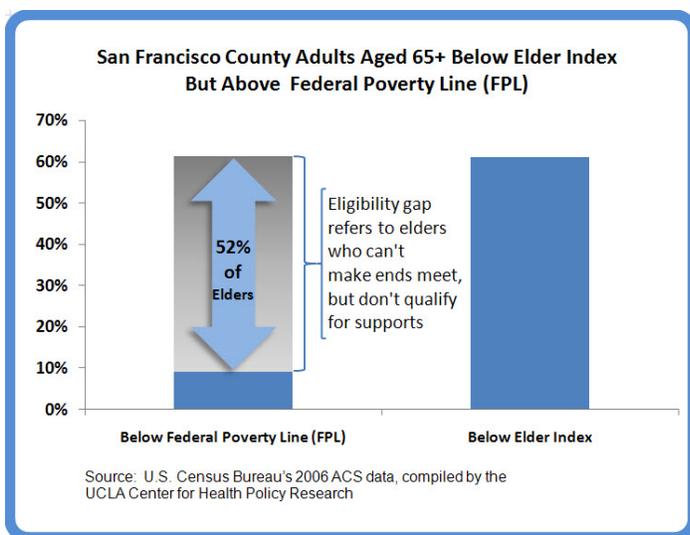


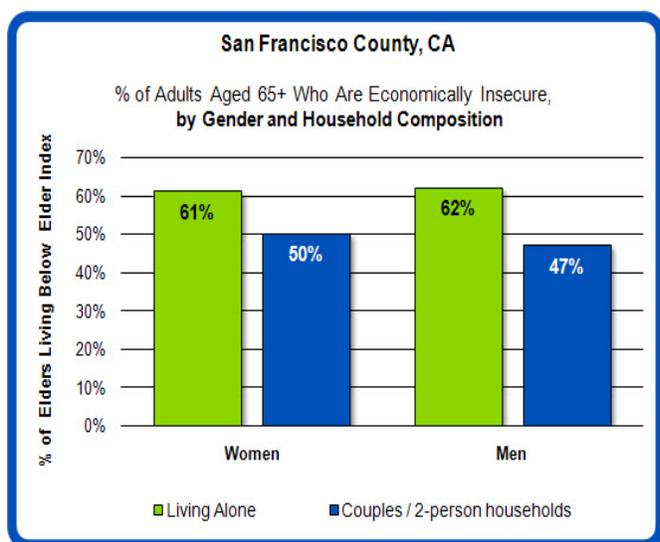
## Elders Who Can't Make Ends Meet in San Francisco County As Measured by the California Elder Economic Security Standard™ Index

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 Francisco., the Elder Index is approximately \$29,000/year.



### Not Just "Poor" Elders Who Are Struggling in San Francisco County

- 61% 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 65,000 elders struggling to make ends meet in San Francisco County.**
- In contrast, according to the Federal Poverty Line (FPL), only 9% (10,000) of S.F. elders are considered "poor," with annual individual incomes below \$10,210.
- But a large number of other elders in San Francisco County (55,000 or 52%) 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.

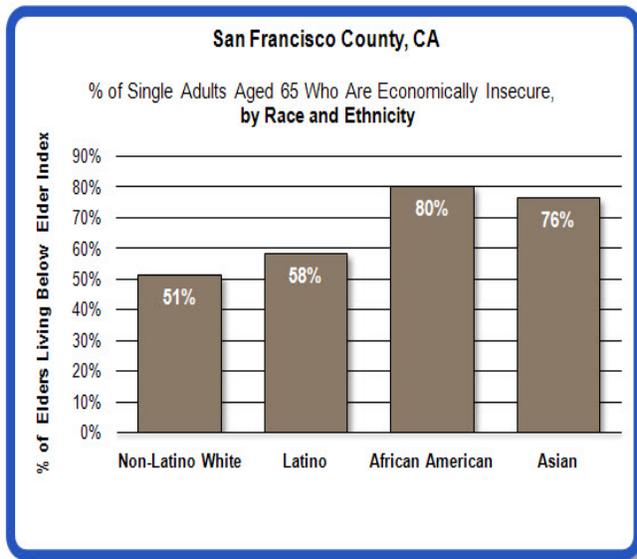


### Women and Men Both Economically Vulnerable

- In high cost San Francisco County, women and men are both economically vulnerable, even if they live with a partner. .
- **6 out of 10 elders living alone have incomes below the Elder Index and cannot make ends meet.**
- Half of all elder women, and almost half of elder men living as a couple still don't have enough income to meet their basic needs.

(more)

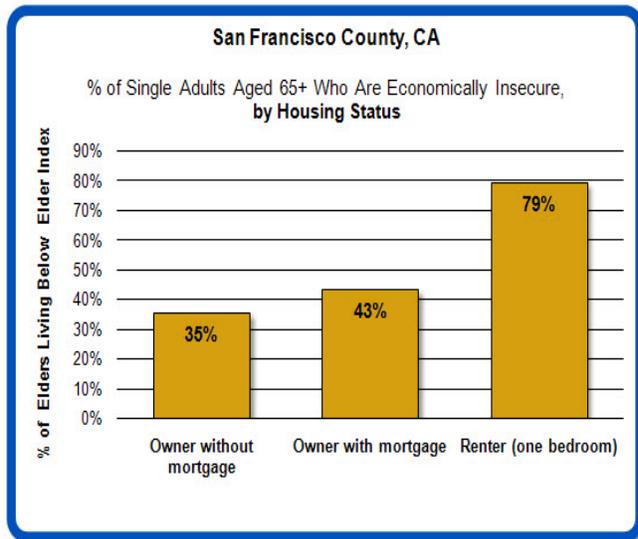
## Elders Who Can't Make Ends Meet in San Francisco County As Measured by the California Elder Economic Security Standard™ Index



### Race Makes a Difference

- Elders of all races/ethnicities are struggling in high cost San Francisco County. 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:
  - **Almost 6 out of 10 Latinos**
  - **8 out of 10 African Americans**
  - **Over 7 out of 10 Asian elders**

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



### Renters Living Alone the Most Economically Vulnerable

- Strikingly, almost 8 out of 10 elder renters living alone in San Francisco County are trying to survive on incomes below the Elder Index.
- Over 4 out of 10 elders living alone who own their home, but are still paying off a mortgage, are unable to meet their basic needs.
- Even elders who own their homes outright are struggling. More than one-third 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](#).

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).