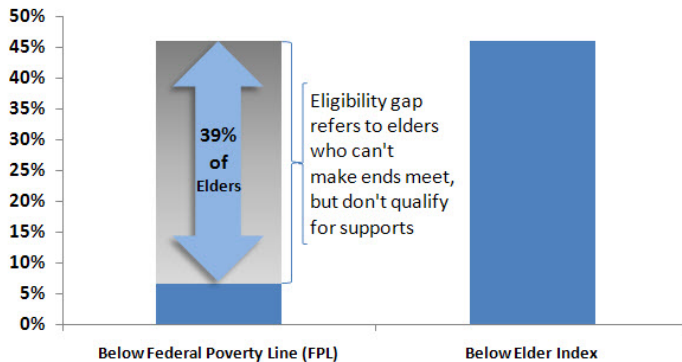


Elders Who Can't Make Ends Meet in San Joaquin County As Measured by the California Elder Economic Security Standard™ Index

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 Joaquin County, the Elder Index is approximately \$21,000/year.

San Joaquin County Adults Aged 65+ Below Elder Index
But Above Federal Poverty Line (FPL)



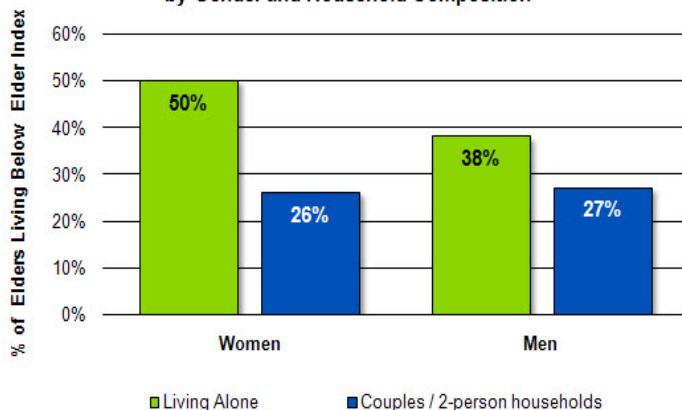
Source: U.S. Census Bureau's 2006 ACS data, compiled by the UCLA Center for Health Policy Research

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

- 46% 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 28,000 elders struggling to make ends meet in San Joaquin County.**
- In contrast, according to the Federal Poverty Line (FPL), only 8% (4,000) of elders in San Joaquin County are considered "poor," with annual individual incomes below \$10,210.
- But a large number of other elders (24,000 or 39%) 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.

San Joaquin County, CA

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

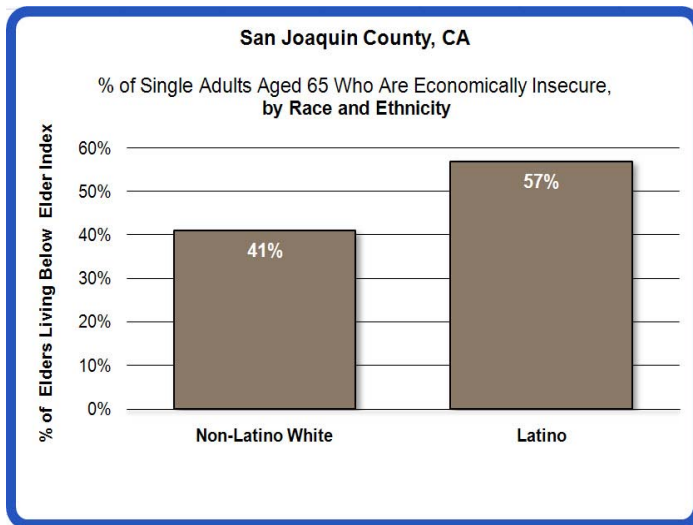


Women Living Alone Most Economically Vulnerable

- 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 are particularly vulnerable.
- In the face of increasing costs and fixed incomes, **half of the elder women living alone in San Joaquin County cannot make ends meet, as compared to less than 4 out of 10 men living alone.**

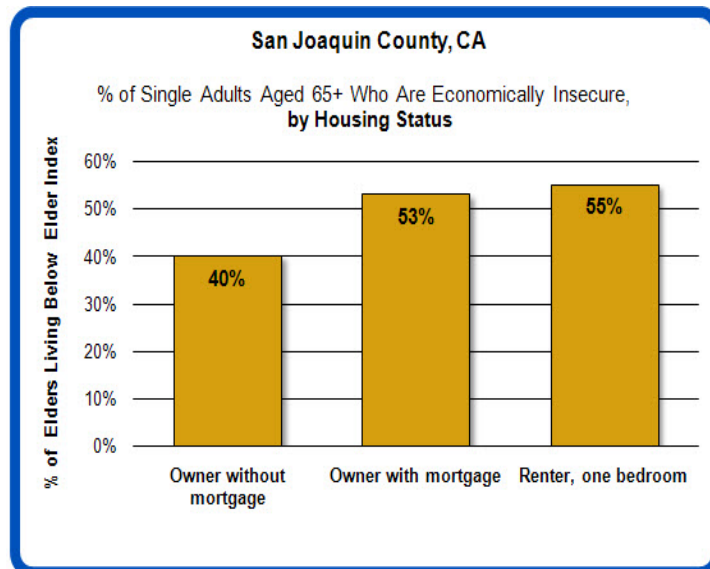
(more)

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



Race Makes a Difference

- Nearly **6 out of 10** Latino elders in San Joaquin County have incomes below the Elder Index.
- Although non-Latino White elders are doing somewhat much better, over 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 and Homeowners with a Mortgage are the Most Economically Vulnerable

- **Over half** of elder renters living alone and over half of elders living alone who are paying a mortgage in San Joaquin County are trying to survive on incomes below the Elder Index.
- Although elders who own their homes outright are doing better, they are still having a hard time. 1 out of 4 of these elders don't have enough money to 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.