**Elders Who Can’t Make Ends Meet in Alpine, Amador, Calaveras, Inyo, Mono, and Tuolumne Counties**

*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. In this cluster of counties, the Elder Index is approximately $23,000/year for elderly renters living alone.

**Many Elders Economically Insecure, and Caught in the “Eligibility Gap”**

12,000 elders in this cluster of counties are economically insecure, with incomes below the Elder Index. Nearly as many elders (11,000 or 33% of the elder population in these counties) fall into an “eligibility gap,” with annual incomes above the FPL ($10,210 for an individual) but below the Elder Index ($19,840 for a single elder who rents). These elders don’t have enough money to cover their most basic expenses, but have too much to qualify for public support.

**Women Living Alone Are the 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 support that comes from a partner, and in the face of increasing costs and fixed incomes, more than 6 out of 10 elder women living alone in these counties cannot make ends meet.

- Elder men living alone are doing only marginally better. Almost half of them don’t have enough money to cover their basic needs.

(more)
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Number of renters below Elder Index who live alone and rent is below 1,000 and therefore too small to calculate a reliable estimate.

Elders with Mortgages More Vulnerable

- More than 6 out of 10 elders who are still paying off a mortgage in this cluster of counties are trying to survive on incomes below the Elder Index.
- While elders who own their own home outright are doing somewhat better, almost half don’t have enough money to meet their basic needs.

*Due to small numbers and unreliable estimates in some individual counties, a 2-step method was used to cluster these counties to produce reliable estimates. For more detail on that methodology, please see http://www.healthpolicy.ucla.edu/elder_index09feb.html

Source for all graphs: U.S. Census Bureau’s 2006 ACS data, compiled by the UCLA Center for Health Policy Research. To view the numerical data behind this graph 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.