

## Contra Costa County, CA 2007

### Elder Economic Security Standard™ Index

Elder Index Per Year, Annual Comparisons, and Basic Monthly Expenses for Selected Household Types

#### Elder Index Per Year

(based on monthly expenses shown below\*)

Elder Person			Elder Couple		
Owner w/o mortgage	Owner w/mortgage	Renter, one bedroom	Owner w/o mortgage	Owner w/mortgage	Renter, one bedroom
<b>\$18,804</b>	<b>\$34,470</b>	<b>\$25,353</b>	<b>\$28,438</b>	<b>\$44,104</b>	<b>\$34,988</b>

#### Annual Comparison Amounts

**Federal Poverty Guideline**  
(2007 DHHS)

\$10,210	\$10,210	\$10,210	\$13,690	\$13,690	\$13,690
<b>184%</b>	<b>338%</b>	<b>248%</b>	<b>208%</b>	<b>322%</b>	<b>256%</b>

**% of Federal Poverty**  
[Elder Index divided by (/) Federal Poverty Guideline]

**SSI Payment Maximum,**  
California 2007

\$10,272	\$10,272	\$10,272	\$18,024	\$18,024	\$18,024
<b>-\$8,532</b>	<b>-\$24,198</b>	<b>-\$15,081</b>	<b>-\$10,414</b>	<b>-\$26,080</b>	<b>-\$16,964</b>

**SSI Income Gap**  
[SSI Payment Maximum minus (-) Elder Index]

**Average Social Security Payment** 2007

\$13,503	\$13,503	\$13,503	\$22,685	\$22,685	\$22,685
<b>-\$5,301</b>	<b>-\$20,967</b>	<b>-\$11,850</b>	<b>-\$5,753</b>	<b>-\$21,419</b>	<b>-\$12,303</b>

**Soc Sec Income Gap**  
[Average Social Security Payment minus (-) Elder Index]

#### \*Basic Monthly Expenses Used to Calculate Elder Index

#### Monthly Expenses

Housing  
Food  
Transportation  
Health Care (Good Health)  
Miscellaneous @ 20%  
Elder Index Per Month

	Elder Person			Elder Couple		
	Owner w/o mortgage	Owner w/mortgage	Renter, one bedroom	Owner w/o mortgage	Owner w/mortgage	Renter, one bedroom
Housing	\$509	\$1,815	\$1,055	\$509	\$1,815	\$1,055
Food	302	302	302	557	557	557
Transportation	202	202	202	323	323	323
Health Care (Good Health)	293	293	293	586	586	586
Miscellaneous @ 20%	261	261	261	395	395	395
<b>Elder Index Per Month</b>	<b>\$1,567</b>	<b>\$2,872</b>	<b>\$2,113</b>	<b>\$2,370</b>	<b>\$3,675</b>	<b>\$2,916</b>

For the complete report, methodology or other counties visit:

[http://www.healthpolicy.ucla.edu/elder\\_index08feb.html](http://www.healthpolicy.ucla.edu/elder_index08feb.html)

For more information about the California Elder Economic Security Initiative™ program visit:

<http://www.insightccd.org/index.php?page=california-elder-economic-security-initiative>



Wider Opportunities for Women

# Elder Economic Security Standard™ Index

## Explanation of the tables

### Elder Index Per Year

The Elder Economic Security Standard Index is the basic income needed to make ends meet for retired persons ages 65 and older. It reflects actual costs at the county level and varies by housing type and health status. The annual amounts shown are for individuals and couples who own their residences (with and without a mortgage) and who rent. The amount shown is for elders in good health (the median health status).

### Federal Poverty Guideline (2007 DHHS)

#### % of Federal Poverty

[Elder Index divided by (/) Federal Poverty Guideline]

The Federal Poverty Guideline is used to calculate income eligibility by many public programs. For example, the Medicare Prescription Drug benefit's Low Income Subsidy (LIS or "extra help") is available to recipients with incomes under 150% of poverty. The data shown is the amount the guideline needs to be raised in this county to accurately identify those without adequate incomes as determined by the Elder Index.

### SSI Payment Maximum California, 2007

#### Income Gap

[SSI Payment Maximum minus (-) Elder Index]

The SSI Payment Maximum for California is the maximum income provided by the state's Supplemental Security Income program for low-income elders with no assets. The data shown is the gap between the maximum SSI payment and the amount needed to cover basic costs according to the Elder Index.

### Average Social Security Payment 2007

#### Income Gap

[Average Social Security Payment minus (-) Elder Index]

The Average Social Security Payment is the average amount provided to single older adults in this county. The data shown is the gap between the average social security payment in this county and the amount needed to cover basic costs according to the Elder Index.

### Basic Monthly Expenses Used to Calculate Elder Index

### Monthly Expenses

Housing

Food

Transportation

Health Care (Good Health)

Miscellaneous @ 20%

Elder Index Per Month

The Elder Economic Security Standard Index is calculated using data on the basic costs of living for older adults in each county. Owners' costs include mortgage (if any), taxes, insurance, and utility expenses. Food costs are based on the USDA's low-cost food plan for meals eaten at home, adjusted for county cost variations. Transportation includes local automobile use. Health care includes out-of-pocket health care costs and premiums for an elder in good health. For elders in fair or poor health, out-of-pocket costs increase by \$30/month; for excellent or very good health costs decrease by \$25/month. Miscellaneous costs cover expenses not included elsewhere, such as nonprescription medicines, cleaning products, household items, personal hygiene items, and telephone.

The California Elder Economic Security Initiative™ program is led by the Insight Center for Community Economic Development as part of a national program headed by Wider Opportunities for Women (WOW). The UCLA Center for Health Policy Research modeled the Elder Economic Security Standard Index for California counties using the national methodology developed by the UMass-Boston Institute of Gerontology and WOW.



[www.healthpolicy.ucla.edu](http://www.healthpolicy.ucla.edu)



[www.insightccd.org](http://www.insightccd.org)



Wider Opportunities for Women

[www.wowonline.org](http://www.wowonline.org)