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Women most vulnerable to poverty in retirement

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By Callie Shanafelt, California Health Report

California is the state with the highest number of seniors living below federal poverty levels, and half of all California workers will spend their final years in poverty if nothing changes with our retirement system.

But women are particularly at risk for economic hardship because they generally live longer and earn less than men over the course of their lives.

These sobering statistics come from a recent [study](#) of retirement in the state from the UC Berkeley Center for

Labor Research and Education.

“Retirement security is really is a gendered issue,” said Nari Rhee, one of the co-authors of the study.

Diana Madoshi, for instance, started working when she was 17 years old. “I put myself through school and I became an RN raising a family,” Madoshi said.

But when her teenage daughter developed diabetes, she stopped working full time at Seton Medical Center in Daly City.

“It was more important for me to be home,” said Madoshi. She continued to work, but only part time as a substitute nurse in the area.

As a result, she lost the years she had vested in her pension plan and didn’t have access to any employer sponsored retirement plan.

Then she was diagnosed with Lupus and went on disability (SSI) in 1994. Now, aged 66, she depends entirely on Social Security and is only able to meet her monthly bills because she lives in a subsidized senior housing complex in Rocklin.

“I wasn’t planning on depending on social security,” Madoshi said, “but life has a way of changing things.”

When she was working, she had an IRA account and owned a house. “But I had to pay for my healthcare with that money,” Madoshi said.

Nari Rhee expected that most retired women would have access to their partner’s benefits. She was surprised to learn that two thirds of retired women are single.

Madoshi married and divorced twice but she doesn’t receive any benefits from either of her exes. She survives “solely what I have earned I earned on my sweat equity,” Madoshi said.

To address the issues of elder women like Madoshi, the Women’s Foundation of California authored the [report](#) AGenda for Action: Building a Movement for Elder Women’s Advocacy.

“They are still caregivers and they need care,” said Judy Patrick, Executive Director of the Women’s Foundation of California. “They may still be wage earners and they need economic support.”

Through statewide community listening sessions with a diverse group of more than 350 elder women, Patrick says they learned the solution to the problem is not “one size fits all.”

More than a quarter (28 percent) of current California elders were born outside of the United States, for instance. That is three times the national average.

“California is wonderfully diverse and those communities are very different,” Patrick said.

She said there were many families from the Central Valley where elders were seen as an important part of the community, whereas elders from cultures that felt undervalued also felt invisible.

Other issues caught Patrick by surprise. Hmong elders, for instance, said the most important issue for them was to have public transportation so they could go to their place of worship.

Overall, the biggest need identified was for better access to affordable, culturally sensitive healthcare. Women shared stories of having to bring uncomfortable grandchildren to translate for them at doctor appointments.

“It’s getting better, but our system isn’t there yet,” Patrick said.

More than 75 percent of low-income elders in California are women, and older women are often dependent on state programs to meet their basic needs.

African American, Latino and Asian Pacific Islanders are three times more likely to have low incomes than their white counterparts, and poverty disproportionately hits women of color. For instance, 40.5 percent of older Hispanic woman who live alone also live below the poverty line.

In the past, aging agencies used the federal poverty level to determine levels of need. However, since the federal standards were based on the cost of food, advocates felt they inadequately assessed need in California because of the high cost of housing. In recent years a new standard has been developed called the elder index, which computes the basic cost of living in each county by combining housing, healthcare and food estimates.

The Women’s Foundation joined with others to get legislation passed to change the standards and incorporate the elder index. The Elder Economic Planning Act (AB 138) was successfully signed into law in October 2011. The bill creates the California Department on Aging and requires they use the elder index when allocating resources.

Diana Madoshi also advocated for the bill through her volunteer work with the California Alliance for Retired Americans. She said it’s crucial to support economic security for seniors.

“Most of our seniors – we’re not economically secure,” Madoshi said.

Judy Patrick also points out that because of the economic downturn, many women have lost their savings and need to go back to work. The Women’s Foundation is working with AARP to advocate for more part-time jobs and anti-age discrimination polices.

Ultimately, elder women wanted to maintain their independence and not be tucked away into housing units with others of their same age and culture. “The vast majority of women we talk to want to continue to make a contribution and want to be in a diverse community,” Patrick said.

“I don’t think we should be encouraging seniors to give up their independence and their dignity,” Madoshi said.

Madoshi lives a frugal life in order to maintain her independence. She struggles to find affordable healthy food, and in the last two years she’s only bought herself two dresses.

“Or somebody’s given me something- I don’t have no shame with that,” Madoshi said.

In recent years Madoshi has joined with other seniors to advocate for issues close to her heart.

“I’m basically a giver — I’ll share whatever I have with someone else in need,” she said. “Lots of seniors will because that’s the generation they come from.”

Callie Shanafelt is a correspondent for the California Health Report at www.healthycal.org

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