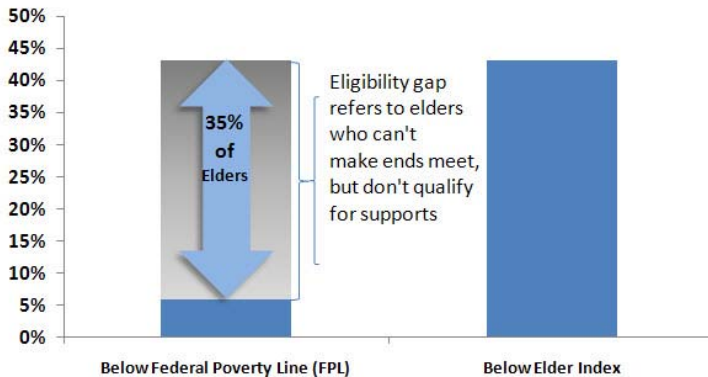


## Elders Who Can't Make Ends Meet in Monterey and San Benito Counties\* As Measured by the California Elder Economic Security Standard™ Index

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 Monterey and San Benito counties, the Elder Index is approximately \$26,000/year.

**Monterey and San Benito County Adults Aged 65+ Below Elder Index But Above Federal Poverty Line (FPL)**



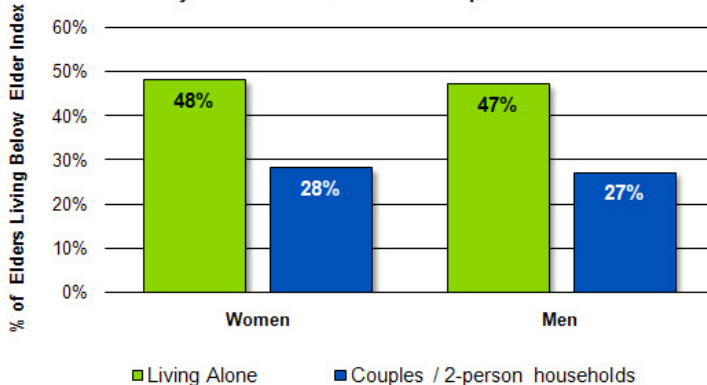
Source: U.S. Census Bureau's 2006 ACS data, compiled by the UCLA Center for Health Policy Research

### Not Just "Poor" Elders who are Struggling in Monterey and San Benito Counties

- 43% of *all* elders age 65+ do not have enough income to meet their most basic needs, as measured by the Elder Index. **That's more than 19,000 elders struggling to make ends meet in these counties.**
- In contrast, according to the Federal Poverty Line (FPL), only 8% (3,000) of elders in these counties are considered "poor," with annual individual incomes below \$10,210.
- But a large number of other elders (15,000 or 35%) 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.

**Monterey and San Benito Counties, CA**

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

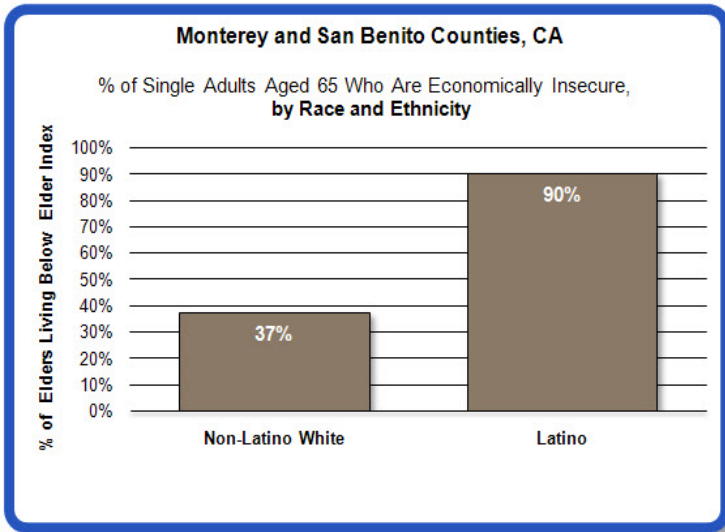


### Elders Living Alone Are More Vulnerable

- With a high cost of living in these counties, both women and men living alone are economically vulnerable. **Almost 1 out of every 2 elders living alone has income below the Elder Index and struggles to make ends meet.**
- Elders living with a partner are doing somewhat better, but more than one quarter are still economically insecure.

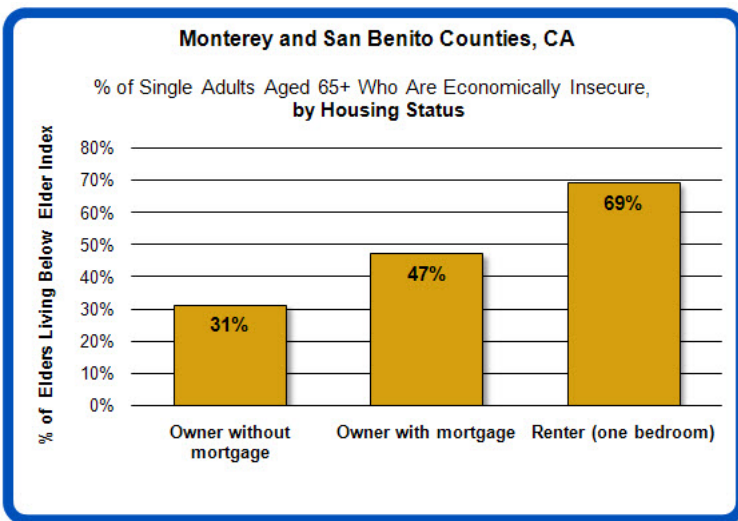
(more)

## Elders Who Can't Make Ends Meet in Monterey and San Benito Counties As Measured by the California Elder Economic Security Standard™ Index



### Race Makes a Difference

- A startling **9 out of 10 Latino elders in Monterey and San Benito counties have incomes below the Elder Index.**
- Although non-Latino White elders are doing somewhat much better, nearly 4 out of 10 are still economically insecure.
- The number of African American and Asian elders who live alone on incomes below the Elder Index is less than 1,000, and therefore too small to calculate reliable estimates.



### Renters Living Alone Are the Most Economically Vulnerable

- Nearly **7 out of 10** elder renters living alone in these counties are trying to survive on incomes below the Elder Index.
- Close to half of elders living alone who own their home, but are still paying off a mortgage, are unable to meet their basic needs.
- Elders who own their homes outright are doing somewhat better, but still struggling. Almost one-third cannot make ends meet.

\*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).