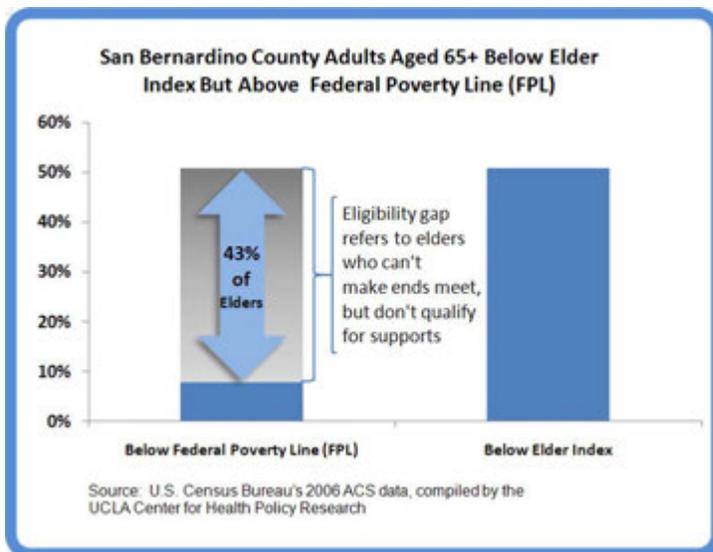


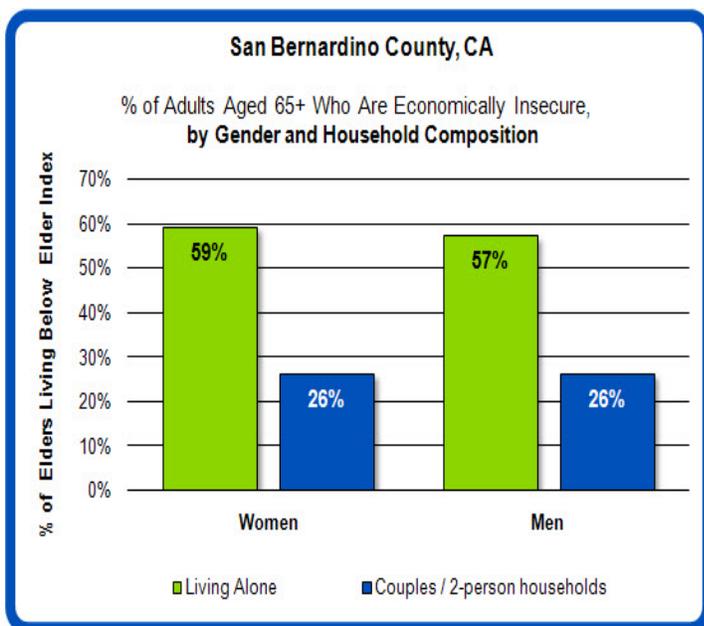
Elders Who Can't Make Ends Meet in San Bernardino County As Measured by the California Elder Economic Security Standard™ Index

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 San Bernardino County, the Elder Index is approximately \$22,000/year.



Not Just "Poor" Elders Who Are Struggling in San Bernardino County

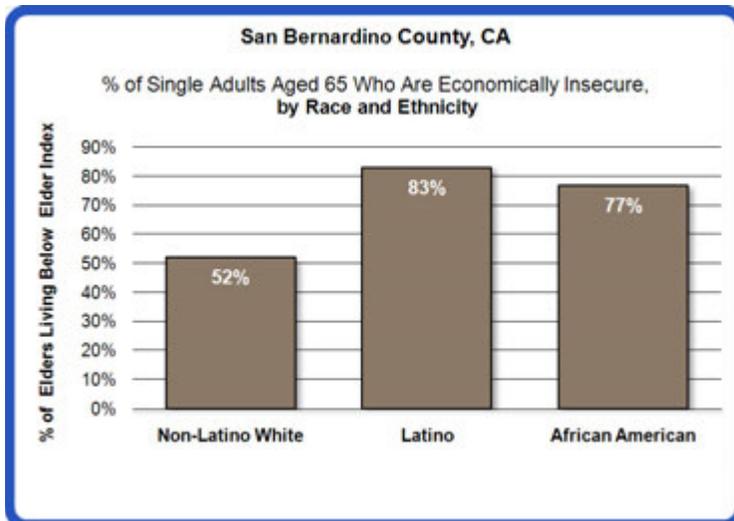
- 51% of *all* elders age 65+ do not have enough income to meet their most basic needs, as measured by the Elder Index. **That's over 80,000 elders struggling to make ends meet in San Bernardino County.**
- In contrast, according to the Federal Poverty Line (FPL), only 8% (13,000) of San Bernardino County elders are considered "poor," with annual individual incomes below \$10,210.
- But a large number of other elders (67,000 or 43%) 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 Economically Vulnerable

- In this high cost county both women and men are economically vulnerable. Without the extra income provided by a partner, **almost 6 out of 10 elders who live alone cannot make ends meet.**

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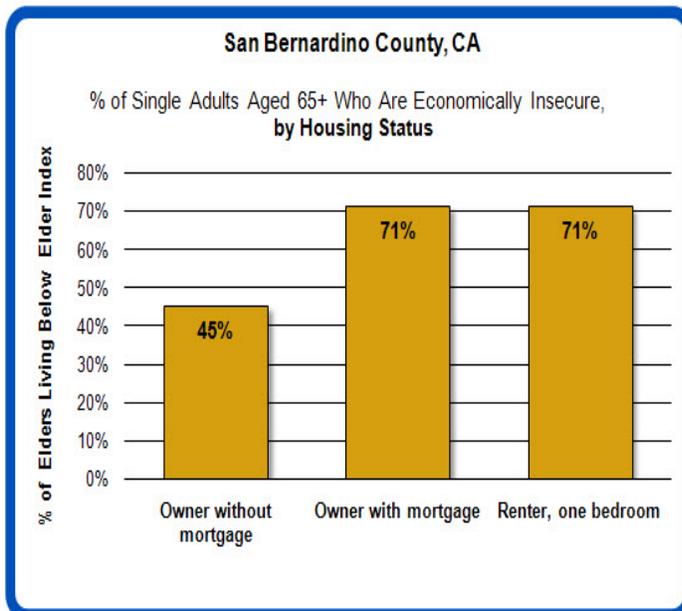


Number of Asian elders who fall below the Elder Index is below 1,000 and therefore too small to calculate a reliable estimate.

Race Makes a Difference

- San Bernardino is a high cost county and as a result, elders of all races/ethnicities are struggling. More than half of non-Latino Whites have incomes below the Elder Index.
- 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:
 - **More than 8 out of 10 Latinos**
 - **Almost 7 out of 10 African Americans**

...living alone in San Bernardino County try are trying to make ends meet with incomes below the Elder Index.



Homeowners and Renters Both Economically Vulnerable

- In high cost Santa Bernardino County, elders who own their homes but are still paying off a mortgage are as economically vulnerable as elders who rent. **7 out of 10 are surviving on incomes below the Elder Index. This represents one of the highest rates of economic insecurity among homeowners in the state.**

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 read *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.