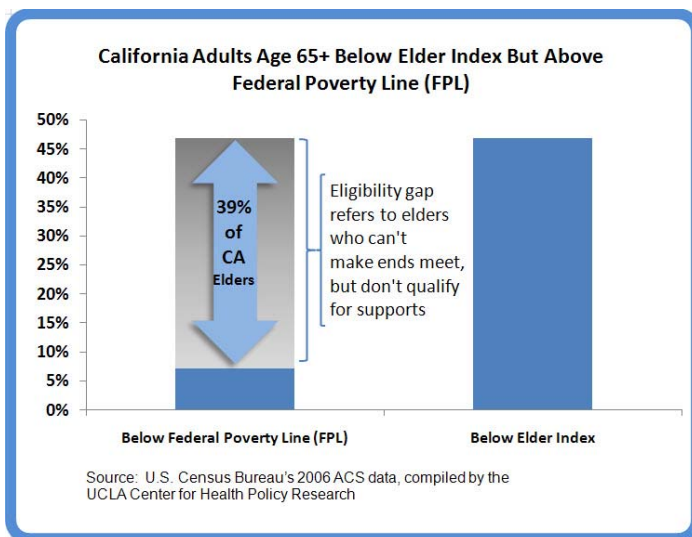


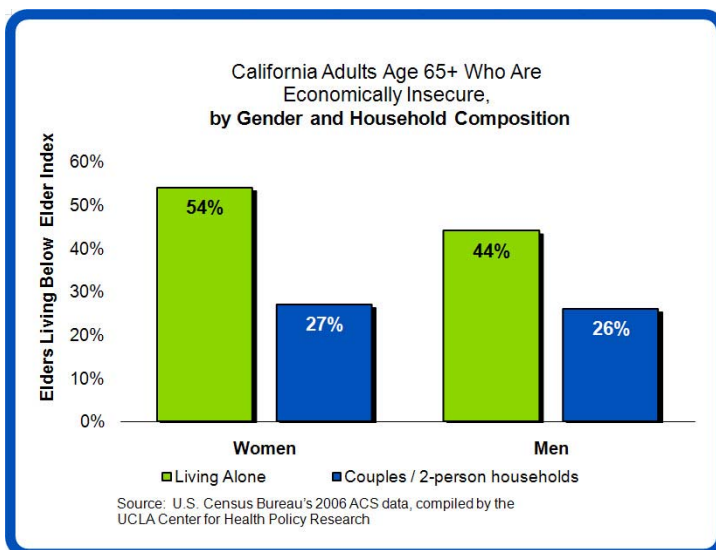
Elders Who Can't Make Ends Meet in California As Measured by the California Elder Economic Security Standard™ Index

The California Elder Economic Security Standard™ Index (Elder Index) measures how much income is needed for a retired adult age 65 and older to adequately meet his or her basic needs including housing, food, out-of-pocket medical expenses, transportation, and other necessary spending. For an elderly renter living alone in California, the statewide average Elder Index is approximately \$23,000/year.



Not Just “Poor” Elders who are Struggling in California

- 47% of *all* elders age 65+ do not have enough income to meet their most basic needs, as measured by the Elder Index. **That's over 1,760,000 elders struggling to make ends meet in California.**
- In contrast, according to the Federal Poverty Line (FPL), only 8% (295,000) of California elders are considered “poor,” with annual individual incomes below \$10,210.
- But a large number of other elders (1,465,000 or 39%) fall into the “**eligibility gap**,” with incomes above the FPL but below the Elder Index. These elders don't have enough money to cover their most basic needs, but have too much to qualify for many public programs.

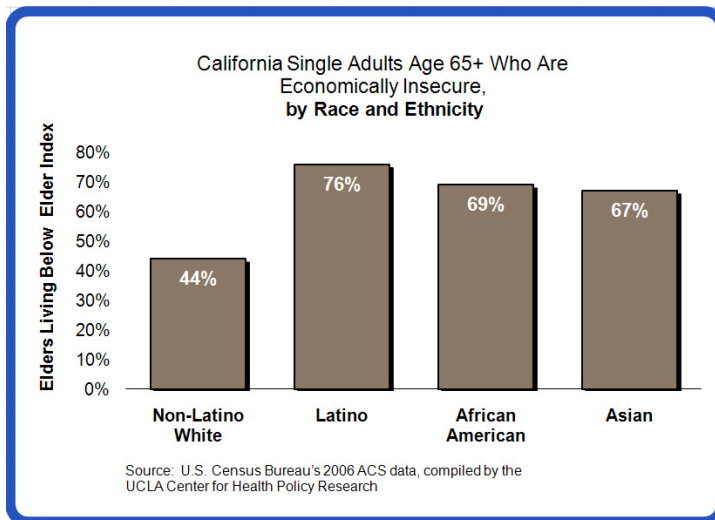


Women Living Alone More Economically Vulnerable

- Historically, women have earned less than men. Today they still earn, nationally, an average of 78 cents for every dollar a man earns. It's no wonder that women living alone are particularly vulnerable.
- Without a partner to share the expenses, and in the face of increasing costs and fixed incomes, **1 out of every 2 elder women living alone in California are struggling to make ends meet.** And male elders aren't doing much better. 4 out of 10 who live alone don't have enough income to afford the basic necessities.

(more)

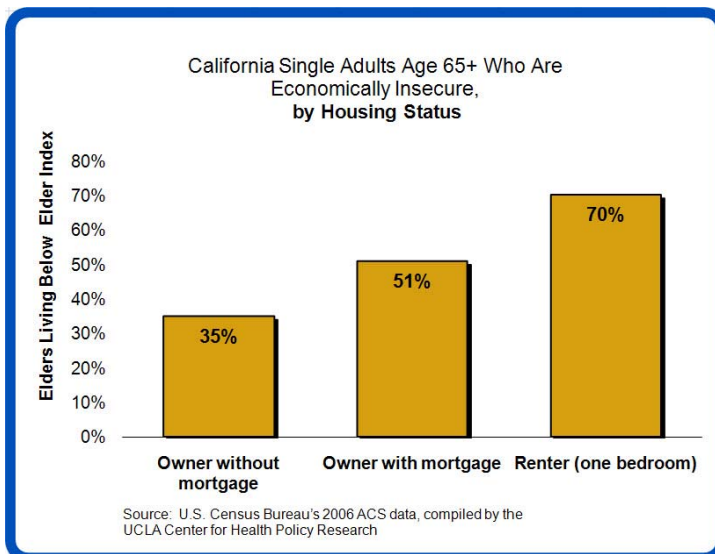
Elders Who Can't Make Ends Meet in California As Measured by the California Elder Economic Security Standard™ Index



Race Makes a Difference

- Elders of all races/ethnicities are struggling in high cost California. County. 44% of non-Latino Whites have incomes below the Elder Index.
- Elders of color, who typically earned less than whites throughout their working lives and who often don't have pensions and 401ks to supplement their Social Security income, are struggling the most:
 - **More than 7 out of 10 Latinos**
 - **Almost 7 out of 10 African Americans**
 - **Almost 7 out of 10 Asian elders**

...living alone in California are trying to make ends meet with incomes below the Elder Index.



Renters Living Alone Are the Most Economically Vulnerable

- **7 out of 10** of elder renters living alone in California are trying to survive on incomes below the Elder Index.
- More than half of all elders living alone who own their home, but are still paying off a mortgage, are unable to meet their basic needs.
- Elders who own their homes outright are doing somewhat better, but more than one-third are still struggling to make ends meet.

Source: U.S. Census Bureau's 2006 ACS data, compiled by the UCLA Center for Health Policy Research. To view the numerical data behind these graphs and access a statewide comparison, [click here](#).

For more information, see *Half A Million Older Californians Living Alone Unable to Make Ends Meet* by the UCLA Center for Health Policy Research and the Insight Center for Community Economic Development at http://www.healthpolicy.ucla.edu/elder_index09feb.html.