Elders Who Can’t Make Ends Meet in Orange County
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 Orange County, the Elder Index is approximately $27,000/year.

Not Just “Poor” Elders who are Struggling in Orange County

- 44% 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 137,000 elders struggling to make ends meet in Orange County.
- In contrast, according to the Federal Poverty Line (FPL), only 6% (19,000) of Orange County elders are considered “poor,” with annual individual incomes below $10,210.
- But a large number of other elders (118,000 or 38%) 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.

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 living alone are particularly vulnerable.
- Without the support from a partner’s income, and in the face of increasing costs and fixed incomes, more than half of elder women living alone in Orange County cannot make ends meet, as compared to only 20% of men living alone.
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Race Makes a Difference
- Elders of color, who typically earned less than Whites throughout their working lives and who often don’t have pensions and 401Ks to supplement their Social Security income, are struggling the most:
  - Almost 8 out of 10 Latinos
  - Almost 7 out of 10 Asian elders

Renters Living Alone Most Economically Vulnerable
- Almost three-fourths of elder renters living alone in Orange Country are trying 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.

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.