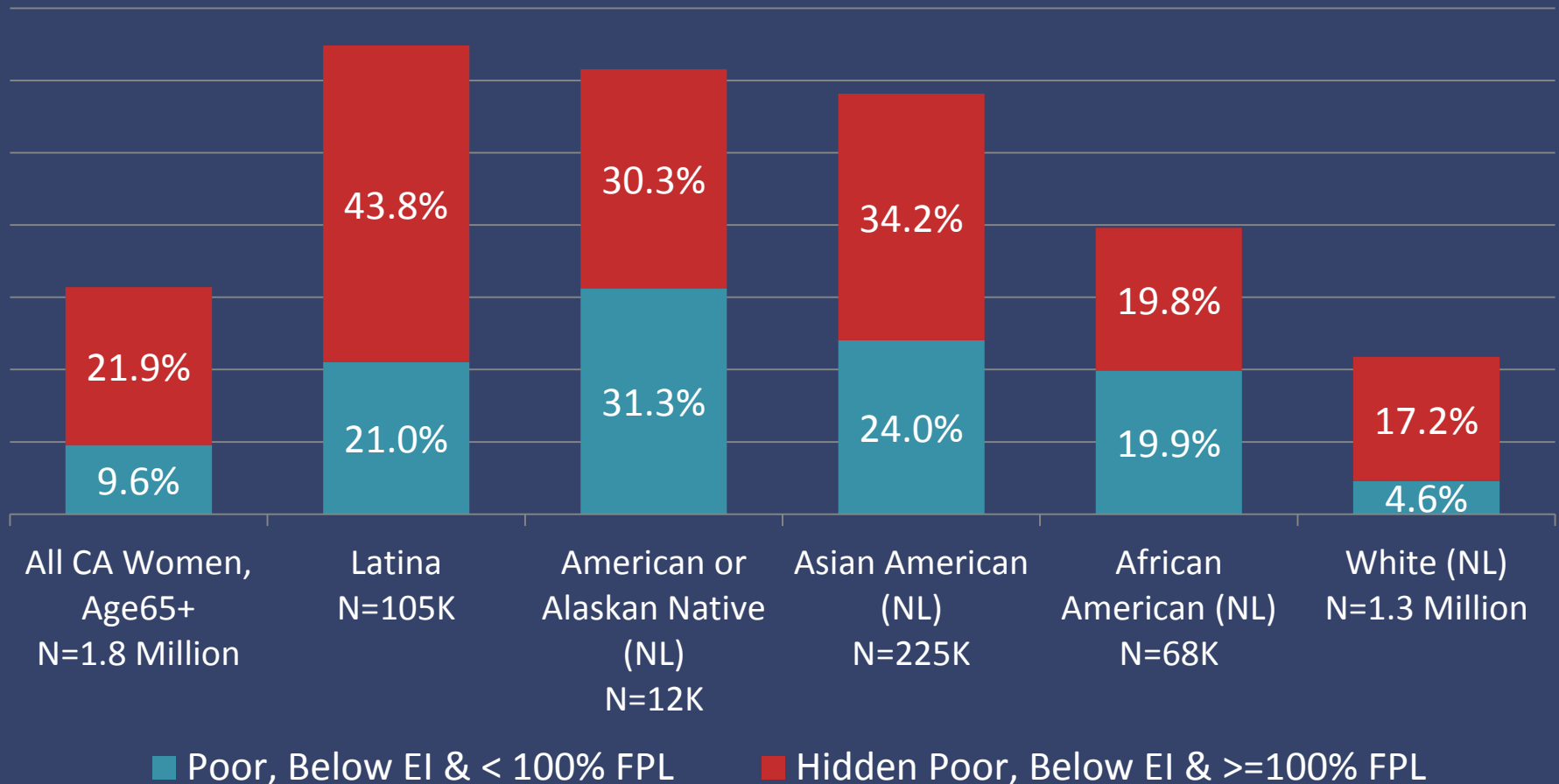
# DEMOGRAPHICS OF ECONOMICALLY INSECURE OLDER WOMEN IN CALIFORNIA

# Women, Age 65 and Older, with Incomes Below the Elder Index, Poor and Hidden Poor, by Age Group, 2013

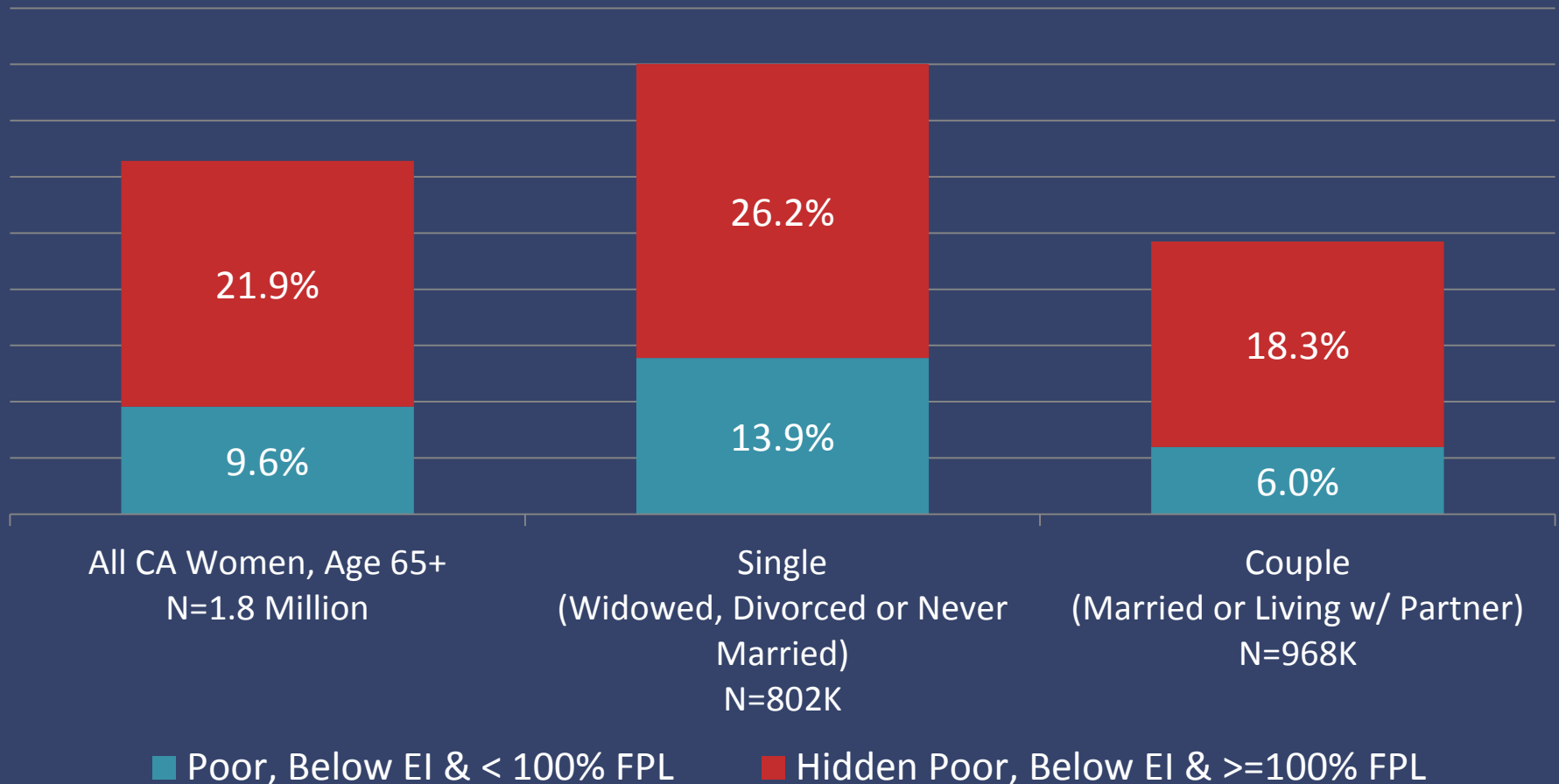




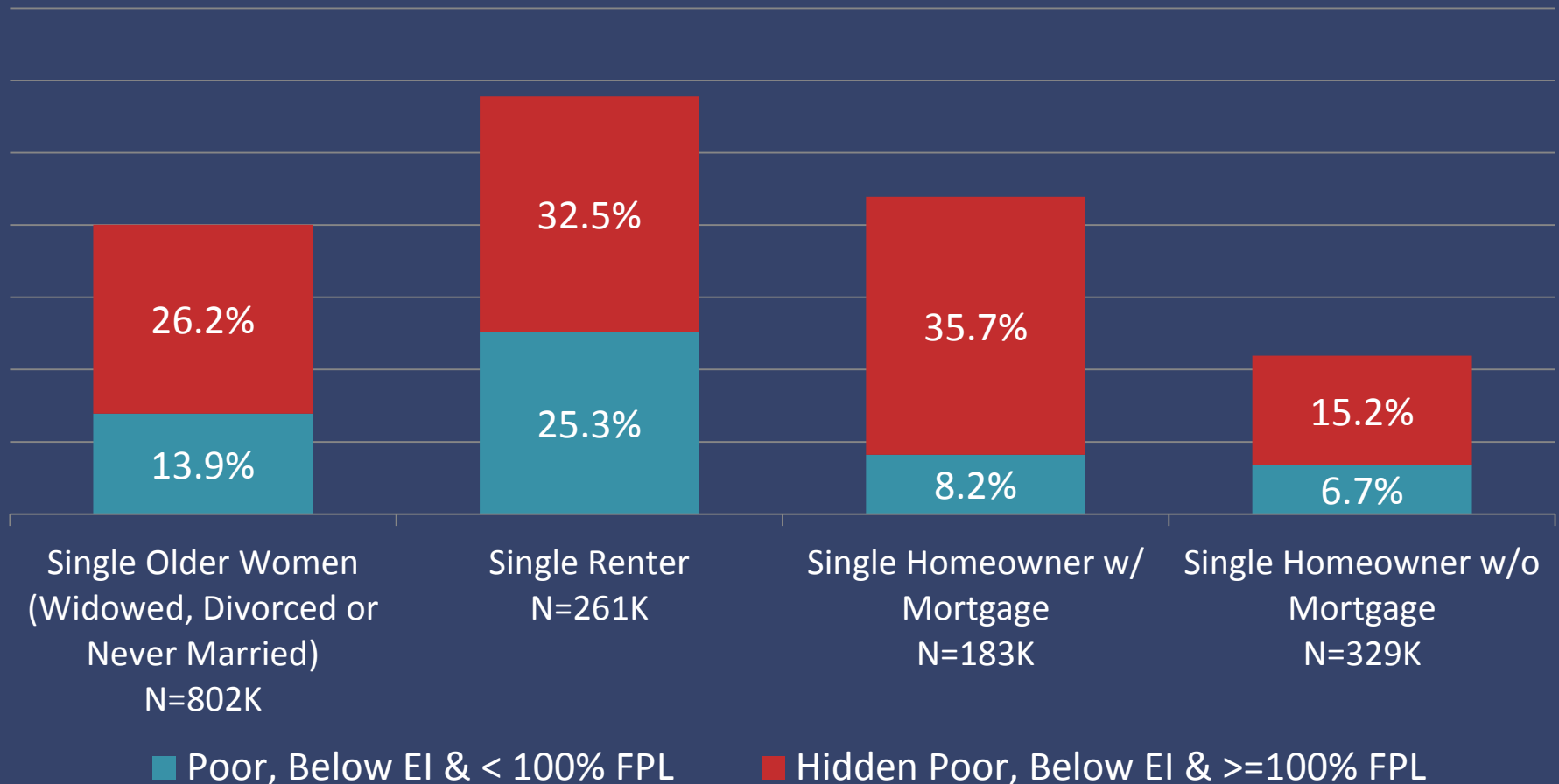
# Women, Age 65 and Older, with Incomes Below the Elder Index, Poor and Hidden Poor, by Race and Ethnicity, 2013



# Women, Age 65 and Older, with Incomes Below the Elder Index, Poor and Hidden Poor, by Marital Status, 2013



# Single Women, Age 65 and Older, with Incomes Below the Elder Index, Poor and Hidden Poor, by Housing Type, 2013



# Summary

- Economic Insecurity increases with age
  - More hidden poor, age 75-84
  - More poor, age 85 and over
- Economic Insecurity disproportionately impacts
  - Marginalized Older Women of Color
  - Single Older Women (Widowed, Divorced or Never Married)
  - Single Older Women who Rent

# More Info on Elder Index

- UCLA Center for Health Policy Research Reports, county data

[www.healthpolicy.ucla.edu/ElderIndex](http://www.healthpolicy.ucla.edu/ElderIndex)

- Insight Center for Community Economic Development, policy & planning uses

[www.insightcced.org/index.php?page=cal-eesi](http://www.insightcced.org/index.php?page=cal-eesi)