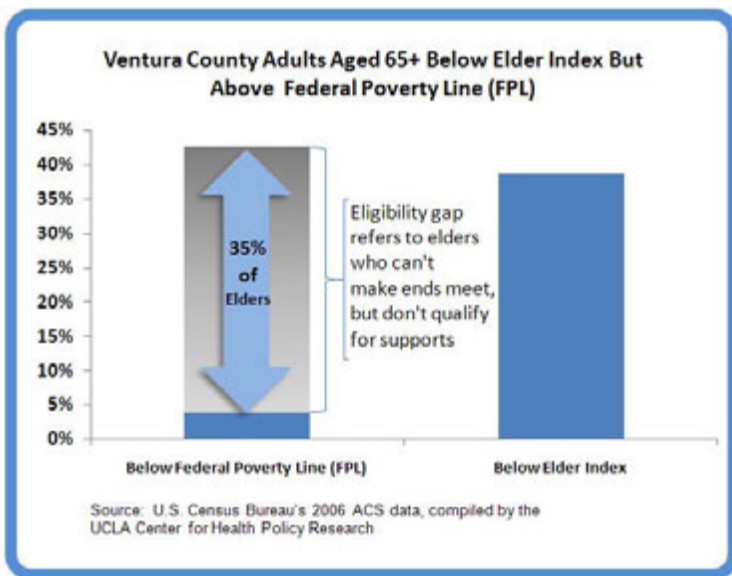


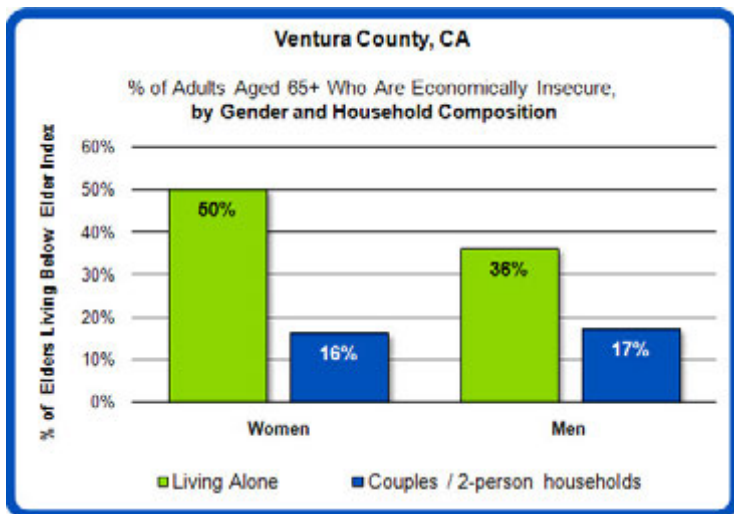
## Elders Who Can't Make Ends Meet in Ventura County As Measured by the California Elder Economic Security Standard™ Index

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 Ventura County, the Elder Index is approximately \$25,000/year.



### Not Just "Poor" Elders who are Struggling in Ventura County

- 39% 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 31,000 elders struggling to make ends meet in Ventura County.**
- In contrast, according to the Federal Poverty Line (FPL), only 4% (3,000) of Ventura County elders are considered "poor," with annual individual incomes below \$10,210.
- But a large number of other elders (28,000 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.

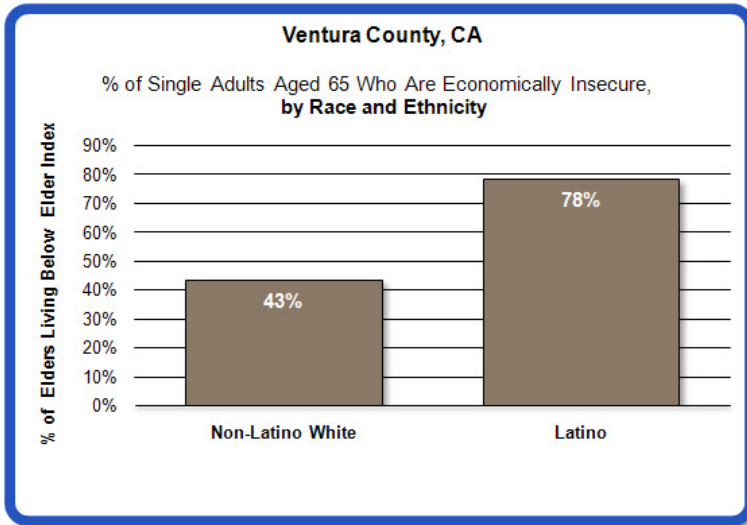


### Women Living Alone More Economically Vulnerable

- Historically, women have earned less than men. Today they still earn, nationally, an average of 78 cents for every dollar a man earns. It's no wonder that women living alone are particularly vulnerable.
- Without a partner to share the expenses, and in the face of increasing costs and fixed incomes, **almost 1 out of 2 elder women living alone in Ventura County are struggling to make ends meet, as compared to 36% of elder men who live alone.**

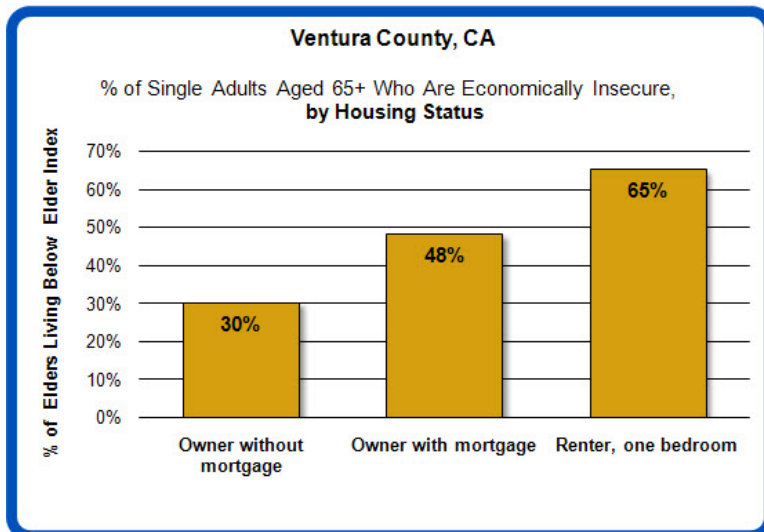
(more)

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



### Race Makes a Difference

- **Nearly 8 out of 10 Latino elders** in Ventura County have incomes below the Elder Index.
- Although non-Latino White elders are doing better, 43% 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 Living Alone are the Most Economically Vulnerable

- **Over 6 out of 10 elder renters living alone** in Ventura County are trying to survive on incomes below the Elder Index.
- Close to half of elders living alone who own their home, but are still paying off a mortgage, are unable to meet their basic needs.
- Elders who own their homes outright are doing somewhat better, but still struggling: 3 in 10 cannot 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](http://www.healthpolicy.ucla.edu/elder_index09feb.html).