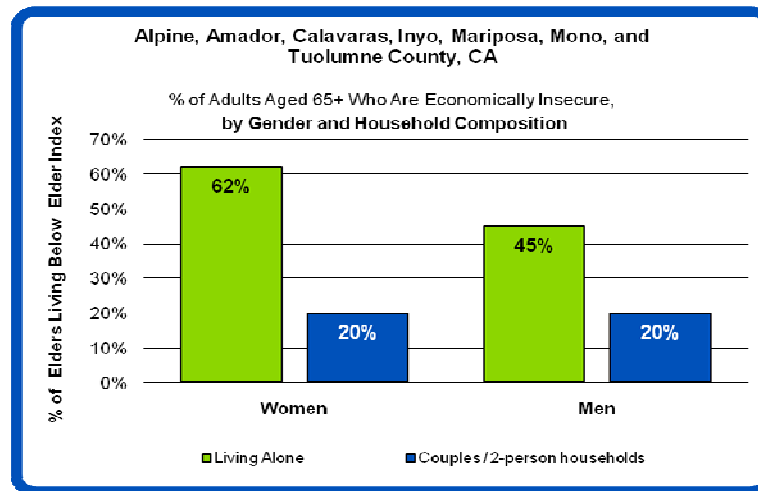


## Elders Who Can't Make Ends Meet in Alpine, Amador, Calaveras, Inyo, Mono, and Tuolumne Counties\* As Measured by the California Elder Economic Security Standard™ Index

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.

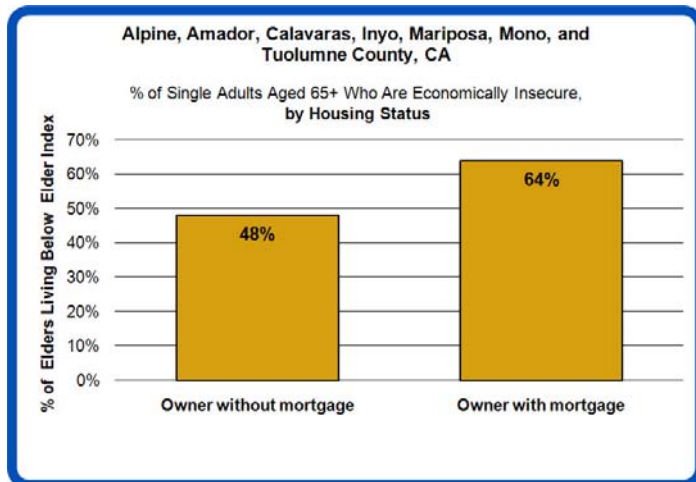


### Women Living Alone Are the Most Economically Vulnerable

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