Elders Who Can’t Make Ends Meet in Fresno and Madera 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 Fresno and Madera Counties, the Elder Index is approximately $21,000/year.

Not Just “Poor” Elders Who Are Struggling

- 48% 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 46,000 elders struggling to make ends meet in Fresno and Madera Counties.

- In contrast, according to the Federal Poverty Line (FPL), only 10% (10,000) of elders in these counties are considered “poor,” with annual individual incomes below $10,210.

- But a large number of other elders (36,000 or 37%) 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.

Elders Living Alone Most Economically Vulnerable

- Without the additional income provided by a partner, elders who live alone are particularly vulnerable. In the face of increasing costs and fixed incomes, more than half of all elder women and 4 out of 10 elder men living alone in Fresno and Madera Counties cannot make ends meet.
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Renters Living Alone are the Most Economically Vulnerable

- 6 out of 10 elder renters living alone in Fresno and Madera Counties are struggling 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.
- And even elders living alone who own their home outright are struggling. More than four out of ten are economically insecure.

Latino Elders Struggling

- A large percentage of Latino elders don’t have enough income to meet their daily needs. More than 8 out of 10 have incomes below the Elder Index.

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

*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: 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.