



# What Seniors Raising Grandchildren Need to Make Ends Meet

## Elder Index: Basic Expenses

Senior Renter Raising a Grandchild | CA Average

The California Elder Index is a county-specific measure of the minimum income necessary to cover all of a senior's basic needs.

Rent (one bedroom apt.)	\$864
Food	\$474
Healthcare	\$334
Transportation	\$368
Miscellaneous	\$361

<b>Monthly Total</b>	<b>\$2,401</b>
<b>ANNUAL TOTAL</b>	<b>\$28,809*</b>

\* Annual total may not equal the sum of monthly totals due to rounding.

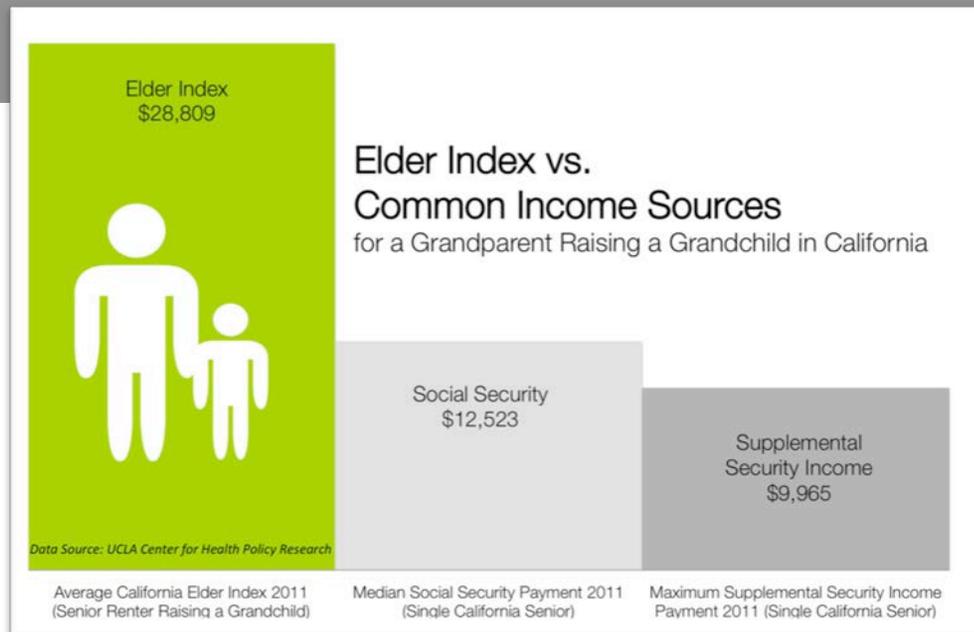
The California Elder Economic Security Initiative (EESI) at the Insight Center for Community Economic Development works with a broad coalition of statewide and national partners to transform the way we measure and address the economic needs of older Californians. EESI uses the Elder Economic Security Index (Elder Index) to accurately quantify how much income it takes older Californians (65+) to make ends meet in each California county.

The Elder Index measures the cost of older adults' basic expenses: housing, food, medical care, and transportation. This year, for the first time, the Elder Index update includes the costs associated with raising one, two, or three grandchildren in each California county. This data is the first of its kind nationwide.

You can find detailed county-by-county data at [www.insightccd.org](http://www.insightccd.org).

Seniors – no matter what their source of income – often struggle to make ends meet in California. Adding a grandchild into the household makes it even more challenging: basic costs for a grandparent raising a grandchild are more than twice the median Social Security payment and almost three times the maximum Supplemental Security payment.

Yet public programs that might help grandparents cope – such as the state foster care program – are often difficult to access or off-limits altogether for family caregivers.



# Bridging the Gap Where Poverty Measures Fall Short

While support programs can help seniors bridge the gap, many use the Federal Poverty Guidelines (FPL) to determine eligibility.

The problem is that the FPL is the same dollar amount across the country, and does not reflect today's cost of living. The FPL represents less than half of what seniors need to get by in California. As a result, thousands of economically insecure seniors fall through the cracks of our public systems.

The Elder Index is more accurate because it is both county-specific and includes all of a senior's basic costs (food, housing, medical care, and transportation).

## Measuring Economic Security Instead of Poverty Poverty Measure Falls Far Short of Needs for All California Seniors

Average California  
Elder Index 2011  
(single renter raising  
a grandchild):  
\$28,809

Federal Poverty  
Guidelines 2011  
(two-person  
household):  
\$14,710

Elder Index Data Source: UCLA Center for Health Policy Research



The Elder Economic Planning Act of 2011 (AB 138) made the Elder Index *the* standard for measuring seniors' economic security in California. It requires state and local aging agencies to use the Elder Index to craft more effective programs and policies for California's aging population.

Older adults raising grandchildren alone – may be among the most vulnerable residents in California due to the state's high cost of living and low levels of public assistance.

More than 300,000 grandparents in California have primary responsibility for their grandchildren and of this group, almost 65,000 are over the age of sixty-five. More than 20,000 care for their grandchildren without any extended family assistance at home.

Nearly half of custodial grandparents age 65 and over in California do not have enough income to cover the most basic needs of the grandchildren placed in their care.

For more information, visit [www.insightccd.org/Cal-EESI](http://www.insightccd.org/Cal-EESI) or contact Susie Smith, Managing Director, at 510.251.2600 x108 or [ssmith@insightccd.org](mailto:ssmith@insightccd.org).