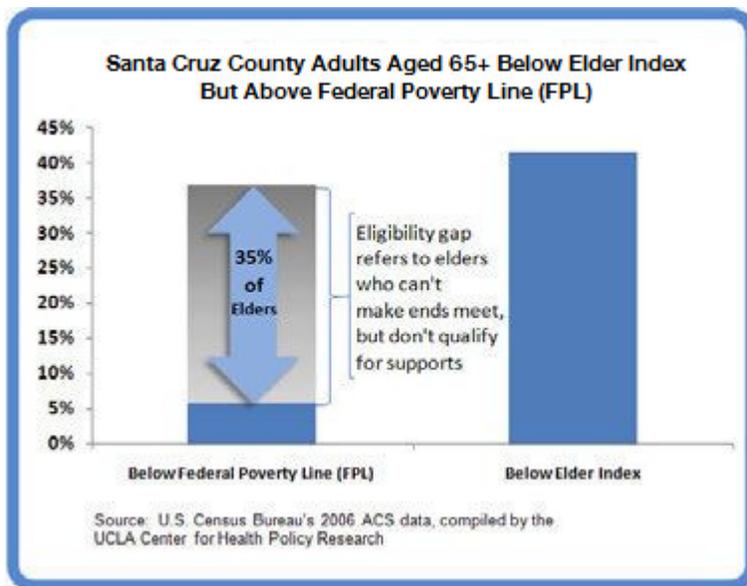


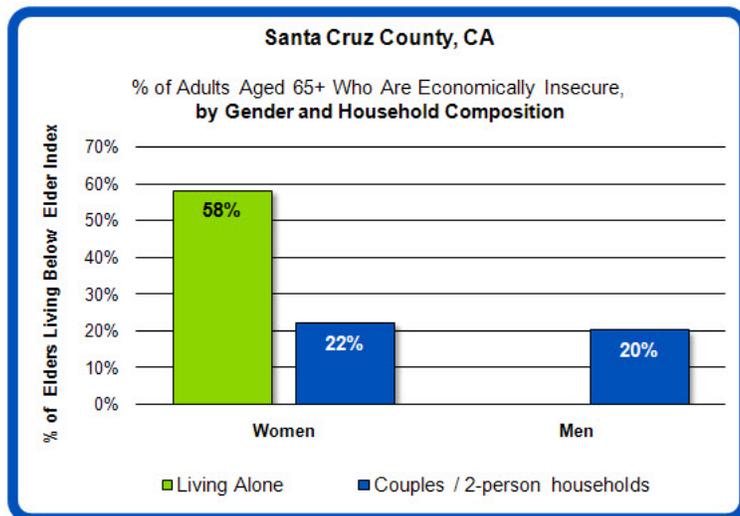
Elders Who Can't Make Ends Meet in Santa Cruz County As Measured by the California Elder Economic Security Standard™ Index

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



Not Just “Poor” Elders who are Struggling in Santa Cruz 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 11,000 elders struggling to make ends meet in high cost Santa Cruz County.**
- In contrast, according to the Federal Poverty Line (FPL), only 7% (2,000) of elders in Santa Cruz County are considered “poor,” with annual individual incomes below \$10,210.
- But a large number of other elders (9,000 or 35%) 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



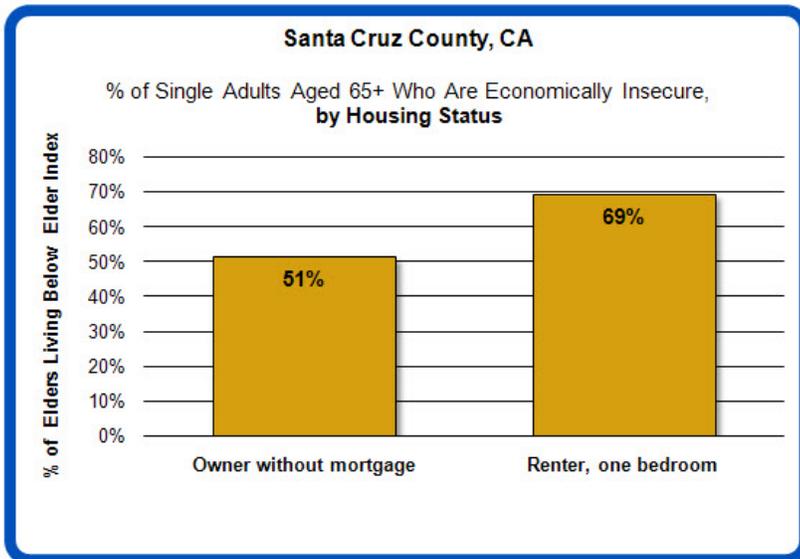
Women Living Alone Most Economically Vulnerable

- 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 living alone are particularly vulnerable.
- Without the support from a partner's income, and in the face of increasing costs and fixed incomes, **nearly 6 in 10 elder women living alone in Santa Cruz County cannot make ends meet, as compared to just over 20% of elder men and women living with a partner.**

The number of elder male renters who live alone and have incomes below the Elder Index is less than 1,000, and is therefore too small to calculate a reliable estimate.

(more)

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



Renters Living Alone Are the Most Economically Vulnerable

- **Nearly 7 out of 10 elder renters living alone** in Santa Cruz County are trying to survive on incomes below the Elder Index.
- Over half of the elders who own their own home and have paid off their mortgage, are unable to meet their basic needs.

The number of elder homeowners with mortgages who live alone and have incomes below the Elder Index is less than 1,000, and is therefore too small to calculate reliable estimates.

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.