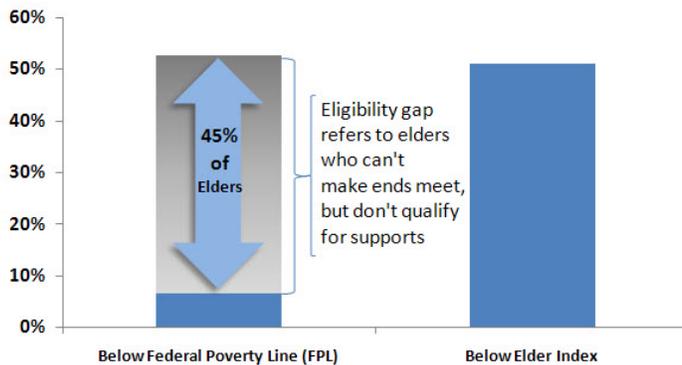


## Elders Who Can't Make Ends Meet in Lake and Mendocino Counties\* As Measured by the California Elder Economic Security Standard™ Index

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. For an elderly renter living alone in Lake and Mendocino counties, the Elder Index is approximately \$22,000/year.

Lake and Mendocino County Adults Aged 65+ Below Elder Index But Above Federal Poverty Line (FPL)



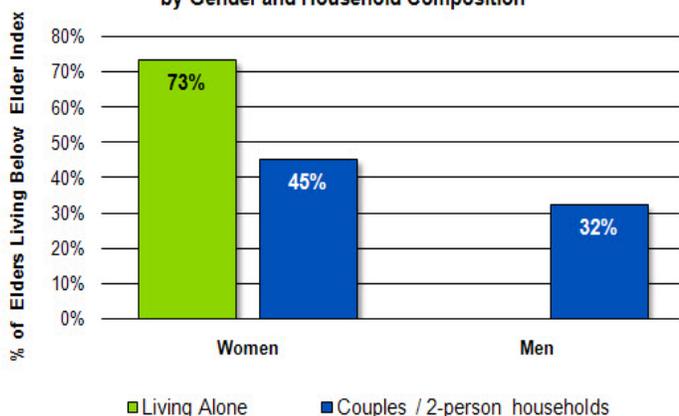
Source: U.S. Census Bureau's 2006 ACS data, compiled by the UCLA Center for Health Policy Research

### Not Just "Poor" Elders who are Struggling

- 51% 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 10,000 elders struggling to make ends meet in these counties.**
- In contrast, according to the Federal Poverty Line (FPL), only 6% (1,000) of elders in these counties are considered "poor," with annual individual incomes below \$10,210.
- But a large number of other elders (9,000 or 45%) 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.

Lake and Mendocino County, CA

% of Adults Aged 65+ Who Are Economically Insecure, by Gender and Household Composition



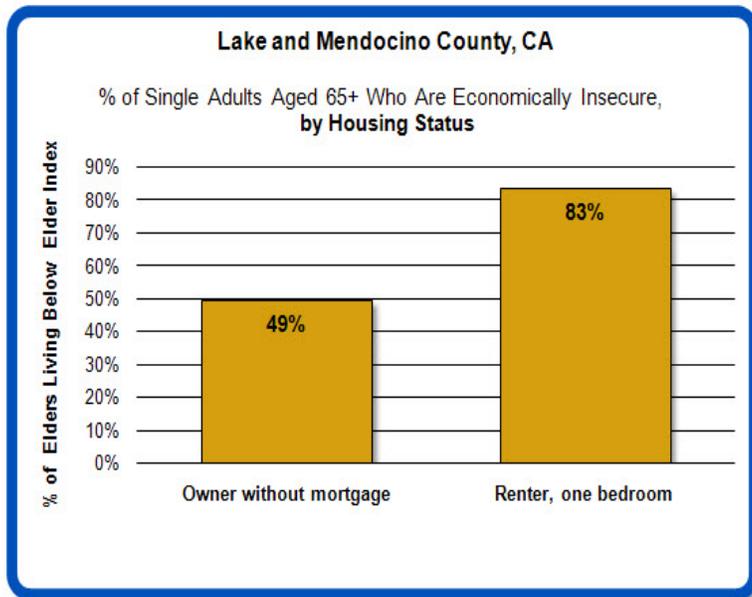
### Women Living Alone Most Economically Vulnerable

- 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 are particularly vulnerable.
- In the face of increasing costs and fixed incomes, **more than 7 out of 10 elder women living alone in these counties cannot make ends meet.**
- And, unlike other counties, women who share expenses as part of a couple aren't doing much better. Nearly half are struggling to afford their basic necessities.

Number of male elders living alone under the Elder Index is less than 1,000 and therefore too small to calculate reliable estimate.

(more)

## Elders Who Can't Make Ends Meet in Lake and Mendocino Counties\* As Measured by the California Elder Economic Security Standard™ Index



### Renters Living Alone Are the Most Economically Vulnerable

- **Over 8 out of 10** elder renters living alone in these counties are trying to survive on incomes below the Elder Index.
- Almost half of all elders who own their own home and have paid off their mortgage, are unable 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](http://www.healthpolicy.ucla.edu/elder_index09feb.html).

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).