

# CCOA

California Commission on Aging  
Healthy and Purposeful Longevity  
For All Californians

# AgeWatch

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## Commentary by Betsy Butler

Chair, California Commission on Aging



## Women and Aging in California

It is no secret that California's population is getting grayer. As more than one thousand people turn 65 every day in the golden state for the next 16 years, one group of people will face a uniquely heavy burden: women.

In California, 1 in 5 seniors live at or below the federal poverty level. And, according to UCLA's Elder Economic Security Standard (the "Elder Index"), more than half of California's aging adults struggle to meet their basic needs.

However, women's economic security is especially fragile. In fact, older women are forty percent more likely to live in poverty than men.

There are many factors contributing to this, including the persistent wage gap. In 2019, women earned a national average of 80 cents to every dollar a man made (89 cents in California). The disparity is greater for women of color, with Latinas earning just 53 cents on the dollar (in California, Latinas only earn 44 cents). As this gulf widens and compounds over their lifetime, women—and particularly women of color—are more at risk for poverty in older age. Combined, California women in 2017 alone lost out on 1.7 billion dollars in pay. A Latina in California will, on average, be paid 1.5 million dollars less than what she is owed. Imagine the difference \$1.5M can make.

Enduring a lifetime of lesser earnings prevents women from accruing savings, building investment income, or putting money into retirement accounts. Many women take time off from work to care for children or family members, a reduction of their overall earnings which impacts social security and pension benefits. Which translates into a smaller social security check. **In 2016, the median income for men over 65 in California was \$31,000; for women, it was just \$15,500.**

Higher expenses of women's health care (costs which tend to increase with age) and women's greater likelihood to be targeted for elder abuse and financial exploitation exacerbates women's economic instability. These cumulative disadvantages, in combination with a lifetime of discrimination, are compounded by the fact that women are living longer than men and must stretch their resources across more years.

As California builds the Master Plan for Aging, we must acknowledge the unique challenges growing older poses for women in our state. That means tackling immediate needs like affordable housing and long-term care insurance, but it also requires a comprehensive approach and commitment to addressing the problems preventing women from achieving economic stability. Progress has been made towards closing the gender wage gap, but we have a long way to go. Strengthening support for family care givers, advancing family leave policies, reducing sexual assault and harassment, increasing educational opportunities, and protecting women's health and reproductive

autonomy are all important contributors to women's economic security.

Every person deserves to age with dignity. Addressing women's unique challenges will bring our state closer to realizing a more equitable and sustainable future.

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## **California must address a range of issues in its Master Plan for Aging**

(Sacramento, CA) – An overwhelming majority of California voters support Governor Newsom's Executive Order calling for a Master Plan for Aging (Master Plan), according to a recent [We Stand With Seniors statewide survey](#). Beyond supporting the plan's development and examining the top aging-related priorities that voters want addressed, the survey found seven out of 10 voters – nearly half of whom are providing or have provided caregiving support – want the state to be held accountable for the Master Plan's investment and implementation.

According to the Public Policy Institute of California, the state's 65-and-older population is projected to grow nearly 90 percent in the coming decade, totaling 8.6 million seniors by 2030. In June, Governor Newsom signed an Executive Order calling for the state's first comprehensive, coordinated Master Plan for Aging to ensure Californians can age with dignity and independence.

We Stand With Seniors was co-founded by two nonprofits, West Health and The SCAN Foundation.

"Californians are united across the state – and across party lines – in their support for state investment and immediate action to address the needs of older adults," said Shelley Lyford, President and CEO of West Health and Commissioner on the California

Commission on Aging. “These findings reveal a clear consensus for urgent action to ensure older Californians have access to needed health and social supportive services.” “From integrated healthcare, to in-home supports, to housing and transportation, voters clearly want to see across-the-board improvements in the way California supports older adults and families,” said Bruce Chernof, MD, President and CEO of The SCAN Foundation. “We look forward to a Master Plan that addresses these concerns and is a leading blueprint for how all Californians can age safely and with dignity. Older adults of today and tomorrow deserve nothing less.”

Developing a Responsive Master Plan for Aging In numbers rarely seen in statewide polls, voters overwhelming agree that a Master Plan should address comprehensive senior care with 73 percent supporting the creation of an easily-accessible, organized and easy to navigate system of care for older adults—including healthcare, housing, transportation, emergency care and long-term care services.

# CALIFORNIA VOTERS CARE...

The **Master Plan for Aging** must address the variety of challenges facing older adults and families. This includes supporting caregivers, who represent nearly half of those polled.

## ACCOUNTABILITY MATTERS



**3 of 4** support Gov. Newsom's executive order for developing a Master Plan for Aging



**7 of 10** say the state should be held **accountable** for, and invest in, implementation of the Master Plan



Well over a majority of Californians of all ages, ethnicities, and regions are united in support of the Master Plan for Aging

## MASTER PLAN PRIORITIES

Creating a system that is accessible, navigable, and cross-sector **73%**

Expanding access to affordable home care and support services **70%**

Affordable housing **67%** and transportation **63%**

Support to family caregivers **64%**

Financial planning for long-term care **63%**

## #MasterPlan4Aging



West Health ([www.WestHealth.org](http://www.WestHealth.org)) and The SCAN Foundation ([www.TheSCANFoundation.org](http://www.TheSCANFoundation.org)) launched the nonpartisan, public awareness and education campaign *We Stand With Seniors... Will You?* ([www.WeStandWithSeniors.org](http://www.WeStandWithSeniors.org)) in 2018 to highlight the need for a statewide, comprehensive Master Plan for Aging to address the growing challenges faced by California older adults, their families, and caregivers. In June 2019, Governor Gavin Newsom issued an Executive Order to develop a California Master Plan for Aging. Keep up with #StandWithSeniors on social media via Facebook [@WeStandWithSeniors](https://www.facebook.com/WeStandWithSeniors) and Twitter [@WeStandWSeniors](https://twitter.com/WeStandWSeniors).

*Survey conducted by J. Wallin Opinion Research, July 12-16, 2019, and consisted of 1,000 registered voters. Interviews across mobile and landlines were in English and Spanish. Survey sample stratified, and has margin of error of +/-3.1% (95% confidence interval).*

Survey Methodology From July 12-16, 2019, J. Wallin Opinion Research conducted a telephone survey of voters throughout California. One-thousand respondents were interviewed using live, professional interviewers, speaking Spanish and English languages and calling both mobile and landlines (56% of this survey was completed on mobile phones). A survey of this size yields a margin of error of +/-3.1% (95% confidence interval). Our sample is stratified, meaning that the demographic composition of our results matches the demographic composition of the region that we surveyed.

About We Stand With Seniors West Health and The SCAN Foundation launched the nonpartisan, public awareness and education campaign We Stand With Seniors...Will You? in 2018 to highlight the need for a statewide, comprehensive Master Plan for Aging to address the growing challenges faced by California older adults, their families, and caregivers. In June 2019, Governor Gavin Newsom issued an Executive Order to develop a California Master Plan for Aging. Keep up with #StandWithSeniors on social media via Facebook @WeStandWithSeniors and Twitter @WeStandWSeniors.

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## **Over 52,000 comments received on implications of new FPL measure**

A proposal from the federal government would change the formula for calculating growth in the number of people living at or below the federal poverty level(FPL). The change would replace the standard Consumer Price Index (CPI) with the chained CPI, resulting in a slower growth rate that would gradually exclude many from receiving needed benefits. After asking the public not to provide feedback on how the new Federal Poverty calculation methodology might impact benefits for the poor and near-poor, more than 52,000 comments were submitted opposing the

change.

According to the Coalition for Human Needs, some commenters shared their personal stories of living in or near poverty, being dependent upon SNAP and other programs to get by. One individual living with HIV recounted having to go back to work recently, and how lowering the poverty line would threaten her health insurance for people like her. An elderly woman who makes \$17,000 a year stressed the importance of SNAP benefits to help her survive. Some commenters were forced into poverty after taking in kids of deceased relatives. Some struggle to get by, but live just above eligibility for most assistance programs—further proof that the poverty line must be raised, not lowered.

Information from the Coalition for Human Needs, July 3, 2019

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## **Justice in Aging brief underscores how older adults benefit from the Affordable Care Act**

A new brief from Justice in Aging (JIA) reviews the impact of the Affordable Care Act (ACA) on the nation's older adults.

Prepared as the U.S. Court of Appeals reviewed the ACA's constitutionality, the brief, titled [10 Year Check-Up: The Affordable Care Act Has Enhanced Access to Quality Health Care for Low-Income Older Adults](#), looks at the many positive impacts the law has had on the health and economic security of older adults. The brief also discusses how the ACA has become so ingrained in the overall health system, that without the law, the system itself would collapse.

According to JIA, "Under the ACA, older adults also are protected against being charged more for pre-existing conditions and being denied essential health

benefits. Low-income older adults who receive both Medicaid and Medicare get better care coordination and more help with prescription drugs. Additionally, the ACA expanded Civil Rights protections for LGBTQ and limited English proficient seniors, and stepped up oversight of nursing facilities, among other protections."

To read the full brief, click [here](#).

Information from Justice in Aging, "New Issue Brief: Reflecting on the ACA's Successes." July 9, 2019.

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## Upcoming Events

August 19 – 21, 2019 - 30th Annual National Adult Protective Services Association Conference and 10th Annual NAPSAs Summit on Elder Financial Exploitation, August 22, 2019. Denver, CO. Details and registration at <https://www.napsa-now.org/about-napsa/annual-conference/>.

August 27-28, 2019 – California Commission on Aging Meeting. San Jose, CA. Agenda at [www.ccoa.ca.gov](http://www.ccoa.ca.gov)

September 24-25 – Triple-A Council of California (TACC) Meeting. Sacramento CA. Agenda at <https://tacc.ccoa.ca.gov/Meetings/>

November 19-20, 2019 – California Commission on Aging Meeting. Los Angeles, CA. Agenda at [www.ccoa.ca.gov](http://www.ccoa.ca.gov).

November 19-21, 2019 -- C4A Annual Meeting and Allied Conference, Glendale, CA. [Register here](#).

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**AGEWATCH** is an occasional publication of the California Commission on Aging (CCoA) intended to inform, educate, and advocate. The CCoA is an independent state agency established in 1973 to serve as the principal state advocate on behalf of older Californians.

Comments can be sent to: [AgeWatch@cco.ca.gov](mailto:AgeWatch@cco.ca.gov)

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### Our mailing address is:

California Commission on Aging  
1300 National Drive, Suite 173  
Sacramento, CA 95864

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