### The Elder Economic Security Standard<sup>TM</sup> Index for California, 2009

### County Amounts, Comparisons, Components, Options and Supporting Data

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In collaboration with the Insight Center for Community Economic Development, Oakland, CA

Based on the methodology originally developed by the Gerontology Institute, University of Massachusetts-Boston and Wider Opportunities for Women

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This report is part of the California Elder Economic Security Initiative<sup>TM</sup> program (Cal-EESI) which is led by the Insight Center for Community Economic Development, Oakland, California, with the guidance of a statewide steering committee. Cal-EESI is part of a national initiative led by Wider Opportunities for Women (WOW), Washington, DC, which holds the trademarks for the terms Elder Economic Security Initiative program, Elderly Economic Security Standard Index, EESI, and Elder Index. The national methodology was developed by the Gerontology Institute at UMass-Boston in collaboration with WOW. The UCLA Center for Health Policy Research used the national methodology to model the data for California.





Wider Opportunities for Women

www.insigtcced.org

www.wowonline.org

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### Elder Economic Security Standard™ Index California Counties 2009

Elder Index Per Year, Annual Comparisons, and Basic Monthly Expenses for Selected Household Types Narrative - Explanation of Tables

Madera San Luis Obispo Alameda <u>Alpine</u> Marin Santa Barbara **Amador Mariposa** Mendocino Santa Clara <u>Butte</u> **Calaveras** Merced Santa Cruz Colusa Modoc Contra Costa **Mono Del Norte Monterey** El Dorado **Napa Fresno Nevada** Glenn **Orange** Humboldt **Placer Imperial Plumas** Riverside Inyo **Kern** Sacramento **Kings** San Benito Lake San Bernardino <u>Lassen</u> San Diego Los Angeles City San Francisco Rest of Los Angeles County San Joaquin

#### **County Comparisons, Annual Elder Index Amounts**

Elder Owners with Mortgage **Elder Renters** Elder Owners w/o Mortgage

#### **Components of Elder Index**

Housing **Food Transportation Health Care** 

#### **Options**

Medi-Cal Adjustment Different Health Status Public Transit (selected counties) Medigap Costs by County Long-term Care, Additional Costs\*

#### **Supporting Data**

San Mateo

Shasta

Sierra

Siskiyou

Solano

Sonoma

Stanislaus

Sutter

**Tehama** 

**Trinity** 

**Tulare** 

**Tuolumne** 

Ventura

**Yolo** 

Yuba

**California** 

Social Security Inflation Adjustments Housing Type by County

Financial support for the Elder Economic Security Standard™ Index 2009 update provided by: The California Community Foundation, The California Endowment, The California Wellness Foundation, County of Los Angeles Community Senior Services, Insight Center for Community Economic Development, San Diego Department of Aging and Independence Services, and UC-Program on Access to Care

\* Release set for future date.

For the complete report and methodology visit: http://www.healthpolicy.ucla.edu/elder\_index10sept.aspx

For more information about the California Elder Economic Security Initiative™ program visit: http://www.insightcced.org/communities/cfess/cal-eesi.html







# Elder Economic Security Standard™ Index California Counties, 2009

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

### Elder Economic Security Standard™ Index

Explanation of the tables

### **Elder Index Per Year**

# Income Needed to Meet Basic Needs

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).

### **Annual Comparison Amounts**

# Federal Poverty Guideline (2009 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, 2009

### 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 almost 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.

# Median Social Security Payment 2009

#### **Income Gap**

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

Half of Social Security recipients have benefits under this amount in this county. The data shown is the gap between the median social security payments 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.







### Alameda County, CA 2009 Elder Economic Security Standard™ Index

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

#### **Elder Index Per Year**

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		Elder Person	1	Elder Couple					
Income Needed to Meet	Owner w/o	Owner	Renter, one	Owner w/o	Owner	Renter, one			
Basic Needs	mortgage	w/mortgage	bedroom	mortgage	w/mortgage	bedroom			
(based on monthly expenses shown below*)	\$16,912	\$38,524	\$24,656	\$25,246	\$46,859	\$32,990			
		Annual Comparison Amounts							
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Federal Poverty Guideline (2009 DHHS)	\$10,830	\$10,830	\$10,830	\$14,570	\$14,570	\$14,570			
% of Federal Poverty [Elder Index divided by (/) Federal Poverty Guideline]	156%	356%	228%	173%	322%	226%			
SSI Payment Maximum, California 2009	\$10,440	\$10,440	\$10,440	\$18,288	\$18,288	\$18,288			
SSI Income Gap [SSI Payment Maximum minus (-) Elder Index]	-\$6,472	-\$28,084	-\$14,216	-\$6,958	-\$28,571	-\$14,702			
Median Social Security Payment 2009	\$11,734	\$11,734	\$11,734	\$20,976	\$20,976	\$20,976			
Soc Sec Income Gap [Average Social Security Payment minus (-) Elder Index]	-\$5,178	-\$26,790	-\$12,922	-\$4,270	-\$25,883	-\$12,014			

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

		Elder Persor	)	Elder Couple			
	Owner w/o	Owner	Renter, one	Owner w/o	Owner	Renter, one	
Monthly Expenses	mortgage	w/mortgage	bedroom	mortgage	w/mortgage	bedroom	
Housing	\$432	\$2,233	\$1,077	\$432	\$2,233	\$1,077	
Food	290	290	290	540	540	540	
Transportation	204	204	204	286	286	286	
Health Care (Good Health)	248	248	248	496	496	496	
Miscellaneous @ 20%	235	235	235	351	351	351	
Elder Index Per Month	\$1,409	\$3,210	\$2,055	\$2,104	\$3,905	\$2,749	

For the complete report, methodology or other counties visit: http://www.healthpolicy.ucla.edu/elder\_index10sept.aspx

For more information about the California Elder Economic Security Initiative™ program visit: http://www.insightcced.org/communities/cfess/cal-eesi.html







## Alpine County, CA 2009 Elder Economic Security Standard™ Index

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

#### **Elder Index Per Year**

	<u> </u>							
		Elder Person	1	Elder Couple				
Income Needed to Meet	Owner w/o	Owner	Renter, one	Owner w/o	Owner	Renter, one		
Basic Needs	mortgage	w/mortgage	bedroom	mortgage	w/mortgage	bedroom		
(based on monthly expenses shown below*)	\$18,313	\$31,460	\$20,871	\$28,009	\$41,155	\$30,567		
		Annual Comparison Amounts						
		7 (11110)	ai Compa	1100117111				
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$10,830	\$10,830	\$14,570	\$14,570	\$14,570		
% of Federal Poverty [Elder Index divided by (/) Federal Poverty Guideline]	169%	290%	193%	192%	282%	210%		
SSI Payment Maximum, California 2009	\$10,440	\$10,440	\$10,440	\$18,288	\$18,288	\$18,288		
SSI Income Gap [SSI Payment Maximum minus (-) Elder Index]	-\$7,873	-\$21,020	-\$10,431	-\$9,721	-\$22,867	-\$12,279		
Median Social Security Payment 2009	\$11,942	\$11,942	\$11,942	\$20,768	\$20,768	\$20,768		
Soc Sec Income Gap [Average Social Security Payment minus (-) Elder Index]	-\$6,371	-\$19,518	-\$8,929	-\$7,241	-\$20,387	-\$9,799		

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

		Elder Persor	1	Elder Couple			
	Owner w/o	Owner	Renter, one	Owner w/o	Owner	Renter, one	
Monthly Expenses	mortgage	w/mortgage	bedroom	mortgage	w/mortgage	bedroom	
Housing	\$441	\$1,537	\$655	\$441	\$1,537	\$655	
Food	244	244	244	453	453	453	
Transportation	204	204	204	286	286	286	
Health Care (Good Health)	382	382	382	764	764	764	
Miscellaneous @ 20%	254	254	254	389	389	389	
Elder Index Per Month	\$1,526	\$2,622	\$1,739	\$2,334	\$3,430	\$2,547	

For the complete report, methodology or other counties visit: http://www.healthpolicy.ucla.edu/elder\_index10sept.aspx

For more information about the California Elder Economic Security Initiative™ program visit: http://www.insightcced.org/communities/cfess/cal-eesi.html







## Amador County, CA 2009 Elder Economic Security Standard™ Index

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

### **Elder Index Per Year**

		Elder Person	)	Elder Couple			
Income Needed to Meet Basic Needs	Owner w/o mortgage	Owner w/mortgage	Renter, one bedroom	Owner w/o mortgage	Owner w/mortgage	Renter, one bedroom	
(based on monthly expenses shown below*)	\$18,313	\$31,460	\$21,874	\$28,009	\$41,155	\$31,569	
		Annual Comparison Amounts					
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$10,830	\$10,830	\$14,570	\$14,570	\$14,570	
% of Federal Poverty [Elder Index divided by (/) Federal Poverty Guideline]	169%	290%	202%	192%	282%	217%	
SSI Payment Maximum, California 2009	\$10,440	\$10,440	\$10,440	\$18,288	\$18,288	\$18,288	
SSI Income Gap [SSI Payment Maximum minus (-) Elder Index]	-\$7,873	-\$21,020	-\$11,434	-\$9,721	-\$22,867	-\$13,281	
Median Social Security Payment 2009	\$11,942	\$11,942	\$11,942	\$20,768	\$20,768	\$20,768	
Soc Sec Income Gap [Average Social Security Payment minus (-) Elder Index]	-\$6,371	-\$19,518	-\$9,932	-\$7,241	-\$20,387	-\$10,801	

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

		Elder Persor	1	Elder Couple			
	Owner w/o	Owner	Renter, one	Owner w/o	Owner	Renter, one	
Monthly Expenses	mortgage	w/mortgage	bedroom	mortgage	w/mortgage	bedroom	
Housing	\$441	\$1,537	\$738	\$441	\$1,537	\$738	
Food	244	244	244	453	453	453	
Transportation	204	204	204	286	286	286	
Health Care (Good Health)	382	382	382	764	764	764	
Miscellaneous @ 20%	254	254	254	389	389	389	
Elder Index Per Month	\$1,526	\$2,622	\$1,823	\$2,334	\$3,430	\$2,631	

For the complete report, methodology or other counties visit: http://www.healthpolicy.ucla.edu/elder\_index10sept.aspx

For more information about the California Elder Economic Security Initiative™ program visit: http://www.insightcced.org/communities/cfess/cal-eesi.html







# Butte County, CA 2009 Elder Economic Security Standard™ Index

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

#### **Elder Index Per Year**

		Elder Persor	1	Elder Couple					
Income Needed to Meet	Owner w/o	Owner	Renter, one	Owner w/o	Owner	Renter, one			
Basic Needs	mortgage	w/mortgage	bedroom	mortgage	w/mortgage	bedroom			
(based on monthly expenses shown below*)	\$17,318	\$27,393	\$20,622	\$27,013	\$37,088	\$30,317			
		Annu	al Compa	rison Am	ounte				
		Aiiiiu	ai Compa	HSUH AH	iounts				
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$10,830	\$10,830	\$14,570	\$14,570	\$14,570			
% of Federal Poverty [Elder Index divided by (/) Federal Poverty Guideline]	160%	253%	190%	185%	255%	208%			
SSI Payment Maximum, California 2009	\$10,440	\$10,440	\$10,440	\$18,288	\$18,288	\$18,288			
SSI Income Gap [SSI Payment Maximum minus (-) Elder Index]	-\$6,878	-\$16,953	-\$10,182	-\$8,725	-\$18,800	-\$12,029			
Median Social Security Payment 2009	\$11,747	\$11,747	\$11,747	\$20,717	\$20,717	\$20,717			
Soc Sec Income Gap [Average Social Security Payment minus (-) Elder Index]	-\$5,571	-\$15,646	-\$8,875	-\$6,296	-\$16,371	-\$9,600			

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

		Elder Persor	)	Elder Couple			
	Owner w/o	Owner	Renter, one	Owner w/o	Owner	Renter, one	
Monthly Expenses	mortgage	w/mortgage	bedroom	mortgage	w/mortgage	bedroom	
Housing	\$372	\$1,212	\$648	\$372	\$1,212	\$648	
Food	244	244	244	453	453	453	
Transportation	204	204	204	286	286	286	
Health Care (Good Health)	382	382	382	764	764	764	
Miscellaneous @ 20%	241	241	241	375	375	375	
Elder Index Per Month	\$1,443	\$2,283	\$1,718	\$2,251	\$3,091	\$2,526	

For the complete report, methodology or other counties visit: http://www.healthpolicy.ucla.edu/elder\_index10sept.aspx

For more information about the California Elder Economic Security Initiative™ program visit: http://www.insightcced.org/communities/cfess/cal-eesi.html







# Calaveras County, CA 2009 Elder Economic Security Standard™ Index

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

### **Elder Index Per Year**

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		Elder Person	1		Elder Couple	Э			
Income Needed to Meet Basic Needs	Owner w/o mortgage	Owner w/mortgage	Renter, one bedroom	Owner w/o mortgage	Owner w/mortgage	Renter, one bedroom			
(based on monthly expenses shown below*)	\$18,313	\$31,460	\$20,734	\$28,009	\$41,155	\$30,429			
		Annual Comparison Amounts							
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$10,830	\$10,830	\$14,570	\$14,570	\$14,570			
% of Federal Poverty [Elder Index divided by (/) Federal Poverty Guideline]	169%	290%	191%	192%	282%	209%			
SSI Payment Maximum, California 2009	\$10,440	\$10,440	\$10,440	\$18,288	\$18,288	\$18,288			
SSI Income Gap [SSI Payment Maximum minus (-) Elder Index]	-\$7,873	-\$21,020	-\$10,294	-\$9,721	-\$22,867	-\$12,141			
Median Social Security Payment 2009	\$11,942	\$11,942	\$11,942	\$20,768	\$20,768	\$20,768			
Soc Sec Income Gap [Average Social Security Payment minus (-) Elder Index]	-\$6,371	-\$19,518	-\$8,792	-\$7,241	-\$20,387	-\$9,661			

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

		Elder Persor	)	Elder Couple			
	Owner w/o	Owner	Renter, one	Owner w/o	Owner	Renter, one	
Monthly Expenses	mortgage	w/mortgage	bedroom	mortgage	w/mortgage	bedroom	
Housing	\$441	\$1,537	\$643	\$441	\$1,537	\$643	
Food	244	244	244	453	453	453	
Transportation	204	204	204	286	286	286	
Health Care (Good Health)	382	382	382	764	764	764	
Miscellaneous @ 20%	254	254	254	389	389	389	
Elder Index Per Month	\$1,526	\$2,622	\$1,728	\$2,334	\$3,430	\$2,536	

For the complete report, methodology or other counties visit: http://www.healthpolicy.ucla.edu/elder\_index10sept.aspx

For more information about the California Elder Economic Security Initiative™ program visit: http://www.insightcced.org/communities/cfess/cal-eesi.html







### Colusa County, CA 2009 Elder Economic Security Standard™ Index

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

#### **Elder Index Per Year**

		Elder Persor	)	Elder Couple				
Income Needed to Meet	Owner w/o	Owner	Renter, one	Owner w/o	Owner	Renter, one		
Basic Needs	mortgage	w/mortgage	bedroom	mortgage	w/mortgage	bedroom		
(based on monthly expenses shown below*)	\$16,855	\$25,874	\$19,832	\$26,551	\$35,569	\$29,527		
		Δηημ	al Compa	rison Am	ounte			
		Allilue	ai Compa	HISOH AH	iounts			
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$10,830	\$10,830	\$14,570	\$14,570	\$14,570		
% of Federal Poverty [Elder Index divided by (/) Federal Poverty Guideline]	156%	239%	183%	182%	244%	203%		
SSI Payment Maximum, California 2009	\$10,440	\$10,440	\$10,440	\$18,288	\$18,288	\$18,288		
SSI Income Gap [SSI Payment Maximum minus (-) Elder Index]	-\$6,415	-\$15,434	-\$9,392	-\$8,263	-\$17,281	-\$11,239		
Median Social Security Payment 2009	\$10,800	\$10,800	\$10,800	\$21,080	\$21,080	\$21,080		
Soc Sec Income Gap [Average Social Security Payment minus (-) Elder Index]	-\$6,055	-\$15,074	-\$9,032	-\$5,471	-\$14,489	-\$8,447		

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

		Elder Persor	)	Elder Couple			
	Owner w/o	Owner	Renter, one	Owner w/o	Owner	Renter, one	
Monthly Expenses	mortgage	w/mortgage	bedroom	mortgage	w/mortgage	bedroom	
Housing	\$340	\$1,092	\$588	\$340	\$1,092	\$588	
Food	244	244	244	453	453	453	
Transportation	204	204	204	286	286	286	
Health Care (Good Health)	382	382	382	764	764	764	
Miscellaneous @ 20%	234	234	234	369	369	369	
Elder Index Per Month	\$1,405	\$2,156	\$1,653	\$2,213	\$2,964	\$2,461	

For the complete report, methodology or other counties visit: http://www.healthpolicy.ucla.edu/elder\_index10sept.aspx

For more information about the California Elder Economic Security Initiative™ program visit: <a href="http://www.insightcced.org/communities/cfess/cal-eesi.html">http://www.insightcced.org/communities/cfess/cal-eesi.html</a>







## Contra Costa County, CA 2009 Elder Economic Security Standard™ Index

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

#### **Elder Index Per Year**

		Elder Person	ı		Elder Couple		
Income Needed to Meet Basic Needs	Owner w/o mortgage	Owner w/mortgage	Renter, one bedroom	Owner w/o mortgage	Owner w/mortgage	Renter, one bedroom	
(based on monthly expenses shown below*)	\$17,771	\$36,931	\$24,895	\$26,221	\$45,380	\$33,345	
		Annual Comparison Amounts					
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$10,830	\$10,830	\$14,570	\$14,570	\$14,570	
% of Federal Poverty [Elder Index divided by (/) Federal Poverty Guideline]	164%	341%	230%	180%	311%	229%	
SSI Payment Maximum, California 2009	\$10,440	\$10,440	\$10,440	\$18,288	\$18,288	\$18,288	
SSI Income Gap [SSI Payment Maximum minus (-) Elder Index]	-\$7,331	-\$26,491	-\$14,455	-\$7,933	-\$27,092	-\$15,057	
Median Social Security Payment 2009	\$12,500	\$12,500	\$12,500	\$21,000	\$21,000	\$21,000	
Soc Sec Income Gap [Average Social Security Payment minus (-) Elder Index]	-\$5,271	-\$24,431	-\$12,395	-\$5,221	-\$24,380	-\$12,345	

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

		Elder Persor	1	Elder Couple			
	Owner w/o	Owner	Renter, one	Owner w/o	Owner	Renter, one	
Monthly Expenses	mortgage	w/mortgage	bedroom	mortgage	w/mortgage	bedroom	
Housing	\$483	\$2,080	\$1,077	\$483	\$2,080	\$1,077	
Food	290	290	290	540	540	540	
Transportation	204	204	204	286	286	286	
Health Care (Good Health)	256	256	256	512	512	512	
Miscellaneous @ 20%	247	247	247	364	364	364	
Elder Index Per Month	\$1,481	\$3,078	\$2,075	\$2,185	\$3,782	\$2,779	

For the complete report, methodology or other counties visit: http://www.healthpolicy.ucla.edu/elder\_index10sept.aspx

For more information about the California Elder Economic Security Initiative™ program visit: http://www.insightcced.org/communities/cfess/cal-eesi.html







# Del Norte County, CA 2009 Elder Economic Security Standard™ Index

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

#### **Elder Index Per Year**

		Elder Person	1		Elder Couple	Э		
Income Needed to Meet	Owner w/o	Owner	Renter, one	Owner w/o	Owner	Renter, one		
Basic Needs	mortgage	w/mortgage	bedroom	mortgage	w/mortgage	bedroom		
(based on monthly expenses shown below*)	\$16,601	\$27,006	\$19,712	\$26,296	\$36,701	\$29,408		
		Annu	al Compa	rison Am	ounts			
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Federal Poverty Guideline (2009 DHHS)	\$10,830	\$10,830	\$10,830	\$14,570	\$14,570	\$14,570		
% of Federal Poverty [Elder Index divided by (/) Federal Poverty Guideline]	153%	249%	182%	180%	252%	202%		
SSI Payment Maximum, California 2009	\$10,440	\$10,440	\$10,440	\$18,288	\$18,288	\$18,288		
SSI Income Gap [SSI Payment Maximum minus (-) Elder Index]	-\$6,161	-\$16,566	-\$9,272	-\$8,008	-\$18,413	-\$11,120		
Median Social Security Payment 2009	\$10,572	\$10,572	\$10,572	\$20,768	\$20,768	\$20,768		
Soc Sec Income Gap [Average Social Security Payment minus (-) Elder Index]	-\$6,029	-\$16,434	-\$9,140	-\$5,528	-\$15,933	-\$8,640		

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

		Elder Persor	1	Elder Couple			
	Owner w/o	Owner	Renter, one	Owner w/o	Owner	Renter, one	
Monthly Expenses	mortgage	w/mortgage	bedroom	mortgage	w/mortgage	bedroom	
Housing	\$322	\$1,190	\$582	\$322	\$1,190	\$582	
Food	244	244	244	453	453	453	
Transportation	204	204	204	286	286	286	
Health Care (Good Health)	382	382	382	764	764	764	
Miscellaneous @ 20%	231	231	231	365	365	365	
Elder Index Per Month	\$1,383	\$2,250	\$1,643	\$2,191	\$3,058	\$2,451	

For the complete report, methodology or other counties visit: http://www.healthpolicy.ucla.edu/elder\_index10sept.aspx

For more information about the California Elder Economic Security Initiative™ program visit: http://www.insightcced.org/communities/cfess/cal-eesi.html







## El Dorado County, CA 2009 Elder Economic Security Standard™ Index

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

#### **Elder Index Per Year**

		Elder Person	)		Elder Couple	€			
Income Needed to Meet	Owner w/o	Owner	Renter, one	Owner w/o	Owner	Renter, one			
Basic Needs	mortgage	w/mortgage	bedroom	mortgage	w/mortgage	bedroom			
(based on monthly expenses shown below*)	\$18,293	\$33,570	\$21,532	\$26,283	\$41,560	\$29,521			
		Annual Comparison Amounts							
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$10,830	\$10,830	\$14,570	\$14,570	\$14,570			
% of Federal Poverty [Elder Index divided by (/) Federal Poverty Guideline]	169%	310%	199%	180%	285%	203%			
SSI Payment Maximum, California 2009	\$10,440	\$10,440	\$10,440	\$18,288	\$18,288	\$18,288			
SSI Income Gap [SSI Payment Maximum minus (-) Elder Index]	-\$7,853	-\$23,130	-\$11,092	-\$7,995	-\$23,272	-\$11,233			
Median Social Security Payment 2009	\$12,000	\$12,000	\$12,000	\$21,358	\$21,358	\$21,358			
Soc Sec Income Gap [Average Social Security Payment minus (-) Elder Index]	-\$6,293	-\$21,570	-\$9,532	-\$4,925	-\$20,202	-\$8,163			

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

		Elder Persor	1	Elder Couple			
	Owner w/o	Owner	Renter, one	Owner w/o	Owner	Renter, one	
Monthly Expenses	mortgage	w/mortgage	bedroom	mortgage	w/mortgage	bedroom	
Housing	\$558	\$1,832	\$828	\$558	\$1,832	\$828	
Food	244	244	244	453	453	453	
Transportation	204	204	204	286	286	286	
Health Care (Good Health)	264	264	264	528	528	528	
Miscellaneous @ 20%	254	254	254	365	365	365	
Elder Index Per Month	\$1,524	\$2,798	\$1,794	\$2,190	\$3,463	\$2,460	

For the complete report, methodology or other counties visit: http://www.healthpolicy.ucla.edu/elder\_index10sept.aspx

For more information about the California Elder Economic Security Initiative™ program visit: http://www.insightcced.org/communities/cfess/cal-eesi.html







## Fresno County, CA 2009 Elder Economic Security Standard™ Index

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

### **Elder Index Per Year**

		Elder Person			Elder Couple		
				<u> </u>			
Income Needed to Meet	Owner w/o	Owner	Renter, one	Owner w/o	Owner	Renter, one	
Basic Needs	mortgage	w/mortgage	bedroom	mortgage	w/mortgage	bedroom	
(based on monthly expenses shown below*)	\$15,960	\$28,277	\$19,407	\$23,996	\$36,313	\$27,443	
	Annual Comparison Amounts						
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$10,830	\$10,830	\$14,570	\$14,570	\$14,570	
% of Federal Poverty [Elder Index divided by (/) Federal Poverty Guideline]	147%	261%	179%	165%	249%	188%	
<b>SSI Payment Maximum</b> , California 2009	\$10,440	\$10,440	\$10,440	\$18,288	\$18,288	\$18,288	
SSI Income Gap [SSI Payment Maximum minus (-) Elder Index]	-\$5,520	-\$17,837	-\$8,967	-\$5,708	-\$18,025	-\$9,155	
Median Social Security Payment 2009	\$10,800	\$10,800	\$10,800	\$21,496	\$21,496	\$21,496	
Soc Sec Income Gap [Average Social Security Payment minus (-) Elder Index]	-\$5,160	-\$17,477	-\$8,607	-\$2,500	-\$14,817	-\$5,947	

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

		Elder Persor	1	Elder Couple		
	Owner w/o	Owner	Renter, one	Owner w/o	Owner	Renter, one
Monthly Expenses	mortgage	w/mortgage	bedroom	mortgage	w/mortgage	bedroom
Housing	\$390	\$1,416	\$677	\$390	\$1,416	\$677
Food	266	266	266	495	495	495
Transportation	204	204	204	286	286	286
Health Care (Good Health)	248	248	248	496	496	496
Miscellaneous @ 20%	222	222	222	333	333	333
Elder Index Per Month	\$1,330	\$2,356	\$1,617	\$2,000	\$3,026	\$2,287

For the complete report, methodology or other counties visit: http://www.healthpolicy.ucla.edu/elder\_index10sept.aspx

For more information about the California Elder Economic Security Initiative™ program visit: <a href="http://www.insightcced.org/communities/cfess/cal-eesi.html">http://www.insightcced.org/communities/cfess/cal-eesi.html</a>







## Glenn County, CA 2009 Elder Economic Security Standard™ Index

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

### **Elder Index Per Year**

		Elder Person			Elder Couple		
Income Needed to Meet Basic Needs	Owner w/o mortgage	Owner w/mortgage	Renter, one bedroom	Owner w/o mortgage	Owner w/mortgage	Renter, one bedroom	
(based on monthly expenses shown below*)	\$16,855	\$25,874	\$18,946	\$26,551	\$35,569	\$28,642	
		Annu	al Compa	rison Am	ounts		
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$10,830	\$10,830	\$14,570	\$14,570	\$14,570	
% of Federal Poverty [Elder Index divided by (/) Federal Poverty Guideline]	156%	239%	175%	182%	244%	197%	
SSI Payment Maximum, California 2009	\$10,440	\$10,440	\$10,440	\$18,288	\$18,288	\$18,288	
SSI Income Gap [SSI Payment Maximum minus (-) Elder Index]	-\$6,415	-\$15,434	-\$8,506	-\$8,263	-\$17,281	-\$10,354	
Median Social Security Payment 2009	\$10,800	\$10,800	\$10,800	\$21,080	\$21,080	\$21,080	

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

		Elder Persor	1	Elder Couple			
	Owner w/o	Owner	Renter, one	Owner w/o	Owner	Renter, one	
Monthly Expenses	mortgage	w/mortgage	bedroom	mortgage	w/mortgage	bedroom	
Housing	\$340	\$1,092	\$514	\$340	\$1,092	\$514	
Food	244	244	244	453	453	453	
Transportation	204	204	204	286	286	286	
Health Care (Good Health)	382	382	382	764	764	764	
Miscellaneous @ 20%	234	234	234	369	369	369	
Elder Index Per Month	\$1,405	\$2,156	\$1,579	\$2,213	\$2,964	\$2,387	

-\$15,074

For the complete report, methodology or other counties visit: http://www.healthpolicy.ucla.edu/elder\_index10sept.aspx

For more information about the California Elder Economic Security Initiative™ program visit: http://www.insightcced.org/communities/cfess/cal-eesi.html

-\$6,055

return to index page

-\$7,562



Soc Sec Income Gap

minus (-) Elder Index]

Average Social Security Payment





## Humboldt County, CA 2009 Elder Economic Security Standard™ Index

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

### **Elder Index Per Year**

		Elder Persor	)		Elder Couple		
Income Needed to Meet	Owner w/o	Owner	Renter, one	Owner w/o	Owner	Renter, one	
Basic Needs	mortgage	w/mortgage	bedroom	mortgage	w/mortgage	bedroom	
(based on monthly expenses shown below*)	\$16,615	\$26,451	\$20,224	\$26,310	\$36,146	\$29,919	
		Annual Comparison Amounts					
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$10,830	\$10,830	\$14,570	\$14,570	\$14,570	
% of Federal Poverty [Elder Index divided by (/) Federal Poverty Guideline]	153%	244%	187%	181%	248%	205%	
SSI Payment Maximum, California 2009	\$10,440	\$10,440	\$10,440	\$18,288	\$18,288	\$18,288	
SSI Income Gap [SSI Payment Maximum minus (-) Elder Index]	-\$6,175	-\$16,011	-\$9,784	-\$8,022	-\$17,858	-\$11,631	
Median Social Security Payment 2009	\$11,747	\$11,747	\$11,747	\$22,430	\$22,430	\$22,430	
Soc Sec Income Gap [Average Social Security Payment minus (-) Elder Index]	-\$4,868	-\$14,704	-\$8,477	-\$3,880	-\$13,716	-\$7,489	

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

		Elder Persor	1	Elder Couple			
	Owner w/o	Owner	Renter, one	Owner w/o	Owner	Renter, one	
Monthly Expenses	mortgage	w/mortgage	bedroom	mortgage	w/mortgage	bedroom	
Housing	\$323	\$1,143	\$624	\$323	\$1,143	\$624	
Food	244	244	244	453	453	453	
Transportation	204	204	204	286	286	286	
Health Care (Good Health)	382	382	382	764	764	764	
Miscellaneous @ 20%	231	231	231	365	365	365	
Elder Index Per Month	\$1,385	\$2,204	\$1,685	\$2,193	\$3,012	\$2,493	

For the complete report, methodology or other counties visit: http://www.healthpolicy.ucla.edu/elder\_index10sept.aspx

For more information about the California Elder Economic Security Initiative™ program visit: http://www.insightcced.org/communities/cfess/cal-eesi.html







## Imperial County, CA 2009 Elder Economic Security Standard™ Index

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

#### **Elder Index Per Year**

				<del>21                                    </del>	<u></u>	
		Elder Person	1	Elder Couple		
Income Needed to Meet	Owner w/o	Owner	Renter, one	Owner w/o	Owner	Renter, one
Basic Needs	mortgage	w/mortgage	bedroom	mortgage	w/mortgage	bedroom
(based on monthly expenses shown below*)	\$17,951	\$28,240	\$21,100	\$28,434	\$38,723	\$31,583
		Δηημι	al Compa	rison Am	ounts	
		Ailliu	ai Compa	HISOH AII	iounts	
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$10,830	\$10,830	\$14,570	\$14,570	\$14,570
% of Federal Poverty [Elder Index divided by (/) Federal Poverty Guideline]	166%	261%	195%	195%	266%	217%
SSI Payment Maximum, California 2009	\$10,440	\$10,440	\$10,440	\$18,288	\$18,288	\$18,288
SSI Income Gap [SSI Payment Maximum minus (-) Elder Index]	-\$7,511	-\$17,800	-\$10,660	-\$10,146	-\$20,435	-\$13,295
Median Social Security Payment 2009	\$10,384	\$10,384	\$10,384	\$20,249	\$20,249	\$20,249
Soc Sec Income Gap [Average Social Security Payment	-\$7,567	-\$17,856	-\$10,716	-\$8,185	-\$18,474	-\$11,334

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

		Elder Persor	1	Elder Couple			
	Owner w/o	Owner	Renter, one	Owner w/o	Owner	Renter, one	
Monthly Expenses	mortgage	w/mortgage	bedroom	mortgage	w/mortgage	bedroom	
Housing	\$362	\$1,219	\$624	\$362	\$1,219	\$624	
Food	244	244	244	453	453	453	
Transportation	204	204	204	286	286	286	
Health Care (Good Health)	437	437	437	874	874	874	
Miscellaneous @ 20%	249	249	249	395	395	395	
Elder Index Per Month	\$1,496	\$2,353	\$1,758	\$2,370	\$3,227	\$2,632	

For the complete report, methodology or other counties visit: http://www.healthpolicy.ucla.edu/elder\_index10sept.aspx

For more information about the California Elder Economic Security Initiative™ program visit: http://www.insightcced.org/communities/cfess/cal-eesi.html







## Inyo County, CA 2009 Elder Economic Security Standard™ Index

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

#### **Elder Index Per Year**

			<u> </u>	<del>/                                    </del>	<u> </u>	
		Elder Person	١		Elder Couple	€
Income Needed to Meet	Owner w/o	Owner	Renter, one	Owner w/o	Owner	Renter, one
Basic Needs	mortgage	w/mortgage	bedroom	mortgage	w/mortgage	bedroom
(based on monthly expenses shown below*)	\$18,313	\$31,460	\$19,654	\$28,009	\$41,155	\$29,350
		Annu	al Compa	rison Am	ounts	
		7 (1111)	. Compa	1100117111	·	
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$10,830	\$10,830	\$14,570	\$14,570	\$14,570
% of Federal Poverty [Elder Index divided by (/) Federal Poverty Guideline]	169%	290%	181%	192%	282%	201%
<b>SSI Payment Maximum</b> , California 2009	\$10,440	\$10,440	\$10,440	\$18,288	\$18,288	\$18,288
SSI Income Gap [SSI Payment Maximum minus (-) Elder Index]	-\$7,873	-\$21,020	-\$9,214	-\$9,721	-\$22,867	-\$11,062
Median Social Security Payment 2009	\$11,924	\$11,924	\$11,924	\$20,768	\$20,768	\$20,768
Soc Sec Income Gap [Average Social Security Payment minus (-) Elder Index]	-\$6,389	-\$19,536	-\$7,730	-\$7,241	-\$20,387	-\$8,582

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

		Elder Persor	1	Elder Couple		
	Owner w/o	Owner	Renter, one	Owner w/o	Owner	Renter, one
Monthly Expenses	mortgage	w/mortgage	bedroom	mortgage	w/mortgage	bedroom
Housing	\$441	\$1,537	\$553	\$441	\$1,537	\$553
Food	244	244	244	453	453	453
Transportation	204	204	204	286	286	286
Health Care (Good Health)	382	382	382	764	764	764
Miscellaneous @ 20%	254	254	254	389	389	389
Elder Index Per Month	\$1,526	\$2,622	\$1,638	\$2,334	\$3,430	\$2,446

For the complete report, methodology or other counties visit: http://www.healthpolicy.ucla.edu/elder\_index10sept.aspx

For more information about the California Elder Economic Security Initiative™ program visit: http://www.insightcced.org/communities/cfess/cal-eesi.html







## Kern County, CA 2009 Elder Economic Security Standard™ Index

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

### **Elder Index Per Year**

		Elder Persor	)		Elder Couple		
Income Needed to Meet	Owner w/o	Owner	Renter, one	Owner w/o	Owner	Renter, one	
Basic Needs	mortgage	w/mortgage	bedroom	mortgage	w/mortgage	bedroom	
(based on monthly expenses shown below*)	\$14,507	\$25,110	\$17,277	\$21,679	\$32,282	\$24,449	
		A	-1.0	A	1-		
		Annua	al Compa	rison Am	ounts		
<b>Federal Poverty Guideline</b> (2009 DHHS)	\$10,830	\$10,830	\$10,830	\$14,570	\$14,570	\$14,570	
% of Federal Poverty [Elder Index divided by (/) Federal Poverty Guideline]	134%	232%	160%	149%	222%	168%	
SSI Payment Maximum, California 2009	\$10,440	\$10,440	\$10,440	\$18,288	\$18,288	\$18,288	
SSI Income Gap [SSI Payment Maximum minus (-) Elder Index]	-\$4,067	-\$14,670	-\$6,837	-\$3,391	-\$13,994	-\$6,161	
Median Social Security Payment 2009	\$11,960	\$11,960	\$11,960	\$21,391	\$21,391	\$21,391	
Soc Sec Income Gap [Average Social Security Payment	-\$2,547	-\$13,150	-\$5,317	-\$288	-\$10,891	-\$3,058	

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

		Elder Persor	1	Elder Couple		
	Owner w/o	Owner	Renter, one	Owner w/o	Owner	Renter, one
Monthly Expenses	mortgage	w/mortgage	bedroom	mortgage	w/mortgage	bedroom
Housing	\$352	\$1,236	\$583	\$352	\$1,236	\$583
Food	244	244	244	453	453	453
Transportation	204	204	204	286	286	286
Health Care (Good Health)	207	207	207	414	414	414
Miscellaneous @ 20%	201	201	201	301	301	301
Elder Index Per Month	\$1,209	\$2,093	\$1,440	\$1,807	\$2,690	\$2,037

For the complete report, methodology or other counties visit: http://www.healthpolicy.ucla.edu/elder\_index10sept.aspx

For more information about the California Elder Economic Security Initiative™ program visit: http://www.insightcced.org/communities/cfess/cal-eesi.html







## Kings County, CA 2009 Elder Economic Security Standard™ Index

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

#### **Elder Index Per Year**

		Elder Person	ı	Elder Couple		
Income Needed to Meet Basic Needs	Owner w/o mortgage	Owner w/mortgage	Renter, one bedroom	Owner w/o mortgage	Owner w/mortgage	Renter, one bedroom
(based on monthly expenses shown below*)	\$16,974	\$28,402	\$20,211	\$26,670	\$38,097	\$29,907
		Annua	al Compa	rison Am	ounts	
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$10,830	\$10,830	\$14,570	\$14,570	\$14,570
% of Federal Poverty [Elder Index divided by (/) Federal Poverty Guideline]	157%	262%	187%	183%	261%	205%
SSI Payment Maximum, California 2009	\$10,440	\$10,440	\$10,440	\$18,288	\$18,288	\$18,288
SSI Income Gap [SSI Payment Maximum minus (-) Elder Index]	-\$6,534	-\$17,962	-\$9,771	-\$8,382	-\$19,809	-\$11,619
Median Social Security Payment 2009	\$10,145	\$10,145	\$10,145	\$22,800	\$22,800	\$22,800
Soc Sec Income Gap [Average Social Security Payment minus (-) Elder Index]	-\$6,829	-\$18,257	-\$10,066	-\$3,870	-\$15,297	-\$7,107

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

		Elder Persor	1	Elder Couple			
	Owner w/o	Owner	Renter, one	Owner w/o	Owner	Renter, one	
Monthly Expenses	mortgage	w/mortgage	bedroom	mortgage	w/mortgage	bedroom	
Housing	\$348	\$1,301	\$618	\$348	\$1,301	\$618	
Food	244	244	244	453	453	453	
Transportation	204	204	204	286	286	286	
Health Care (Good Health)	382	382	382	764	764	764	
Miscellaneous @ 20%	236	236	236	370	370	370	
Elder Index Per Month	\$1,415	\$2,367	\$1,684	\$2,222	\$3,175	\$2,492	

For the complete report, methodology or other counties visit: http://www.healthpolicy.ucla.edu/elder\_index10sept.aspx

For more information about the California Elder Economic Security Initiative™ program visit: http://www.insightcced.org/communities/cfess/cal-eesi.html







# Lake County, CA 2009 Elder Economic Security Standard™ Index

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

### **Elder Index Per Year**

			<u></u>	<u> </u>	<u> </u>	
		Elder Person	)	Elder Couple		
Income Needed to Meet	Owner w/o	Owner	Renter, one	Owner w/o	Owner	Renter, one
Basic Needs	mortgage	w/mortgage	bedroom	mortgage	w/mortgage	bedroom
(based on monthly expenses shown below*)	\$18,135	\$31,845	\$20,735	\$28,226	\$41,936	\$30,826
		Апри	ol Compo	rican Am	ounto	
		Annua	al Compa	rison Am	iounis	
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$10,830	\$10,830	\$14,570	\$14,570	\$14,570
% of Federal Poverty [Elder Index divided by (/) Federal Poverty Guideline]	167%	294%	191%	194%	288%	212%
SSI Payment Maximum, California 2009	\$10,440	\$10,440	\$10,440	\$18,288	\$18,288	\$18,288
SSI Income Gap [SSI Payment Maximum minus (-) Elder Index]	-\$7,695	-\$21,405	-\$10,295	-\$9,938	-\$23,648	-\$12,538
Median Social Security Payment 2009	\$11,000	\$11,000	\$11,000	\$21,785	\$21,785	\$21,785
Soc Sec Income Gap [Average Social Security Payment minus (-) Elder Index]	-\$7,135	-\$20,845	-\$9,735	-\$6,441	-\$20,151	-\$9,041

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

		Elder Persor	)	Elder Couple		
	Owner w/o	Owner	Renter, one	Owner w/o	Owner	Renter, one
Monthly Expenses	mortgage	w/mortgage	bedroom	mortgage	w/mortgage	bedroom
Housing	\$401	\$1,544	\$618	\$401	\$1,544	\$618
Food	244	244	244	453	453	453
Transportation	204	204	204	286	286	286
Health Care (Good Health)	410	410	410	819	819	819
Miscellaneous @ 20%	252	252	252	392	392	392
Elder Index Per Month	\$1,511	\$2,654	\$1,728	\$2,352	\$3,495	\$2,569

For the complete report, methodology or other counties visit: http://www.healthpolicy.ucla.edu/elder\_index10sept.aspx

For more information about the California Elder Economic Security Initiative™ program visit: http://www.insightcced.org/communities/cfess/cal-eesi.html







### Lassen County, CA 2009 Elder Economic Security Standard™ Index

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

Elder Person

### **Elder Index Per Year**

Elder Couple

Income Needed to Meet Basic Needs	Owner w/o mortgage	Owner w/mortgage	Renter, one bedroom	Owner w/o mortgage	Owner w/mortgage	Renter, one bedroom
(based on monthly expenses shown below*)	\$16,601	\$27,006	\$19,939	\$26,296	\$36,701	\$29,634
		Annu	al Compa	rison Am	ounts	
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$10,830	\$10,830	\$14,570	\$14,570	\$14,570
% of Federal Poverty [Elder Index divided by (/) Federal Poverty Guideline]	153%	249%	184%	180%	252%	203%
SSI Payment Maximum,	\$10 440	\$10 440	\$10 440	\$18 288	\$18 288	\$18.288

Camerna 2000
SSI Income Gap
[SSI Payment Maximum minus (-) Elder Index]

### Median Social Security Payment 2009

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

		7 1111161	<del>Odino</del>			
-	\$10,830	\$10,830	\$10,830	\$14,570	\$14,570	\$14,570
_	153%	249%	184%	180%	252%	203%
-	\$10,440	\$10,440	\$10,440	\$18,288	\$18,288	\$18,288
	-\$6,161	-\$16,566	-\$9,499	-\$8,008	-\$18,413	-\$11,346
•						
-	\$10,572	\$10,572	\$10,572	\$20,768	\$20,768	\$20,768
-	-\$6,029	-\$16,434	-\$9,367	-\$5,528	-\$15,933	-\$8,866

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

		Elue
	Owner w/o	(
Monthly Expenses	mortgage	w/n
Housing	\$322	\$
Food	244	
Transportation	204	
Health Care (Good Health)	382	
Miscellaneous @ 20%	231	
Elder Index Per Month	\$1,383	\$

	Elder Person	1		Elder Couple	9
Owner w/o mortgage			Owner w/o mortgage	Owner w/mortgage	Renter, one bedroom
\$322	\$322 \$1,190 \$601		\$322	\$1,190	\$601
244	244	244	453	453	453
204	204	204	286	286	286
382	382	382	764	764	764
231	231 231		365	365	365
\$1,383	\$2,250	\$1,662	\$2,191	\$3,058	\$2,470

For the complete report, methodology or other counties visit: http://www.healthpolicy.ucla.edu/elder\_index10sept.aspx

For more information about the California Elder Economic Security Initiative™ program visit: http://www.insightcced.org/communities/cfess/cal-eesi.html







## Los Angeles City (excluding LA County), CA 2009 Elder Economic Security Standard™ Index

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

### **Elder Index Per Year**

	Elaci illack i ci i cai					
		Elder Person	1		Elder Couple	Э
Income Needed to Meet Basic Needs	Owner w/o mortgage	Owner w/mortgage	Renter, one bedroom	Owner w/o mortgage	Owner w/mortgage	Renter, one bedroom
(based on monthly expenses shown below*)	\$16,329	\$35,118	\$23,101	\$23,228	\$42,017	\$30,001
		Annua	al Compa	rison Am	ounts	
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$10,830	\$10,830	\$14,570	\$14,570	\$14,570
% of Federal Poverty [Elder Index divided by (/) Federal Poverty Guideline]	151%	324%	213%	159%	288%	206%
SSI Payment Maximum, California 2009	\$10,440	\$10,440	\$10,440	\$18,288	\$18,288	\$18,288
SSI Income Gap [SSI Payment Maximum minus (-) Elder Index]	-\$5,889	-\$24,678	-\$12,661	-\$4,940	-\$23,729	-\$11,713
Median Social Security Payment 2009	\$10,679	\$10,679	\$10,679	\$21,000	\$21,000	\$21,000
Soc Sec Income Gap [Average Social Security Payment	-\$5,650	-\$24,439	-\$12,422	-\$2,228	-\$21,017	-\$9,001

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

		Elder Person			Elder Couple			
	Owner w/o	Owner	Renter, one	Owner w/o	Owner	Renter, one		
Monthly Expenses	mortgage	w/mortgage	bedroom	mortgage	w/mortgage	bedroom		
Housing	\$497	\$2,062	\$1,061	\$497	\$2,062	\$1,061		
Food	251	251	251	467	467	467		
Transportation	204	204	204	286	286	286		
Health Care (Good Health)	182	182	182	364	364	364		
Miscellaneous @ 20%	227	227	227	323	323	323		
Elder Index Per Month	\$1,361	\$2,926	\$1,925	\$1,936	\$3,501	\$2,500		

For the complete report, methodology or other counties visit: http://www.healthpolicy.ucla.edu/elder\_index10sept.aspx

For more information about the California Elder Economic Security Initiative™ program visit: http://www.insightcced.org/communities/cfess/cal-eesi.html

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## Los Angeles County (excluding LA City), CA 2009 Elder Economic Security Standard™ Index

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

#### **Elder Index Per Year**

		Elder Person	)		Elder Couple	€
Income Needed to Meet	Owner w/o	Owner	Renter, one	Owner w/o	Owner	Renter, one
Basic Needs	mortgage	w/mortgage	bedroom	mortgage	w/mortgage	bedroom
(based on monthly expenses shown below*)	\$14,766	\$32,640	\$22,841	\$21,666	\$39,539	\$29,741
		Annua	al Compa	rison Am	ounts	
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$10,830	\$10,830	\$14,570	\$14,570	\$14,570
% of Federal Poverty [Elder Index divided by (/) Federal Poverty Guideline]	136%	301%	211%	149%	271%	204%
SSI Payment Maximum, California 2009	\$10,440	\$10,440	\$10,440	\$18,288	\$18,288	\$18,288
SSI Income Gap [SSI Payment Maximum minus (-) Elder Index]	-\$4,326	-\$22,200	-\$12,401	-\$3,378	-\$21,251	-\$11,453
Median Social Security Payment 2009	\$11,533	\$11,533	\$11,533	\$20,823	\$20,823	\$20,823
Soc Sec Income Gap [Average Social Security Payment minus (-) Elder Index	-\$3,233	-\$21,107	-\$11,308	-\$843	-\$18,716	-\$8,918

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

		Elder Person			Elder Couple		
	Owner w/o	Owner	Renter, one	Owner w/o	Owner	Renter, one	
Monthly Expenses	mortgage	w/mortgage	bedroom	mortgage	w/mortgage	bedroom	
Housing	\$388	\$1,878	\$1,061	\$388	\$1,878	\$1,061	
Food	251	251	251	467	467	467	
Transportation	204	204	204	286	286	286	
Health Care (Good Health)	182	182	182	364	364	364	
Miscellaneous @ 20%	205	205	205	301	301	301	
Elder Index Per Month	\$1,231	\$2,720	\$1,903	\$1,805	\$3,295	\$2,478	

For the complete report, methodology or other counties visit: http://www.healthpolicy.ucla.edu/elder\_index10sept.aspx

For more information about the California Elder Economic Security Initiative™ program visit: http://www.insightcced.org/communities/cfess/cal-eesi.html







### Madera County, CA 2009 Elder Economic Security Standard™ Index

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

#### **Elder Index Per Year**

	<u> </u>						
		Elder Persor	1		Elder Couple		
Income Needed to Meet	Owner w/o	Owner	Renter, one	Owner w/o	Owner	Renter, one	
Basic Needs	mortgage	w/mortgage	bedroom	mortgage	w/mortgage	bedroom	
(based on monthly expenses shown below*)	\$15,420	\$28,621	\$18,270	\$23,179	\$36,381	\$26,030	
		Annua	al Compa	rison Am	ounts		
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$10,830	\$10,830	\$14,570	\$14,570	\$14,570	
% of Federal Poverty [Elder Index divided by (/) Federal Poverty Guideline]	142%	264%	169%	159%	250%	179%	
SSI Payment Maximum, California 2009	\$10,440	\$10,440	\$10,440	\$18,288	\$18,288	\$18,288	
SSI Income Gap [SSI Payment Maximum minus (-) Elder Index]	-\$4,980	-\$18,181	-\$7,830	-\$4,891	-\$18,093	-\$7,742	
Median Social Security Payment 2009	\$10,892	\$10,892	\$10,892	\$20,000	\$20,000	\$20,000	
Soc Sec Income Gap [Average Social Security Payment minus (-) Elder Index]	-\$4,528	-\$17,729	-\$7,378	-\$3,179	-\$16,381	-\$6,030	

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

		Elder Persor	<u>.</u>	Elder Couple			
	Owner w/o				Owner	Renter, one	
Monthly Expenses	mortgage	w/mortgage	bedroom	mortgage	w/mortgage	bedroom	
Housing	\$375	\$1,475	\$612	\$375	\$1,475	\$612	
Food	244	244	244	453	453	453	
Transportation	204	204	204	286	286	286	
Health Care (Good Health)	248	248	248	496	496	496	
Miscellaneous @ 20%	214	214	214	322	322	322	
Elder Index Per Month	\$1,285	\$2,385	\$1,523	\$1,932	\$3,032	\$2,169	

For the complete report, methodology or other counties visit: http://www.healthpolicy.ucla.edu/elder\_index10sept.aspx

For more information about the California Elder Economic Security Initiative™ program visit: http://www.insightcced.org/communities/cfess/cal-eesi.html







### Marin County, CA 2009 Elder Economic Security Standard™ Index

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

#### **Elder Index Per Year**

	Elaci mack i ci i cai					
		Elder Person	ì		Elder Couple	9
Income Needed to Meet	Owner w/o	Owner	Renter, one	Owner w/o	Owner	Renter, one
Basic Needs	mortgage	w/mortgage	bedroom	mortgage	w/mortgage	bedroom
(based on monthly expenses shown below*)	\$18,976	\$42,664	\$27,334	\$27,095	\$50,783	\$35,454
		Апри	ol Compo	ricon Am	ounts	
		Allilu	al Compa	HSUH AH	iounts :	
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$10,830	\$10,830	\$14,570	\$14,570	\$14,570
% of Federal Poverty [Elder Index divided by (/) Federal Poverty Guideline]	175%	394%	252%	186%	349%	243%
SSI Payment Maximum, California 2009	\$10,440	\$10,440	\$10,440	\$18,288	\$18,288	\$18,288
SSI Income Gap [SSI Payment Maximum minus (-) Elder Index]	-\$8,536	-\$32,224	-\$16,894	-\$8,807	-\$32,495	-\$17,166
Median Social Security Payment 2009	\$12,387	\$12,387	\$12,387	\$20,146	\$20,146	\$20,146
Soc Sec Income Gap [Average Social Security Payment minus (-) Elder Index]	-\$6,589	-\$30,277	-\$14,947	-\$6,949	-\$30,637	-\$15,308

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

		Elder Person			Elder Couple		
	Owner w/o	Owner	Renter, one	Owner w/o	Owner	Renter, one	
Monthly Expenses	mortgage	w/mortgage	bedroom	mortgage	w/mortgage	bedroom	
Housing	\$597	\$2,571	\$1,293	\$597	\$2,571	\$1,293	
Food	244	244	244	453	453	453	
Transportation	204	204	204	286	286	286	
Health Care (Good Health)	273	273	273	546	546	546	
Miscellaneous @ 20%	264	264	264	376	376	376	
Elder Index Per Month	\$1,581	\$3,555	\$2,278	\$2,258	\$4,232	\$2,954	

For the complete report, methodology or other counties visit: http://www.healthpolicy.ucla.edu/elder\_index10sept.aspx

For more information about the California Elder Economic Security Initiative™ program visit: http://www.insightcced.org/communities/cfess/cal-eesi.html







## Mariposa County, CA 2009 Elder Economic Security Standard™ Index

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

### **Elder Index Per Year**

		Elder Persor	)	Elder Couple			
Income Needed to Meet	Owner w/o	Owner	Renter, one	Owner w/o	Owner	Renter, one	
Basic Needs	mortgage	w/mortgage	bedroom	mortgage	w/mortgage	bedroom	
(based on monthly expenses shown below*)	\$18,313	\$31,460	\$20,871	\$28,009	\$41,155	\$30,567	
		Annua	al Compa	rison Am	ounts		
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$10,830	\$10,830	\$14,570	\$14,570	\$14,570	
% of Federal Poverty [Elder Index divided by (/) Federal Poverty Guideline]	169%	290%	193%	192%	282%	210%	
SSI Payment Maximum, California 2009	\$10,440	\$10,440	\$10,440	\$18,288	\$18,288	\$18,288	
SSI Income Gap [SSI Payment Maximum minus (-) Elder Index]	-\$7,873	-\$21,020	-\$10,431	-\$9,721	-\$22,867	-\$12,279	
Median Social Security Payment 2009	\$11,942	\$11,942	\$11,942	\$20,768	\$20,768	\$20,768	
Soc Sec Income Gap [Average Social Security Payment minus (-) Elder Index]	-\$6,371	-\$19,518	-\$8,929	-\$7,241	-\$20,387	-\$9,799	

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

		Elder Persor	1	Elder Couple			
	Owner w/o	Owner	Renter, one	Owner w/o	Owner	Renter, one	
Monthly Expenses	mortgage	w/mortgage	bedroom	mortgage	w/mortgage	bedroom	
Housing	\$441	\$1,537	\$655	\$441	\$1,537	\$655	
Food	244	244	244	453	453	453	
Transportation	204	204	204	286	286	286	
Health Care (Good Health)	382	382	382	764	764	764	
Miscellaneous @ 20%	254	254	254	389	389	389	
Elder Index Per Month	\$1,526	\$2,622	\$1,739	\$2,334	\$3,430	\$2,547	

For the complete report, methodology or other counties visit: http://www.healthpolicy.ucla.edu/elder\_index10sept.aspx

For more information about the California Elder Economic Security Initiative™ program visit: http://www.insightcced.org/communities/cfess/cal-eesi.html







## Mendocino County, CA 2009 Elder Economic Security Standard™ Index

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

### **Elder Index Per Year**

		Elder Persor	1		Elder Couple	Э	
Income Needed to Meet	Owner w/o	Owner	Renter, one	Owner w/o	Owner	Renter, one	
Basic Needs	mortgage	w/mortgage	bedroom	mortgage	w/mortgage	bedroom	
(based on monthly expenses shown below*)	\$17,739	\$31,449	\$21,632	\$27,434	\$41,144	\$31,328	
		Annua	ounts				
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$10,830	\$10,830	\$14,570	\$14,570	\$14,570	
% of Federal Poverty [Elder Index divided by (/) Federal Poverty Guideline]	164%	290%	200%	188%	282%	215%	
SSI Payment Maximum, California 2009	\$10,440	\$10,440	\$10,440	\$18,288	\$18,288	\$18,288	
SSI Income Gap [SSI Payment Maximum minus (-) Elder Index]	-\$7,299	-\$21,009	-\$11,192	-\$9,146	-\$22,856	-\$13,040	
Median Social Security Payment 2009	\$11,000	\$11,000	\$11,000	\$22,638	\$22,638	\$22,638	
Soc Sec Income Gap [Average Social Security Payment minus (-) Elder Index]	-\$6,739	-\$20,449	-\$10,632	-\$4,796	-\$18,506	-\$8,690	

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

		Elder Persor	1	Elder Couple			
	Owner w/o	Owner	Renter, one	Owner w/o	Owner	Renter, one	
Monthly Expenses	mortgage	w/mortgage	bedroom	mortgage	w/mortgage	bedroom	
Housing	\$401	\$1,544	\$726	\$401	\$1,544	\$726	
Food	244	244	244	453	453	453	
Transportation	204	204	204	286	286	286	
Health Care (Good Health)	382	382	382	764	764	764	
Miscellaneous @ 20%	246	246	246	381	381	381	
Elder Index Per Month	\$1,478	\$2,621	\$1,803	\$2,286	\$3,429	\$2,611	

For the complete report, methodology or other counties visit: http://www.healthpolicy.ucla.edu/elder\_index10sept.aspx

For more information about the California Elder Economic Security Initiative™ program visit: http://www.insightcced.org/communities/cfess/cal-eesi.html







## Merced County, CA 2009 Elder Economic Security Standard™ Index

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

#### **Elder Index Per Year**

				<del></del>		
		Elder Person	1		Elder Couple	Э
Income Needed to Meet	Owner w/o	Owner	Renter, one	Owner w/o	Owner	Renter, one
Basic Needs	mortgage	w/mortgage	bedroom	mortgage	w/mortgage	bedroom
(based on monthly expenses shown below*)	\$17,140	\$29,520	\$20,046	\$26,835	\$39,215	\$29,742
		Annu	al Compa	rison Am	ounts	
		7 (1111)	ai oompa			
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$10,830	\$10,830	\$14,570	\$14,570	\$14,570
% of Federal Poverty [Elder Index divided by (/) Federal Poverty Guideline]	158%	273%	185%	184%	269%	204%
SSI Payment Maximum, California 2009	\$10,440	\$10,440	\$10,440	\$18,288	\$18,288	\$18,288
SSI Income Gap [SSI Payment Maximum minus (-) Elder Index]	-\$6,700	-\$19,080	-\$9,606	-\$8,547	-\$20,927	-\$11,454
Median Social Security Payment 2009	\$9,825	\$9,825	\$9,825	\$20,976	\$20,976	\$20,976
Soc Sec Income Gap [Average Social Security Payment minus (-) Elder Index]	-\$7,315	-\$19,695	-\$10,221	-\$5,859	-\$18,239	-\$8,766

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

		Elder Persor	1	Elder Couple			
Monthly Expenses	Owner w/o mortgage	Owner w/mortgage	Renter, one bedroom	Owner w/o mortgage	Owner w/mortgage	Renter, one bedroom	
Housing	\$360	\$1,392	\$602	\$360	\$1,392	\$602	
Food	244	244	244	453	453	453	
Transportation	204	204	204	286	286	286	
Health Care (Good Health)	382	382	382	764	764	764	
Miscellaneous @ 20%	238	238	238	373	373	373	
Elder Index Per Month	\$1,428	\$2,460	\$1,671	\$2,236	\$3,268	\$2,478	

For the complete report, methodology or other counties visit: http://www.healthpolicy.ucla.edu/elder\_index10sept.aspx

For more information about the California Elder Economic Security Initiative™ program visit: http://www.insightcced.org/communities/cfess/cal-eesi.html







## Modoc County, CA 2009 Elder Economic Security Standard™ Index

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

### **Elder Index Per Year**

				<del></del>			
		Elder Persor	1		Elder Couple	Э	
Income Needed to Meet	Owner w/o	Owner	Renter, one	Owner w/o	Owner	Renter, one	
Basic Needs	mortgage	w/mortgage	bedroom	mortgage	w/mortgage	bedroom	
(based on monthly expenses shown below*)	\$16,601	\$27,006	\$19,458	\$26,296	\$36,701	\$29,153	
		Annual Comparison Amounts					
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$10,830	\$10,830	\$14,570	\$14,570	\$14,570	
% of Federal Poverty [Elder Index divided by (/) Federal Poverty Guideline]	153%	249%	180%	180%	252%	200%	
SSI Payment Maximum, California 2009	\$10,440	\$10,440	\$10,440	\$18,288	\$18,288	\$18,288	
SSI Income Gap [SSI Payment Maximum minus (-) Elder Index]	-\$6,161	-\$16,566	-\$9,018	-\$8,008	-\$18,413	-\$10,865	
Median Social Security Payment 2009	\$10,572	\$10,572	\$10,572	\$20,768	\$20,768	\$20,768	
Soc Sec Income Gap [Average Social Security Payment minus (-) Elder Index]	-\$6,029	-\$16,434	-\$8,886	-\$5,528	-\$15,933	-\$8,385	

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

		Elder Persor	1	Elder Couple			
Monthly Expenses	Owner w/o mortgage	Owner w/mortgage	Renter, one bedroom	Owner w/o mortgage	Owner w/mortgage	Renter, one bedroom	
Housing	\$322	\$1,190	\$561	\$322	\$1,190	\$561	
Food	244	244	244	453	453	453	
Transportation	204	204	204	286	286	286	
Health Care (Good Health)	382	382	382	764	764	764	
Miscellaneous @ 20%	231	231	231	365	365	365	
Elder Index Per Month	\$1,383	\$2,250	\$1,622	\$2,191	\$3,058	\$2,429	

For the complete report, methodology or other counties visit: http://www.healthpolicy.ucla.edu/elder\_index10sept.aspx

For more information about the California Elder Economic Security Initiative™ program visit: http://www.insightcced.org/communities/cfess/cal-eesi.html







## Mono County, CA 2009 Elder Economic Security Standard™ Index

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

#### **Elder Index Per Year**

		Elder Person	, 1	Elder Couple			
Income Needed to Meet	Owner w/o	Owner	Renter, one	Owner w/o	Owner	Renter, one	
Basic Needs	mortgage	w/mortgage	bedroom	mortgage	w/mortgage	bedroom	
(based on monthly expenses							
shown below*)	\$18,313	\$31,460	\$22,941	\$28,009	\$41,155	\$32,636	
		Annua	al Compa	rison Am	ounts		
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$10,830	\$10,830	\$14,570	\$14,570	\$14,570	
% of Federal Poverty [Elder Index divided by (/) Federal Poverty Guideline]	169%	290%	212%	192%	282%	224%	
<b>SSI Payment Maximum</b> , California 2009	\$10,440	\$10,440	\$10,440	\$18,288	\$18,288	\$18,288	
SSI Income Gap [SSI Payment Maximum minus (-) Elder Index]	-\$7,873	-\$21,020	-\$12,501	-\$9,721	-\$22,867	-\$14,348	
Median Social Security Payment 2009	\$11,924	\$11,924	\$11,924	\$20,768	\$20,768	\$20,768	
Soc Sec Income Gap [Average Social Security Payment minus (-) Elder Index]	-\$6,389	-\$19,536	-\$11,017	-\$7,241	-\$20,387	-\$11,868	

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

		Elder Persor	1	Elder Couple			
	Owner w/o	Owner	Renter, one	Owner w/o	Owner	Renter, one	
Monthly Expenses	mortgage	w/mortgage	bedroom	mortgage	w/mortgage	bedroom	
Housing	\$441	\$1,537	\$827	\$441	\$1,537	\$827	
Food	244	244	244	453	453	453	
Transportation	204	204	204	286	286	286	
Health Care (Good Health)	382	382	382	764	764	764	
Miscellaneous @ 20%	254	254	254	389	389	389	
Elder Index Per Month	\$1,526	\$2,622	\$1,912	\$2,334	\$3,430	\$2,720	

For the complete report, methodology or other counties visit: http://www.healthpolicy.ucla.edu/elder\_index10sept.aspx

For more information about the California Elder Economic Security Initiative™ program visit: http://www.insightcced.org/communities/cfess/cal-eesi.html







## Monterey County, CA 2009 Elder Economic Security Standard™ Index

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

### **Elder Index Per Year**

		Elder Persor	)		Elder Couple			
Income Needed to Meet Basic Needs	Owner w/o mortgage	Owner w/mortgage	Renter, one bedroom	Owner w/o mortgage	Owner w/mortgage	Renter, one bedroom		
(based on monthly expenses shown below*)	\$17,817	\$35,922	\$24,715	\$27,512	\$45,617	\$34,410		
		Annual Comparison Amounts						
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$10,830	\$10,830	\$14,570	\$14,570	\$14,570		
% of Federal Poverty [Elder Index divided by (/) Federal Poverty Guideline]	165%	332%	228%	189%	313%	236%		
SSI Payment Maximum, California 2009	\$10,440	\$10,440	\$10,440	\$18,288	\$18,288	\$18,288		
SSI Income Gap [SSI Payment Maximum minus (-) Elder Index]	-\$7,377	-\$25,482	-\$14,275	-\$9,224	-\$27,329	-\$16,122		
Median Social Security Payment 2009	\$11,213	\$11,213	\$11,213	\$21,600	\$21,600	\$21,600		
Soc Sec Income Gap	-\$6 604	-\$24 709	-\$13 502	-\$5 912	-\$24 017	-\$12 810		

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

		Elder Persor	)	Elder Couple			
	Owner w/o	Owner	Renter, one	Owner w/o	Owner	Renter, one	
Monthly Expenses	mortgage	w/mortgage	bedroom	mortgage	w/mortgage	bedroom	
Housing	\$407	\$1,916	\$982	\$407	\$1,916	\$982	
Food	244	244	244	453	453	453	
Transportation	204	204	204	286	286	286	
Health Care (Good Health)	382	382	382	764	764	764	
Miscellaneous @ 20%	247	247	247	382	382	382	
Elder Index Per Month	\$1,485	\$2,993	\$2,060	\$2,293	\$3,801	\$2,867	

For the complete report, methodology or other counties visit: http://www.healthpolicy.ucla.edu/elder\_index10sept.aspx

For more information about the California Elder Economic Security Initiative™ program visit: http://www.insightcced.org/communities/cfess/cal-eesi.html

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# Napa County, CA 2009 Elder Economic Security Standard™ Index

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

### **Elder Index Per Year**

	<u> </u>							
		Elder Person	)		Elder Couple	€		
Income Needed to Meet	Owner w/o	Owner	Renter, one	Owner w/o	Owner	Renter, one		
Basic Needs	mortgage	w/mortgage	bedroom	mortgage	w/mortgage	bedroom		
(based on monthly expenses shown below*)	\$17,119	\$36,949	\$22,479	\$24,879	\$44,708	\$30,238		
		Annual Comparison Amounts						
		Aillia	er Compa	I I JOIT AIT	·			
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$10,830	\$10,830	\$14,570	\$14,570	\$14,570		
% of Federal Poverty [Elder Index divided by (/) Federal Poverty Guideline]	158%	341%	208%	171%	307%	208%		
SSI Payment Maximum, California 2009	\$10,440	\$10,440	\$10,440	\$18,288	\$18,288	\$18,288		
SSI Income Gap [SSI Payment Maximum minus (-) Elder Index]	-\$6,679	-\$26,509	-\$12,039	-\$6,591	-\$26,420	-\$11,950		
Median Social Security Payment 2009	\$12,000	\$12,000	\$12,000	\$20,769	\$20,769	\$20,769		
Soc Sec Income Gap [Average Social Security Payment	-\$5,119	-\$24,949	-\$10,479	-\$4,110	-\$23,939	-\$9,469		

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

	Elder Person			Elder Couple		
	Owner w/o	Owner	Renter, one	Owner w/o	Owner	Renter, one
Monthly Expenses	mortgage	w/mortgage	bedroom	mortgage	w/mortgage	bedroom
Housing	\$493	\$2,145	\$939	\$493	\$2,145	\$939
Food	244	244	244	453	453	453
Transportation	204	204	204	286	286	286
Health Care (Good Health)	248	248	248	496	496	496
Miscellaneous @ 20%	238	238	238	346	346	346
Elder Index Per Month	\$1,427	\$3,079	\$1,873	\$2,073	\$3,726	\$2,520

For the complete report, methodology or other counties visit: http://www.healthpolicy.ucla.edu/elder\_index10sept.aspx

For more information about the California Elder Economic Security Initiative™ program visit: http://www.insightcced.org/communities/cfess/cal-eesi.html







### **Nevada County, CA 2009** Elder Economic Security Standard™ Index

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

### **Elder Index Per Year**

	Elder Person			Elder Couple			
Income Needed to Meet Basic Needs	Owner w/o mortgage	Owner w/mortgage	Renter, one bedroom	Owner w/o mortgage	Owner w/mortgage	Renter, one bedroom	
(based on monthly expenses shown below*)	\$18,831	\$33,035	\$22,352	\$28,527	\$42,730	\$32,047	
		Annual Comparison Amounts					
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$10,830	\$10,830	\$14,570	\$14,570	\$14,570	
% of Federal Poverty [Elder Index divided by (/) Federal Poverty Guideline]	174%	305%	206%	196%	293%	220%	
SSI Payment Maximum, California 2009	\$10,440	\$10,440	\$10,440	\$18,288	\$18,288	\$18,288	
SSI Income Gap [SSI Payment Maximum minus (-) Elder Index]	-\$8,391	-\$22,595	-\$11,912	-\$10,239	-\$24,442	-\$13,759	
Median Social Security Payment 2009	\$12,046	\$12,046	\$12,046	\$20,665	\$20,665	\$20,665	
Soc Sec Income Gap [Average Social Security Payment	-\$6,785	-\$20,989	-\$10,306	-\$7,862	-\$22,065	-\$11,382	

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

	Elder Person			Elder Couple			
	Owner w/o	Owner	Renter, one	Owner w/o	Owner	Renter, one	
Monthly Expenses	mortgage	w/mortgage	bedroom	mortgage	w/mortgage	bedroom	
Housing	\$477	\$1,661	\$771	\$477	\$1,661	\$771	
Food	244	244	244	453	453	453	
Transportation	204	204	204	286	286	286	
Health Care (Good Health)	382	382	382	764	764	764	
Miscellaneous @ 20%	262	262	262	396	396	396	
Elder Index Per Month	\$1,569	\$2,753	\$1,863	\$2,377	\$3,561	\$2,671	

For the complete report, methodology or other counties visit: http://www.healthpolicy.ucla.edu/elder\_index10sept.aspx

For more information about the California Elder Economic Security Initiative™ program visit: http://www.insightcced.org/communities/cfess/cal-eesi.html

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minus (-) Elder Index]





### Orange County, CA 2009 Elder Economic Security Standard™ Index

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

#### **Elder Index Per Year**

	Elder Person			Elder Couple		
Income Needed to Meet Basic Needs	Owner w/o mortgage	Owner w/mortgage	Renter, one bedroom	Owner w/o mortgage	Owner w/mortgage	Renter, one bedroom
(based on monthly expenses shown below*)	\$15,442	\$34,220	\$25,935	\$22,424	\$41,203	\$32,918
		Annual Comparison Amounts				
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$10,830	\$10,830	\$14,570	\$14,570	\$14,570
% of Federal Poverty [Elder Index divided by (/) Federal Poverty Guideline]	143%	316%	239%	154%	283%	226%
SSI Payment Maximum, California 2009	\$10,440	\$10,440	\$10,440	\$18,288	\$18,288	\$18,288
SSI Income Gap [SSI Payment Maximum minus (-) Elder Index]	-\$5,002	-\$23,780	-\$15,495	-\$4,136	-\$22,915	-\$14,630
Median Social Security Payment 2009	\$12,461	\$12,461	\$12,461	\$21,100	\$21,100	\$21,100
Soc Sec Income Gap [Average Social Security Payment minus (-) Elder Index]	-\$2,981	-\$21,759	-\$13,474	-\$1,324	-\$20,103	-\$11,818

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

		Elder Person			Elder Couple		
	Owner w/o	Owner	Renter, one	Owner w/o	Owner	Renter, one	
Monthly Expenses	mortgage	w/mortgage	bedroom	mortgage	w/mortgage	bedroom	
Housing	\$428	\$1,993	\$1,303	\$428	\$1,993	\$1,303	
Food	258	258	258	479	479	479	
Transportation	204	204	204	286	286	286	
Health Care (Good Health)	182	182	182	364	364	364	
Miscellaneous @ 20%	214	214	214	311	311	311	
Elder Index Per Month	\$1,287	\$2,852	\$2,161	\$1,869	\$3,434	\$2,743	

For the complete report, methodology or other counties visit: http://www.healthpolicy.ucla.edu/elder\_index10sept.aspx

For more information about the California Elder Economic Security Initiative™ program visit: http://www.insightcced.org/communities/cfess/cal-eesi.html







### **Placer County, CA 2009** Elder Economic Security Standard™ Index

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

### **Elder Index Per Year**

		Elder Person	1		Elder Couple			
Income Needed to Meet	Owner w/o	Owner	Renter, one	Owner w/o	Owner	Renter, one		
Basic Needs	mortgage	w/mortgage	bedroom	mortgage	w/mortgage	bedroom		
(based on monthly expenses shown below*)	\$18,039	\$33,814	\$21,918	\$26,469	\$42,245	\$30,348		
		Annual Comparison Amounts						
		Allila	ai Compa	113011 All	·			
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$10,830	\$10,830	\$14,570	\$14,570	\$14,570		
% of Federal Poverty [Elder Index divided by (/) Federal Poverty Guideline]	167%	312%	202%	182%	290%	208%		
SSI Payment Maximum, California 2009	\$10,440	\$10,440	\$10,440	\$18,288	\$18,288	\$18,288		
SSI Income Gap [SSI Payment Maximum minus (-) Elder Index]	-\$7,599	-\$23,374	-\$11,478	-\$8,181	-\$23,957	-\$12,060		
Median Social Security Payment 2009	\$12,815	\$12,815	\$12,815	\$20,289	\$20,289	\$20,289		
Soc Sec Income Gap [Average Social Security Payment minus (-) Elder Index]	-\$5,224	-\$20,999	-\$9,103	-\$6,180	-\$21,956	-\$10,059		

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

		Elder Persor	)	Elder Couple			
	Owner w/o	Owner	Renter, one	Owner w/o	Owner	Renter, one	
Monthly Expenses	mortgage	w/mortgage	bedroom	mortgage	w/mortgage	bedroom	
Housing	\$505	\$1,820	\$828	\$505	\$1,820	\$828	
Food	279	279	279	519	519	519	
Transportation	204	204	204	286	286	286	
Health Care (Good Health)	264	264	264	528	528	528	
Miscellaneous @ 20%	251	251	251	368	368	368	
Elder Index Per Month	\$1,503	\$2,818	\$1,826	\$2,206	\$3,520	\$2,529	

For the complete report, methodology or other counties visit: http://www.healthpolicy.ucla.edu/elder\_index10sept.aspx

For more information about the California Elder Economic Security Initiative™ program visit: http://www.insightcced.org/communities/cfess/cal-eesi.html

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### Plumas County, CA 2009 Elder Economic Security Standard™ Index

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

### **Elder Index Per Year**

	<u> </u>							
		Elder Person	١	Elder Couple				
Income Needed to Meet	Owner w/o	Owner	Renter, one	Owner w/o	Owner	Renter, one		
Basic Needs	mortgage	w/mortgage	bedroom	mortgage	w/mortgage	bedroom		
(based on monthly expenses shown below*)	\$18,831	\$33,035	\$20,448	\$28,527	\$42,730	\$30,143		
		Annual Comparison Amounts						
		Allilu	ai Compa	HSUH AH	ounts			
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$10,830	\$10,830	\$14,570	\$14,570	\$14,570		
% of Federal Poverty [Elder Index divided by (/) Federal Poverty Guideline]	174%	305%	189%	196%	293%	207%		
SSI Payment Maximum, California 2009	\$10,440	\$10,440	\$10,440	\$18,288	\$18,288	\$18,288		
SSI Income Gap [SSI Payment Maximum minus (-) Elder Index]	-\$8,391	-\$22,595	-\$10,008	-\$10,239	-\$24,442	-\$11,855		
Median Social Security Payment 2009	\$12,046	\$12,046	\$12,046	\$20,665	\$20,665	\$20,665		
Soc Sec Income Gap [Average Social Security Payment minus (-) Elder Index]	-\$6,785	-\$20,989	-\$8,402	-\$7,862	-\$22,065	-\$9,478		

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

		Elder Persor	)	Elder Couple			
	Owner w/o	Owner	Renter, one	Owner w/o	Owner	Renter, one	
Monthly Expenses	mortgage	w/mortgage	bedroom	mortgage	w/mortgage	bedroom	
Housing	\$477	\$1,661	\$612	\$477	\$1,661	\$612	
Food	244	244	244	453	453	453	
Transportation	204	204	204	286	286	286	
Health Care (Good Health)	382	382	382	764	764	764	
Miscellaneous @ 20%	262	262	262	396	396	396	
Elder Index Per Month	\$1,569	\$2,753	\$1,704	\$2,377	\$3,561	\$2,512	

For the complete report, methodology or other counties visit: http://www.healthpolicy.ucla.edu/elder\_index10sept.aspx

For more information about the California Elder Economic Security Initiative™ program visit: http://www.insightcced.org/communities/cfess/cal-eesi.html







### **Riverside County, CA 2009 Elder Economic Security Standard™ Index**

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

### **Elder Index Per Year**

		Elder Persor	1		Elder Couple			
Income Needed to Meet	Owner w/o	Owner	Renter, one	Owner w/o	Owner	Renter, one		
Basic Needs	mortgage	w/mortgage	bedroom	mortgage	w/mortgage	bedroom		
(based on monthly expenses shown below*)	\$15,525	\$30,202	\$21,380	\$22,377	\$37,055	\$28,233		
		Annual Comparison Amounts						
		7 (1111)	ar Compa	7 10011	: : : : : : : : : : : : : : : : : : :	<u>:                                    </u>		
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$10,830	\$10,830	\$14,570	\$14,570	\$14,570		
% of Federal Poverty [Elder Index divided by (/) Federal Poverty Guideline]	143%	279%	197%	154%	254%	194%		
SSI Payment Maximum, California 2009	\$10,440	\$10,440	\$10,440	\$18,288	\$18,288	\$18,288		
SSI Income Gap [SSI Payment Maximum minus (-) Elder Index]	-\$5,085	-\$19,762	-\$10,940	-\$4,089	-\$18,767	-\$9,945		
Median Social Security Payment 2009	\$12,281	\$12,281	\$12,281	\$20,900	\$20,900	\$20,900		
Soc Sec Income Gap [Average Social Security Payment minus (-) Elder Index]	-\$3,244	-\$17,921	-\$9,099	-\$1,477	-\$16,155	-\$7,333		

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

		Elder Persor	)	Elder Couple			
	Owner w/o	Owner	Renter, one	Owner w/o	Owner	Renter, one	
Monthly Expenses	mortgage	w/mortgage	bedroom	mortgage	w/mortgage	bedroom	
Housing	\$445	\$1,668	\$933	\$445	\$1,668	\$933	
Food	247	247	247	460	460	460	
Transportation	204	204	204	286	286	286	
Health Care (Good Health)	182	182	182	364	364	364	
Miscellaneous @ 20%	216	216	216	311	311	311	
Elder Index Per Month	\$1,294	\$2,517	\$1,782	\$1,865	\$3,088	\$2,353	

For the complete report, methodology or other counties visit: http://www.healthpolicy.ucla.edu/elder\_index10sept.aspx

For more information about the California Elder Economic Security Initiative™ program visit: http://www.insightcced.org/communities/cfess/cal-eesi.html

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### Sacramento County, CA 2009 Elder Economic Security Standard™ Index

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

### **Elder Index Per Year**

		Elder Person	1	Elder Couple				
Income Needed to Meet	Owner w/o	Owner	Renter, one	Owner w/o	Owner	Renter, one		
Basic Needs	mortgage	w/mortgage	bedroom	mortgage	w/mortgage	bedroom		
(based on monthly expenses shown below*)	\$16,400	\$30,659	\$21,645	\$24,830	\$39,089	\$30,075		
		Annual Comparison Amounts						
		·	·	IIJOII AII	·			
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$10,830	\$10,830	\$14,570	\$14,570	\$14,570		
% of Federal Poverty [Elder Index divided by (/) Federal Poverty Guideline]	151%	283%	200%	170%	268%	206%		
<b>SSI Payment Maximum</b> , California 2009	\$10,440	\$10,440	\$10,440	\$18,288	\$18,288	\$18,288		
SSI Income Gap [SSI Payment Maximum minus (-) Elder Index]	-\$5,960	-\$20,219	-\$11,205	-\$6,542	-\$20,801	-\$11,787		
Median Social Security Payment 2009	\$11,215	\$11,215	\$11,215	\$20,976	\$20,976	\$20,976		
Soc Sec Income Gap [Average Social Security Payment minus (-) Elder Index]	-\$5,185	-\$19,444	-\$10,430	-\$3,854	-\$18,113	-\$9,099		

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

		Elder Persor	1	Elder Couple					
	Owner w/o	Owner	Renter, one	Owner w/o	Owner	Renter, one			
Monthly Expenses	mortgage	w/mortgage	bedroom	mortgage	w/mortgage	bedroom			
Housing	\$391	\$1,579	\$828	\$391	\$1,579	\$828			
Food	279	279	279	519	519	519			
Transportation	204	204	204	286	286	286			
Health Care (Good Health)	264	264	264	528	528	528			
Miscellaneous @ 20%	228	228	228	345	345	345			
Elder Index Per Month	\$1,367	\$2,555	\$1,804	\$2,069	\$3,257	\$2,506			

For the complete report, methodology or other counties visit: http://www.healthpolicy.ucla.edu/elder\_index10sept.aspx

For more information about the California Elder Economic Security Initiative™ program visit: http://www.insightcced.org/communities/cfess/cal-eesi.html







### San Benito County, CA 2009 Elder Economic Security Standard™ Index

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

### **Elder Index Per Year**

	Elaci mack i ci i cai						
		Elder Person	١		Elder Couple		
Income Needed to Meet	Owner w/o	Owner	Renter, one	Owner w/o	Owner	Renter, one	
Basic Needs	mortgage	w/mortgage	bedroom	mortgage	w/mortgage	bedroom	
(based on monthly expenses shown below*)	\$17,817	\$35,922	\$24,181	\$27,512	\$45,617	\$33,877	
		Annual Comparison Amounts					
		Allilu	ai Compa	HSUH AH	iounts .		
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$10,830	\$10,830	\$14,570	\$14,570	\$14,570	
% of Federal Poverty [Elder Index divided by (/) Federal Poverty Guideline]	165%	332%	223%	189%	313%	233%	
SSI Payment Maximum, California 2009	\$10,440	\$10,440	\$10,440	\$18,288	\$18,288	\$18,288	
SSI Income Gap [SSI Payment Maximum minus (-) Elder Index]	-\$7,377	-\$25,482	-\$13,741	-\$9,224	-\$27,329	-\$15,589	
Median Social Security Payment 2009	\$11,213	\$11,213	\$11,213	\$21,600	\$21,600	\$21,600	
Soc Sec Income Gap [Average Social Security Payment minus (-) Elder Index]	-\$6,604	-\$24,709	-\$12,968	-\$5,912	-\$24,017	-\$12,277	

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

		Elder Person	1	Elder Couple			
	Owner w/o	Owner	Renter, one	Owner w/o	Owner	Renter, one	
Monthly Expenses	mortgage	w/mortgage	bedroom	mortgage	w/mortgage	bedroom	
Housing	\$407	\$1,916	\$937	\$407	\$1,916	\$937	
Food	244	244	244	453	453	453	
Transportation	204	204	204	286	286	286	
Health Care (Good Health)	382	382	382	764	764	764	
Miscellaneous @ 20%	247	247	247	382	382	382	
Elder Index Per Month	\$1,485	\$2,993	\$2,015	\$2,293	\$3,801	\$2,823	

For the complete report, methodology or other counties visit: http://www.healthpolicy.ucla.edu/elder\_index10sept.aspx

For more information about the California Elder Economic Security Initiative™ program visit: <a href="http://www.insightcced.org/communities/cfess/cal-eesi.html">http://www.insightcced.org/communities/cfess/cal-eesi.html</a>







### San Bernardino County, CA 2009 Elder Economic Security Standard™ Index

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

### **Elder Index Per Year**

	Elder illdex i el i edi							
		Elder Person	1		Elder Couple			
Income Needed to Meet	Owner w/o	Owner	Renter, one	Owner w/o	Owner	Renter, one		
Basic Needs	mortgage	w/mortgage	bedroom	mortgage	w/mortgage	bedroom		
(based on monthly expenses shown below*)	\$14,638	\$28,605	\$21,232	\$21,490	\$35,458	\$28,085		
		Annual Comparison Amounts						
		. , , , , , , , , , , , , , , , , , , ,	ai Compa	1100117111	:			
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$10,830	\$10,830	\$14,570	\$14,570	\$14,570		
% of Federal Poverty [Elder Index divided by (/) Federal Poverty Guideline]	135%	264%	196%	147%	243%	193%		
SSI Payment Maximum, California 2009	\$10,440	\$10,440	\$10,440	\$18,288	\$18,288	\$18,288		
SSI Income Gap [SSI Payment Maximum minus (-) Elder Index]	-\$4,198	-\$18,165	-\$10,792	-\$3,202	-\$17,170	-\$9,797		
Median Social Security Payment 2009	\$11,423	\$11,423	\$11,423	\$20,976	\$20,976	\$20,976		
Soc Sec Income Gap [Average Social Security Payment minus (-) Elder Index]	-\$3,215	-\$17,182	-\$9,809	-\$514	-\$14,482	-\$7,109		

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

		Elder Persor	1	Elder Couple			
	Owner w/o	Owner	Renter, one	Owner w/o	Owner	Renter, one	
Monthly Expenses	mortgage	w/mortgage	bedroom	mortgage	w/mortgage	bedroom	
Housing	\$383	\$1,547	\$933	\$383	\$1,547	\$933	
Food	247	247	247	460	460	460	
Transportation	204	204	204	286	286	286	
Health Care (Good Health)	182	182	182	364	364	364	
Miscellaneous @ 20%	203	203	203	298	298	298	
Elder Index Per Month	\$1,220	\$2,384	\$1,769	\$1,791	\$2,955	\$2,340	

For the complete report, methodology or other counties visit: http://www.healthpolicy.ucla.edu/elder\_index10sept.aspx

For more information about the California Elder Economic Security Initiative™ program visit: http://www.insightcced.org/communities/cfess/cal-eesi.html







### San Diego County, CA 2009 Elder Economic Security Standard™ Index

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

### **Elder Index Per Year**

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		Elder Persor	ì	Elder Couple			
Income Needed to Meet	Owner w/o	Owner	Renter, one	Owner w/o	Owner	Renter, one	
Basic Needs	mortgage	w/mortgage	bedroom	mortgage	w/mortgage	bedroom	
(based on monthly expenses shown below*)	\$15,260	\$32,697	\$23,434	\$22,148	\$39,585	\$30,322	
		Annual Comparison Amounts					
		Ailliu	ai Compa	HISOH AII	iourits		
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$10,830	\$10,830	\$14,570	\$14,570	\$14,570	
% of Federal Poverty [Elder Index divided by (/) Federal Poverty Guideline]	141%	302%	216%	152%	272%	208%	
<b>SSI Payment Maximum</b> , California 2009	\$10,440	\$10,440	\$10,440	\$18,288	\$18,288	\$18,288	
SSI Income Gap [SSI Payment Maximum minus (-) Elder Index]	-\$4,820	-\$22,257	-\$12,994	-\$3,860	-\$21,297	-\$12,034	
Median Social Security Payment 2009	\$11,526	\$11,526	\$11,526	\$21,184	\$21,184	\$21,184	
Soc Sec Income Gap [Average Social Security Payment minus (-) Elder Index]	-\$3,734	-\$21,171	-\$11,908	-\$964	-\$18,401	-\$9,138	

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

		Elder Persor	)	Elder Couple			
Monthly Expenses	Owner w/o mortgage	Owner w/mortgage	Renter, one bedroom	Owner w/o mortgage	Owner w/mortgage	Renter, one bedroom	
Housing	\$423	\$1,876	\$1,104	\$423	\$1,876	\$1,104	
Food	250	250	250	465	465	465	
Transportation	204	204	204	286	286	286	
Health Care (Good Health)	182	182	182	364	364	364	
Miscellaneous @ 20%	212	212	212	308	308	308	
Elder Index Per Month	\$1,272	\$2,725	\$1,953	\$1,846	\$3,299	\$2,527	

For the complete report, methodology or other counties visit: http://www.healthpolicy.ucla.edu/elder\_index10sept.aspx

For more information about the California Elder Economic Security Initiative™ program visit: http://www.insightcced.org/communities/cfess/cal-eesi.html







### San Francisco County, CA 2009 Elder Economic Security Standard™ Index

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

### **Elder Index Per Year**

		Elder Person			Elder Couple		
Income Needed to Meet	Owner w/o	Owner	Renter, one	Owner w/o	Owner	Renter, one	
<b>Basic Needs</b>	mortgage	w/mortgage	bedroom	mortgage	w/mortgage	bedroom	
(based on monthly expenses shown below*)	\$16,864	\$39,513	\$27,282	\$25,239	\$47,888	\$35,657	
		Annual Comparison Amounts					
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$10,830	\$10,830	\$14,570	\$14,570	\$14,570	
% of Federal Poverty [Elder Index divided by (/) Federal Poverty Guideline]	156%	365%	252%	173%	329%	245%	
SSI Payment Maximum, California 2009	\$10,440	\$10,440	\$10,440	\$18,288	\$18,288	\$18,288	
SSI Income Gap [SSI Payment Maximum minus (-) Elder Index]	-\$6,424	-\$29,073	-\$16,842	-\$6,951	-\$29,600	-\$17,369	
Median Social Security Payment 2009	\$11,319	\$11,319	\$11,319	\$20,400	\$20,400	\$20,400	
Soc Sec Income Gap [Average Social Security Payment minus (-) Elder Index]	-\$5,545	-\$28,194	-\$15,963	-\$4,839	-\$27,488	-\$15,257	

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

		Elder Persor	1	Elder Couple			
	Owner w/o	Owner	Renter, one	Owner w/o	Owner	Renter, one	
Monthly Expenses	mortgage	w/mortgage	bedroom	mortgage	w/mortgage	bedroom	
Housing	\$425	\$2,313	\$1,293	\$425	\$2,313	\$1,293	
Food	294	294	294	546	546	546	
Transportation	204	204	204	286	286	286	
Health Care (Good Health)	248	248	248	496	496	496	
Miscellaneous @ 20%	234	234	234	351	351	351	
Elder Index Per Month	\$1,405	\$3,293	\$2,273	\$2,103	\$3,991	\$2,971	

For the complete report, methodology or other counties visit: http://www.healthpolicy.ucla.edu/elder\_index10sept.aspx

For more information about the California Elder Economic Security Initiative™ program visit: http://www.insightcced.org/communities/cfess/cal-eesi.html







### San Joaquin County, CA 2009 Elder Economic Security Standard™ Index

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

### **Elder Index Per Year**

		Elder Person		Elder Couple				
Income Needed to Meet	Owner w/o	Owner	Renter, one	Owner w/o	Owner	Renter, one		
Basic Needs	mortgage	w/mortgage	bedroom	mortgage	w/mortgage	bedroom		
(based on monthly expenses shown below*)	\$15,630	\$29,755	\$19,869	\$23,303	\$37,429	\$27,542		
		Annual Comparison Amounts						
		Ailliu	ai Compa	HISOH AII	iounts			
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$10,830	\$10,830	\$14,570	\$14,570	\$14,570		
% of Federal Poverty [Elder Index divided by (/) Federal Poverty Guideline]	144%	275%	183%	160%	257%	189%		
SSI Payment Maximum, California 2009	\$10,440	\$10,440	\$10,440	\$18,288	\$18,288	\$18,288		
SSI Income Gap [SSI Payment Maximum minus (-) Elder Index]	-\$5,190	-\$19,315	-\$9,429	-\$5,015	-\$19,141	-\$9,254		
Median Social Security Payment 2009	\$11,007	\$11,007	\$11,007	\$21,037	\$21,037	\$21,037		
Soc Sec Income Gap [Average Social Security Payment minus (-) Elder Index]	-\$4,623	-\$18,748	-\$8,862	-\$2,266	-\$16,392	-\$6,505		

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

			•				
		Elder Persor	1	Elder Couple			
	Owner w/o	Owner	Renter, one	Owner w/o	Owner	Renter, one	
Monthly Expenses	mortgage	w/mortgage	bedroom	mortgage	w/mortgage	bedroom	
Housing	\$395	\$1,573	\$749	\$395	\$1,573	\$749	
Food	244	244	244	453	453	453	
Transportation	204	204	204	286	286	286	
Health Care (Good Health)	242	242	242	484	484	484	
Miscellaneous @ 20%	217	217	217	324	324	324	
Elder Index Per Month	\$1,303	\$2,480	\$1,656	\$1,942	\$3,119	\$2,295	

For the complete report, methodology or other counties visit: http://www.healthpolicy.ucla.edu/elder\_index10sept.aspx

For more information about the California Elder Economic Security Initiative™ program visit: http://www.insightcced.org/communities/cfess/cal-eesi.html







### San Luis Obispo County, CA 2009 Elder Economic Security Standard™ Index

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

### **Elder Index Per Year**

		Elder Person	1		Elder Couple			
Income Needed to Meet	Owner w/o	Owner	Renter, one	Owner w/o	Owner	Renter, one		
Basic Needs	mortgage	w/mortgage	bedroom	mortgage	w/mortgage	bedroom		
(based on monthly expenses shown below*)	\$18,715	\$34,358	\$23,889	\$28,807	\$44,449	\$33,981		
		Δnnu	al Compa	rison Am	ounts			
		·	·	IIJOII AII	·			
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$10,830	\$10,830	\$14,570	\$14,570	\$14,570		
% of Federal Poverty [Elder Index divided by (/) Federal Poverty Guideline]	173%	317%	221%	198%	305%	233%		
SSI Payment Maximum, California 2009	\$10,440	\$10,440	\$10,440	\$18,288	\$18,288	\$18,288		
SSI Income Gap [SSI Payment Maximum minus (-) Elder Index]	-\$8,275	-\$23,918	-\$13,449	-\$10,519	-\$26,161	-\$15,693		
Median Social Security Payment 2009	\$11,423	\$11,423	\$11,423	\$22,100	\$22,100	\$22,100		
Soc Sec Income Gap [Average Social Security Payment minus (-) Elder Index]	-\$7,292	-\$22,935	-\$12,466	-\$6,707	-\$22,349	-\$11,881		

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

			•				
		Elder Persor	1	Elder Couple			
	Owner w/o	Owner	Renter, one	Owner w/o	Owner	Renter, one	
Monthly Expenses	mortgage	w/mortgage	bedroom	mortgage	w/mortgage	bedroom	
Housing	\$442	\$1,745	\$873	\$442	\$1,745	\$873	
Food	244	244	244	453	453	453	
Transportation	204	204	204	286	286	286	
Health Care (Good Health)	410	410	410	819	819	819	
Miscellaneous @ 20%	260	260	260	400	400	400	
Elder Index Per Month	\$1,560	\$2,863	\$1,991	\$2,401	\$3,704	\$2,832	

For the complete report, methodology or other counties visit: http://www.healthpolicy.ucla.edu/elder\_index10sept.aspx

For more information about the California Elder Economic Security Initiative™ program visit: http://www.insightcced.org/communities/cfess/cal-eesi.html







### San Mateo County, CA 2009 Elder Economic Security Standard™ Index

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

### **Elder Index Per Year**

	Elaci illack i ci i cai							
		Elder Person	١		Elder Couple			
Income Needed to Meet	Owner w/o	Owner	Renter, one	Owner w/o	Owner	Renter, one		
Basic Needs	mortgage	w/mortgage	bedroom	mortgage	w/mortgage	bedroom		
(based on monthly expenses shown below*)	\$17,640	\$41,085	\$27,711	\$26,375	\$49,820	\$36,446		
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$10,830	\$10,830	\$14,570	\$14,570	\$14,570		
% of Federal Poverty [Elder Index divided by (/) Federal Poverty Guideline]	163%	379%	256%	181%	342%	250%		
SSI Payment Maximum, California 2009	\$10,440	\$10,440	\$10,440	\$18,288	\$18,288	\$18,288		
SSI Income Gap [SSI Payment Maximum minus (-) Elder Index]	-\$7,200	-\$30,645	-\$17,271	-\$8,087	-\$31,532	-\$18,158		
Median Social Security Payment 2009	\$12,708	\$12,708	\$12,708	\$22,000	\$22,000	\$22,000		
Soc Sec Income Gap [Average Social Security Payment minus (-) Elder Index]	-\$4,932	-\$28,377	-\$15,003	-\$4,375	-\$27,820	-\$14,446		

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

		Elder Persor	)	Elder Couple			
	Owner w/o	Owner	Renter, one	Owner w/o	Owner	Renter, one	
Monthly Expenses	mortgage	w/mortgage	bedroom	mortgage	w/mortgage	bedroom	
Housing	\$454	\$2,408	\$1,293	\$454	\$2,408	\$1,293	
Food	294	294	294	546	546	546	
Transportation	204	204	204	286	286	286	
Health Care (Good Health)	273	273	273	546	546	546	
Miscellaneous @ 20%	245	245	245	366	366	366	
Elder Index Per Month	\$1,470	\$3,424	\$2,309	\$2,198	\$4,152	\$3,037	

For the complete report, methodology or other counties visit: http://www.healthpolicy.ucla.edu/elder\_index10sept.aspx

For more information about the California Elder Economic Security Initiative™ program visit: http://www.insightcced.org/communities/cfess/cal-eesi.html







### Santa Barbara County, CA 2009 Elder Economic Security Standard™ Index

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

### **Elder Index Per Year**

		Elder Person	1		Elder Couple			
Income Needed to Meet	Owner w/o	Owner	Renter, one	Owner w/o	Owner	Renter, one		
Basic Needs	mortgage	w/mortgage	bedroom	mortgage	w/mortgage	bedroom		
(based on monthly expenses shown below*)	\$18,361	\$38,310	\$26,568	\$28,452	\$48,402	\$36,659		
		Δnnιι	al Compa	rison Am	ounts			
		Ailliu	ai Compa	HISOH AII	iounts	<u>!</u>		
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$10,830	\$10,830	\$14,570	\$14,570	\$14,570		
% of Federal Poverty [Elder Index divided by (/) Federal Poverty Guideline]	170%	354%	245%	195%	332%	252%		
SSI Payment Maximum, California 2009	\$10,440	\$10,440	\$10,440	\$18,288	\$18,288	\$18,288		
SSI Income Gap [SSI Payment Maximum minus (-) Elder Index]	-\$7,921	-\$27,870	-\$16,128	-\$10,164	-\$30,114	-\$18,371		
Median Social Security Payment 2009	\$11,838	\$11,838	\$11,838	\$21,600	\$21,600	\$21,600		
Soc Sec Income Gap [Average Social Security Payment minus (-) Elder Index]	-\$6,523	-\$26,472	-\$14,730	-\$6,852	-\$26,802	-\$15,059		

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

		Elder Persor	1	Elder Couple			
	Owner w/o	Owner	Renter, one	Owner w/o	Owner	Renter, one	
Monthly Expenses	mortgage	w/mortgage	bedroom	mortgage	w/mortgage	bedroom	
Housing	\$417	\$2,080	\$1,101	\$417	\$2,080	\$1,101	
Food	244	244	244	453	453	453	
Transportation	204	204	204	286	286	286	
Health Care (Good Health)	410	410	410	819	819	819	
Miscellaneous @ 20%	255	255	255	395	395	395	
Elder Index Per Month	\$1,530	\$3,193	\$2,214	\$2,371	\$4,033	\$3,055	

For the complete report, methodology or other counties visit: http://www.healthpolicy.ucla.edu/elder\_index10sept.aspx

For more information about the California Elder Economic Security Initiative™ program visit: http://www.insightcced.org/communities/cfess/cal-eesi.html







### Santa Clara County, CA 2009 Elder Economic Security Standard™ Index

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

### **Elder Index Per Year**

		Elder Persor	)		Elder Couple		
Income Needed to Meet	Owner w/o	Owner	Renter, one	Owner w/o	Owner	Renter, one	
Basic Needs	mortgage	w/mortgage	bedroom	mortgage	w/mortgage	bedroom	
(based on monthly expenses shown below*)	\$17,508	\$39,306	\$25,237	\$26,066	\$47,865	\$33,796	
		Annual Comparison Amounts					
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$10,830	\$10,830	\$14,570	\$14,570	\$14,570	
% of Federal Poverty [Elder Index divided by (/) Federal Poverty Guideline]	162%	363%	233%	179%	329%	232%	
<b>SSI Payment Maximum</b> , California 2009	\$10,440	\$10,440	\$10,440	\$18,288	\$18,288	\$18,288	
SSI Income Gap [SSI Payment Maximum minus (-) Elder Index]	-\$7,068	-\$28,866	-\$14,797	-\$7,778	-\$29,577	-\$15,508	
Median Social Security Payment 2009	\$12,461	\$12,461	\$12,461	\$20,824	\$20,824	\$20,824	
Soc Sec Income Gap [Average Social Security Payment minus (-) Elder Index]	-\$5,047	-\$26,845	-\$12,776	-\$5,242	-\$27,041	-\$12,972	

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

		Elder Person	1	Elder Couple			
	Owner w/o	Owner	Renter, one	Owner w/o	Owner	Renter, one	
Monthly Expenses	mortgage	w/mortgage	bedroom	mortgage	w/mortgage	bedroom	
Housing	\$454	\$2,271	\$1,098	\$454	\$2,271	\$1,098	
Food	315	315	315	586	586	586	
Transportation	204	204	204	286	286	286	
Health Care (Good Health)	242	242	242	484	484	484	
Miscellaneous @ 20%	243	243	243	362	362	362	
Elder Index Per Month	\$1,459	\$3,276	\$2,103	\$2,172	\$3,989	\$2,816	

For the complete report, methodology or other counties visit: http://www.healthpolicy.ucla.edu/elder\_index10sept.aspx

For more information about the California Elder Economic Security Initiative™ program visit: http://www.insightcced.org/communities/cfess/cal-eesi.html







### Santa Cruz County, CA 2009 Elder Economic Security Standard™ Index

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

### **Elder Index Per Year**

	<u> </u>							
		Elder Person	1		Elder Couple	Э		
Income Needed to Meet	Owner w/o	Owner	Renter, one	Owner w/o	Owner	Renter, one		
Basic Needs	mortgage	w/mortgage	bedroom	mortgage	w/mortgage	bedroom		
(based on monthly expenses shown below*)	\$18,734	\$39,841	\$26,863	\$28,429	\$49,536	\$36,558		
		Annual Comparison Amounts						
		Ailliu	ai Compa	HOUH AH	iounts			
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$10,830	\$10,830	\$14,570	\$14,570	\$14,570		
% of Federal Poverty [Elder Index divided by (/) Federal Poverty Guideline]	173%	368%	248%	195%	340%	251%		
SSI Payment Maximum, California 2009	\$10,440	\$10,440	\$10,440	\$18,288	\$18,288	\$18,288		
SSI Income Gap [SSI Payment Maximum minus (-) Elder Index]	-\$8,294	-\$29,401	-\$16,423	-\$10,141	-\$31,248	-\$18,270		
Median Social Security Payment 2009	\$11,747	\$11,747	\$11,747	\$20,300	\$20,300	\$20,300		
Soc Sec Income Gap [Average Social Security Payment minus (-) Elder Index]	-\$6,987	-\$28,094	-\$15,116	-\$8,129	-\$29,236	-\$16,258		

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

		Elder Persor	1	Elder Couple			
	Owner w/o	Owner	Renter, one	Owner w/o	Owner	Renter, one	
Monthly Expenses	mortgage	w/mortgage	bedroom	mortgage	w/mortgage	bedroom	
Housing	\$471	\$2,229	\$1,148	\$471	\$2,229	\$1,148	
Food	244	244	244	453	453	453	
Transportation	204	204	204	286	286	286	
Health Care (Good Health)	382	382	382	764	764	764	
Miscellaneous @ 20%	260	260	260	395	395	395	
Elder Index Per Month	\$1,561	\$3,320	\$2,239	\$2,369	\$4,128	\$3,047	

For the complete report, methodology or other counties visit: http://www.healthpolicy.ucla.edu/elder\_index10sept.aspx

For more information about the California Elder Economic Security Initiative™ program visit: http://www.insightcced.org/communities/cfess/cal-eesi.html







### Shasta County, CA 2009 Elder Economic Security Standard™ Index

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

### **Elder Index Per Year**

	Elaci illack i ci i cai							
		Elder Person	1	Elder Couple				
Income Needed to Meet	Owner w/o	Owner	Renter, one	Owner w/o	Owner	Renter, one		
Basic Needs	mortgage	w/mortgage	bedroom	mortgage	w/mortgage	bedroom		
(based on monthly expenses shown below*)	\$17,644	\$29,327	\$20,377	\$27,339	\$39,022	\$30,072		
		Aiiiu	al Compa	HSUH AH	ounts			
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$10,830	\$10,830	\$14,570	\$14,570	\$14,570		
% of Federal Poverty [Elder Index divided by (/) Federal Poverty Guideline]	163%	271%	188%	188%	268%	206%		
SSI Payment Maximum, California 2009	\$10,440	\$10,440	\$10,440	\$18,288	\$18,288	\$18,288		
SSI Income Gap [SSI Payment Maximum minus (-) Elder Index]	-\$7,204	-\$18,887	-\$9,937	-\$9,051	-\$20,734	-\$11,784		
Median Social Security Payment 2009	\$11,320	\$11,320	\$11,320	\$20,823	\$20,823	\$20,823		
Soc Sec Income Gap [Average Social Security Payment minus (-) Elder Index]	-\$6,324	-\$18,007	-\$9,057	-\$6,516	-\$18,199	-\$9,249		

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

		Elder Persor	)	Elder Couple			
	Owner w/o	Owner	Renter, one	Owner w/o	Owner	Renter, one	
Monthly Expenses	mortgage	w/mortgage	bedroom	mortgage	w/mortgage	bedroom	
Housing	\$395	\$1,368	\$623	\$395	\$1,368	\$623	
Food	244	244	244	453	453	453	
Transportation	204	204	204	286	286	286	
Health Care (Good Health)	382	382	382	764	764	764	
Miscellaneous @ 20%	245	245	245	380	380	380	
Elder Index Per Month	\$1,470	\$2,444	\$1,698	\$2,278	\$3,252	\$2,506	

For the complete report, methodology or other counties visit: http://www.healthpolicy.ucla.edu/elder\_index10sept.aspx

For more information about the California Elder Economic Security Initiative™ program visit: <a href="http://www.insightcced.org/communities/cfess/cal-eesi.html">http://www.insightcced.org/communities/cfess/cal-eesi.html</a>







### Sierra County, CA 2009 Elder Economic Security Standard™ Index

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

### **Elder Index Per Year**

	Elder illdex i el i edi							
		Elder Person	1		Elder Couple			
Income Needed to Meet	Owner w/o	Owner	Renter, one	Owner w/o	Owner	Renter, one		
Basic Needs	mortgage	w/mortgage	bedroom	mortgage	w/mortgage	bedroom		
(based on monthly expenses shown below*)	\$18,831	\$33,035	\$21,746	\$28,527	\$42,730	\$31,441		
		Aiiiu	al Compa	HSUH AII	iounts .			
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$10,830	\$10,830	\$14,570	\$14,570	\$14,570		
% of Federal Poverty [Elder Index divided by (/) Federal Poverty Guideline]	174%	305%	201%	196%	293%	216%		
SSI Payment Maximum, California 2009	\$10,440	\$10,440	\$10,440	\$18,288	\$18,288	\$18,288		
SSI Income Gap [SSI Payment Maximum minus (-) Elder Index]	-\$8,391	-\$22,595	-\$11,306	-\$10,239	-\$24,442	-\$13,153		
Median Social Security Payment 2009	\$12,046	\$12,046	\$12,046	\$20,665	\$20,665	\$20,665		
Soc Sec Income Gap [Average Social Security Payment minus (-) Elder Index]	-\$6,785	-\$20,989	-\$9,700	-\$7,862	-\$22,065	-\$10,776		

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

		Elder Persor	)	Elder Couple			
	Owner w/o	Owner	Renter, one	Owner w/o	Owner	Renter, one	
Monthly Expenses	mortgage	w/mortgage	bedroom	mortgage	w/mortgage	bedroom	
Housing	\$477	\$1,661	\$720	\$477	\$1,661	\$720	
Food	244	244	244	453	453	453	
Transportation	204	204	204	286	286	286	
Health Care (Good Health)	382	382	382	764	764	764	
Miscellaneous @ 20%	262	262	262	396	396	396	
Elder Index Per Month	\$1,569	\$2,753	\$1,812	\$2,377	\$3,561	\$2,620	

For the complete report, methodology or other counties visit: http://www.healthpolicy.ucla.edu/elder\_index10sept.aspx

For more information about the California Elder Economic Security Initiative™ program visit: http://www.insightcced.org/communities/cfess/cal-eesi.html







### Siskiyou County, CA 2009 Elder Economic Security Standard™ Index

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

### **Elder Index Per Year**

	Elder index i er i ear							
		Elder Person	1		Elder Couple	9		
Income Needed to Meet	Owner w/o	Owner	Renter, one	Owner w/o	Owner	Renter, one		
Basic Needs	mortgage	w/mortgage	bedroom	mortgage	w/mortgage	bedroom		
(based on monthly expenses shown below*)	\$16,601	\$27,006	\$19,292	\$26,296	\$36,701	\$28,987		
		Annual Comparison Amounts						
		7	:		:			
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$10,830	\$10,830	\$14,570	\$14,570	\$14,570		
% of Federal Poverty [Elder Index divided by (/) Federal Poverty Guideline]	153%	249%	178%	180%	252%	199%		
SSI Payment Maximum, California 2009	\$10,440	\$10,440	\$10,440	\$18,288	\$18,288	\$18,288		
SSI Income Gap [SSI Payment Maximum minus (-) Elder Index]	-\$6,161	-\$16,566	-\$8,852	-\$8,008	-\$18,413	-\$10,699		
Median Social Security Payment 2009	\$10,572	\$10,572	\$10,572	\$20,768	\$20,768	\$20,768		
Soc Sec Income Gap [Average Social Security Payment minus (-) Elder Index]	-\$6,029	-\$16,434	-\$8,720	-\$5,528	-\$15,933	-\$8,219		

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

		Elder Persor	1	Elder Couple			
	Owner w/o	Owner	Renter, one	Owner w/o	Owner	Renter, one	
Monthly Expenses	mortgage	w/mortgage	bedroom	mortgage	w/mortgage	bedroom	
Housing	\$322	\$1,190	\$547	\$322	\$1,190	\$547	
Food	244	244	244	453	453	453	
Transportation	204	204	204	286	286	286	
Health Care (Good Health)	382	382	382	764	764	764	
Miscellaneous @ 20%	231	231	231	365	365	365	
Elder Index Per Month	\$1,383	\$2,250	\$1,608	\$2,191	\$3,058	\$2,416	

For the complete report, methodology or other counties visit: <a href="http://www.healthpolicy.ucla.edu/elder\_index10sept.aspx">http://www.healthpolicy.ucla.edu/elder\_index10sept.aspx</a>

For more information about the California Elder Economic Security Initiative™ program visit: <a href="http://www.insightcced.org/communities/cfess/cal-eesi.html">http://www.insightcced.org/communities/cfess/cal-eesi.html</a>







### Solano County, CA 2009 Elder Economic Security Standard™ Index

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

### **Elder Index Per Year**

		Elder Person	1		Elder Couple	Э			
Income Needed to Meet	Owner w/o	Owner	Renter, one	Owner w/o	Owner	Renter, one			
Basic Needs	mortgage	w/mortgage	bedroom	mortgage	w/mortgage	bedroom			
(based on monthly expenses shown below*)	\$15,556	\$33,549	\$22,320	\$23,229	\$41,222	\$29,993			
		Annual Comparison Amounts							
		Aillia	ai Compa	113011 AII	iounts				
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$10,830	\$10,830	\$14,570	\$14,570	\$14,570			
% of Federal Poverty [Elder Index divided by (/) Federal Poverty Guideline]	144%	310%	206%	159%	283%	206%			
SSI Payment Maximum, California 2009	\$10,440	\$10,440	\$10,440	\$18,288	\$18,288	\$18,288			
SSI Income Gap [SSI Payment Maximum minus (-) Elder Index]	-\$5,116	-\$23,109	-\$11,880	-\$4,941	-\$22,934	-\$11,705			
Median Social Security Payment 2009	\$10,903	\$10,903	\$10,903	\$22,500	\$22,500	\$22,500			
Soc Sec Income Gap [Average Social Security Payment minus (-) Elder Index]	-\$4,653	-\$22,646	-\$11,417	-\$729	-\$18,722	-\$7,493			

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

		Elder Persor	1	Elder Couple			
	Owner w/o	Owner	Renter, one	Owner w/o	Owner	Renter, one	
Monthly Expenses	mortgage	w/mortgage	bedroom	mortgage	w/mortgage	bedroom	
Housing	\$390	\$1,890	\$954	\$390	\$1,890	\$954	
Food	244	244	244	453	453	453	
Transportation	204	204	204	286	286	286	
Health Care (Good Health)	242	242	242	484	484	484	
Miscellaneous @ 20%	216	216	216	323	323	323	
Elder Index Per Month	\$1,296	\$2,796	\$1,860	\$1,936	\$3,435	\$2,499	

For the complete report, methodology or other counties visit: http://www.healthpolicy.ucla.edu/elder\_index10sept.aspx

For more information about the California Elder Economic Security Initiative™ program visit: <a href="http://www.insightcced.org/communities/cfess/cal-eesi.html">http://www.insightcced.org/communities/cfess/cal-eesi.html</a>







### Sonoma County, CA 2009 Elder Economic Security Standard™ Index

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

### **Elder Index Per Year**

		Elder Persor	1		Elder Couple		
Income Needed to Meet	Owner w/o	Owner	Renter, one	Owner w/o	Owner	Renter, one	
Basic Needs	mortgage	w/mortgage	bedroom	mortgage	w/mortgage	bedroom	
(based on monthly expenses shown below*)	\$17,085	\$33,859	\$22,922	\$25,075	\$41,849	\$30,912	
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$10,830	\$10,830	\$14,570	\$14,570	\$14,570	
% of Federal Poverty [Elder Index divided by (/) Federal Poverty Guideline]	158%	313%	212%	172%	287%	212%	
<b>SSI Payment Maximum</b> , California 2009	\$10,440	\$10,440	\$10,440	\$18,288	\$18,288	\$18,288	
SSI Income Gap [SSI Payment Maximum minus (-) Elder Index]	-\$6,645	-\$23,419	-\$12,482	-\$6,787	-\$23,561	-\$12,624	
Median Social Security Payment 2009	\$11,853	\$11,853	\$11,853	\$20,824	\$20,824	\$20,824	
Soc Sec Income Gap [Average Social Security Payment minus (-) Elder Index]	-\$5,232	-\$22,006	-\$11,069	-\$4,251	-\$21,025	-\$10,088	

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

		Elder Persor	1	Elder Couple			
	Owner w/o	Owner	Renter, one	Owner w/o	Owner	Renter, one	
Monthly Expenses	mortgage	w/mortgage	bedroom	mortgage	w/mortgage	bedroom	
Housing	\$475	\$1,872	\$961	\$475	\$1,872	\$961	
Food	244	244	244	453	453	453	
Transportation	204	204	204	286	286	286	
Health Care (Good Health)	264	264	264	528	528	528	
Miscellaneous @ 20%	237	237	237	348	348	348	
Elder Index Per Month	\$1,424	\$2,822	\$1,910	\$2,090	\$3,487	\$2,576	

For the complete report, methodology or other counties visit: http://www.healthpolicy.ucla.edu/elder\_index10sept.aspx

For more information about the California Elder Economic Security Initiative™ program visit: http://www.insightcced.org/communities/cfess/cal-eesi.html







### Stanislaus County, CA 2009 Elder Economic Security Standard™ Index

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

### **Elder Index Per Year**

		Elder Person	١		Elder Couple	9		
Income Needed to Meet	Owner w/o	Owner	Renter, one	Owner w/o	Owner	Renter, one		
Basic Needs	mortgage	w/mortgage	bedroom	mortgage	w/mortgage	bedroom		
(based on monthly expenses shown below*)	\$15,767	\$29,021	\$19,451	\$23,440	\$36,694	\$27,124		
		Annual Comparison Amounts						
		Ailliu	ai Compa	HOUH AH	Journs			
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$10,830	\$10,830	\$14,570	\$14,570	\$14,570		
% of Federal Poverty [Elder Index divided by (/) Federal Poverty Guideline]	146%	268%	180%	161%	252%	186%		
SSI Payment Maximum, California 2009	\$10,440	\$10,440	\$10,440	\$18,288	\$18,288	\$18,288		
SSI Income Gap [SSI Payment Maximum minus (-) Elder Index]	-\$5,327	-\$18,581	-\$9,011	-\$5,152	-\$18,406	-\$8,836		
Median Social Security Payment 2009	\$11,213	\$11,213	\$11,213	\$21,144	\$21,144	\$21,144		
Soc Sec Income Gap [Average Social Security Payment minus (-) Elder Index]	-\$4,554	-\$17,808	-\$8,238	-\$2,296	-\$15,550	-\$5,980		

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

		Elder Persor	1	Elder Couple			
	Owner w/o	Owner	Renter, one	Owner w/o	Owner	Renter, one	
Monthly Expenses	mortgage	w/mortgage	bedroom	mortgage	w/mortgage	bedroom	
Housing	\$405	\$1,509	\$712	\$405	\$1,509	\$712	
Food	244	244	244	453	453	453	
Transportation	204	204	204	286	286	286	
Health Care (Good Health)	242	242	242	484	484	484	
Miscellaneous @ 20%	219	219	219	326	326	326	
Elder Index Per Month	\$1,314	\$2,418	\$1,621	\$1,953	\$3,058	\$2,260	

For the complete report, methodology or other counties visit: http://www.healthpolicy.ucla.edu/elder\_index10sept.aspx

For more information about the California Elder Economic Security Initiative™ program visit: http://www.insightcced.org/communities/cfess/cal-eesi.html







### Sutter County, CA 2009 Elder Economic Security Standard™ Index

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

### **Elder Index Per Year**

		Elder Person	١		Elder Couple	9		
Income Needed to Meet	Owner w/o	Owner	Renter, one	Owner w/o	Owner	Renter, one		
Basic Needs	mortgage	w/mortgage	bedroom	mortgage	w/mortgage	bedroom		
(based on monthly expenses shown below*)	\$17,066	\$28,967	\$19,629	\$26,761	\$38,662	\$29,325		
		Annual Comparison Amounts						
		Ailliu	ai Compa	HOUH AH	Journs			
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$10,830	\$10,830	\$14,570	\$14,570	\$14,570		
% of Federal Poverty [Elder Index divided by (/) Federal Poverty Guideline]	158%	267%	181%	184%	265%	201%		
<b>SSI Payment Maximum</b> , California 2009	\$10,440	\$10,440	\$10,440	\$18,288	\$18,288	\$18,288		
SSI Income Gap [SSI Payment Maximum minus (-) Elder Index]	-\$6,626	-\$18,527	-\$9,189	-\$8,473	-\$20,374	-\$11,037		
Median Social Security Payment 2009	\$11,007	\$11,007	\$11,007	\$20,500	\$20,500	\$20,500		
Soc Sec Income Gap [Average Social Security Payment minus (-) Elder Index]	-\$6,059	-\$17,960	-\$8,622	-\$6,261	-\$18,162	-\$8,825		

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

		Elder Persor	)	Elder Couple			
	Owner w/o	Owner	Renter, one	Owner w/o	Owner	Renter, one	
Monthly Expenses	mortgage	w/mortgage	bedroom	mortgage	w/mortgage	bedroom	
Housing	\$355	\$1,347	\$568	\$355	\$1,347	\$568	
Food	244	244	244	453	453	453	
Transportation	204	204	204	286	286	286	
Health Care (Good Health)	382	382	382	764	764	764	
Miscellaneous @ 20%	237	237	237	372	372	372	
Elder Index Per Month	\$1,422	\$2,414	\$1,636	\$2,230	\$3,222	\$2,444	

For the complete report, methodology or other counties visit: http://www.healthpolicy.ucla.edu/elder\_index10sept.aspx

For more information about the California Elder Economic Security Initiative™ program visit: http://www.insightcced.org/communities/cfess/cal-eesi.html







### Tehama County, CA 2009 Elder Economic Security Standard™ Index

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

### **Elder Index Per Year**

	Lider mack i et i ear							
		Elder Person	1		Elder Couple	9		
Income Needed to Meet Basic Needs	Owner w/o mortgage	Owner w/mortgage	Renter, one bedroom	Owner w/o mortgage	Owner w/mortgage	Renter, one bedroom		
(based on monthly expenses shown below*)	\$16,855	\$25,874	\$19,278	\$26,551	\$35,569	\$28,973		
		Annual Comparison Amounts						
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$10,830	\$10,830	\$14,570	\$14,570	\$14,570		
% of Federal Poverty [Elder Index divided by (/) Federal Poverty Guideline]	156%	239%	178%	182%	244%	199%		
<b>SSI Payment Maximum</b> , California 2009	\$10,440	\$10,440	\$10,440	\$18,288	\$18,288	\$18,288		
SSI Income Gap [SSI Payment Maximum minus (-) Elder Index]	-\$6,415	-\$15,434	-\$8,838	-\$8,263	-\$17,281	-\$10,685		
Median Social Security Payment 2009	\$10,800	\$10,800	\$10,800	\$21,080	\$21,080	\$21,080		
Soc Sec Income Gap [Average Social Security Payment minus (-) Elder Index]	-\$6,055	-\$15,074	-\$8,478	-\$5,471	-\$14,489	-\$7,893		

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

		Elder Persor	)	Elder Couple			
	Owner w/o	Owner	Renter, one	Owner w/o	Owner	Renter, one	
Monthly Expenses	mortgage	w/mortgage	bedroom	mortgage	w/mortgage	bedroom	
Housing	\$340	\$1,092	\$542	\$340	\$1,092	\$542	
Food	244	244	244	453	453	453	
Transportation	204	204	204	286	286	286	
Health Care (Good Health)	382	382	382	764	764	764	
Miscellaneous @ 20%	234	234	234	369	369	369	
Elder Index Per Month	\$1,405	\$2,156	\$1,607	\$2,213	\$2,964	\$2,414	

For the complete report, methodology or other counties visit: http://www.healthpolicy.ucla.edu/elder\_index10sept.aspx

For more information about the California Elder Economic Security Initiative™ program visit: http://www.insightcced.org/communities/cfess/cal-eesi.html







### Trinity County, CA 2009 Elder Economic Security Standard™ Index

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

### **Elder Index Per Year**

		Elder Person	1		Elder Couple		
Income Needed to Meet	Owner w/o	Owner	Renter, one	Owner w/o	Owner	Renter, one	
Basic Needs	mortgage	w/mortgage	bedroom	mortgage	w/mortgage	bedroom	
(based on monthly expenses shown below*)	\$16,855	\$25,874	\$19,278	\$26,551	\$35,569	\$28,973	
	Annual Comparison Amounts						
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$10,830	\$10,830	\$14,570	\$14,570	\$14,570	
% of Federal Poverty [Elder Index divided by (/) Federal Poverty Guideline]	156%	239%	178%	182%	244%	199%	
<b>SSI Payment Maximum</b> , California 2009	\$10,440	\$10,440	\$10,440	\$18,288	\$18,288	\$18,288	
SSI Income Gap [SSI Payment Maximum minus (-) Elder Index]	-\$6,415	-\$15,434	-\$8,838	-\$8,263	-\$17,281	-\$10,685	
Median Social Security Payment 2009	\$10,800	\$10,800	\$10,800	\$21,080	\$21,080	\$21,080	
Soc Sec Income Gap [Average Social Security Payment minus (-) Elder Index]	-\$6,055	-\$15,074	-\$8,478	-\$5,471	-\$14,489	-\$7,893	

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

		Elder Person	1	Elder Couple			
	Owner w/o	Owner	Renter, one	Owner w/o	Owner	Renter, one	
Monthly Expenses	mortgage	w/mortgage	bedroom	mortgage	w/mortgage	bedroom	
Housing	\$340	\$1,092	\$542	\$340	\$1,092	\$542	
Food	244	244	244	453	453	453	
Transportation	204	204	204	286	286	286	
Health Care (Good Health)	382	382	382	764	764	764	
Miscellaneous @ 20%	234	234	234	369	369	369	
Elder Index Per Month	\$1,405	\$2,156	\$1,607	\$2,213	\$2,964	\$2,414	

For the complete report, methodology or other counties visit: http://www.healthpolicy.ucla.edu/elder\_index10sept.aspx

For more information about the California Elder Economic Security Initiative™ program visit: http://www.insightcced.org/communities/cfess/cal-eesi.html







### Tulare County, CA 2009 Elder Economic Security Standard™ Index

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

### **Elder Index Per Year**

		Elder Person	1		Elder Couple	Э		
Income Needed to Meet	Owner w/o	Owner	Renter, one	Owner w/o	Owner	Renter, one		
Basic Needs	mortgage	w/mortgage	bedroom	mortgage	w/mortgage	bedroom		
(based on monthly expenses shown below*)	\$14,840	\$26,279	\$17,479	\$22,514	\$33,952	\$25,153		
		Annual Comparison Amounts						
		Aillia	ai Compa	113011 AII	iounts	<u> </u>		
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$10,830	\$10,830	\$14,570	\$14,570	\$14,570		
% of Federal Poverty [Elder Index divided by (/) Federal Poverty Guideline]	137%	243%	161%	155%	233%	173%		
SSI Payment Maximum, California 2009	\$10,440	\$10,440	\$10,440	\$18,288	\$18,288	\$18,288		
SSI Income Gap [SSI Payment Maximum minus (-) Elder Index]	-\$4,400	-\$15,839	-\$7,039	-\$4,226	-\$15,664	-\$6,865		
Median Social Security Payment 2009	\$10,679	\$10,679	\$10,679	\$20,900	\$20,900	\$20,900		
Soc Sec Income Gap [Average Social Security Payment minus (-) Elder Index]	-\$4,161	-\$15,600	-\$6,800	-\$1,614	-\$13,052	-\$4,253		

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

		Elder Persor	1	Elder Couple						
	Owner w/o	Owner	Renter, one	Owner w/o	Owner	Renter, one				
Monthly Expenses	mortgage	w/mortgage	bedroom	mortgage	w/mortgage	bedroom				
Housing	\$341	\$1,294	\$561	\$341	\$1,294	\$561				
Food	244	244	244	453	453	453				
Transportation	204	204	204	286	286	286				
Health Care (Good Health)	242	242	242	484	484	484				
Miscellaneous @ 20%	206	206	206	313	313	313				
Elder Index Per Month	\$1,237	\$2,190	\$1,457	\$1,876	\$2,829	\$2,096				

For the complete report, methodology or other counties visit: http://www.healthpolicy.ucla.edu/elder\_index10sept.aspx

For more information about the California Elder Economic Security Initiative™ program visit: http://www.insightcced.org/communities/cfess/cal-eesi.html







### Tuolumne County, CA 2009 Elder Economic Security Standard™ Index

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

### **Elder Index Per Year**

		Elder Person	1		Elder Couple	Э
Income Needed to Meet	Owner w/o	Owner	Renter, one	Owner w/o	Owner	Renter, one
Basic Needs	mortgage	w/mortgage	bedroom	mortgage	w/mortgage	bedroom
(based on monthly expenses shown below*)	\$18,313	\$31,460	\$21,118	\$28,009	\$41,155	\$30,813
		Δηηιι	al Compa	rison Am	ounts	
		·	. Compa	IIJOII AII	·	
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$10,830	\$10,830	\$14,570	\$14,570	\$14,570
% of Federal Poverty [Elder Index divided by (/) Federal Poverty Guideline]	169%	290%	195%	192%	282%	211%
SSI Payment Maximum, California 2009	\$10,440	\$10,440	\$10,440	\$18,288	\$18,288	\$18,288
SSI Income Gap [SSI Payment Maximum minus (-) Elder Index]	-\$7,873	-\$21,020	-\$10,678	-\$9,721	-\$22,867	-\$12,525
Median Social Security Payment 2009	\$11,924	\$11,924	\$11,924	\$20,768	\$20,768	\$20,768
Soc Sec Income Gap [Average Social Security Payment minus (-) Elder Index]	-\$6,389	-\$19,536	-\$9,194	-\$7,241	-\$20,387	-\$10,045

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

	Elder Person			Elder Couple		
	Owner w/o	Owner w/o Owner Renter, one			Owner	Renter, one
Monthly Expenses	mortgage	w/mortgage	bedroom	mortgage	w/mortgage	bedroom
Housing	\$441	\$1,537	\$675	\$441	\$1,537	\$675
Food	244	244	244	453	453	453
Transportation	204	204	204	286	286	286
Health Care (Good Health)	382	382	382	764	764	764
Miscellaneous @ 20%	254	254	254	389	389	389
Elder Index Per Month	\$1,526	\$2,622	\$1,760	\$2,334	\$3,430	\$2,568

For the complete report, methodology or other counties visit: http://www.healthpolicy.ucla.edu/elder\_index10sept.aspx

For more information about the California Elder Economic Security Initiative™ program visit: http://www.insightcced.org/communities/cfess/cal-eesi.html







### Ventura County, CA 2009 Elder Economic Security Standard™ Index

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

### **Elder Index Per Year**

		Elder Persor	1		Elder Couple	Э
Income Needed to Meet	Owner w/o	Owner	Renter, one	Owner w/o	Owner	Renter, one
Basic Needs	mortgage	w/mortgage	bedroom	mortgage	w/mortgage	bedroom
(based on monthly expenses shown below*)	\$14,906	\$32,491	\$24,027	\$21,715	\$39,301	\$30,837
		Δnnu	al Compa	rison Am	ounts	
		Ailliu	ai Compa	113011 AII	iounts	
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$10,830	\$10,830	\$14,570	\$14,570	\$14,570
% of Federal Poverty [Elder Index divided by (/) Federal Poverty Guideline]	138%	300%	222%	149%	270%	212%
SSI Payment Maximum, California 2009	\$10,440	\$10,440	\$10,440	\$18,288	\$18,288	\$18,288
SSI Income Gap [SSI Payment Maximum minus (-) Elder Index]	-\$4,466	-\$22,051	-\$13,587	-\$3,427	-\$21,013	-\$12,549
Median Social Security Payment 2009	\$12,100	\$12,100	\$12,100	\$21,400	\$21,400	\$21,400
Soc Sec Income Gap [Average Social Security Payment minus (-) Elder Index]	-\$2,806	-\$20,391	-\$11,927	-\$315	-\$17,901	-\$9,437

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

	Elder Person			Elder Couple		
	Owner w/o	Owner w/o Owner Renter, one			Owner	Renter, one
Monthly Expenses	mortgage	w/mortgage	bedroom	mortgage	w/mortgage	bedroom
Housing	\$405	\$1,871	\$1,165	\$405	\$1,871	\$1,165
Food	244	244	244	453	453	453
Transportation	204	204	204	286	286	286
Health Care (Good Health)	182	182	182	364	364	364
Miscellaneous @ 20%	207	207	207	302	302	302
Elder Index Per Month	\$1,242	\$2,708	\$2,002	\$1,810	\$3,275	\$2,570

For the complete report, methodology or other counties visit: http://www.healthpolicy.ucla.edu/elder\_index10sept.aspx

For more information about the California Elder Economic Security Initiative™ program visit: http://www.insightcced.org/communities/cfess/cal-eesi.html







### Yolo County, CA 2009 Elder Economic Security Standard™ Index

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

### **Elder Index Per Year**

		Elder Persor	1		Elder Couple	Э
Income Needed to Meet	Owner w/o	Owner	Renter, one	Owner w/o	Owner	Renter, one
Basic Needs	mortgage	w/mortgage	bedroom	mortgage	w/mortgage	bedroom
(based on monthly expenses shown below*)	\$16,933	\$33,129	\$21,644	\$25,363	\$41,559	\$30,075
		Δnnu	al Compa	rison Am	ounts	
		Ailliu	ai Compa	HISOH AII	iounts	<u> </u>
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$10,830	\$10,830	\$14,570	\$14,570	\$14,570
% of Federal Poverty [Elder Index divided by (/) Federal Poverty Guideline]	156%	306%	200%	174%	285%	206%
SSI Payment Maximum, California 2009	\$10,440	\$10,440	\$10,440	\$18,288	\$18,288	\$18,288
SSI Income Gap [SSI Payment Maximum minus (-) Elder Index]	-\$6,493	-\$22,689	-\$11,204	-\$7,075	-\$23,271	-\$11,787
Median Social Security Payment 2009	\$11,215	\$11,215	\$11,215	\$21,358	\$21,358	\$21,358
Soc Sec Income Gap [Average Social Security Payment minus (-) Elder Index]	-\$5,718	-\$21,914	-\$10,429	-\$4,005	-\$20,201	-\$8,717

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

		Elder Person			Elder Couple		
	Owner w/o	Owner w/o Owner Renter, one			Owner	Renter, on	
Monthly Expenses	mortgage	w/mortgage	bedroom	mortgage	w/mortgage	bedroom	
Housing	\$428	\$1,778	\$821	\$428	\$1,778	\$821	
Food	279	279	279	519	519	519	
Transportation	204	204	204	286	286	286	
Health Care (Good Health)	264	264	264	528	528	528	
Miscellaneous @ 20%	235	235	235	352	352	352	
Elder Index Per Month	\$1,411	\$2,761	\$1,804	\$2,114	\$3,463	\$2,506	

For the complete report, methodology or other counties visit: http://www.healthpolicy.ucla.edu/elder\_index10sept.aspx

For more information about the California Elder Economic Security Initiative™ program visit: http://www.insightcced.org/communities/cfess/cal-eesi.html







### Yuba County, CA 2009 Elder Economic Security Standard™ Index

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

### **Elder Index Per Year**

		Elder Person	1		Elder Couple	Э
Income Needed to Meet	Owner w/o	Owner	Renter, one	Owner w/o	Owner	Renter, one
Basic Needs	mortgage	w/mortgage	bedroom	mortgage	w/mortgage	bedroom
(based on monthly expenses shown below*)	\$17,066	\$28,967	\$19,629	\$26,761	\$38,662	\$29,325
		Δnnιι:	al Compa	rison Am	ounts	
		·	·	TIOOTI ATT	·	
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$10,830	\$10,830	\$14,570	\$14,570	\$14,570
% of Federal Poverty [Elder Index divided by (/) Federal Poverty Guideline]	158%	267%	181%	184%	265%	201%
SSI Payment Maximum, California 2009	\$10,440	\$10,440	\$10,440	\$18,288	\$18,288	\$18,288
SSI Income Gap [SSI Payment Maximum minus (-) Elder Index]	-\$6,626	-\$18,527	-\$9,189	-\$8,473	-\$20,374	-\$11,037
Median Social Security Payment 2009	\$11,007	\$11,007	\$11,007	\$20,500	\$20,500	\$20,500
Soc Sec Income Gap [Average Social Security Payment minus (-) Elder Index]	-\$6,059	-\$17,960	-\$8,622	-\$6,261	-\$18,162	-\$8,825

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

		Elder Person			Elder Couple		
	Owner w/o	Owner	Renter, one	Owner w/o	Owner	Renter, one	
Monthly Expenses	mortgage	w/mortgage	bedroom	mortgage	w/mortgage	bedroom	
Housing	\$355	\$1,347	\$568	\$355	\$1,347	\$568	
Food	244	244	244	453	453	453	
Transportation	204	204	204	286	286	286	
Health Care (Good Health)	382	382	382	764	764	764	
Miscellaneous @ 20%	237	237	237	372	372	372	
Elder Index Per Month	\$1,422	\$2,414	\$1,636	\$2,230	\$3,222	\$2,444	

For the complete report, methodology or other counties visit: http://www.healthpolicy.ucla.edu/elder\_index10sept.aspx

For more information about the California Elder Economic Security Initiative™ program visit: http://www.insightcced.org/communities/cfess/cal-eesi.html







### California, 2009 Elder Economic Security Standard™ Index

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

### **Elder Index Per Year**

		Elder Persor	1		Elder Couple		
Income Needed to Meet	Owner w/o	Owner	Renter, one	Owner w/o	Owner	Renter, one	
Basic Needs	mortgage	w/mortgage	bedroom	mortgage	w/mortgage	bedroom	
(based on monthly expenses shown below*)	\$17,079	\$31,735	\$21,763	\$25,950	\$40,605	\$30,634	
		Арри	al Campa	ricon Am	ounto		
		Annu	al Compa	rison Am	iounis		
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$10,830	\$10,830	\$14,570	\$14,570	\$14,570	
% of Federal Poverty [Elder Index divided by (/) Federal Poverty Guideline]	158%	293%	201%	178%	279%	210%	
SSI Payment Maximum, California 2009	\$10,440	\$10,440	\$10,440	\$18,288	\$18,288	\$18,288	
SSI Income Gap [SSI Payment Maximum minus (-) Elder Index]	-\$6,639	-\$21,295	-\$11,323	-\$7,662	-\$22,317	-\$12,346	
Median Social Security Payment 2009	\$11,640	\$11,640	\$11,640	\$21,038	\$21,038	\$21,038	
Soc Sec Income Gap [Average Social Security Payment minus (-) Elder Index]	-\$5,439	-\$20,095	-\$10,123	-\$4,912	-\$19,567	-\$9,596	

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

		Elder Person			Elder Couple		
	Owner w/o	Owner w/o Owner Renter, one			Owner	Renter, one	
Monthly Expenses	mortgage	w/mortgage	bedroom	mortgage	w/mortgage	bedroom	
Housing	\$412	\$1,633	\$802	\$412	\$1,633	\$802	
Food	251	251	251	467	467	467	
Transportation	204	204	204	286	286	286	
Health Care (Good Health)	319	319	319	637	637	637	
Miscellaneous @ 20%	237	237	237	360	360	360	
Elder Index Per Month	\$1,423	\$2,645	\$1,814	\$2,163	\$3,384	\$2,553	

For the complete report, methodology or other counties visit: http://www.healthpolicy.ucla.edu/elder\_index10sept.aspx

For more information about the California Elder Economic Security Initiative™ program visit: http://www.insightcced.org/communities/cfess/cal-eesi.html







# California County Comparisons Annual Elder Index Amounts, 2009

Elder Renters, Elder Home Owners with a Mortgage, and Elder Home Owners without a Mortgage

### Elder Economic Security Standard™ Index, 2009 County Comparison Summary Annual Elder Index Total Cost for Renters

County

	Individual Rente	er in Good Health	
	Elder		Elder
County	Index	County	Index
Alameda	\$ 24,656	Nevada	\$22,352
Alpine	\$ 20,871	Orange	\$ 25,935
Amador	\$21,874	Placer	\$21,918
Butte	\$20,622	Plumas	\$ 20,448
Calaveras	\$ 20,734	Riverside	\$21,380
Colusa	\$19,832	Sacramento	\$ 21,645
Contra Costa	\$ 24,895	San Benito	\$ 24,181
Del Norte	\$19,712	San Bernardino	\$21,232
El Dorado	\$21,532	San Diego	\$23,434
Fresno	\$19,407	San Francisco	\$27,282
Glenn	\$18,946	San Joaquin	\$19,869
Humboldt	\$ 20,224	San Luis Obispo	\$23,889
Imperial	\$21,100	San Mateo	\$27,711
Inyo	\$19,654	Santa Barbara	\$26,568
Kern	\$17,277	Santa Clara	\$25,237
Kings	\$ 20,211	Santa Cruz	\$26,863
Lake	\$ 20,735	Shasta	\$20,377
Lassen	\$19,939	Sierra	\$21,746
Los Angeles		Siskiyou	\$19,292
City of LA	\$ 23,101	Solano	\$22,320
Rest of LA	\$22,841	Sonoma	\$22,922
Madera	\$18,270	Stanislaus	\$19,451
Marin	\$27,334	Sutter	\$19,629
Mariposa	\$ 20,871	Tehama	\$19,278
Mendocino	\$21,632	Trinity	\$19,278
Merced	\$20,046	Tulare	\$17,479
Modoc	\$19,458	Tuolumne	\$21,118
Mono	\$22,941	Ventura	\$24,027
Monterey	\$24,715	Yolo	\$21,644
Napa	\$22,479	Yuba	\$19,629
	·		,
Average	\$ 21,763		
Median	\$ 21,232		
High	\$ 27,711		

Alameda	\$32,990	Nevada	\$32,047
Alpine	\$ 30,567	Orange	\$32,918
Amador	\$31,569	Placer	\$30,348
Butte	\$30,317	Plumas	\$30,143
Calaveras	\$30,429	Riverside	\$28,233
Colusa	\$ 29,527	Sacramento	\$30,075
Contra Costa	\$33,345	San Benito	\$33,877
Del Norte	\$29,408	San Bernardino	\$28,085
El Dorado	\$ 29,521	San Diego	\$30,322
Fresno	\$27,443	San Francisco	\$35,657
Glenn	\$ 28,642	San Joaquin	\$27,542
Humboldt	\$ 29,919	San Luis Obispo	\$33,981
Imperial	\$31,583	San Mateo	\$36,446
Inyo	\$ 29,350	Santa Barbara	\$36,659
Kern	\$24,449	Santa Clara	\$33,796
Kings	\$ 29,907	Santa Cruz	\$36,558
Lake	\$30,826	Shasta	\$30,072
Lassen	\$ 29,634	Sierra	\$31,441
Los Angeles		Siskiyou	\$28,987
City of LA	\$30,001	Solano	\$29,993
Rest of LA	\$ 29,741	Sonoma	\$30,912
Madera	\$26,030	Stanislaus	\$27,124
Marin	\$ 35,454	Sutter	\$29,325
Mariposa	\$30,567	Tehama	\$28,973
Mendocino	\$31,328	Trinity	\$28,973
Merced	\$29,742	Tulare	\$25,153
Modoc	\$ 29,153	Tuolumne	\$30,813
Mono	\$ 32,636	Ventura	\$30,837
Monterey	\$34,410	Yolo	\$30,075
Napa	\$30,238	Yuba	\$29,325
Average Median	\$ 30,634 \$ 30,143		

Couple Renter in Good Health

County

Elder

Index

Elder

Index

For the complete report, methodology or individual counties visit: <u>http://www.healthpolicy.ucla.edu/elder\_index10sept.aspx</u>

\$ 17,277

Low

For more information about the California Elder Economic Security Initiative  $^{\text{TM}}$  program visit:

http://www.insightcced.org/communities/cfess/cal-eesi.html

\$ 36,659

\$ 24,449





High

Low



## Elder Economic Security Standard™ Index, 2009 County Comparison Summary Annual Elder Index Total Cost for Homeowner with Mortgage

County         Elder Index         County         Elder Index           Alameda         \$ 38,524         Nevada         \$ 33,035           Alpine         \$ 31,460         Orange         \$ 34,220           Amador         \$ 31,460         Placer         \$ 33,814           Butte         \$ 27,393         Plumas         \$ 33,035           Calaveras         \$ 31,460         Riverside         \$ 30,202           Colusa         \$ 25,874         Sacramento         \$ 30,659           Contra Costa         \$ 36,931         San Benito         \$ 35,922           Del Norte         \$ 27,006         San Bernardino         \$ 28,605           El Dorado         \$ 33,570         San Diego         \$ 32,697           Fresno         \$ 28,277         San Francisco         \$ 39,513           Glenn         \$ 25,874         San Joaquin         \$ 29,755           Humboldt         \$ 26,451         San Luis Obispo         \$ 34,358           Imperial         \$ 28,240         San Mateo         \$ 41,085           Inyo         \$ 31,460         Santa Barbara         \$ 38,310           Kern         \$ 25,110         Santa Cruz         \$ 39,841           Lake         \$ 31,845	Individual	Homeowner with	n Mortgage in Good I	Health
Alameda         \$38,524         Nevada         \$33,035           Alpine         \$31,460         Orange         \$34,220           Amador         \$31,460         Placer         \$33,814           Butte         \$27,393         Plumas         \$33,035           Calaveras         \$31,460         Riverside         \$30,202           Colusa         \$25,874         Sacramento         \$30,659           Contra Costa         \$36,931         San Benito         \$35,922           Del Norte         \$27,006         San Bernardino         \$28,605           El Dorado         \$33,570         San Diego         \$32,697           Fresno         \$28,277         San Francisco         \$39,513           Glenn         \$25,874         San Joaquin         \$29,755           Humboldt         \$26,451         San Luis Obispo         \$34,358           Imperial         \$28,240         San Mateo         \$41,085           Inyo         \$31,460         Santa Barbara         \$38,310           Kern         \$25,110         Santa Clara         \$39,306           Kings         \$28,402         Santa Cruz         \$39,841           Lake         \$31,845         Shasta         \$29,3		Elder		Elder
Alpine         \$31,460         Orange         \$34,220           Amador         \$31,460         Placer         \$33,814           Butte         \$27,393         Plumas         \$33,035           Calaveras         \$31,460         Riverside         \$30,202           Colusa         \$25,874         Sacramento         \$30,659           Contra Costa         \$36,931         San Benito         \$35,922           Del Norte         \$27,006         San Bernardino         \$28,605           El Dorado         \$33,570         San Diego         \$32,697           Fresno         \$28,277         San Francisco         \$39,513           Glenn         \$25,874         San Joaquin         \$29,755           Humboldt         \$26,451         San Luis Obispo         \$34,358           Imperial         \$28,240         San Mateo         \$41,085           Inyo         \$31,460         Santa Barbara         \$38,310           Kern         \$25,110         Santa Clara         \$39,306           Kings         \$28,402         Santa Cruz         \$39,841           Lake         \$31,845         Shasta         \$29,327           Lassen         \$27,006         Sierra         \$33,54	County	Index	County	Index
Amador         \$31,460         Placer         \$33,814           Butte         \$27,393         Plumas         \$33,035           Calaveras         \$31,460         Riverside         \$30,202           Colusa         \$25,874         Sacramento         \$30,659           Contra Costa         \$36,931         San Benito         \$35,922           Del Norte         \$27,006         San Bernardino         \$28,605           El Dorado         \$33,570         San Diego         \$32,697           Fresno         \$28,277         San Francisco         \$39,513           Glenn         \$25,874         San Joaquin         \$29,755           Humboldt         \$26,451         San Luis Obispo         \$34,358           Imperial         \$28,240         San Mateo         \$41,085           Inyo         \$31,460         Santa Barbara         \$38,310           Kern         \$25,110         Santa Clara         \$39,306           Kings         \$28,402         Santa Cruz         \$39,841           Lake         \$31,845         Shasta         \$29,327           Lasen         \$27,006         Sierra         \$33,035           Los Angeles         Siskiyou         \$27,006			Nevada	\$ 33,035
Butte         \$ 27,393         Plumas         \$ 33,035           Calaveras         \$ 31,460         Riverside         \$ 30,202           Colusa         \$ 25,874         Sacramento         \$ 30,659           Contra Costa         \$ 36,931         San Benito         \$ 35,922           Del Norte         \$ 27,006         San Bernardino         \$ 28,605           El Dorado         \$ 33,570         San Diego         \$ 32,697           Fresno         \$ 28,277         San Francisco         \$ 39,513           Glenn         \$ 25,874         San Joaquin         \$ 29,755           Humboldt         \$ 26,451         San Luis Obispo         \$ 34,358           Imperial         \$ 28,240         San Mateo         \$ 41,085           Inyo         \$ 31,460         Santa Barbara         \$ 38,310           Kern         \$ 25,110         Santa Clara         \$ 39,306           Kings         \$ 28,402         Santa Cruz         \$ 39,841           Lake         \$ 31,845         Shasta         \$ 29,327           Lassen         \$ 27,006         Sierra         \$ 33,035           Los Angeles         Siskiyou         \$ 27,006           City of LA         \$ 35,118         Solano		\$ 31,460		\$ 34,220
Calaveras         \$ 31,460         Riverside         \$ 30,202           Colusa         \$ 25,874         Sacramento         \$ 30,659           Contra Costa         \$ 36,931         San Benito         \$ 35,922           Del Norte         \$ 27,006         San Bernardino         \$ 28,605           El Dorado         \$ 33,570         San Diego         \$ 32,697           Fresno         \$ 28,277         San Francisco         \$ 39,513           Glenn         \$ 25,874         San Joaquin         \$ 29,755           Humboldt         \$ 26,451         San Luis Obispo         \$ 34,358           Imperial         \$ 28,240         San Mateo         \$ 41,085           Inyo         \$ 31,460         Santa Barbara         \$ 38,310           Kern         \$ 25,110         Santa Clara         \$ 39,306           Kings         \$ 28,402         Santa Cruz         \$ 39,841           Lake         \$ 31,845         Shasta         \$ 29,327           Lasen         \$ 27,006         Sierra         \$ 33,035           Los Angeles         Siskiyou         \$ 27,006           City of LA         \$ 35,118         Solano         \$ 33,859           Madera         \$ 28,621         Stanislaus </td <td>Amador</td> <td>\$ 31,460</td> <td></td> <td>\$ 33,814</td>	Amador	\$ 31,460		\$ 33,814
Colusa         \$ 25,874         Sacramento         \$ 30,659           Contra Costa         \$ 36,931         San Benito         \$ 35,922           Del Norte         \$ 27,006         San Bernardino         \$ 28,605           El Dorado         \$ 33,570         San Diego         \$ 32,697           Fresno         \$ 28,277         San Francisco         \$ 39,513           Glenn         \$ 25,874         San Joaquin         \$ 29,755           Humboldt         \$ 26,451         San Luis Obispo         \$ 34,358           Imperial         \$ 28,240         San Mateo         \$ 41,085           Inyo         \$ 31,460         Santa Barbara         \$ 38,310           Kern         \$ 25,110         Santa Clara         \$ 39,306           Kings         \$ 28,402         Santa Cruz         \$ 39,841           Lake         \$ 31,845         Shasta         \$ 29,327           Lasen         \$ 27,006         Sierra         \$ 33,035           Los Angeles         Siskiyou         \$ 27,006           City of LA         \$ 35,118         Solano         \$ 33,859           Madera         \$ 28,621         Stanislaus         \$ 29,021           Marin         \$ 42,664         Sutter	Butte	\$ 27,393	Plumas	\$ 33,035
Contra Costa         \$ 36,931         San Benito         \$ 35,922           Del Norte         \$ 27,006         San Bernardino         \$ 28,605           El Dorado         \$ 33,570         San Diego         \$ 32,697           Fresno         \$ 28,277         San Francisco         \$ 39,513           Glenn         \$ 25,874         San Joaquin         \$ 29,755           Humboldt         \$ 26,451         San Luis Obispo         \$ 34,358           Imperial         \$ 28,240         San Mateo         \$ 41,085           Inyo         \$ 31,460         Santa Barbara         \$ 38,310           Kern         \$ 25,110         Santa Clara         \$ 39,306           Kings         \$ 28,402         Santa Cruz         \$ 39,841           Lake         \$ 31,845         Shasta         \$ 29,327           Lassen         \$ 27,006         Sierra         \$ 33,035           Los Angeles         Siskiyou         \$ 27,006           City of LA         \$ 35,118         Solano         \$ 33,859           Madera         \$ 28,621         Stanislaus         \$ 29,021           Marin         \$ 42,664         Sutter         \$ 28,967           Mariposa         \$ 31,460         Tehama	Calaveras	\$ 31,460	Riverside	\$ 30,202
Del Norte         \$ 27,006         San Bernardino         \$ 28,605           El Dorado         \$ 33,570         San Diego         \$ 32,697           Fresno         \$ 28,277         San Francisco         \$ 39,513           Glenn         \$ 25,874         San Joaquin         \$ 29,755           Humboldt         \$ 26,451         San Luis Obispo         \$ 34,358           Imperial         \$ 28,240         San Mateo         \$ 41,085           Inyo         \$ 31,460         Santa Barbara         \$ 38,310           Kern         \$ 25,110         Santa Clara         \$ 39,306           Kings         \$ 28,402         Santa Cruz         \$ 39,841           Lake         \$ 31,845         Shasta         \$ 29,327           Lassen         \$ 27,006         Sierra         \$ 33,035           Los Angeles         Siskiyou         \$ 27,006           City of LA         \$ 35,118         Solano         \$ 33,859           Madera         \$ 28,621         Stanislaus         \$ 29,021           Marin         \$ 42,664         Sutter         \$ 28,967           Mariposa         \$ 31,460         Tehama         \$ 25,874           Mendocino         \$ 31,449         Trinity <t< td=""><td>Colusa</td><td>\$ 25,874</td><td>Sacramento</td><td>\$ 30,659</td></t<>	Colusa	\$ 25,874	Sacramento	\$ 30,659
El Dorado         \$33,570         San Diego         \$32,697           Fresno         \$28,277         San Francisco         \$39,513           Glenn         \$25,874         San Joaquin         \$29,755           Humboldt         \$26,451         San Luis Obispo         \$34,358           Imperial         \$28,240         San Mateo         \$41,085           Inyo         \$31,460         Santa Barbara         \$38,310           Kern         \$25,110         Santa Clara         \$39,306           Kings         \$28,402         Santa Cruz         \$39,841           Lake         \$31,845         Shasta         \$29,327           Lassen         \$27,006         Sierra         \$33,035           Los Angeles         Siskiyou         \$27,006           City of LA         \$35,118         Solano         \$33,549           Rest of LA         \$32,640         Sonoma         \$33,859           Madera         \$28,621         Stanislaus         \$29,021           Marin         \$42,664         Sutter         \$28,967           Mariposa         \$31,460         Tehama         \$25,874           Merced         \$29,520         Tulare         \$26,279           <	Contra Costa	\$ 36,931	San Benito	\$ 35,922
Fresno         \$ 28,277         San Francisco         \$ 39,513           Glenn         \$ 25,874         San Joaquin         \$ 29,755           Humboldt         \$ 26,451         San Luis Obispo         \$ 34,358           Imperial         \$ 28,240         San Mateo         \$ 41,085           Inyo         \$ 31,460         Santa Barbara         \$ 38,310           Kern         \$ 25,110         Santa Clara         \$ 39,306           Kings         \$ 28,402         Santa Cruz         \$ 39,841           Lake         \$ 31,845         Shasta         \$ 29,327           Lassen         \$ 27,006         Sierra         \$ 33,035           Los Angeles         Siskiyou         \$ 27,006           City of LA         \$ 35,118         Solano         \$ 33,549           Rest of LA         \$ 32,640         Sonoma         \$ 33,859           Madera         \$ 28,621         Stanislaus         \$ 29,021           Marin         \$ 42,664         Sutter         \$ 28,967           Mariposa         \$ 31,460         Tehama         \$ 25,874           Mendocino         \$ 31,449         Trinity         \$ 25,874           Merced         \$ 29,520         Tulare         \$ 26,279 <td>Del Norte</td> <td>\$ 27,006</td> <td>San Bernardino</td> <td>\$ 28,605</td>	Del Norte	\$ 27,006	San Bernardino	\$ 28,605
Glenn         \$ 25,874         San Joaquin         \$ 29,755           Humboldt         \$ 26,451         San Luis Obispo         \$ 34,358           Imperial         \$ 28,240         San Mateo         \$ 41,085           Inyo         \$ 31,460         Santa Barbara         \$ 38,310           Kern         \$ 25,110         Santa Clara         \$ 39,306           Kings         \$ 28,402         Santa Cruz         \$ 39,841           Lake         \$ 31,845         Shasta         \$ 29,327           Lassen         \$ 27,006         Sierra         \$ 33,035           Los Angeles         Siskiyou         \$ 27,006           City of LA         \$ 35,118         Solano         \$ 33,549           Rest of LA         \$ 32,640         Sonoma         \$ 33,859           Madera         \$ 28,621         Stanislaus         \$ 29,021           Marin         \$ 42,664         Sutter         \$ 28,967           Mariposa         \$ 31,460         Tehama         \$ 25,874           Mendocino         \$ 31,449         Trinity         \$ 25,874           Merced         \$ 29,520         Tulare         \$ 26,279           Modoc         \$ 27,006         Tuolumne         \$ 31,460	El Dorado	\$ 33,570	San Diego	\$ 32,697
Humboldt         \$ 26,451         San Luis Obispo         \$ 34,358           Imperial         \$ 28,240         San Mateo         \$ 41,085           Inyo         \$ 31,460         Santa Barbara         \$ 38,310           Kern         \$ 25,110         Santa Clara         \$ 39,306           Kings         \$ 28,402         Santa Cruz         \$ 39,841           Lake         \$ 31,845         Shasta         \$ 29,327           Lassen         \$ 27,006         Sierra         \$ 33,035           Los Angeles         Siskiyou         \$ 27,006           City of LA         \$ 35,118         Solano         \$ 33,549           Rest of LA         \$ 32,640         Sonoma         \$ 33,859           Madera         \$ 28,621         Stanislaus         \$ 29,021           Marin         \$ 42,664         Sutter         \$ 28,967           Mariposa         \$ 31,460         Tehama         \$ 25,874           Mendocino         \$ 31,449         Trinity         \$ 25,874           Merced         \$ 29,520         Tulare         \$ 26,279           Modoc         \$ 27,006         Tuolumne         \$ 31,460           Mono         \$ 31,460         Ventura         \$ 32,491 <td>Fresno</td> <td>\$ 28,277</td> <td>San Francisco</td> <td>\$ 39,513</td>	Fresno	\$ 28,277	San Francisco	\$ 39,513
Imperial         \$ 28,240         San Mateo         \$ 41,085           Inyo         \$ 31,460         Santa Barbara         \$ 38,310           Kern         \$ 25,110         Santa Clara         \$ 39,306           Kings         \$ 28,402         Santa Cruz         \$ 39,841           Lake         \$ 31,845         Shasta         \$ 29,327           Lassen         \$ 27,006         Sierra         \$ 33,035           Los Angeles         Siskiyou         \$ 27,006           City of LA         \$ 35,118         Solano         \$ 33,549           Rest of LA         \$ 32,640         Sonoma         \$ 33,859           Madera         \$ 28,621         Stanislaus         \$ 29,021           Marin         \$ 42,664         Sutter         \$ 28,967           Mariposa         \$ 31,460         Tehama         \$ 25,874           Merced         \$ 29,520         Tulare         \$ 26,279           Modoc         \$ 27,006         Tuolumne         \$ 31,460           Mono         \$ 31,460         Ventura         \$ 32,491	Glenn	\$ 25,874	San Joaquin	\$ 29,755
Inyo         \$ 31,460         Santa Barbara         \$ 38,310           Kern         \$ 25,110         Santa Clara         \$ 39,306           Kings         \$ 28,402         Santa Cruz         \$ 39,841           Lake         \$ 31,845         Shasta         \$ 29,327           Lassen         \$ 27,006         Sierra         \$ 33,035           Los Angeles         Siskiyou         \$ 27,006           City of LA         \$ 35,118         Solano         \$ 33,549           Rest of LA         \$ 32,640         Sonoma         \$ 33,859           Madera         \$ 28,621         Stanislaus         \$ 29,021           Marin         \$ 42,664         Sutter         \$ 28,967           Mariposa         \$ 31,460         Tehama         \$ 25,874           Mendocino         \$ 31,449         Trinity         \$ 25,874           Merced         \$ 29,520         Tulare         \$ 26,279           Modoc         \$ 27,006         Tuolumne         \$ 31,460           Mono         \$ 31,460         Ventura         \$ 32,491	Humboldt	\$ 26,451	San Luis Obispo	\$ 34,358
Kern         \$ 25,110         Santa Clara         \$ 39,306           Kings         \$ 28,402         Santa Cruz         \$ 39,841           Lake         \$ 31,845         Shasta         \$ 29,327           Lassen         \$ 27,006         Sierra         \$ 33,035           Los Angeles         Siskiyou         \$ 27,006           City of LA         \$ 35,118         Solano         \$ 33,549           Rest of LA         \$ 32,640         Sonoma         \$ 33,859           Madera         \$ 28,621         Stanislaus         \$ 29,021           Marin         \$ 42,664         Sutter         \$ 28,967           Mariposa         \$ 31,460         Tehama         \$ 25,874           Mendocino         \$ 31,449         Trinity         \$ 25,874           Merced         \$ 29,520         Tulare         \$ 26,279           Modoc         \$ 27,006         Tuolumne         \$ 31,460           Mono         \$ 31,460         Ventura         \$ 32,491	Imperial	\$ 28,240	San Mateo	\$ 41,085
Kings         \$ 28,402         Santa Cruz         \$ 39,841           Lake         \$ 31,845         Shasta         \$ 29,327           Lassen         \$ 27,006         Sierra         \$ 33,035           Los Angeles         Siskiyou         \$ 27,006           City of LA         \$ 35,118         Solano         \$ 33,549           Rest of LA         \$ 32,640         Sonoma         \$ 33,859           Madera         \$ 28,621         Stanislaus         \$ 29,021           Marin         \$ 42,664         Sutter         \$ 28,967           Mariposa         \$ 31,460         Tehama         \$ 25,874           Mendocino         \$ 31,449         Trinity         \$ 25,874           Merced         \$ 29,520         Tulare         \$ 26,279           Modoc         \$ 27,006         Tuolumne         \$ 31,460           Mono         \$ 31,460         Ventura         \$ 32,491	Inyo	\$ 31,460	Santa Barbara	\$ 38,310
Lake         \$ 31,845         Shasta         \$ 29,327           Lassen         \$ 27,006         Sierra         \$ 33,035           Los Angeles         Siskiyou         \$ 27,006           City of LA         \$ 35,118         Solano         \$ 33,549           Rest of LA         \$ 32,640         Sonoma         \$ 33,859           Madera         \$ 28,621         Stanislaus         \$ 29,021           Marin         \$ 42,664         Sutter         \$ 28,967           Mariposa         \$ 31,460         Tehama         \$ 25,874           Mendocino         \$ 31,449         Trinity         \$ 25,874           Merced         \$ 29,520         Tulare         \$ 26,279           Modoc         \$ 27,006         Tuolumne         \$ 31,460           Mono         \$ 31,460         Ventura         \$ 32,491	Kern	\$ 25,110	Santa Clara	\$ 39,306
Lassen         \$ 27,006         Sierra         \$ 33,035           Los Angeles         Siskiyou         \$ 27,006           City of LA         \$ 35,118         Solano         \$ 33,549           Rest of LA         \$ 32,640         Sonoma         \$ 33,859           Madera         \$ 28,621         Stanislaus         \$ 29,021           Marin         \$ 42,664         Sutter         \$ 28,967           Mariposa         \$ 31,460         Tehama         \$ 25,874           Mendocino         \$ 31,449         Trinity         \$ 25,874           Merced         \$ 29,520         Tulare         \$ 26,279           Modoc         \$ 27,006         Tuolumne         \$ 31,460           Mono         \$ 31,460         Ventura         \$ 32,491	Kings	\$ 28,402	Santa Cruz	\$ 39,841
Los Angeles         Siskiyou         \$ 27,006           City of LA         \$ 35,118         Solano         \$ 33,549           Rest of LA         \$ 32,640         Sonoma         \$ 33,859           Madera         \$ 28,621         Stanislaus         \$ 29,021           Marin         \$ 42,664         Sutter         \$ 28,967           Mariposa         \$ 31,460         Tehama         \$ 25,874           Mendocino         \$ 31,449         Trinity         \$ 25,874           Merced         \$ 29,520         Tulare         \$ 26,279           Modoc         \$ 27,006         Tuolumne         \$ 31,460           Mono         \$ 31,460         Ventura         \$ 32,491	Lake	\$ 31,845	Shasta	\$ 29,327
City of LA         \$ 35,118         Solano         \$ 33,549           Rest of LA         \$ 32,640         Sonoma         \$ 33,859           Madera         \$ 28,621         Stanislaus         \$ 29,021           Marin         \$ 42,664         Sutter         \$ 28,967           Mariposa         \$ 31,460         Tehama         \$ 25,874           Mendocino         \$ 31,449         Trinity         \$ 25,874           Merced         \$ 29,520         Tulare         \$ 26,279           Modoc         \$ 27,006         Tuolumne         \$ 31,460           Mono         \$ 31,460         Ventura         \$ 32,491	Lassen	\$ 27,006	Sierra	\$ 33,035
Rest of LA       \$ 32,640       Sonoma       \$ 33,859         Madera       \$ 28,621       Stanislaus       \$ 29,021         Marin       \$ 42,664       Sutter       \$ 28,967         Mariposa       \$ 31,460       Tehama       \$ 25,874         Mendocino       \$ 31,449       Trinity       \$ 25,874         Merced       \$ 29,520       Tulare       \$ 26,279         Modoc       \$ 27,006       Tuolumne       \$ 31,460         Mono       \$ 31,460       Ventura       \$ 32,491	Los Angeles		Siskiyou	\$ 27,006
Madera       \$ 28,621       Stanislaus       \$ 29,021         Marin       \$ 42,664       Sutter       \$ 28,967         Mariposa       \$ 31,460       Tehama       \$ 25,874         Mendocino       \$ 31,449       Trinity       \$ 25,874         Merced       \$ 29,520       Tulare       \$ 26,279         Modoc       \$ 27,006       Tuolumne       \$ 31,460         Mono       \$ 31,460       Ventura       \$ 32,491	City of LA	\$ 35,118	Solano	\$ 33,549
Marin         \$ 42,664         Sutter         \$ 28,967           Mariposa         \$ 31,460         Tehama         \$ 25,874           Mendocino         \$ 31,449         Trinity         \$ 25,874           Merced         \$ 29,520         Tulare         \$ 26,279           Modoc         \$ 27,006         Tuolumne         \$ 31,460           Mono         \$ 31,460         Ventura         \$ 32,491	Rest of LA	\$ 32,640	Sonoma	\$ 33,859
Mariposa         \$ 31,460         Tehama         \$ 25,874           Mendocino         \$ 31,449         Trinity         \$ 25,874           Merced         \$ 29,520         Tulare         \$ 26,279           Modoc         \$ 27,006         Tuolumne         \$ 31,460           Mono         \$ 31,460         Ventura         \$ 32,491	Madera	\$ 28,621	Stanislaus	\$ 29,021
Mendocino         \$ 31,449         Trinity         \$ 25,874           Merced         \$ 29,520         Tulare         \$ 26,279           Modoc         \$ 27,006         Tuolumne         \$ 31,460           Mono         \$ 31,460         Ventura         \$ 32,491	Marin	\$ 42,664	Sutter	\$ 28,967
Mendocino         \$ 31,449         Trinity         \$ 25,874           Merced         \$ 29,520         Tulare         \$ 26,279           Modoc         \$ 27,006         Tuolumne         \$ 31,460           Mono         \$ 31,460         Ventura         \$ 32,491	Mariposa	\$ 31,460	Tehama	\$ 25,874
Modoc         \$ 27,006         Tuolumne         \$ 31,460           Mono         \$ 31,460         Ventura         \$ 32,491		\$ 31,449	Trinity	\$ 25,874
Modoc         \$ 27,006         Tuolumne         \$ 31,460           Mono         \$ 31,460         Ventura         \$ 32,491	Merced	\$ 29,520	Tulare	\$ 26,279
Mono \$31,460 Ventura \$32,491	Modoc		Tuolumne	
	Mono		Ventura	
Monterey \$ 35,922 Yolo \$ 33,129	Monterey	\$ 35,922	Yolo	\$ 33,129
Napa <b>\$36,949</b> Yuba <b>\$28,967</b>				
· · · · · · · · · · · · · · · · · · ·				· · · · · · · · · · · · · · · · · · ·
Average \$ 31,735				
Median \$ 31,460 High \$ 42,664				

For the complete report, methodology	or individual counties visit:
http://www.healthpolicy.ucla.edu/elder_	index10sept.aspx

\$ 25,110

Low

Couple Homeowner with Mortgage in Good Health			
	Elder		Elder
County	Index	County	Index
Alameda	\$ 46,859	Nevada	\$ 42,730
Alpine	\$ 41,155	Orange	\$ 41,203
Amador	\$ 41,155	Placer	\$ 42,245
Butte	\$ 37,088	Plumas	\$ 42,730
Calaveras	\$ 41,155	Riverside	\$ 37,055
Colusa	\$ 35,569	Sacramento	\$ 39,089
Contra Costa	\$ 45,380	San Benito	\$ 45,617
Del Norte	\$ 36,701	San Bernardino	\$ 35,458
El Dorado	\$ 41,560	San Diego	\$ 39,585
Fresno	\$ 36,313	San Francisco	\$ 47,888
Glenn	\$ 35,569	San Joaquin	\$ 37,429
Humboldt	\$ 36,146	San Luis Obispo	\$ 44,449
Imperial	\$ 38,723	San Mateo	\$ 49,820
Inyo	\$ 41,155	Santa Barbara	\$ 48,402
Kern	\$ 32,282	Santa Clara	\$ 47,865
Kings	\$ 38,097	Santa Cruz	\$ 49,536
Lake	\$ 41,936	Shasta	\$ 39,022
Lassen	\$ 36,701	Sierra	\$ 42,730
Los Angeles		Siskiyou	\$ 36,701
City of LA	\$ 42,017	Solano	\$ 41,222
Rest of LA	\$ 39,539	Sonoma	\$ 41,849
Madera	\$ 36,381	Stanislaus	\$ 36,694
Marin	\$ 50,783	Sutter	\$ 38,662
Mariposa	\$ 41,155	Tehama	\$ 35,569
Mendocino	\$ 41,144	Trinity	\$ 35,569
Merced	\$ 39,215	Tulare	\$ 33,952
Modoc	\$ 36,701	Tuolumne	\$ 41,155
Mono	\$ 41,155	Ventura	\$ 39,301
Monterey	\$ 45,617	Yolo	\$ 41,559
Napa	\$ 44,708	Yuba	\$ 38,662
Average	¢ 40.005		
Average Median	\$ 40,605 \$ 41,155		

Average \$ 40,605 Median \$ 41,155 High \$ 50,783 Low \$ 32,282

For more information about the California Elder Economic Security Initiative  $^{\text{TM}}$  program visit:

http://www.insightcced.org/communities/cfess/cal-eesi.html







## Elder Economic Security Standard™ Index, 2009 County Comparison Summary Annual Elder Index Total Cost for Homeowner without Mortgage

County

Alpine

**Butte** 

Amador

Calaveras

Del Norte

El Dorado

Humboldt

**Imperial** 

Inyo

Kern

Kings

Lake

Lassen

Madera

Mariposa

Merced

Modoc

Mono

Mendocino

Marin

Los Angeles

City of LA

Rest of LA

Fresno

Glenn

Contra Costa

Colusa

Alameda

Individual F	lomeowner w/o	o Mortgage in Good H	lealth
	Elder		Elder
County	Index	County	Index
Alameda	\$ 16,912	Nevada	\$ 18,831
Alpine	\$ 18,313	Orange	\$ 15,442
Amador	\$ 18,313	Placer	\$ 18,039
Butte	\$ 17,318	Plumas	\$ 18,831
Calaveras	\$ 18,313	Riverside	\$ 15,525
Colusa	\$ 16,855	Sacramento	\$ 16,400
Contra Costa	\$ 17,771	San Benito	\$ 17,817
Del Norte	\$ 16,601	San Bernardino	\$ 14,638
El Dorado	\$ 18,293	San Diego	\$ 15,260
Fresno	\$ 15,960	San Francisco	\$ 16,864
Glenn	\$ 16,855	San Joaquin	\$ 15,630
Humboldt	\$ 16,615	San Luis Obispo	\$ 18,715
Imperial	\$ 17,951	San Mateo	\$17,640
Inyo	\$ 18,313	Santa Barbara	\$ 18,361
Kern	\$ 14,507	Santa Clara	\$17,508
Kings	\$ 16,974	Santa Cruz	\$18,734
Lake	\$ 18,135	Shasta	\$17,644
Lassen	\$ 16,601	Sierra	\$ 18,831
Los Angeles		Siskiyou	\$ 16,601
City of LA	\$ 16,329	Solano	\$ 15,556
Rest of LA	\$ 14,766	Sonoma	\$ 17,085
Madera	\$ 15,420	Stanislaus	\$ 15,767
Marin	\$ 18,976	Sutter	\$ 17,066
Mariposa	\$ 18,313	Tehama	\$ 16,855
Mendocino	\$ 17,739	Trinity	\$ 16,855
Merced	\$ 17,140	Tulare	\$14,840
Modoc	\$ 16,601	Tuolumne	\$18,313
Mono	\$ 18,313	Ventura	\$14,906
Monterey	\$ 17,817	Yolo	\$16,933
Napa	\$ 17,119	Yuba	\$ 17,066
•	<b>A</b> 1=		
Average Median	\$ 17,079 \$ 17,066		
High	\$ 17,066		

<b>7</b> Yolo	\$ 16,933	Monterey	\$ 27,512
9 Yuba	\$ 17,066	Napa	\$ 24,879
79		Average	\$ 25,950
66		Median	\$ 26,469
76		High	\$ 28,807
)7		Low	\$ 21,490

For the complete report, methodology or individual counties visit: <a href="http://www.healthpolicy.ucla.edu/elder\_index10sept.aspx">http://www.healthpolicy.ucla.edu/elder\_index10sept.aspx</a>

\$ 14,50

Low

For more information about the California Elder Economic Security Initiative  $^{\text{TM}}$  program visit:

Couple Homeowner w/o Mortgage in Good Health

County

Nevada

Orange

Placer

Plumas

Riverside

Sacramento

San Benito

San Diego

San Bernardino

San Francisco

San Luis Obispo

San Joaquin

San Mateo

Santa Clara

Santa Cruz

Shasta

Sierra

Siskiyou

Solano

Sutter

Tehama

**Trinity** 

Tulare

Tuolumne

Ventura

Yolo

Yuba

Sonoma

Stanislaus

Santa Barbara

Elder

Index

\$ 28,527

\$ 22,424

\$ 26,469

\$ 28,527

\$ 22,377

\$ 24,830

\$27,512

\$ 21,490

\$22,148

\$25,239

\$ 23,303

\$ 28,807

\$26,375

\$ 28,452

\$ 26,066

\$28,429

\$ 27,339

\$28,527

\$ 26,296

\$23,229

\$ 25,075

\$23,440

\$ 26.761

\$ 26,551

\$ 26,551

\$ 22,514

\$28,009

\$ 21,715

\$ 25,363

\$26,761

Elder

Index

\$25,246

\$28,009

\$28,009

\$27,013

\$28,009

\$ 26,551

\$26,221

\$26,296

\$26,283

\$23,996

\$ 26,551

\$26,310

\$28,434

\$28,009

\$21,679

\$26,670

\$ 28,226

\$26,296

\$23,228

\$21,666

\$23,179

\$27.095

\$28,009

\$ 27,434

\$ 26,835

\$26,296

\$28,009

http://www.insightcced.org/communities/cfess/cal-eesi.html

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Components of Elder Index, 2009

Housing, Food, Transportation and Healthcare

### Elder Economic Security Standard™ Index **Monthly Housing Costs by County, 2009**

(The Elder Index assumes that housing costs are the same for individuals and couples.)

	Owner	Owner with	Fair Market
	without	Mortgage	Rent
County	Mortgage		1 BR
Alameda	\$432	\$2,233	\$1,077
Alpine	\$441	\$1,537	\$655
Amador	\$441	\$1,537	\$738
Butte	\$372	\$1,212	\$648
Calaveras	\$441	\$1,537	\$643
Colusa (2)	\$340	\$1,092	\$588
Contra Costa	\$483	\$2,080	\$1,077
Del Norte (1)	\$322	\$1,190	\$582
El Dorado	\$558	\$1,832	\$828
Fresno	\$390	\$1,416	\$677
Glenn (2)	\$340	\$1,092	\$514
Humboldt	\$323	\$1,143	\$624
Imperial	\$362	\$1,219	\$624
Inyo	\$441	\$1,537	\$553
Kern	\$352	\$1,236	\$583
Kings	\$348	\$1,301	\$618
Lake (7)	\$401	\$1,544	\$618
Lassen (1)	\$322	\$1,190	\$601
Los Angeles			
City of LA	\$497	\$2,062	\$1,061
Rest of LA	\$388	\$1,878	\$1,061
Madera	\$375	\$1,475	\$612
Marin	\$597	\$2,571	\$1,293
Mariposa	\$441	\$1,537	\$655
Mendocino (7)	\$401	\$1,544	\$726
Merced	\$360	\$1,392	\$602
Modoc (1)	\$322	\$1,190	\$561
Mono	\$441	\$1,537	\$827
Monterey (5)	\$407	\$1,916	\$982
Napa	\$493	\$2,145	\$939

Note: Ownership amounts are median values for households with a person age 65 or over. In the 2006-08 ACS, 40% of households with an older adult owned their home free and clear, 37% owned with a mortgage, and 21% paid rent (the balance had other arrangements).

Note: The following counties were combined in the U.S. Census ACS data

- Del Norte, Lassen, Modoc, Siskiyou
   Colusa, Glenn, Tehama, Trinity
- (3) Nevada, Plumas, Sierra
- (4) Sutter, Yuba
- (5) Monterey, San Benito
- (6) Alpine, Amador, Calvaeras, Inyo, Mariposa, Mono, Tuolumne

	Owner without	Owner with	Fair Market Rent
County	Mortgage	Mortgage	1 BR
Nevada (3)	\$477	\$1,661	\$771
Orange	\$428	\$1,993	\$1,303
Placer	\$505	\$1,820	\$828
Plumas (3)	\$477	\$1,661	\$612
Riverside	\$445	\$1,668	\$933
Sacramento	\$391	\$1,579	\$828
San Benito (5)	\$407	\$1,916	\$937
San Bernardino	\$383	\$1,547	\$933
San Diego	\$423	\$1,876	\$1,104
San Francisco	\$425	\$2,313	\$1,293
San Joaquin	\$395	\$1,573	\$749
San Luis Obispo	\$442	\$1,745	\$873
San Mateo	\$454	\$2,408	\$1,293
Santa Barbara	\$417	\$2,080	\$1,101
Santa Clara	\$454	\$2,271	\$1,098
Santa Cruz	\$471	\$2,229	\$1,148
Shasta	\$395	\$1,368	\$623
Sierra (3)	\$477	\$1,661	\$720
Siskiyou (1)	\$322	\$1,190	\$547
Solano	\$390	\$1,890	\$954
Sonoma	\$475	\$1,872	\$961
Stanislaus	\$405	\$1,509	\$712
Sutter (4)	\$355	\$1,347	\$568
Tehama (2)	\$340	\$1,092	\$542
Trinity (2)	\$340	\$1,092	\$542
Tulare	\$341	\$1,294	\$561
Tuolumne	\$441	\$1,537	\$675
Ventura	\$405	\$1,871	\$1,165
Yolo	\$428	\$1,778	\$821
Yuba (4)	\$355	\$1,347	\$568

Sources: U.S Department of Housing and Urban Development, Fair Market Rents for U.S., County Data File, 2009. <a href="http://www.huduser.org/datasets/fmr.html">http://www.huduser.org/datasets/fmr.html</a> and American Community Survey (ACS), U.S. Bureau of the Census, 2006-2008 data

For the complete report, methodology, or individual counties visit: http://www.healthpolicy.ucla.edu/elder\_index10sept.aspx

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

http://www.insightcced.org/communities/cfess/cal-eesi.html







## Elder Economic Security Standard™ Index Monthly Food Costs by County, 2009

County	Single	Couple
Alameda	\$290	\$540
Alpine	\$244	\$453
Amador	\$244	\$453
Butte	\$244	\$453
Calaveras	\$244	\$453
Colusa	\$244	\$453
Contra Costa	\$290	\$540
Del Norte	\$244	\$453
El Dorado	\$244	\$453
Fresno	\$266	\$495
Glenn	\$244	\$453
Humboldt	\$244	\$453
Imperial	\$244	\$453
Inyo	\$244	\$453
Kern	\$244	\$453
Kings	\$244	\$453
Lake	\$244	\$453
Lassen	\$244	\$453
City of LA	\$251	\$467
Rest of LA	\$251	\$467
Madera	\$244	\$453
Marin	\$244	\$453
Mariposa	\$244	\$453
Mendocino	\$244	\$453
Merced	\$244	\$453
Modoc	\$244	\$453
Mono	\$244	\$453
Monterey	\$244	\$453
Napa	\$244	\$453
Nevada	\$244	\$453

County	Single	Couple
Orange	\$258	\$479
Placer	\$279	\$519
Plumas	\$244	\$453
Riverside	\$247	\$460
Sacramento	\$279	\$519
San Benito	\$244	\$453
San Bernardino	\$247	\$460
San Diego	\$250	\$465
San Francisco	\$294	\$546
San Joaquin	\$244	\$453
San Luis Obispo	\$244	\$453
San Mateo	\$294	\$546
Santa Barbara	\$244	\$453
Santa Clara	\$315	\$586
Santa Cruz	\$244	\$453
Shasta	\$244	\$453
Sierra	\$244	\$453
Siskiyou	\$244	\$453
Solano	\$244	\$453
Sonoma	\$244	\$453
Stanislaus	\$244	\$453
Sutter	\$244	\$453
Tehama	\$244	\$453
Trinity	\$244	\$453
Tulare	\$244	\$453
Tuolumne	\$244	\$453
Ventura	\$244	\$453
Yolo	\$279	\$519
Yuba	\$244	\$453
California	\$251	\$467

Sources: USDA Low-Cost Food Plan for Individual Male and Individual Female 51+, June 2007 and 71+, June 2008 & 2009 (each year weighted by gender in California).

http://www.cnpp.usda.gov

adjusted by ACCRA food component

For the complete report, methodology or individual counties visit:

http://www.healthpolicy.ucla.edu/elder\_index10sept.aspx

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#### Elder Economic Security Standard™ Index Monthly Transportation Costs by County, 2009

County	Elder Individual	Elder Couple
County		
Alameda	\$204	\$286
Alpine	\$204	\$286
Amador	\$204	\$286
Butte	\$204	\$286
Calaveras	\$204	\$286
Colusa	\$204	\$286
Contra Costa	\$204	\$286
Del Norte	\$204	\$286
El Dorado	\$204	\$286
Fresno	\$204	\$286
Glenn	\$204	\$286
Humboldt	\$204	\$286
Imperial	\$204	\$286
Inyo	\$204	\$286
Kern	\$204	\$286
Kings	\$204	\$286
Lake	\$204	\$286
Lassen	\$204	\$286
Los Angeles		
City of LA	\$204	\$286
Rest of LA	\$204	\$286
Madera	\$204	\$286
Marin	\$204	\$286
Mariposa	\$204	\$286
Mendocino	\$204	\$286
Merced	\$204	\$286
Modoc	\$204	\$286
Mono	\$204	\$286
Monterey	\$204	\$286
Napa	\$204	\$286

County         Individual         Couple           Nevada         \$204         \$286           Orange         \$204         \$286           Placer         \$204         \$286           Plumas         \$204         \$286           Riverside         \$204         \$286           Sacramento         \$204         \$286           San Benito         \$204         \$286           San Bernardino         \$204         \$286           San Diego         \$204         \$286           San Francisco         \$204         \$286           San Joaquin         \$204         \$286           San Luis Obispo         \$204         \$286           Santa Barbara         \$204         \$286           Santa Clara         \$204         \$286           Santa Cruz         \$204         \$286           Shasta         \$204         \$286           Sierra         \$204         \$286           Siskiyou         \$204         \$286           Siskiyou         \$204         \$286           Solano         \$204         \$286           Solano         \$204         \$286           Stanislaus         \$204		Elder	Elder
Orange         \$204         \$286           Placer         \$204         \$286           Plumas         \$204         \$286           Riverside         \$204         \$286           Sacramento         \$204         \$286           San Benito         \$204         \$286           San Bernardino         \$204         \$286           San Diego         \$204         \$286           San Francisco         \$204         \$286           San Joaquin         \$204         \$286           San Luis Obispo         \$204         \$286           San Mateo         \$204         \$286           Santa Barbara         \$204         \$286           Santa Clara         \$204         \$286           Santa Cruz         \$204         \$286           Shasta         \$204         \$286           Sierra         \$204         \$286           Siskiyou         \$204         \$286           Solano         \$204         \$286           Sonoma         \$204         \$286           Stanislaus         \$204         \$286           Sutter         \$204         \$286           Tehama         \$204	County	Individual	Couple
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Sacramento         \$204         \$286           San Benito         \$204         \$286           San Bernardino         \$204         \$286           San Diego         \$204         \$286           San Francisco         \$204         \$286           San Joaquin         \$204         \$286           San Luis Obispo         \$204         \$286           San Mateo         \$204         \$286           Santa Barbara         \$204         \$286           Santa Clara         \$204         \$286           Santa Cruz         \$204         \$286           Shasta         \$204         \$286           Sierra         \$204         \$286           Siskiyou         \$204         \$286           Solano         \$204         \$286           Sonoma         \$204         \$286           Sutter         \$204         \$286           Tehama         \$204         \$286           Tulare         \$204         \$286           Tulare         \$204         \$286           Tulumne         \$204         \$286           Ventura         \$204         \$286           Ventura         \$204 <td< td=""><td>Plumas</td><td>\$204</td><td>\$286</td></td<>	Plumas	\$204	\$286
San Benito       \$204       \$286         San Bernardino       \$204       \$286         San Diego       \$204       \$286         San Francisco       \$204       \$286         San Joaquin       \$204       \$286         San Luis Obispo       \$204       \$286         San Mateo       \$204       \$286         Santa Barbara       \$204       \$286         Santa Clara       \$204       \$286         Santa Cruz       \$204       \$286         Shasta       \$204       \$286         Sierra       \$204       \$286         Siskiyou       \$204       \$286         Solano       \$204       \$286         Sonoma       \$204       \$286         Sutter       \$204       \$286         Tehama       \$204       \$286         Tulare       \$204       \$286         Tulare       \$204       \$286         Tuloumne       \$204       \$286         Ventura       \$204       \$286         Yolo       \$204       \$286	Riverside	\$204	\$286
San Bernardino       \$204       \$286         San Diego       \$204       \$286         San Francisco       \$204       \$286         San Joaquin       \$204       \$286         San Luis Obispo       \$204       \$286         San Mateo       \$204       \$286         Santa Barbara       \$204       \$286         Santa Clara       \$204       \$286         Santa Cruz       \$204       \$286         Shasta       \$204       \$286         Sierra       \$204       \$286         Siskiyou       \$204       \$286         Solano       \$204       \$286         Stanislaus       \$204       \$286         Sutter       \$204       \$286         Tehama       \$204       \$286         Trinity       \$204       \$286         Tulare       \$204       \$286         Tuolumne       \$204       \$286         Ventura       \$204       \$286         Yolo       \$204       \$286	Sacramento	\$204	\$286
San Diego       \$204       \$286         San Francisco       \$204       \$286         San Joaquin       \$204       \$286         San Luis Obispo       \$204       \$286         San Mateo       \$204       \$286         Santa Barbara       \$204       \$286         Santa Clara       \$204       \$286         Santa Cruz       \$204       \$286         Shasta       \$204       \$286         Sierra       \$204       \$286         Siskiyou       \$204       \$286         Solano       \$204       \$286         Stanislaus       \$204       \$286         Sutter       \$204       \$286         Tehama       \$204       \$286         Trinity       \$204       \$286         Tulare       \$204       \$286         Tulare       \$204       \$286         Tuolumne       \$204       \$286         Ventura       \$204       \$286         Yolo       \$204       \$286	San Benito	\$204	\$286
San Francisco       \$204       \$286         San Joaquin       \$204       \$286         San Luis Obispo       \$204       \$286         San Mateo       \$204       \$286         Santa Barbara       \$204       \$286         Santa Clara       \$204       \$286         Santa Cruz       \$204       \$286         Shasta       \$204       \$286         Sierra       \$204       \$286         Siskiyou       \$204       \$286         Solano       \$204       \$286         Stanislaus       \$204       \$286         Sutter       \$204       \$286         Tehama       \$204       \$286         Tulare       \$204       \$286         Tulare       \$204       \$286         Tuolumne       \$204       \$286         Ventura       \$204       \$286         Ventura       \$204       \$286         Yolo       \$204       \$286	San Bernardino	\$204	\$286
San Joaquin       \$204       \$286         San Luis Obispo       \$204       \$286         San Mateo       \$204       \$286         Santa Barbara       \$204       \$286         Santa Clara       \$204       \$286         Santa Cruz       \$204       \$286         Shasta       \$204       \$286         Sierra       \$204       \$286         Siskiyou       \$204       \$286         Solano       \$204       \$286         Stanislaus       \$204       \$286         Sutter       \$204       \$286         Tehama       \$204       \$286         Trinity       \$204       \$286         Tulare       \$204       \$286         Tuolumne       \$204       \$286         Ventura       \$204       \$286         Yolo       \$204       \$286	_	\$204	\$286
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San Mateo       \$204       \$286         Santa Barbara       \$204       \$286         Santa Clara       \$204       \$286         Santa Cruz       \$204       \$286         Shasta       \$204       \$286         Sierra       \$204       \$286         Siskiyou       \$204       \$286         Solano       \$204       \$286         Sonoma       \$204       \$286         Stanislaus       \$204       \$286         Sutter       \$204       \$286         Tehama       \$204       \$286         Trinity       \$204       \$286         Tulare       \$204       \$286         Tuolumne       \$204       \$286         Ventura       \$204       \$286         Yolo       \$204       \$286	San Joaquin	\$204	\$286
Santa Barbara       \$204       \$286         Santa Clara       \$204       \$286         Santa Cruz       \$204       \$286         Shasta       \$204       \$286         Sierra       \$204       \$286         Siskiyou       \$204       \$286         Solano       \$204       \$286         Sonoma       \$204       \$286         Stanislaus       \$204       \$286         Sutter       \$204       \$286         Tehama       \$204       \$286         Trinity       \$204       \$286         Tulare       \$204       \$286         Tuolumne       \$204       \$286         Ventura       \$204       \$286         Yolo       \$204       \$286	San Luis Obispo	\$204	\$286
Santa Clara       \$204       \$286         Santa Cruz       \$204       \$286         Shasta       \$204       \$286         Sierra       \$204       \$286         Siskiyou       \$204       \$286         Solano       \$204       \$286         Sonoma       \$204       \$286         Stanislaus       \$204       \$286         Sutter       \$204       \$286         Tehama       \$204       \$286         Trinity       \$204       \$286         Tulare       \$204       \$286         Tuolumne       \$204       \$286         Ventura       \$204       \$286         Yolo       \$204       \$286	San Mateo	\$204	\$286
Santa Cruz       \$204       \$286         Shasta       \$204       \$286         Sierra       \$204       \$286         Siskiyou       \$204       \$286         Solano       \$204       \$286         Sonoma       \$204       \$286         Stanislaus       \$204       \$286         Sutter       \$204       \$286         Tehama       \$204       \$286         Trinity       \$204       \$286         Tulare       \$204       \$286         Tuolumne       \$204       \$286         Ventura       \$204       \$286         Yolo       \$204       \$286	Santa Barbara	\$204	\$286
Shasta       \$204       \$286         Sierra       \$204       \$286         Siskiyou       \$204       \$286         Solano       \$204       \$286         Sonoma       \$204       \$286         Stanislaus       \$204       \$286         Sutter       \$204       \$286         Tehama       \$204       \$286         Trinity       \$204       \$286         Tulare       \$204       \$286         Tuolumne       \$204       \$286         Ventura       \$204       \$286         Yolo       \$204       \$286	Santa Clara	\$204	\$286
Sierra       \$204       \$286         Siskiyou       \$204       \$286         Solano       \$204       \$286         Sonoma       \$204       \$286         Stanislaus       \$204       \$286         Sutter       \$204       \$286         Tehama       \$204       \$286         Trinity       \$204       \$286         Tulare       \$204       \$286         Tuolumne       \$204       \$286         Ventura       \$204       \$286         Yolo       \$204       \$286	Santa Cruz	\$204	\$286
Siskiyou       \$204       \$286         Solano       \$204       \$286         Sonoma       \$204       \$286         Stanislaus       \$204       \$286         Sutter       \$204       \$286         Tehama       \$204       \$286         Trinity       \$204       \$286         Tulare       \$204       \$286         Tuolumne       \$204       \$286         Ventura       \$204       \$286         Yolo       \$204       \$286	Shasta	\$204	\$286
Solano         \$204         \$286           Sonoma         \$204         \$286           Stanislaus         \$204         \$286           Sutter         \$204         \$286           Tehama         \$204         \$286           Trinity         \$204         \$286           Tulare         \$204         \$286           Tuolumne         \$204         \$286           Ventura         \$204         \$286           Yolo         \$204         \$286	Sierra	\$204	\$286
Sonoma       \$204       \$286         Stanislaus       \$204       \$286         Sutter       \$204       \$286         Tehama       \$204       \$286         Trinity       \$204       \$286         Tulare       \$204       \$286         Tuolumne       \$204       \$286         Ventura       \$204       \$286         Yolo       \$204       \$286	Siskiyou	\$204	\$286
Stanislaus       \$204       \$286         Sutter       \$204       \$286         Tehama       \$204       \$286         Trinity       \$204       \$286         Tulare       \$204       \$286         Tuolumne       \$204       \$286         Ventura       \$204       \$286         Yolo       \$204       \$286	Solano	\$204	\$286
Sutter       \$204       \$286         Tehama       \$204       \$286         Trinity       \$204       \$286         Tulare       \$204       \$286         Tuolumne       \$204       \$286         Ventura       \$204       \$286         Yolo       \$204       \$286	Sonoma	\$204	\$286
Tehama       \$204       \$286         Trinity       \$204       \$286         Tulare       \$204       \$286         Tuolumne       \$204       \$286         Ventura       \$204       \$286         Yolo       \$204       \$286	Stanislaus	\$204	\$286
Trinity       \$204       \$286         Tulare       \$204       \$286         Tuolumne       \$204       \$286         Ventura       \$204       \$286         Yolo       \$204       \$286	Sutter	\$204	\$286
Tulare       \$204       \$286         Tuolumne       \$204       \$286         Ventura       \$204       \$286         Yolo       \$204       \$286	Tehama	\$204	\$286
Tuolumne         \$204         \$286           Ventura         \$204         \$286           Yolo         \$204         \$286	Trinity	\$204	\$286
Ventura         \$204         \$286           Yolo         \$204         \$286	Tulare	\$204	\$286
Yolo \$204 \$286	Tuolumne	\$204	\$286
	Ventura	\$204	\$286
Yuba \$204 \$286	Yolo	\$204	\$286
	Yuba	\$204	\$286

Sources: NHTS Median Annual Miles of Travel Per Driver (individual) and Per Person (Couple), 2009. Internal Revenue Service, Per Mile Cost, Jan 2007, 2008, and 2009.

http://www.irs.gov/newsroom/article/0,,id=200505,00.html

For the complete report, methodology or individual counties visit: <a href="http://www.healthpolicy.ucla.edu/elder\_index10sept.aspx">http://www.healthpolicy.ucla.edu/elder\_index10sept.aspx</a>

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

http://www.insightcced.org/communities/cfess/cal-eesi.html







#### Elder Economic Security Standard™ Index Monthly Medical Costs for Single Elder by County, 2009

County	MediGap or HMO*	Drugs	Part B	out of pocket good health	Total
Alameda*	\$66.00	**	\$96.40	\$85.36	\$247.76
Alpine	\$166.92	\$33.50	\$96.40	\$85.36	\$382.18
Amador	\$166.92	\$33.50	\$96.40	\$85.36	\$382.18
Butte	\$166.92	\$33.50	\$96.40	\$85.36	\$382.18
Calaveras	\$166.92	\$33.50	\$96.40	\$85.36	\$382.18
Colusa	\$166.92	\$33.50	\$96.40	\$85.36	\$382.18
Contra Costa*	\$74.00	**	\$96.40	\$85.36	\$255.76
Del Norte	\$166.92	\$33.50	\$96.40	\$85.36	\$382.18
El Dorado*	\$82.00	**	\$96.40	\$85.36	\$263.76
Fresno*	\$66.00	**	\$96.40	\$85.36	\$247.76
Glenn	\$166.92	\$33.50	\$96.40	\$85.36	\$382.18
Humboldt	\$166.92	\$33.50	\$96.40	\$85.36	\$382.18
Imperial	\$221.65	\$33.50	\$96.40	\$85.36	\$436.91
Inyo	\$166.92	\$33.50	\$96.40	\$85.36	\$382.18
Kern*	\$25.00	**	\$96.40	\$85.36	\$206.76
Kings	\$166.92	\$33.50	\$96.40	\$85.36	\$382.18
Lake	\$194.42	\$33.50	\$96.40	\$85.36	\$409.68
Lassen	\$166.92	\$33.50	\$96.40	\$85.36	\$382.18
Los Angeles*	\$0.00	**	\$96.40	\$85.36	\$181.76
LA City	N/A	N/A	N/A	N/A	N/A
Rest of LA	N/A	N/A	N/A	N/A	N/A
Madera*	\$66.00	**	\$96.40	\$85.36	\$247.76
Marin*	\$91.00	**	\$96.40	\$85.36	\$272.76
Mariposa	\$166.92	\$33.50	\$96.40	\$85.36	\$382.18
Mendocino	\$166.92	\$33.50	\$96.40	\$85.36	\$382.18
Merced	\$166.92	\$33.50	\$96.40	\$85.36	\$382.18
Modoc	\$166.92	\$33.50	\$96.40	\$85.36	\$382.18
Mono	\$166.92	\$33.50	\$96.40	\$85.36	\$382.18
Monterey	\$166.92	\$33.50	\$96.40	\$85.36	\$382.18
Napa*	\$66.00	**	\$96.40	\$85.36	\$247.76

				out of	
	MediGap or			oocket good	
County	HMO	Drugs	Part B	health	Total
Nevada	\$166.92	\$33.50	\$96.40	\$85.36	\$382.18
Orange*	\$0.00	**	\$96.40	\$85.36	\$181.76
Placer*	\$82.00	**	\$96.40	\$85.36	\$263.76
Plumas	\$166.92	\$33.50	\$96.40	\$85.36	\$382.18
Riverside*	\$0.00	**	\$96.40	\$85.36	\$181.76
Sacramento*	\$82.00	**	\$96.40	\$85.36	\$263.76
San Benito	\$166.92	\$33.50	\$96.40	\$85.36	\$382.18
San Bernardino*	\$0.00	**	\$96.40	\$85.36	\$181.76
San Diego*	\$0.00	**	\$96.40	\$85.36	\$181.76
San Francisco*	\$66.00	**	\$96.40	\$85.36	\$247.76
San Joaquin*	\$60.00	**	\$96.40	\$85.36	\$241.76
San Luis Obispo	\$194.42	\$33.50	\$96.40	\$85.36	\$409.68
San Mateo*	\$91.00	**	\$96.40	\$85.36	\$272.76
Santa Barbara	\$194.42	\$33.50	\$96.40	\$85.36	\$409.68
Santa Clara*	\$60.00	**	\$96.40	\$85.36	\$241.76
Santa Cruz	\$166.92	\$33.50	\$96.40	\$85.36	\$382.18
Shasta	\$166.92	\$33.50	\$96.40	\$85.36	\$382.18
Sierra	\$166.92	\$33.50	\$96.40	\$85.36	\$382.18
Siskiyou	\$166.92	\$33.50	\$96.40	\$85.36	\$382.18
Solano*	\$60.00	**	\$96.40	\$85.36	\$241.76
Sonoma*	\$82.00	**	\$96.40	\$85.36	\$263.76
Stanislaus*	\$60.00	**	\$96.40	\$85.36	\$241.76
Sutter	\$166.92	\$33.50	\$96.40	\$85.36	\$382.18
Tehama	\$166.92	\$33.50	\$96.40	\$85.36	\$382.18
Trinity	\$166.92	\$33.50	\$96.40	\$85.36	\$382.18
Tulare	\$60.00	**	\$96.40	\$85.36	\$241.76
Tuolumne	\$166.92	\$33.50	\$96.40	\$85.36	\$382.18
Ventura*	\$0.00	**	\$96.40	\$85.36	\$181.76
Yolo*	\$82.00	**	\$96.40	\$85.36	\$263.76
Yuba	\$166.92	\$33.50	\$96.40	\$85.36	\$382.18

<sup>\*</sup> Medicare Advantage (HMO) at Kaiser Senior Advantage Rate where county SrAdvantage enrollment at 20% or higher.

MediGap is AARP Plan C @ age 70 & drugs AARP plan

Out of pocket from 2005-2007 MEPS, ages 65 and over, no public insurance

For the complete report, methodology or individual counties visit:

http://www.healthpolicy.ucla.edu/elder\_index10sept.aspx

For more information about the California Elder Economic Security Initiative™ Program visit: http://www.insightcced.org/communities/cfess/cal-eesi.html







<sup>\*</sup> For Medigap costs, see Monthly Medigap Cost by County

<sup>\*\*</sup> Drug cost included in HMO plan.

Options for Elder Index Calculations, 2009

Statewide Medi-Cal Adjustments for SSI recipients,
Different Health Status (poor or excellent health),
Public Transit Costs (for selected counties), and
Medigap Costs by County

## California with Medi-Cal Adjustment, 2009 Elder Economic Security Standard™ Index

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

#### **Elder Index Per Year**

Income Needed to Meet
Basic Needs
(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
\$17,079	\$31,735	\$21,763	\$25,950	\$40,605	\$30,634

## Federal Poverty Guideline (2009 DHHS)

## % of Federal Poverty [Elder Index divided by (/) Federa

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

## **SSI Payment Maximum**, California 2009

Medical costs paid by Medi-Cal for SSI recipients

#### **SSI Income Gap**

[SSI Payment Maximum minus (-) Elder Index]

EI as % of FPL when receiving Medi-Cal via SSI

	Annua				
\$10,830	\$10,830	\$10,830	\$14,570	\$14,570	\$14,570
158%	293%	201%	178%	279%	210%
\$10,440	\$10,440	\$10,440	\$18,288	\$18,288	\$18,288
\$3,067	\$3,067	\$3,067	\$6,134	\$6,134	\$6,134
-\$3,573	-\$18,228	-\$8,257	-\$1,528	-\$16,183	-\$6,212
129%	265%	173%	136%	237%	168%

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

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

Basic Monthly Expenses osca to Galculate Elder Index					
Elder Person				Elder Couple	Э
Owner w/o mortgage	Owner w/mortgage	Renter, one bedroom	Owner w/o mortgage	Owner w/mortgage	Renter, one bedroom
\$412	\$1,633	\$802	\$412	\$1,633	\$802
251	251	251	467	467	467
204	204	204	286	286	286
319	319	319	637	637	637
237	237	237	360	360	360
\$1,423	\$2,645	\$1,814	\$2,163	\$3,384	\$2,553

For the complete report, methodology or other counties visit: http://www.healthpolicy.ucla.edu/elder\_index10sept.aspx

For more information about the California Elder Economic Security Initiative™ program visit: http://www.insightcced.org/communities/cfess/cal-eesi.html







## Elder Economic Security Standard™ Index Out-of-Pocket Costs for Different Health Status

Note: all data is based on national medians, so there is no county variation available

Amount to add (subtract) from Elder Index per elder with Good Health

	Mc	onthly	Annual
Excellent or very good health	\$	(18)	\$ (215)
Fair or poor health	\$	27	\$ 319

Source: 2005-2007 Medical Expenditure Survey

For the complete report, methodology or specific counties visit: <a href="http://www.healthpolicy.ucla.edu/elder\_index10sept.aspx">http://www.healthpolicy.ucla.edu/elder\_index10sept.aspx</a>

For more information about the California Elder Economic Security Initiative™ Program visit: http://www.insightcced.org/communities/cfess/cal-eesi.html







### Elder Economic Security Standard™ Index Monthly Public Transportation Costs by County, 2009

County	Monthly pass cost
Alameda	\$20.00
Alpine	N/A
Amador	N/A
Butte	N/A
Calaveras	N/A
Colusa	N/A
Contra Costa	\$20.00
Del Norte	N/A
El Dorado	N/A
Fresno	N/A
Glenn	N/A
Humboldt	N/A
Imperial	N/A
Inyo	N/A
Kern	N/A
Kings	N/A
Lake	N/A
Lassen	N/A
Los Angeles	\$14.00
City of LA	N/A
Rest of LA	N/A
Madera	N/A
Marin	N/A
Mariposa	N/A
Mendocino	N/A
Merced	N/A
Modoc	N/A
Mono	N/A
Monterey	N/A
Napa	N/A

Nevada Orange Placer Plumas N/ Riverside Sacramento San Benito San Bernardino San Diego San Francisco San Joaquin San Luis San Mateo Santa Barbara N/	/A \$18.00
Placer Plumas N/ Riverside Sacramento San Benito San Bernardino San Diego San Francisco San Joaquin San Luis N/ San Mateo Santa Barbara N/	\$18.00
Plumas N/ Riverside Sacramento San Benito N/ San Bernardino San Diego San Francisco San Joaquin San Luis N/ San Mateo Santa Barbara N/	
Riverside Sacramento San Benito San Benito San Bernardino San Diego San Francisco San Joaquin San Luis No San Mateo Santa Barbara	/A
Sacramento San Benito San Bernardino San Diego San Francisco San Joaquin San Luis San Mateo Santa Barbara	/A
San Benito  San Bernardino  San Diego  San Francisco  San Joaquin  San Luis  No  San Mateo  Santa Barbara	\$23.00
San Bernardino San Diego San Francisco San Joaquin San Luis San Mateo Santa Barbara	\$50.00
San Diego San Francisco San Joaquin San Luis San Mateo Santa Barbara	
San Francisco San Joaquin San Luis N/San Mateo Santa Barbara	\$23.50
San Joaquin San Luis San Mateo Santa Barbara	\$18.00
San Luis N/San Mateo Santa Barbara N/	\$20.00
San Mateo Santa Barbara	\$30.00
Santa Barbara N	
IV/	\$25.00
Santa Clara	\$25.00
Santa Cruz	\$25.00
Shasta N/	/A
Sierra N/	/A
Siskiyou N/	′A
Solano N/	/A
Sonoma	\$30.00
Stanislaus N/	/A
Sutter N/	/A
Tehama N/	/A
Trinity N/	/A
Tulare N/	/A
Tuolumne N/	/A
Ventura	\$19.50
Yolo	
Yuba N/	

Sources: Public Transportation websites from each county - costs listed are for 2010.

For the complete report, methodology or individual counties visit: <a href="http://www.healthpolicy.ucla.edu/elder\_index10sept.aspx">http://www.healthpolicy.ucla.edu/elder\_index10sept.aspx</a>

For more information about the California Elder Economic Security Initiative™ program visit: <a href="http://www.insightcced.org/communities/cfess/cal-eesi.html">http://www.insightcced.org/communities/cfess/cal-eesi.html</a>







#### Elder Economic Security Standard™ Index Monthly Medigap Cost by County, 2009

Supplemental Information for Counties where HMO Rates Are Used to Calculate Elder Index MediGap is AARP Plan C. Add an additional \$33.50 for AARP prescription plan (Part D)

	MediGap for
	counties with
Counties	HMO rates**
Alameda*	\$194.42
Alpine	N/A
Amador	N/A
Butte	N/A
Calaveras	N/A
Colusa	N/A
Contra Costa*	\$194.42
Del Norte	N/A
El Dorado*	\$166.92
Fresno*	\$166.92
Glenn	N/A
Humboldt	N/A
Imperial	N/A
Inyo	N/A
Kern*	\$194.42
Kings	N/A
Lake	N/A
Lassen	N/A
Los Angeles*	\$253.55
City of LA	N/A
Rest of LA	N/A
Madera*	\$166.92
Marin*	\$166.92
Mariposa	N/A
Mendocino	N/A
Merced	N/A
Modoc	N/A
Mono	N/A
Monterey	N/A
Napa*	\$194.42

	MediGap for
Counties	counties with HMO rates**
Nevada	N/A
Orange*	\$253.55
Placer*	\$166.92
Plumas	N/A
Riverside*	\$221.65
Sacramento*	\$194.42
San Benito	N/A
San Bernardino*	\$194.42
San Diego*	\$221.65
San Francisco*	\$194.42
San Joaquin*	\$194.42
San Luis Obispo	N/A
San Mateo*	\$194.42
Santa Barbara	N/A
Santa Clara*	\$166.92
Santa Cruz	N/A
Shasta	N/A
Sierra	N/A
Siskiyou	N/A
Solano*	\$166.92
Sonoma*	\$166.92
Stanislaus*	\$166.92
Sutter	N/A
Tehama	N/A
Trinity	N/A
Tulare	N/A
Tuolumne	N/A
Ventura*	\$221.65
Yolo*	\$166.92
Yuba	N/A

<sup>\*</sup> Medicare Advantage (HMO) at Kaiser Senior Advantage Rate where county SrAdvantage enrollment at 20% or higher

For the complete report, methodology or individual counties visit:

http://www.healthpolicy.ucla.edu/elder\_index10sept.aspx

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

http://www.insightcced.org/communities/cfess/cal-eesi.html







<sup>\*\*</sup> For HMO rates, see Montly Medical Costs by County

# Supporting Data for Elder Index Calculations, 2009

Median Social Security, Inflation Adjustments, Housing Type Percentage by County

### Elder Economic Security Standard™ Index Median Annual Social Security Payment by County, 2009

County	Single Elders	Elder Couple
Alameda	\$11,734.00	\$20,976.00
Alpine	\$11,942.00	\$20,768.00
Amador	\$11,942.00	\$20,768.00
Butte	\$11,747.00	\$20,717.00
Calaveras	\$11,942.00	\$20,768.00
Colusa	\$10,800.00	\$21,080.00
Contra Costa	\$12,500.00	\$21,000.00
Del Norte	\$10,572.00	\$20,768.00
El Dorado	\$12,000.00	\$21,358.00
Fresno	\$10,800.00	\$21,496.00
Glenn	\$10,800.00	\$21,080.00
Humboldt	\$11,747.00	\$22,430.00
Imperial	\$10,384.00	\$20,249.00
Inyo	\$11,924.00	\$20,768.00
Kern	\$11,960.00	\$21,391.00
Kings	\$10,145.00	\$22,800.00
Lake	\$11,000.00	\$21,785.00
Lassen	\$10,572.00	\$20,768.00
Los Angeles		
City of LA	\$10,679.00	\$21,000.00
Rest of LA	\$11,533.00	\$20,823.00
Madera	\$10,892.00	\$20,000.00
Marin	\$12,387.00	\$20,146.00
Mariposa	\$11,942.00	\$20,768.00
Mendocino	\$11,000.00	\$22,638.00
Merced	\$9,825.00	\$20,976.00
Modoc	\$10,572.00	\$20,768.00
Mono	\$11,924.00	\$20,768.00
Monterey	\$11,213.00	\$21,600.00
Napa	\$12,000.00	\$20,769.00

County	Single Elders	Elder Couple
Nevada	\$12,046.00	\$20,665.00
Orange	\$12,461.00	\$21,100.00
Placer	\$12,815.00	\$20,289.00
Plumas	\$12,046.00	\$20,665.00
Riverside	\$12,281.00	\$20,900.00
Sacramento	\$11,215.00	\$20,976.00
San Benito	\$11,213.00	\$21,600.00
San Bernardino	\$11,423.00	\$20,976.00
San Diego	\$11,526.00	\$21,184.00
San Francisco	\$11,319.00	\$20,400.00
San Joaquin	\$11,007.00	\$21,037.00
San Luis Obispo	\$11,423.00	\$22,100.00
San Mateo	\$12,708.00	\$22,000.00
Santa Barbara	\$11,838.00	\$21,600.00
Santa Clara	\$12,461.00	\$20,824.00
Santa Cruz	\$11,747.00	\$20,300.00
Shasta	\$11,320.00	\$20,823.00
Sierra	\$12,046.00	\$20,665.00
Siskiyou	\$10,572.00	\$20,768.00
Solano	\$10,903.00	\$22,500.00
Sonoma	\$11,853.00	\$20,824.00
Stanislaus	\$11,213.00	\$21,144.00
Sutter	\$11,007.00	\$20,500.00
Tehama	\$10,800.00	\$21,080.00
Trinity	\$10,800.00	\$21,080.00
Tulare	\$10,679.00	\$20,900.00
Tuolumne	\$11,924.00	\$20,768.00
Ventura	\$12,100.00	\$21,400.00
Yolo	\$11,215.00	\$21,358.00
Yuba	\$11,007.00	\$20,500.00
California	\$11,640.00	\$21,038.00

SOURCE: American Community Survey (ACS), U.S. Bureau of the Census, 2006-2008 data set. http://cps.ipums.org/cps/ For the complete report, methodology or individual counties visit:

http://www.healthpolicy.ucla.edu/elder\_index10sept.aspx

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

http://www.insightcced.org/communities/cfess/cal-eesi.html









## Elder Economic Security Standard™ Index, 2009 Adjustments Used to Inflate Historic Costs

2005 Medical care Inflation:

1.182

CPI-West 7/05 - 6/09 (Series ID : CUUR0400SAM) July 2005= 324.1 June 2009= 383.2

2006 Medical care Inflation:

1.133

CPI-West 7/06 - 6/09 (Series ID : CUUR0400SAM) July 2006= 338.3 June 2009= 383.2

2007 Medical care Inflation:

1.080

CPI-West 7/07 - 6/09 (Series ID : CUUR0400SAM) July 2007= 354.8 June 2009= 383.2

2007 Food Inflation:

1.057

CPI-West 7/07 - 6/09 (Series ID : CUUR0400SAF11) July 2007= 211.265 June 2009= 223.22

2008 Food Inflation:

0.985

CPI-West 7/08 - 6/09 (Series ID : CUUR0400SAF11)
July 2008= 226.684 June 2009= 223.22

2008 Housing Inflation:

1.002

CPI-West 7/08 - 6/09 (Series ID : CUUR0400SAH) July 2008= 228.864 June 2009= 229.24

CPI Source: http://data.bls.gov/cgi-bin/dsrv?cu

Note: Medical care inflation used for out-of-pocket expenses

For the complete report, methodology or specific counties visit: <a href="http://www.healthpolicy.ucla.edu/elder">http://www.healthpolicy.ucla.edu/elder</a> index10sept.aspx

For more information about the California Elder Economic Security Initiative™ program visit: http://www.insightcced.org/communities/cfess/cal-eesi.html







## Elder Economic Security Standard™ Index, 2009 Housing Type for Older Adults in California by County and Income

					nd over with incom	
	All persons age 65 and over*			federal poverty level*		
	% Owner without Mortgage	% Owner with Mortgage	% Renting	Owner without  Mortgage	% Owner with Mortgage	% Renting
California	40%	34%	21%	34%	22%	41%
Alameda	38%	37%	23%	33%	17%	47%
Alpine (6)	56%	33%	8%	60%	20%	17%
Amador (6)	56%	33%	8%	60%	20%	17%
Butte	53%	32%	13%	54%	23%	20%
Calaveras (6)	56%	33%	8%	60%	20%	17%
Colusa (2)	56%	28%	13%	53%	19%	24%
Contra Costa	44%	41%	14%	41%	25%	31%
Del Norte (1)	58%	24%	14%	57%	16%	21%
El Dorado	51%	38%	10%	50%	19%	30%
Fresno	42%	32%	24%	35%	20%	40%
Glenn (2)	56%	28%	13%	53%	19%	24%
Humboldt	57%	28%	13%	50%	20%	27%
Imperial	40%	28%	29%	33%	19%	45%
Inyo (6)	56%	33%	8%	60%	20%	17%
Kern	46%	36%	16%	43%	26%	27%
Kings	45%	34%	19%	33%	23%	37%
Lake (7)	56%	30%	12%	63%	16%	17%
Lassen (1)	58%	24%	14%	57%	16%	21%
Los Angeles						
LACity	29%	34%	36%	20%	18%	60%
Rest of LA	35%	39%	24%	29%	22%	46%
Madera	50%	30%	17%	49%	16%	28%
Marin	43%	38%	18%	29%	20%	45%
Mariposa (6)	56%	33%	8%	60%	20%	17%
Mendocino (7)	56%	30%	12%	63%	16%	17%
Merced	40%	36%	19%	38%	26%	29%
Modoc (1)	58%	24%	14%	57%	16%	21%
Mono (6)	56%	33%	8%	60%	20%	17%
Monterey (5)	43%	33%	21%	39%	18%	39%
Napa	51%	28%	19%	53%	9%	36%
Nevada (3)	54%	36%	9%	53%	23%	19%
Orange	40%	40%	19%	36%	23%	38%
Placer	47%	38%	14%	40%	22%	34%
Plumas (3)	54%	36%	9%	53%	23%	19%
Riverside	45%	39%	15%	43%	28%	27%
Sacramento	42%	38%	19%	33%	26%	38%
San Benito (5)	43%	33%	21%	39%	18%	39%
San Bernardino	40%	43%	16%	40%	30%	27%
San Diego	42%	37%	20%	36%	22%	39%
San Francisco	30%	27%	41%	22%	12%	64%
San Joaquin	44%	35%	20%	42%	22%	33%
San Luis Obispo	50%	34%	14%	46%	16%	32%
San Mateo	42%	39%	18%	39%	25%	34%

## Elder Economic Security Standard™ Index, 2009 Housing Type for Older Adults in California by County and Income

	All pe	rsons age 65 and	over*			nd over with incomederal poverty level	
	% Owner without Mortgage	% Owner with Mortgage	% Renting		Owner without Mortgage	% Owner with Mortgage	% Renting
Santa Barbara	47%	32%	19%		45%	18%	35%
Santa Clara	39%	39%	20%		30%	21%	45%
Santa Cruz	45%	33%	21%		39%	13%	45%
Shasta	54%	32%	13%		54%	20%	22%
Sierra (3)	54%	36%	9%		53%	23%	19%
Siskiyou (1)	58%	24%	14%		57%	16%	21%
Solano	34%	46%	19%		30%	26%	41%
Sonoma	50%	31%	17%		51%	17%	29%
Stanislaus	42%	36%	20%	ĺ	36%	28%	34%
Sutter (4)	50%	33%	14%		47%	20%	28%
Tehama (2)	56%	28%	13%		53%	19%	24%
Trinity (2)	56%	28%	13%		53%	19%	24%
Tulare	45%	35%	18%		40%	25%	30%
Tuolumne (6)	56%	33%	8%		60%	20%	17%
Ventura	38%	43%	17%		35%	24%	39%
Yolo	41%	34%	24%		27%	24%	47%
Yuba (4)	50%	33%	14%		47%	20%	28%

Source: U.S. Bureau of the Census, 2006-2008 American Community Survey (ACS)

Note: The following counties were combined in the U.S. Census ACS data

- (1) Del Norte, Lassen, Modoc, Siskiyou
- (2) Colusa, Glenn, Tehama, Trinity
- (3) Nevada, Plumas, Sierra
- (4) Sutter, Yuba
- (5) Monterey, San Benito
- (6) Alpine, Amador, Calvaeras, Inyo, Mariposa, Mono, Tuolumne
- (7) Mendocino, Lake

For the complete report, methodology or individual counties visit:

 $\underline{\text{http://www.healthpolicy.ucla.edu/elder index10sept.aspx}}$ 

For more information about the California Elder Economic Security Initiative  $^{\text{TM}}$  program visit:

 $\underline{\text{http://www.insightcced.org/communities/cfess/cal-eesi.html}}$ 







<sup>\*</sup> County totals do not equal 100% because some elders report "other" housing arrangements.