Elders Who Can’t Make Ends Meet in Nevada, Plumas, Sierra, Sutter, Yolo, and Yuba Counties*  
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 this cluster of counties, the Elder Index is approximately $22,000/year.

Not Just “Poor” Elders Who Are Struggling

- 41% 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 23,000 elders struggling to make ends meet in these counties.

- In contrast, according to the Federal Poverty Line (FPL), only 6% (3,000) of elders in these counties are considered “poor,” with annual individual incomes below $10,210.

- But a large number of other elders (20,000 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 for many public programs.

Elders Living Alone Are the Most Economically Vulnerable

- Women and men living alone are both economically vulnerable in this cluster of counties. Half of all women and nearly half of all men age 65+ who are living alone have incomes below the Elder Index and struggle to make ends meet.
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Renters Living Alone the Most Economically Vulnerable

- Almost 3/4 of elder renters living alone in this cluster of counties are trying to survive on incomes below the Elder Index.
- More than half of elders living alone who own their home but are still paying off a mortgage are unable to meet their basic needs.
- Even elders who live alone but own their homes outright are having a hard time. More than one-third of them don’t have enough money to make ends meet.

*Nevada, Plumas, Sierra, Sutter, Yolo, and Yuba County, CA

% of Single Adults Aged 65+ Who Are Economically Insecure, by Housing Status

- Owner without mortgage: 35%
- Owner with mortgage: 57%
- Renter, one bedroom: 74%

*Due to small numbers and unreliable estimates in some individual counties, a 2-step method was used to cluster these counties to produce reliable estimates. For more detail on that methodology, please see http://www.healthpolicy.ucla.edu/elder_index09feb.html.

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.