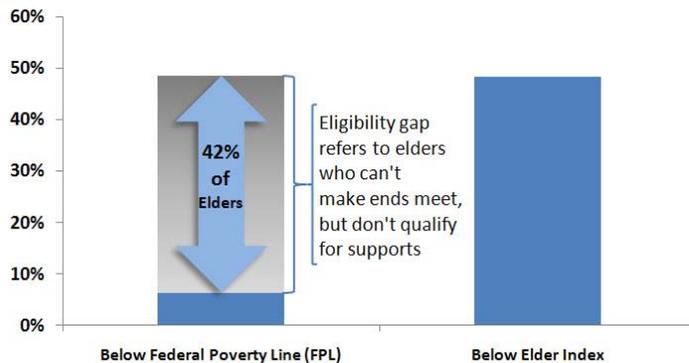


## Elders Who Can't Make Ends Meet in Santa Clara County As Measured by the California Elder Economic Security Standard™ Index

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 Santa Clara County, the Elder Index is approximately \$27,000/year.

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



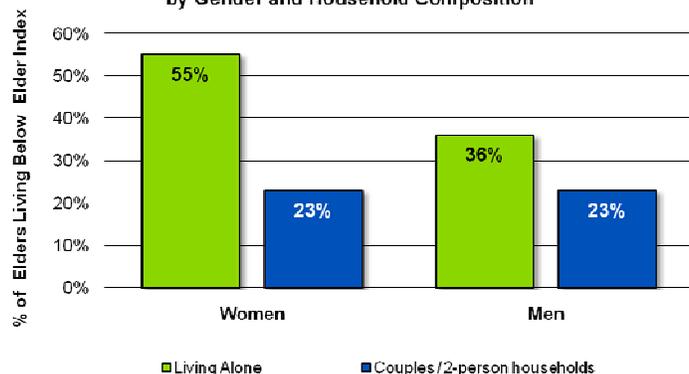
Source: U.S. Census Bureau's 2006 ACS data, compiled by the UCLA Center for Health Policy Research

### Not Just "Poor" Elders who are Struggling in Santa Clara County

- In this high cost county, 48% 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 82,000 elders struggling to make ends meet in Santa Clara County.**
- In contrast, according to the Federal Poverty Line (FPL), only 6% (11,000) of Santa Clara County elders are considered "poor," with individual annual incomes below \$10,210.
- But a large number of other elders (72,000 or 42%) 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.

Santa Clara County, CA

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

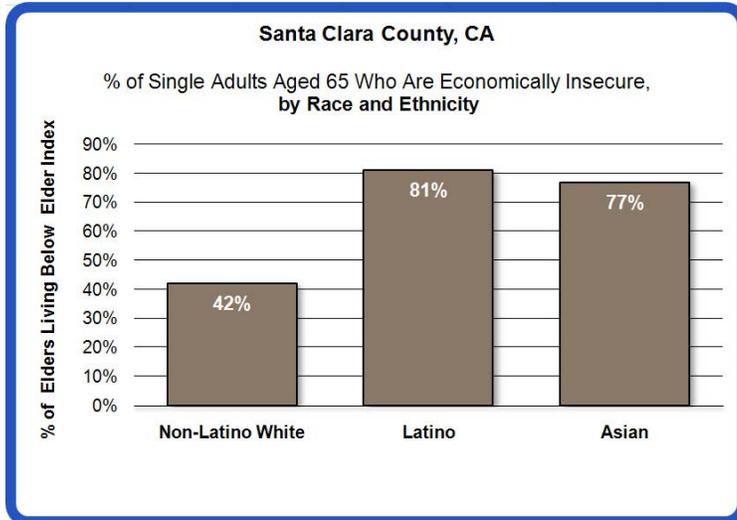


### Women Living Alone More Economically Vulnerable

- Historically, women have earned less than men. Today they still earn, nationally, an average of 78 cents for every dollar a man earns.
- In high cost Santa Clara County, it's no wonder elder women living alone are particularly vulnerable. **More than half don't have enough income to meet their most basic expenses.**
- Men living alone are somewhat better off, but not much. More than one-third have incomes below the Elder Index.

(more)

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

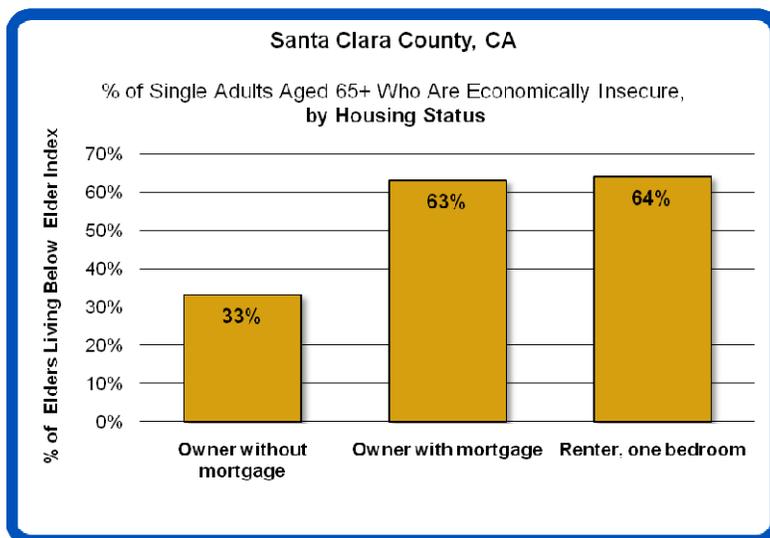


Number of African American elders who fall below the Elder Index is less than 1,000 and therefore too small to calculate a reliable estimate.

### Race Makes a Difference

- Elders of all races/ethnicities are struggling in high cost Santa Clara County. 4 out of 10 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:
  - **Over 8 out of 10 Latinos**
  - **Over 7 out of 10 of Asian elders**

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



### Whether They Rent or Own, Elders Living Alone Are Economically Vulnerable

- The high cost of housing in Santa Clara County makes it difficult for all elders, regardless of housing status, to make ends meet.
- Elders who own their homes but are still paying off a mortgage are about as economically vulnerable as renters. 6 out of 10 are trying to survive on incomes below the Elder Index.
- Even elders who own their home outright are struggling. More than one-third can not 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 read *Half A Million Older Californians Living Unable to Make Ends Meet* by the UCLA Center for Health Policy Research and the Insight Center for Community Economic Development. Download the paper at [http://www.healthpolicy.ucla.edu/elder\\_index09feb.html](http://www.healthpolicy.ucla.edu/elder_index09feb.html)