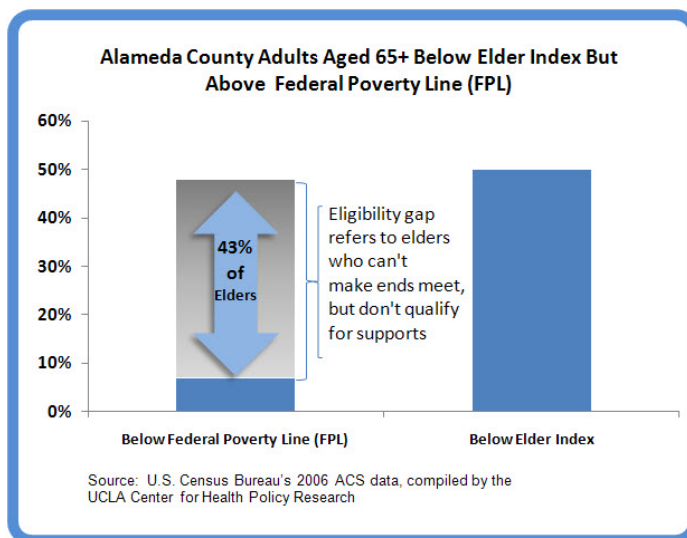


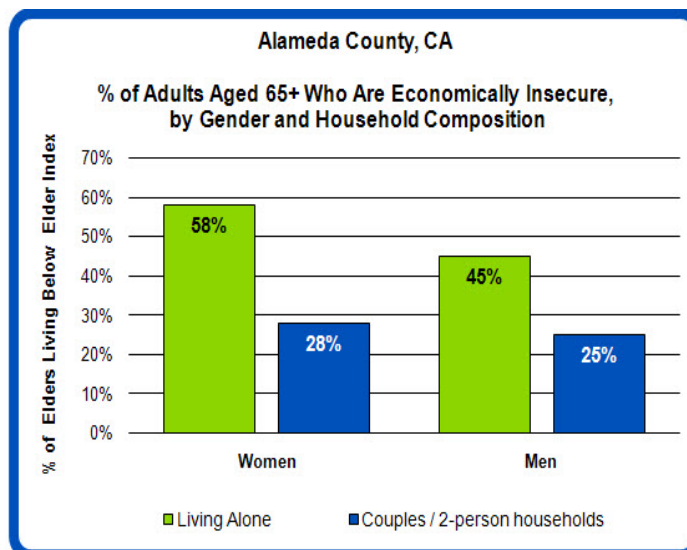
## Elders Who Can't Make Ends Meet in Alameda County As Measured by the California Elder Economic Security Standard™ Index

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 Alameda County, the Elder Index is approximately \$26,000/year.



### Not Just "Poor" Elders who are Struggling in Alameda County

- Half 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 71,000 elders struggling to make ends meet in Alameda County.**
- In contrast, according to the Federal Poverty Line (FPL), only 7% (10,000) of Alameda County elders are considered "poor," with individual annual incomes below \$10,210.
- But a large number of other elders (62,000 or 42.9%) 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.

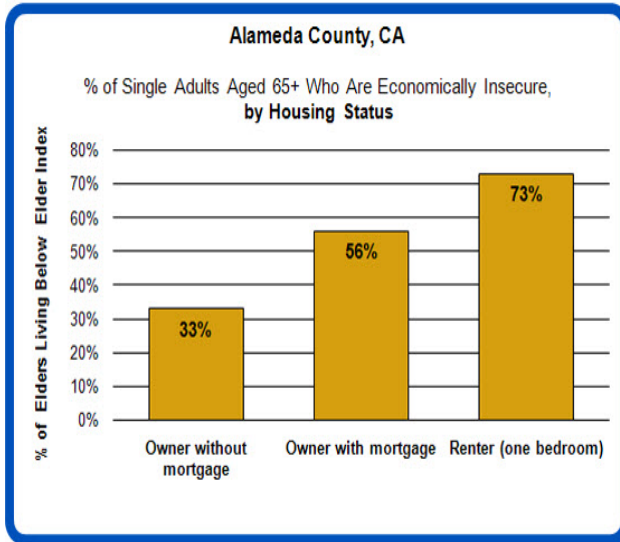


### Women Living Alone More Economically Vulnerable

- 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 the extra income from a partner, in the face of increasing costs and fixed incomes, **more than half of elder women living alone in Alameda County cannot make ends meet.**

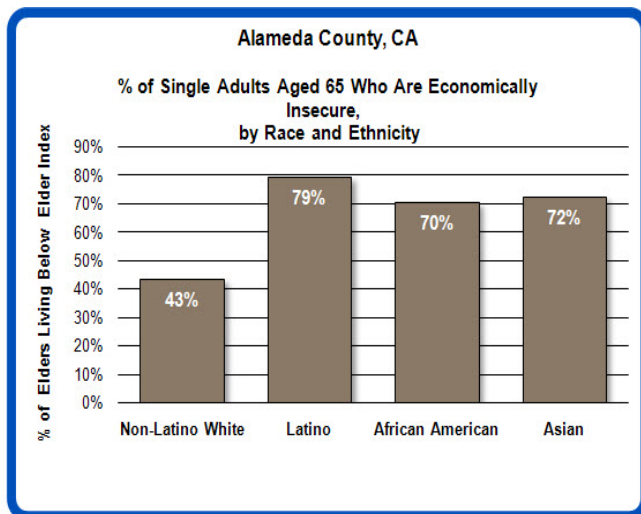
(more)

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



### Renters Living Alone the Most Economically Vulnerable

- Almost 3/4 of elder renters are trying to survive on incomes below the Elder Index.
- More than half of all elders who own their own home but are still paying off a mortgage don't have enough income to make ends meet.
- While elders who own their home outright are doing, 1/3 of them are still unable to meet their basic needs.



### Race Makes a Difference

- Elders of color, who typically earned less than whites throughout their working lives and often don't have pensions and 401Ks to supplement their Social Security income, are struggling the most:
    - **Almost 8 out of 10 Latinos**
    - **7 out of 10 African Americans**
    - **Over 7 out of 10 Asian elders**
- ...living alone in Alameda County trying to make ends meet with incomes below the Elder Index.

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](http://www.healthpolicy.ucla.edu/elder_index09feb.html).