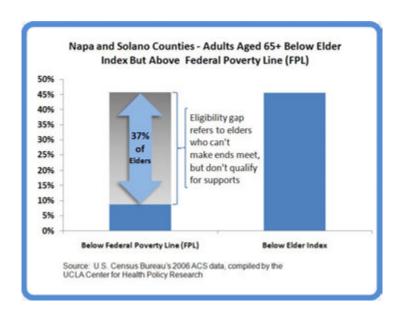


### Elders Who Can't Make Ends Meet in Napa and Solano Counties\* As Measured by the California Elder Economic Security Standard™ Index

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 Napa and Solano Counties, the Elder Index is approximately \$24,000/year.



#### Napa and Solano County, CA % of Adults Aged 65+ Who Are Economically Insecure, by Gender and Household Composition Elders Living Below Elder Index 70% 60% 58% 50% 50% 40% 30% 20% 20% 19% 10% 0% ō Women Men ■ Living Alone ■ Couples / 2-person households

## Not Just "Poor" Elders who are Struggling in Napa and Solano Counties

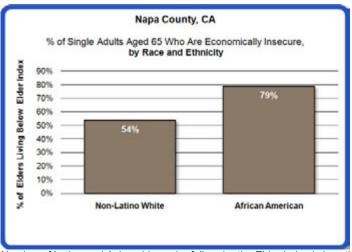
- 46% of all elders age 65+ do not have enough income to meet their most basic needs, as measured by the Elder Index. That's over 27,000 elders struggling to make ends meet in Napa and Solano counties.
- In contrast, according to the Federal Poverty Line (FPL), only 9% (5,000) of elders in these counties are considered "poor," with annual individual incomes below \$10,210.
- But many other elders (22,000 or 37%) 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 Economically Vulnerable

Without the extra support that comes from a partner, and in the face of increasing costs and fixed incomes, nearly 6 out of 10 elder women and half of all elder men living alone in Napa and Solano Counties cannot make ends meet.



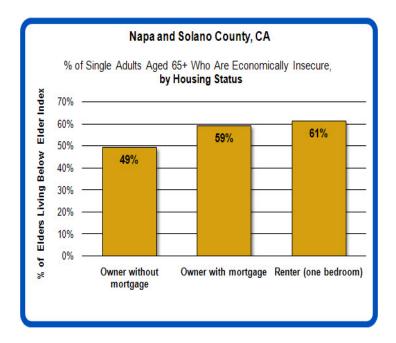
### Elders Who Can't Make Ends Meet in Napa and Solano Counties\* As Measured by the California Elder Economic Security Standard™ Index



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

### African American Elders Are Struggling in Napa and Solano Counties

- More than half of all non-Latino White elders have incomes below the Elder Standard in Napa and Solano Counties.
- But even more African American elders are struggling: almost 8 out of 10 don't have enough income to afford their basic necessities.



# Whether They Rent or Own, Elders Are Economically Vulnerable

- Unlike other counties in California, all elders, regardless of housing status, are struggling in Napa and Solano Counties. Elders who own their home but are still paying off a mortgage and renters who live alone are in the same precarious position: about 6 out of 10 are trying to make it on incomes below the Elder Index.
- Even elders who own their home outright in Napa and Solano Counties are struggling to survive on incomes below the Elder Index.
  Almost half of them cannot make ends meet.

\*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, <u>click here.</u>

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 <a href="http://www.healthpolicy.ucla.edu/elder\_index09feb.html">http://www.healthpolicy.ucla.edu/elder\_index09feb.html</a>.