

June 2013

## The High Cost of Caring: Grandparents Raising Grandchildren

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*“Grandparents caring for their grandchildren have needs for public services and supports that are overlooked and underidentified.”*

**SUMMARY:** Grandparents over the age of 65 who are raising grandchildren are a small but extremely vulnerable population in California. These older adults usually become the primary caregivers of their grandchildren after an unexpected event. They are further faced with the financial challenge of having an additional dependent without additional income. This policy brief documents that the actual income needed to support a basic standard of living for older adults with grandchildren in California is about twice the Federal Poverty Level (FPL), depending on the county. Using 200% FPL as an approximate measure, about two-fifths of older grandparents who are responsible for

their grandchildren in the state do not have enough income to make ends meet. The Elder Economic Security Standard™ Index (Elder Index) for California calculates that the costs of housing, food, and the older adults' health care account for more than two-thirds of total household expenses for grandparents and the grandchildren they are raising. Despite the high cost of basic needs, public assistance for low-income older adults and children continues to be squeezed. If they are to efficiently serve members of this fragile population, the existing programs that serve them need to maximize and streamline their impact through better coordination and collaboration.

**M**ore than 300,000 grandparents in California have primary responsibility for their grandchildren. Of this group, almost 65,000 are over the age of 65, and 20,600 of these older grandparents care for their grandchildren\* without any other family member present. Those solo grandparent caregivers have responsibility for 19,800 grandchildren. Raising grandchildren so late in life is an unexpected event with unforeseen financial costs that can create hardships for both caregiver and child alike. More than half of all older adults in California who live alone and more than a quarter of older couples in the state do not have enough income to cover their own basic needs,<sup>1</sup> much less to cover the basic needs of grandchildren placed in their custody.

Grandparents caring for their grandchildren have needs for public services and supports that are overlooked and underidentified when the current official measure of need is used. This measure, commonly referred to as the Federal Poverty Level (FPL), does not reflect regional differences in housing costs and does not account for the high out-of-pocket costs of medical care for older persons, among many other limitations.<sup>2,3</sup> By contrast, the Elder Economic Security Standard™ Index (Elder Index) provides more accurate estimates of the true cost of living, since it is based on real prices on a county-by-county basis. The new Elder Index data provided in this policy brief thus illustrate the high cost of caring for this extremely vulnerable and economically disadvantaged population; in addition, they hint at the likely pressures faced by the tens of thousands of younger custodial grandparents.

\*When grandparents and grandchildren live in the same house, the U.S. Census asks, “Is this grandparent currently responsible for most of the basic needs of any grandchild(ren) under the age of 18 who live(s) in this house or apartment?” Our analysis is for those who answer yes to this question.

### The Elder Index

In September 2011, AB138 was signed into law in California. This law requires Area Agencies on Aging (AAA) to use the Elder Economic Security Standard Index for program and planning purposes.<sup>4</sup> The Elder Index is an evidence-based measure of economic security that reflects the current cost of a basic market basket of needs at the county level for retired adults age 65 and over. It was developed by Wider Opportunities for Women and the University of Massachusetts-Boston Gerontology Institute to address the most significant failings of the FPL for single and couple elders. The UCLA Center for Health Policy Research (<http://healthpolicy.ucla.edu/ElderIndex>) and Insight Center for Community Economic Development (<http://www.insightcced.org/index.php?page=cal-eesi>) have adapted and calculated the Elder Index for California.

*“The average grandparent in California who rents needs twice the FPL when acting as the primary caregiver of a grandchild.”*

### The Inadequacy of the Federal Poverty Level

According to the U.S. Census Bureau, more than one in four grandparent caregivers nationally live in overcrowded conditions, more than one in six pay over half their income in rent, and 60 percent of grandparent caregivers who are qualifying renters do not receive housing subsidies.<sup>5</sup> These stark figures may be due in part to the ways in which poverty is measured and public assistance is allotted.

The FPL is used by the federal government as the official measure of the minimum income needed to meet the basic needs of an individual or family. These amounts are often used as a reference to set income eligibility for public programs like Medi-Cal, housing subsidies, and food benefits. Numerous studies have documented that the FPL is an outdated and inaccurate reflection of the actual incomes needed by families in the U.S.<sup>2,3</sup> Nevertheless, the FPL continues to be the primary official benchmark of economic deprivation.

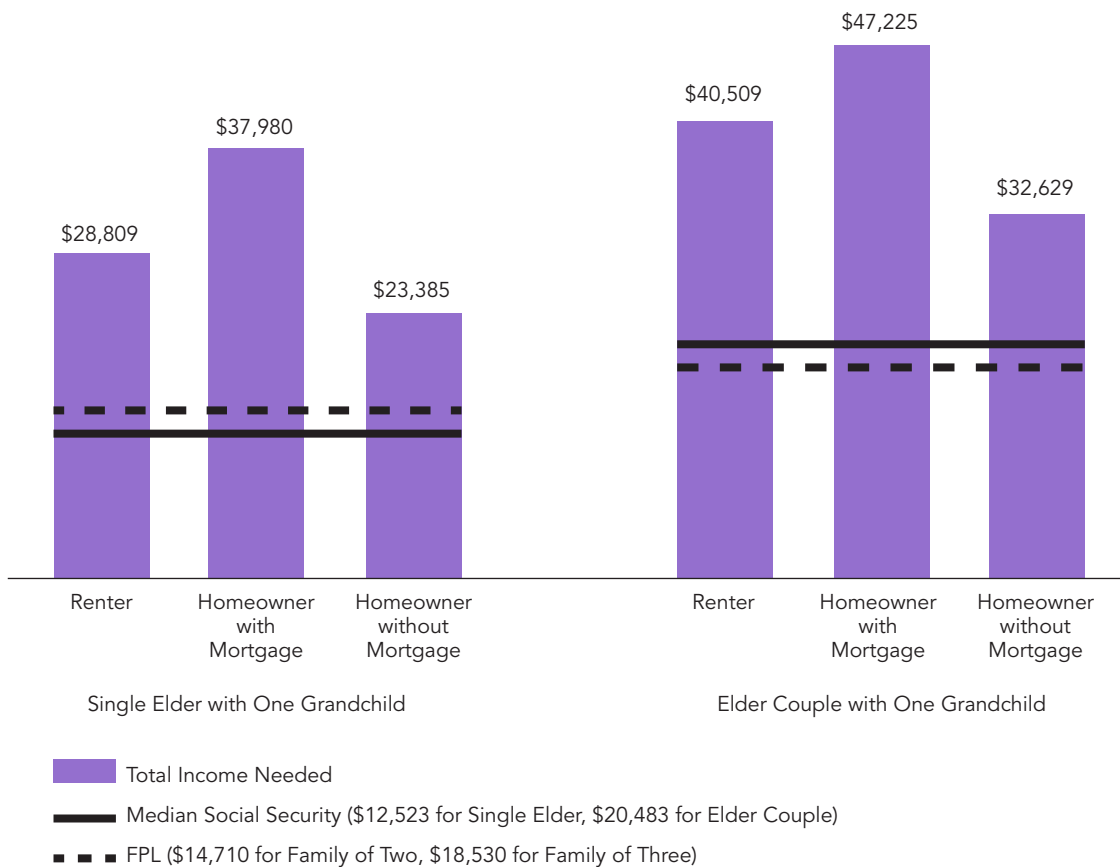
In 2011, the most common household compositions in California of older grandparents who were primary caregivers of grandchildren without parents present were older couples with one grandchild (38%) and a single elder with one grandchild (28%).<sup>6</sup> For these households, the 2011 FPL was \$18,530 for a family of three and \$14,710 for a family of two.<sup>7</sup>

In contrast, the Elder Index calculates that the average grandparent in California who rents needs twice that level of income when acting as the primary caregiver of a grandchild. Even older adults who own their own home, with a paid-off mortgage, and who incur no additional housing costs for the grandchild can face expenses that are more than 1.5 times the FPL (Exhibit 1).

When we use 200% FPL as an approximate measure of basic economic security for this group, about two-fifths (43%) of older grandparents who are responsible for their grandchildren in California do not have enough income to make ends meet.<sup>9</sup>

**Total Income Needed to Raise Grandchildren According to the Elder Index, Compared to the Federal Poverty Level and Median Social Security Income, California Averages, 2011**

**Exhibit 1**



Source: UCLA Center for Health Policy Research calculations of 2009-2011 U.S. Census ACS data.

**Social Security Fails to Fill the Gap**

Most older adults have fixed incomes because they have retired. Nationally, 40 percent of older adults who have low incomes rely almost exclusively on Social Security for most (over 80%) of their total income.<sup>8</sup> In California, the median Social Security income payments in 2011 for a single elder and an older couple were \$12,523 and \$20,483, respectively, for those receiving any Social Security benefits.<sup>9</sup> This means that half of all single elders and elder couples in California received Social Security payments that were even less than these amounts.

For older adults on fixed incomes, the economic struggle becomes more challenging when a young dependent is added to the household. Both single elders and couples need about twice the median Social Security income for older adults in California to support themselves and their grandchildren. The difference between the total average income needed according to the Elder Index and the median Social Security income shows that single elders with one grandchild who lived in a one-bedroom rental had an income gap of \$16,286, and an elder couple with one grandchild in a two-bedroom rental had an income gap of \$20,026 (Exhibit 1).

*“Seniors need about twice the median Social Security income to support themselves and their grandchildren.”*

## Exhibit 2

**Total Annual Income Needed for Older Couple with One Grandchild, Two-Bedroom Rental, 2011 Elder Index for Grandparents Raising Grandchildren, California Counties**

Older Couple with One Grandchild, Two-Bedroom Rental, 2011 Elder Index – Annual Amounts							
Older Couple		One Child	Total	Older Couple		One Child	Total
County	Base Amount	Additional Cost	Income Needed	County	Base Amount	Additional Cost	Income Needed
Alameda	\$34,660	\$8,154	\$42,814	Orange	\$33,832	\$8,523	\$42,355
Alpine	\$32,882	\$7,673	\$40,555	Placer	\$31,455	\$7,738	\$39,193
Amador	\$30,313	\$8,472	\$38,785	Plumas	\$32,212	\$7,899	\$40,110
Butte	\$32,639	\$6,917	\$39,556	Riverside	\$29,600	\$7,369	\$36,969
Calaveras	\$32,810	\$6,883	\$39,693	Sacramento	\$31,227	\$7,738	\$38,965
Colusa	\$31,900	\$7,615	\$39,515	San Benito	\$37,319	\$6,565	\$43,884
Contra Costa	\$34,981	\$8,154	\$43,135	San Bernardino	\$29,440	\$7,369	\$36,810
Del Norte	\$31,782	\$7,528	\$39,311	San Diego	\$31,551	\$8,446	\$39,996
El Dorado	\$31,029	\$7,514	\$38,543	San Francisco	\$37,760	\$10,180	\$47,940
Fresno	\$29,324	\$6,946	\$36,270	San Joaquin	\$29,128	\$7,384	\$36,511
Glenn	\$30,873	\$7,393	\$38,266	San Luis Obispo	\$36,278	\$7,812	\$44,090
Humboldt	\$32,322	\$7,942	\$40,265	San Mateo	\$38,313	\$10,180	\$48,493
Imperial	\$33,398	\$7,124	\$40,522	Santa Barbara	\$38,233	\$6,787	\$45,020
Inyo	\$31,485	\$7,456	\$38,941	Santa Clara	\$36,145	\$8,878	\$45,023
<b>Kern<sup>a</sup></b>	<b>\$26,319</b>	<b>\$6,646</b>	<b>\$32,965</b>	<b>Santa Cruz<sup>b</sup></b>	<b>\$39,545</b>	<b>\$10,397</b>	<b>\$49,942</b>
Kings	\$32,161	\$6,402	\$38,563	Shasta	\$32,289	\$6,941	\$39,230
Lake	\$32,871	\$7,778	\$40,650	Sierra	\$33,702	\$8,462	\$42,164
Lassen	\$32,189	\$7,803	\$39,992	Siskiyou	\$31,322	\$7,239	\$38,561
City of L.A.	\$31,840	\$8,932	\$40,772	Solano	\$32,612	\$7,061	\$39,673
Los Angeles	\$31,559	\$8,938	\$40,497	Sonoma	\$32,987	\$8,722	\$41,709
Madera	\$28,277	\$7,499	\$35,777	Stanislaus	\$28,790	\$6,777	\$35,568
Marin	\$37,980	\$9,897	\$47,877	Sutter	\$31,517	\$6,874	\$38,391
Mariposa	\$32,645	\$7,673	\$40,318	Tehama	\$31,102	\$7,466	\$38,568
Mendocino	\$33,781	\$7,292	\$41,073	Trinity	\$31,118	\$7,499	\$38,617
Merced	\$31,967	\$6,854	\$38,822	Tulare	\$31,141	\$6,195	\$37,336
Modoc	\$31,448	\$7,562	\$39,010	Tuolumne	\$33,228	\$7,942	\$41,170
Mono	\$35,275	\$8,457	\$43,732	Ventura	\$32,109	\$9,463	\$41,572
Monterey	\$35,852	\$6,893	\$42,744	Yolo	\$31,484	\$7,815	\$39,299
Napa	\$32,965	\$9,304	\$42,269	Yuba	\$31,401	\$6,874	\$38,275
Nevada	\$34,695	\$8,698	\$43,393	<b>California</b>	<b>\$32,696</b>	<b>\$7,813</b>	<b>\$40,509</b>

Source: UCLA Center for Health Policy Research calculations.

Note: annual total may not equal the sum of monthly totals due to rounding.

<sup>a</sup> Lowest total cost county

<sup>b</sup> Highest total cost county

## Monthly Cost Components in Elder Index for Older Couple with One Grandchild, Two-Bedroom Rental, California Average, 2011

Exhibit 3

	Housing	Food	Health Care	Transportation	Misc. Costs	Total
Older Couple Only - Renter	\$864	\$479	\$667	\$335	\$379	\$2,725
One Grandchild - Add	\$205	\$206	\$0	\$129	\$112	\$651
Total	\$1,069	\$685	\$667	\$464	\$491	\$3,376

Source: UCLA Center for Health Policy Research calculations.

Note: Cost components do not add up to total due to rounding.

### Costs Exceed FPL in All Counties

In 2011, the average additional income grandparents required to provide for the basic needs of their grandchildren varied depending on their housing status, marital status, and the number of grandchildren in the household. For instance, the extra income needed for one grandchild in California can range from \$5,492 to \$7,813 per year, with costs almost doubling for two grandchildren (\$10,455 - \$13,309) and nearly tripling for three grandchildren (\$15,293 - \$22,977).

The total income needed for grandparents raising grandchildren also varied depending on the county of residence. An older couple with one grandchild who lived in a two-bedroom rental needed an income as high as \$49,942 if they lived in Santa Cruz County, and as low as \$32,965 if they lived in Kern County. Even the lowest-cost county, Kern, had costs far above the FPL (\$18,530) for a family of three (Exhibit 2).

### The High Cost of Caring for a Grandchild

The basic extra costs that grandparents must incur to maintain a grandchild include food, transportation, housing, and miscellaneous costs. On average in California, when an older couple assumes responsibility for grandchildren, the additional food costs per month are \$206 for one grandchild, \$389 for two grandchildren, and \$552 for three grandchildren. Additional transportation costs per month are \$129 per grandchild; additional miscellaneous costs per month are \$112 per grandchild. Additional housing costs statewide for renters per month are \$205 for one additional bedroom (a two-

bedroom unit for three to four total occupants) and \$640 for two additional bedrooms (a three-bedroom unit for five to six total occupants). At a minimum, the additional monthly cost for an older couple with one grandchild (excluding an additional housing cost) is \$447.

For example, the combined basic living expenses for an older couple with one grandchild who rents is \$3,376, with about one-third of that income needed for housing (\$1,069) and about one-fifth each needed for food (\$685) and health care (\$667) (Exhibit 3). All of these expenses are much greater in high-cost counties.

The FPL provides \$18,530 for an older couple with one grandchild, while the average Social Security payment for an older couple is \$20,495. In a county like Los Angeles, the Elder Index estimates that such a couple needs \$31,599 to survive at a basic level by themselves, with an additional \$8,938 needed if they are also responsible for a grandchild. In total, this couple and their grandchild require \$40,497 in yearly income – \$21,967 more than the FPL, and \$20,002 more than the median Social Security payment.

### Policy Implications and Recommendations

The Elder Index's more accurate reflection of the true cost of living for grandparents and their grandchildren allows policymakers to better understand the basic needs of this vulnerable population. Each of the components of the Elder Index (Exhibit 3) can be addressed through different policy approaches.

*“Even the lowest-cost county, Kern, had costs far above the FPL.”*

“Public programs that might help grandparents cope are often difficult to access or off-limits for family caregivers.”

### *Affordable Housing*

Affordable housing is already a large challenge for older adults. When grandchildren are placed with their grandparents, there is often little forewarning and thus little time to plan appropriately. Those in senior housing may be at risk for eviction, since minors are usually not allowed to live in the buildings, but there are few options for those multigenerational families to find affordable housing in a timely manner. To reduce housing difficulties, policymakers could:

- Prioritize low-income grandparents who are primary caregivers of their grandchildren for affordable housing and housing subsidies.<sup>10</sup>
- Allow grandparents who become primary caregivers of grandchildren to keep their current residence until they can find safe and affordable family housing.

### *Support for Food Assistance*

Unlike Medi-Cal, food assistance through the Supplemental Nutrition Assistance Program (SNAP) cannot be obtained solely for the grandchild. Additionally, SNAP benefits are based on household size, and income eligibility is set at or below 100 percent of the FPL. Reducing barriers could involve:

- Increasing SNAP income eligibility criteria to 200 percent of the FPL, which would be more consistent with the Elder Index for grandparent-headed families, and/or providing SNAP eligibility to children being raised by grandparents and excluding grandparents' income for eligibility purposes.
- Providing automatic Medi-Cal and SNAP benefits for children involved with juvenile or probate courts who are placed with a family member.

### *Support for Emotional and Physical Health Needs*

Quality health care is essential for both caretaker and child. Children who are removed from their parents' homes may have additional mental and emotional health

problems. Their grandparents may also need mental and emotional support services to help them cope with this unexpected life event. Although children living with only their grandparents are eligible for Medi-Cal, grandparents may be discouraged from applying for those health benefits. To address this, policymakers can:

- Improve access to low- or no-cost mental health services provided locally in community or school settings to grandparents and their custodial grandchildren.

### *Cash Assistance*

To receive federal foster care aid, a grandchild must fit into a narrow and complex set of eligibility rules. An increasing number of children do not qualify, and as a result their grandparents, along with the state, miss out on a much needed source of external support.<sup>11</sup> Additionally, grandparents are not eligible for state foster care benefits, as these benefits are currently paid to nonrelatives only.<sup>12</sup> Consequently, relative caregivers are the hardest hit by federal and state policies.

For those with grandchildren who are transitioning from the foster care or delinquency system to guardianship with a relative, the Kinship Guardianship Assistance Payment (Kin-GAP) program provides a subsidy that is equal to what the child would have received in foster care, based upon the age and the special needs of the child.<sup>13</sup> The situation is different for grandparents who step in to care for their grandchildren before they are placed in foster care or who seek guardianship through probate court. Their options, based on income, are limited to CalWORKs, which pays a substantially lower amount than foster care.<sup>14</sup>

Providing financial assistance to grandparents ultimately saves the state more than the alternative approach of placing these children in foster care, which can cost up to \$9,419 per month, per child, in group home settings.<sup>15</sup> Policies that support grandparent-headed households include:

- Extending state foster care benefits to kinship caregivers.
- Extending Kin-GAP support to grandparent-headed families that initiate guardianship through probate court.
- Updating the federal eligibility rules for federal foster care funding, which could both assist more grandparents and increase federal funds coming to the state for that purpose.<sup>11</sup>

### *Kinship Navigational Support and Extended Recertification*

The complex bureaucracy of applying for public social supports and services can be a huge barrier for grandparents who are trying to help their grandchildren. The inconsistent time frames and daunting recertification processes for social services and supports can create interruptions in needed services and be a further deterrent to grandparents trying to care for their grandchildren.<sup>16</sup> Frequent benefit renewals are not necessary when families have fixed incomes, as is the case for most older adults. A streamlined renewal process can reduce administrative workload and costs, which could make more funds available to provide services. The following policy recommendations would help grandparents meet their households' basic needs:

- Support and expand existing kinship navigator programs that tailor outreach efforts for services to grandparent-headed families, provide navigation support and advocacy for grandparents, and ensure that all grandchildren are covered by Medi-Cal and receive SNAP benefits, Kin-GAP or Foster Care Aid, and housing subsidies.<sup>8</sup>
- Extend recertification time lines and make them consistent across programs for grandparent-headed families with fixed incomes.

The Elder Index for grandparents raising grandchildren documents the income needed in each California county by those grandparents. Older adults who take on the responsibility of raising their grandchildren deserve the

help they need to be able to afford a decent minimum standard of living for their unexpected family.

### **Methodology**

The calculations for this policy brief start with costs calculated for adults age 65 and older in each of California's 58 counties, using the Elder Index (<http://healthpolicy.ucla.edu/elder-index2011>). The additional costs of meeting the basic needs of coresident grandchildren under age 18 (food, shelter, transportation, and miscellaneous to cover personal care, basic school expenses, and clothing) are computed using public data sources, including the U.S. Department of Agriculture's low-cost food plan with regional adjustments, rental costs from the U.S. Department of Housing and Urban Development's fair market rents, and other sources. Health care expenses are not included for grandchildren because it is assumed that the child's parents are not present and not paying child support. In these circumstances, children automatically qualify for Medi-Cal, because the grandparents' income is not taken into consideration for eligibility purposes. For older adults who rent, additional housing costs are included so that there are no more than two persons per bedroom. The number of bedrooms follows public housing rules that provide the fewest number of bedrooms necessary to house a family without overcrowding (i.e., no more than two persons per bedroom).<sup>17</sup> This means that single grandparents are expected to share a room with one grandchild, while an older couple would need a second room to accommodate a grandchild. For a detailed methodology, see <http://healthpolicy.ucla.edu/elder-index-grandparents2011>.

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### **Acknowledgments**

The authors appreciate the valuable contributions of reviewers Angie Schwartz, Daphna Gans, and Jenny Chung Mejia. Funding for the analysis and publication has been provided by The California Wellness Foundation. The mission of The California Wellness Foundation is to improve the health of the people of California by making grants for health promotion, wellness education, and disease prevention. Funding for the Elder Index initiative has also

*“Frequent benefit renewals are not necessary when families have fixed incomes, as is the case for most older adults.”*

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The UCLA Center for Health Policy Research is affiliated with the UCLA Fielding School of Public Health and the UCLA Luskin School of Public Affairs.

The analyses, interpretations, conclusions, and views expressed in this policy brief are those of the authors and do not necessarily represent the UCLA Center for Health Policy Research, the Regents of the University of California, or collaborating organizations or funders.

#### PB2013-6

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been provided by The California Community Foundation.

### Suggested Citation

Padilla-Frausto DI and Wallace SP. *The High Cost of Caring: Grandparents Raising Grandchildren*. Los Angeles, CA: UCLA Center for Health Policy Research, 2013.

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