Elders Who Can’t Make Ends Meet in San Diego 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 Diego County, the Elder Index is approximately $24,000/year.

Not Just “Poor” Elders who are Struggling in San Diego County

- 42% 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 131,000 elders struggling to make ends meet in San Diego County.

- In contrast, according to the Federal Poverty Line (FPL), only 8% (24,000) of San Diego County elders are considered “poor,” with annual individual incomes below $10,210.

- But a large number of other elders (107,000 or 34%) 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 More 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 a partner to share the expenses, and in the face of increasing costs and fixed incomes, 1 out of every 2 elder women living alone in San Diego County are struggling to make ends meet.

(more)
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Race Makes a Difference

- Elders of all races/ethnicities are struggling in high cost San Diego County. 42% 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:
  - 3 out of 4 Latinos
  - 6 out of 10 African Americans
  - Over half of Asian elders

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

Renters Living Alone Are the Most Economically Vulnerable

- Nearly three-fourths of elder renters living alone in San Diego County 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 some what better, but are still struggling. More than one-quarter cannot make ends meet.

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

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).