



FOR IMMEDIATE RELEASE  
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Exhibit 5: Percent of Elders with Incomes  
Below Elder Index in Each County

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## California Seniors Overlooked & Underserved

### New County-by-County Data Gives Face to California's Struggling Elderly

#### **- Legislative Hearing -**

*Overlooked & Underserved:*

*New Data Gives Face To Nearly One Million Struggling Seniors*  
Tuesday, February 24 – 10:00am-12:00pm – Hearing Room 437  
**Press Briefing – 9:30am Governor's Press Room (1190)**

*Sacramento, CA* – New data on the staggering number of California seniors who are unable to cover the cost of their most basic needs is being released today in the State Capitol. The *UCLA Center for Health Policy Research* and the *Insight Center for Community Economic Development* have used the Elder Economic Security™ Index (Elder Index) **to quantify for the first time, how many seniors are struggling in each California county, as well as who is struggling most by age, race, gender, and housing type.**

“As my colleagues and I grapple with our State's budget, it is essential that we be able to accurately evaluate the effectiveness of existing programs and identify the most needy populations,” said Assemblyman Jim Beall, Jr. (D-San Jose). “The *Elder Index* provides us with a much-needed reality check and the *Elder Economic Dignity Act of 2009* would ensure that we use this new tool to the fullest extent. If this many seniors weren't making it in 2007, imagine what the numbers will look like for 2008 after the stock market crash robbed so many of their retirement savings.”

The Elder Index is a county-specific benchmark that shows how much it costs retired older adults to cover their most basic needs (e.g. food, housing, health care and transportation), living independently. The data being released today was calculated using the most up-to-date US Census Bureau ACS data available. **In counties across California, the data demonstrates that elders living alone are having a tough time making ends meet. But some seniors living alone are struggling more than others:**

- Almost **3/4 of elder renters** are trying to survive on incomes below the Elder Index.
- While elders who own their own home outright are doing better, more than **1/3 of them are still unable to meet their basic needs.**
- 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 retirement, are struggling the most:
  - **Over 7 out of 10 Latinos**
  - **Nearly 7 out of 10 African Americans**
  - **Over 6 out of 10 of Asian elders**

MORE

- Due to lifetime wage discrepancies, today, women still earn an average of 78 cents for every dollar earned by men, which reduces their Social Security incomes. It's no wonder that retired women living alone are particularly vulnerable. In the face of increasing costs and fixed incomes, **more than half can't make ends meet in California.**

The *Elder Index* for California reveals that the Federal Poverty Line (FPL) covers only a fraction of the basic cost of living experienced by adults age 65 and older – yet the FPL is used to determine income eligibility for most public programs, and state and federal resource allocations to local communities. In 2007, the FPL identified only 8% of older Californians as “poor,” overlooking the other 39% with incomes under the Elder Index. **That’s nearly 1.5 million California seniors who can’t afford to live on their own, but are not qualifying to receive help.** Most of these elders have worked their entire lives, paid their taxes, and are now living on incomes comprised of Social Security, retirement accounts and pensions, but they are still not making ends meet.

“This new data finally provides us a window into the reality our seniors face on a daily basis,” said Susan Smith, Director of the California Elder Economic Security Initiative at the *Insight Center*. “In most California counties, we’re seeing that nearly half the retired population is struggling to make impossible decisions like whether they should buy enough groceries to eat three meals a day or purchase medications prescribed by their doctors. That’s simply unacceptable in the world’s richest country.”

**Today’s release features new statewide and county-specific data about older adults in California and information on the *Elder Economic Dignity Act of 2009*. Data is available online at [www.insightcced.org](http://www.insightcced.org). Read the UCLA policy brief at [www.healthpolicy.ucla.edu](http://www.healthpolicy.ucla.edu).**

**Led by the *Insight Center for Community Economic Development*, the *California Elder Economic Security Initiative (Cal-EESI)* is a statewide, research-driven initiative at the forefront of a national effort to raise awareness and promote policy change to ensure that older adults can live with dignity and economic well-being in their own homes. Using the *Elder Index*, *Cal-EESI* provides education, advocacy and outreach to policymakers, advocates, foundations and direct service providers. California is joined by eight other states, including Massachusetts, Pennsylvania, Illinois, Wisconsin, Minnesota, Connecticut, New Jersey and Michigan, in launching its campaign to assure elders can make ends meet, in partnership with DC-based Wider Opportunities for Women (WOW).**

For more information on *Cal-EESI* or the *Elder Index*, go to [www.insightcced.org](http://www.insightcced.org).

	Living alone	Couple
TOTAL	50.9%	26.1%
Alameda	54.0%	26.5%
Contra Costa	46.1%	20.8%
El Dorado	41.8%	19.1%
Humboldt	43.9%	9.7%
Imperial	67.1%	47.8%
Kern	46.3%	24.3%
LA City	58.8%	37.8%
LA County (except City)	54.4%	31.2%
Marin	37.0%	5.7%
Merced	53.7%	32.1%
Orange	47.3%	20.8%
Placer	48.0%	23.5%
Riverside	46.9%	24.5%
Sacramento	44.3%	20.6%
San Bernardino	58.6%	25.9%
San Diego	46.3%	23.0%
San Francisco	61.3%	48.6%
San Joaquin	46.4%	26.4%
San Luis Obispo	52.8%	22.4%
San Mateo	37.7%	29.9%
Santa Barbara	47.2%	25.3%
Santa Clara	50.2%	22.9%
Santa Cruz	59.4%	20.9%
Sonoma	41.6%	14.3%
Stanislaus	54.6%	29.9%
Ventura	45.7%	16.3%
Alpine Amador Calaveras, Inyo, Mariposa, Mono, Tuolumne	57.1%	20.0%
Monterey, San Benito	47.6%	27.3%
Lake, Mendocino	57.7%	37.6%
Kings, Tulare	48.8%	26.9%
Fresno, Madera	51.9%	26.4%
Napa, Solano	56.1%	19.4%
Butte, Colusa, Glenn, Tehama, Trinity	48.6%	33.3%
Shasta, Del Norte, Lassen, Modoc, Siskiyou	51.9%	29.6%
Yolo, Nevada, Plumas, Sierra, Sutter, Yuba	49.6%	27.2%