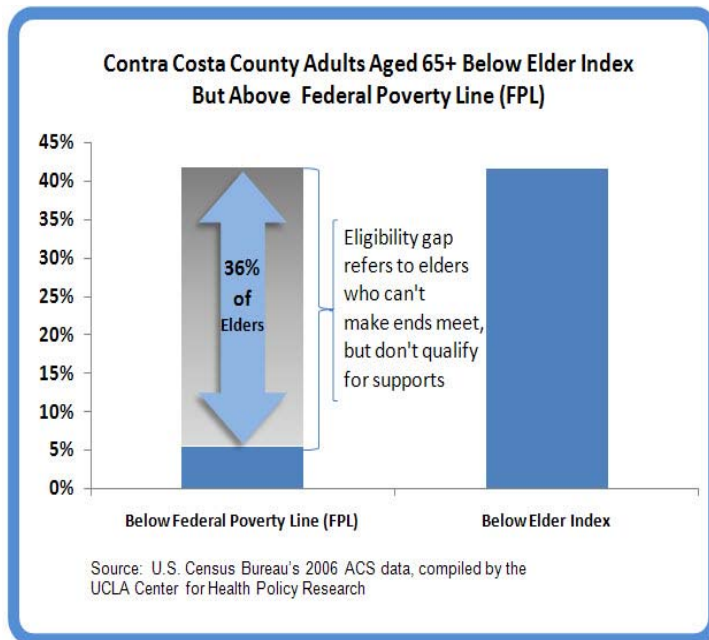


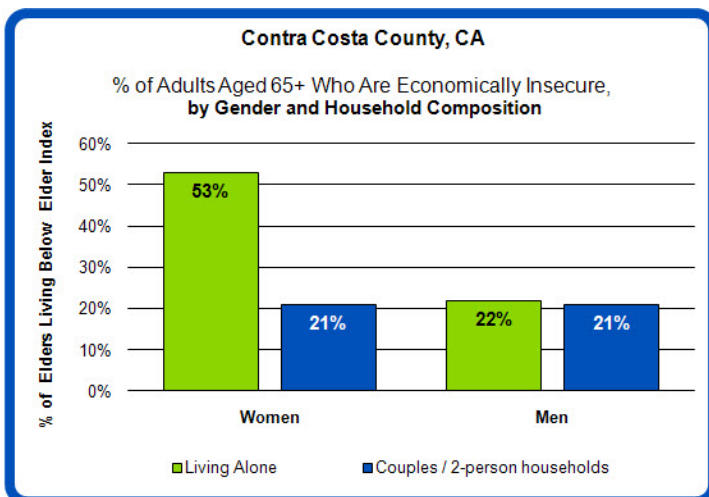
Elders Who Can't Make Ends Meet in Contra Costa County As Measured by the California Elder Economic Security Standard™ Index

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 Contra Costa County, the Elder Index is approximately \$27,000/year.



Not Just "Poor" Elders Who Are Struggling in Contra Costa County

- 42% 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 48,000 elders struggling to make ends meet in Contra Costa County.**
- In contrast, according to the Federal Poverty Line (FPL), only 5% (6,000) of Contra Costa County elders are considered "poor," with annual individual incomes below \$10,210.
- But a large number of other elders (42,000 or 36%) 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.



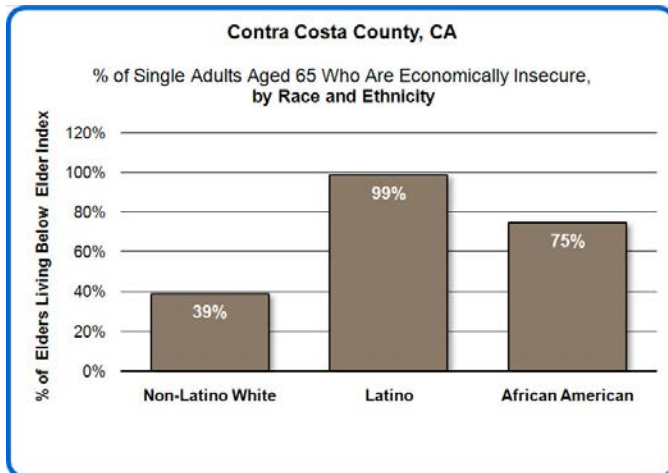
Women Living Alone Most Economically Vulnerable

- 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 that comes from a partner, especially in high cost Contra Costa County, **more than half of elder women living alone cannot make ends meet.**

(more)



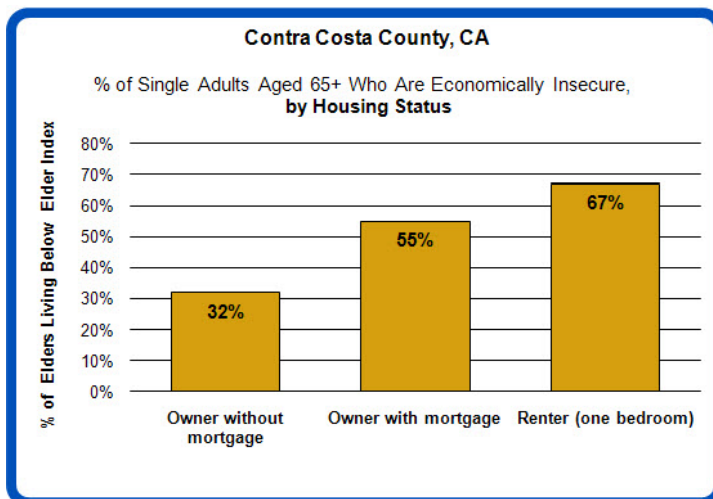
Elders Who Can't Make Ends Meet in Contra Costa County As Measured by the California Elder Economic Security Standard™ Index



Number of Asian elders who live alone with incomes below the Elder Index is below 1,000 and therefore too small to calculate a reliable estimate.

Race Makes a Difference

- Latino and African American Elders, 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, face exceptionally high levels of economic insecurity in Contra Costa County:
- Almost all Latino's, and three-fourths of all African American elders living alone** in Contra Costa County are trying to make ends meet with incomes below the Elder Index.



Renters Living Alone the Most Economically Vulnerable

- Almost 7 out of 10 elder renters living alone in Contra Costa County are trying to survive on incomes below the Elder Index.
- More than half of elders living alone who own their home but are still paying off a mortgage are unable to meet their basic needs.
- Even elders who own their homes outright are struggling. Almost one-third cannot 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.