The Elder Economic Security Standard[™] Index for California, 2007 County Amounts, Comparisons and Components

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

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Funding for the California Elder Economic Security Initiative program has been provided by: California Community Foundation, The California Endowment, California Policy Research Center, The California Wellness Foundation, Council on Aging -Silicon Valley, The Health Trust, Los Angeles City Department of Aging, Los Angeles County AAA, UC-Program on Access to Care, United Way of the Bay Area, Wider Opportunities for Women, Y & H Soda Foundation.

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Elder Economic Security Standard[™] Index California Counties 2007

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

	Click to go to page	
Alameda	<u>Madera</u>	<u>San Luis Obispo</u>
<u>Alpine</u>	Marin	San Mateo
Amador	<u>Mariposa</u>	Santa Barbara
Butte	Mendocino	Santa Clara
<u>Calaveras</u>	Merced	Santa Cruz
<u>Colusa</u>	Modoc	<u>Shasta</u>
Contra Costa	Mono	<u>Sierra</u>
Del Norte	Monterey	<u>Siskiyou</u>
El Dorado	<u>Napa</u>	<u>Solano</u>
Fresno	Nevada	<u>Sonoma</u>
Glenn	Orange	<u>Stanislaus</u>
<u>Humboldt</u>	Placer	Sutter
Imperial	Plumas	<u>Tehama</u>
Inyo	<u>Riverside</u>	<u>Trinity</u>
Kern	Sacramento	Tulare
<u>Kings</u>	San Benito	<u>Tuolumne</u>
Lake	<u>San Bernardino</u>	<u>Ventura</u>
Lassen	<u>San Diego</u>	<u>Yolo</u>
Los Angeles City	San Francisco	<u>Yuba</u>
Rest of Los Angeles County	<u>San Joaquin</u>	

County Comparisons, Annual Elder Index Amounts

Elder Renters	Elder Owners w/o Mortgage	Elder Owners w/ Mortgage
Components of Elder Index	<u>Options</u>	Supporting Data
Housing	Different Health Status	Social Security

Housing Food Transportation Health Care <u>Different Health Status</u> <u>Public Transit (selected counties)</u> Long-term Care, Additional Costs*

Social Security Inflation Adjustments Housing Type by County

Financial support for the Elder Economic Security Initiative development provided by: California Community Foundation, The California Endowment, California Policy Research Center, The California Wellness Foundation, Council on Aging -Silicon Valley, The Health Trust, Los Angeles City Department of Aging, Los Angeles County AAA, UC-Program on Access to Care, United Way of the Bay Area, Wider Opportunities for Women, Y & H Soda Foundation

* Release set for future date.

For the complete report and methodology visit: <u>http://www.healthpolicy.ucla.edu/elder_index08feb.html</u>

For more information about the California Elder Economic Security Initiative™ program visit: http://www.insightcced.org/index.php?page=california-elder-economic-security-initiative







Explanation of the tables

Elder Index Per Year	The Elder Economic Security Standard Index is the basic income needed to make ends meet for retired persons ages 65 and older. It reflects actual costs at the county level and varies by housing type and health status. The annual amounts shown are for individuals and couples who own their residences (with and without a mortgage) and who rent. The amount shown is for elders in good health (the median health status).
Federal Poverty Guideline (2007 DHHS) % of Federal Poverty [Elder Index divided by (/) Federal Poverty Guideline]	The Federal Poverty Guideline is used to calculate income eligibility by many public programs. For example, the Medicare Prescription Drug benefit's Low Income Subsidy (LIS or "extra help") is available to recipients with incomes under 150% of poverty. The data shown is the amount the guideline needs to be raised in this county to accurately identify those without adequate incomes as determined by the Elder Index.
SSI Payment Maximum California, 2007 Income Gap [SSI Payment Maximum minus (-) Elder Index]	The SSI Payment Maximum for California is the maximum income provided by the state's Supplemental Security Income program for low-income elders with no assets. The data shown is the gap between the maximum SSI payment and the amount needed to cover basic costs according to the Elder Index.
Average Social Security Payment 2007 Income Gap [Average Social Security Payment minus (-) Elder Index]	The Average Social Security Payment is the average amount provided to single older adults in this county. The data shown is the gap between the average social security payment in this county and the amount needed to cover basic costs according to the Elder Index.
	Basic Monthly Expenses Used to Calculate Elder Index The Elder Economic Security Standard Index is calculated using data on the
Monthly Expenses Housing Food Transportation Health Care (Good Health) Miscellaneous @ 20% Elder Index Per Month	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.



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

		Elder Person		Elder Couple			
Elder Index Per Year	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*)	\$17,602	\$35,569	\$25,153	\$27,237	\$45,204	\$34,788	
<u>Annual Comparison</u> Amounts							
Federal Poverty Guideline (2007 DHHS)	\$10,210	\$10,210	\$10,210	\$13,690	\$13,690	\$13,690	
% of Federal Poverty [Elder Index divided by (/) Federal Poverty Guideline]	172%	348%	246%	199%	330%	254%	
SSI Payment Maximum , California 2007	\$10,272	\$10,272	\$10,272	\$18,024	\$18,024	\$18,024	
SSI Income Gap [SSI Payment Maximum minus (-) Elder Index]	-\$7,330	-\$25,297	-\$14,881	-\$9,213	-\$27,180	-\$16,764	
Average Social Security Payment 2007	\$12,642	\$12,642	\$12,642	\$21,238	\$21,238	\$21,238	
Soc Sec Income Gap [Average Social Security Payment minus (-) Elder Index]	-\$4,961	-\$22,928	-\$12,511	-\$5,999	-\$23,966	-\$13,550	

*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	\$426	\$1,923	\$1,055	\$426	\$1,923	\$1,055	
Food	302	302	302	557	557	557	
Transportation	202	202	202	323	323	323	
Health Care (Good Health)	293	293	293	586	586	586	
Miscellaneous @ 20%	244	244	244	378	378	378	
Elder Index Per Month	\$1,467	\$2,964	\$2,096	\$2,270	\$3,767	\$2,899	

For the complete report, methodology or other counties visit: http://www.healthpolicy.ucla.edu/elder_index08feb.html

For more information about the California Elder Economic Security Initiative[™] program visit: <u>http://www.insightcced.org/index.php?page=california-elder-economic-security-initiative</u>







Wider Opportunities for Women

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

		Elder Persor	1	Elder Couple		
Elder Index Per Year	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*)	\$18,950	\$29,585	\$19,840	\$28,951	\$39,586	\$29,841
<u>Annual Comparison</u> <u>Amounts</u>						
Federal Poverty Guideline (2007 DHHS)	\$10,210	\$10,210	\$10,210	\$13,690	\$13,690	\$13,690
% of Federal Poverty [Elder Index divided by (/) Federal Poverty Guideline]	186%	290%	194%	211%	289%	218%
SSI Payment Maximum, California 2007	\$10,272	\$10,272	\$10,272	\$18,024	\$18,024	\$18,024
SSI Income Gap [SSI Payment Maximum minus (-) Elder Index]	-\$8,678	-\$19,313	-\$9,568	-\$10,927	-\$21,562	-\$11,817
Average Social Security Payment 2007	\$12,007	\$12,007	\$12,007	\$20,171	\$20,171	\$20,171
Soc Sec Income Gap [Average Social Security Payment minus (-) Elder Index]	-\$6,944	-\$17,579	-\$7,834	-\$8,780	-\$19,415	-\$9,670

*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	\$505	\$1,391	\$579	\$505	\$1,391	\$579	
Food	231	231	231	427	427	427	
Transportation	202	202	202	323	323	323	
Health Care (Good Health)	378	378	378	756	756	756	
Miscellaneous @ 20%	263	263	263	402	402	402	
Elder Index Per Month	\$1,579	\$2,465	\$1,653	\$2,413	\$3,299	\$2,487	

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

		Elder Person)	Elder Couple			
Elder Index Per Year	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*)	\$18,950	\$29,585	\$20,716	\$28,951	\$39,586	\$30,717	
<u>Annual Comparison</u> <u>Amounts</u>							
Federal Poverty Guideline (2007 DHHS)	\$10,210	\$10,210	\$10,210	\$13,690	\$13,690	\$13,690	
% of Federal Poverty [Elder Index divided by (/) Federal Poverty Guideline]	186%	290%	203%	211%	289%	224%	
SSI Payment Maximum, California 2007	\$10,272	\$10,272	\$10,272	\$18,024	\$18,024	\$18,024	
SSI Income Gap [SSI Payment Maximum minus (-) Elder Index]	-\$8,678	-\$19,313	-\$10,444	-\$10,927	-\$21,562	-\$12,693	
Average Social Security Payment 2007	\$12,627	\$12,627	\$12,627	\$21,213	\$21,213	\$21,213	
Soc Sec Income Gap [Average Social Security Payment minus (-) Elder Index]	-\$6,324	-\$16,958	-\$8,089	-\$7,738	-\$18,373	-\$9,504	

*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	\$505	\$1,391	\$652	\$505	\$1,391	\$652	
Food	231	231	231	427	427	427	
Transportation	202	202	202	323	323	323	
Health Care (Good Health)	378	378	378	756	756	756	
Miscellaneous @ 20%	263	263	263	402	402	402	
Elder Index Per Month	\$1,579	\$2,465	\$1,726	\$2,413	\$3,299	\$2,560	

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

		Elder Person	1	Elder Couple			
Elder Index Per Year	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*)	\$16,766	\$26,582	\$19,512	\$26,767	\$36,583	\$29,513	
<u>Annual Comparison</u> <u>Amounts</u>							
Federal Poverty Guideline (2007 DHHS)	\$10,210	\$10,210	\$10,210	\$13,690	\$13,690	\$13,690	
% of Federal Poverty [Elder Index divided by (/) Federal Poverty Guideline]	164%	260%	191%	196%	267%	216%	
SSI Payment Maximum, California 2007	\$10,272	\$10,272	\$10,272	\$18,024	\$18,024	\$18,024	
SSI Income Gap [SSI Payment Maximum minus (-) Elder Index]	-\$6,494	-\$16,310	-\$9,240	-\$8,743	-\$18,559	-\$11,489	
Average Social Security Payment 2007	\$12,158	\$12,158	\$12,158	\$20,425	\$20,425	\$20,425	
Soc Sec Income Gap [Average Social Security Payment minus (-) Elder Index]	-\$4,608	-\$14,424	-\$7,354	-\$6,342	-\$16,157	-\$9,087	

*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	\$353	\$1,171	\$582	\$353	\$1,171	\$582	
Food	231	231	231	427	427	427	
Transportation	202	202	202	323	323	323	
Health Care (Good Health)	378	378	378	756	756	756	
Miscellaneous @ 20%	233	233	233	372	372	372	
Elder Index Per Month	\$1,397	\$2,215	\$1,626	\$2,231	\$3,049	\$2,459	

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

		Elder Person)	Elder Couple		
Elder Index Per Year	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*)	\$18,950	\$29,585	\$19,696	\$28,951	\$39,586	\$29,697
<u>Annual Comparison</u> <u>Amounts</u>						
Federal Poverty Guideline (2007 DHHS)	\$10,210	\$10,210	\$10,210	\$13,690	\$13,690	\$13,690
% of Federal Poverty [Elder Index divided by (/) Federal Poverty Guideline]	186%	290%	193%	211%	289%	217%
SSI Payment Maximum, California 2007	\$10,272	\$10,272	\$10,272	\$18,024	\$18,024	\$18,024
SSI Income Gap [SSI Payment Maximum minus (-) Elder Index]	-\$8,678	-\$19,313	-\$9,424	-\$10,927	-\$21,562	-\$11,673
Average Social Security Payment 2007	\$12,707	\$12,707	\$12,707	\$21,347	\$21,347	\$21,347
Soc Sec Income Gap [Average Social Security Payment minus (-) Elder Index]	-\$6,244	-\$16,879	-\$6,990	-\$7,604	-\$18,239	-\$8,350

*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	\$505	\$1,391	\$567	\$505	\$1,391	\$567	
Food	231	231	231	427	427	427	
Transportation	202	202	202	323	323	323	
Health Care (Good Health)	378	378	378	756	756	756	
Miscellaneous @ 20%	263	263	263	402	402	402	
Elder Index Per Month	\$1,579	\$2,465	\$1,641	\$2,413	\$3,299	\$2,475	

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

		Elder Person)		Elder Couple	÷
Elder Index Per Year	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*)	\$16,517	\$26,969	\$18,726	\$26,518	\$36,970	\$28,727
<u>Annual Comparison</u> <u>Amounts</u>						
Federal Poverty Guideline (2007 DHHS)	\$10,210	\$10,210	\$10,210	\$13,690	\$13,690	\$13,690
% of Federal Poverty [Elder Index divided by (/) Federal Poverty Guideline]	162%	264%	183%	194%	270%	210%
SSI Payment Maximum, California 2007	\$10,272	\$10,272	\$10,272	\$18,024	\$18,024	\$18,024
SSI Income Gap [SSI Payment Maximum minus (-) Elder Index]	-\$6,245	-\$16,697	-\$8,454	-\$8,494	-\$18,946	-\$10,703
Average Social Security Payment 2007	\$12,169	\$12,169	\$12,169	\$20,443	\$20,443	\$20,443
Soc Sec Income Gap [Average Social Security Payment minus (-) Elder Index]	-\$4,348	-\$14,801	-\$6,558	-\$6,074	-\$16,527	-\$8,284

*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	\$336	\$1,207	\$520	\$336	\$1,207	\$520	
Food	231	231	231	427	427	427	
Transportation	202	202	202	323	323	323	
Health Care (Good Health)	378	378	378	756	756	756	
Miscellaneous @ 20%	229	229	229	368	368	368	
Elder Index Per Month	\$1,376	\$2,247	\$1,561	\$2,210	\$3,081	\$2,394	

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

		Elder Person)		Elder Couple	e
Elder Index Per Year	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*)	\$18,804	\$34,470	\$25,353	\$28,438	\$44,104	\$34,988
<u>Annual Comparison</u> <u>Amounts</u>						
Federal Poverty Guideline (2007 DHHS)	\$10,210	\$10,210	\$10,210	\$13,690	\$13,690	\$13,690
% of Federal Poverty [Elder Index divided by (/) Federal Poverty Guideline]	184%	338%	248%	208%	322%	256%
SSI Payment Maximum, California 2007	\$10,272	\$10,272	\$10,272	\$18,024	\$18,024	\$18,024
SSI Income Gap [SSI Payment Maximum minus (-) Elder Index]	-\$8,532	-\$24,198	-\$15,081	-\$10,414	-\$26,080	-\$16,964
Average Social Security Payment 2007	\$13,503	\$13,503	\$13,503	\$22,685	\$22,685	\$22,685
Soc Sec Income Gap [Average Social Security Payment minus (-) Elder Index]	-\$5,301	-\$20,967	-\$11,850	-\$5,753	-\$21,419	-\$12,303

*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	\$509	\$1,815	\$1,055	\$509	\$1,815	\$1,055	
Food	302	302	302	557	557	557	
Transportation	202	202	202	323	323	323	
Health Care (Good Health)	293	293	293	586	586	586	
Miscellaneous @ 20%	261	261	261	395	395	395	
Elder Index Per Month	\$1,567	\$2,872	\$2,113	\$2,370	\$3,675	\$2,916	

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

		Elder Person	1		Elder Couple	9
Elder Index Per Year	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*)	\$16,423	\$25,615	\$18,627	\$26,424	\$35,616	\$28,628
<u>Annual Comparison</u> <u>Amounts</u>						
Federal Poverty Guideline (2007 DHHS)	\$10,210	\$10,210	\$10,210	\$13,690	\$13,690	\$13,690
% of Federal Poverty [Elder Index divided by (/) Federal Poverty Guideline]	161%	251%	182%	193%	260%	209%
SSI Payment Maximum, California 2007	\$10,272	\$10,272	\$10,272	\$18,024	\$18,024	\$18,024
SSI Income Gap [SSI Payment Maximum minus (-) Elder Index]	-\$6,151	-\$15,343	-\$8,355	-\$8,400	-\$17,592	-\$10,604
Average Social Security Payment 2007	\$11,727	\$11,727	\$11,727	\$19,701	\$19,701	\$19,701
Soc Sec Income Gap [Average Social Security Payment minus (-) Elder Index]	-\$4,696	-\$13,888	-\$6,900	-\$6,723	-\$15,915	-\$8,927

*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	\$329	\$1,095	\$513	\$329	\$1,095	\$513	
Food	231	231	231	427	427	427	
Transportation	202	202	202	323	323	323	
Health Care (Good Health)	378	378	378	756	756	756	
Miscellaneous @ 20%	228	228	228	367	367	367	
Elder Index Per Month	\$1,369	\$2,135	\$1,552	\$2,202	\$2,968	\$2,386	

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

		Elder Persor)		Elder Couple	e
Elder Index Per Year	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*)	\$16,816	\$31,091	\$21,151	\$25,447	\$39,721	\$29,781
<u>Annual Comparison</u> Amounts						
Federal Poverty Guideline (2007 DHHS)	\$10,210	\$10,210	\$10,210	\$13,690	\$13,690	\$13,690
% of Federal Poverty [Elder Index divided by (/) Federal Poverty Guideline]	165%	305%	207%	186%	290%	218%
SSI Payment Maximum, California 2007	\$10,272	\$10,272	\$10,272	\$18,024	\$18,024	\$18,024
SSI Income Gap [SSI Payment Maximum minus (-) Elder Index]	-\$6,544	-\$20,819	-\$10,879	-\$7,423	-\$21,697	-\$11,757
Average Social Security Payment 2007	\$12,595	\$12,595	\$12,595	\$21,160	\$21,160	\$21,160
Soc Sec Income Gap [Average Social Security Payment minus (-) Elder Index]	-\$4,220	-\$18,495	-\$8,555	-\$4,286	-\$18,561	-\$8,621

*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	\$452	\$1,641	\$813	\$452	\$1,641	\$813	
Food	231	231	231	427	427	427	
Transportation	202	202	202	323	323	323	
Health Care (Good Health)	283	283	283	566	566	566	
Miscellaneous @ 20%	234	234	234	353	353	353	
Elder Index Per Month	\$1,401	\$2,591	\$1,763	\$2,121	\$3,310	\$2,482	

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

		Elder Person	1		Elder Couple	e
Elder Index Per Year	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*)	\$16,001	\$25,661	\$18,870	\$24,866	\$34,526	\$27,735
<u>Annual Comparison</u> <u>Amounts</u>						
Federal Poverty Guideline (2007 DHHS)	\$10,210	\$10,210	\$10,210	\$13,690	\$13,690	\$13,690
% of Federal Poverty [Elder Index divided by (/) Federal Poverty Guideline]	157%	251%	185%	182%	252%	203%
SSI Payment Maximum, California 2007	\$10,272	\$10,272	\$10,272	\$18,024	\$18,024	\$18,024
SSI Income Gap [SSI Payment Maximum minus (-) Elder Index]	-\$5,729	-\$15,389	-\$8,598	-\$6,842	-\$16,502	-\$9,711
Average Social Security Payment 2007	\$11,770	\$11,770	\$11,770	\$19,773	\$19,773	\$19,773
Soc Sec Income Gap [Average Social Security Payment minus (-) Elder Index]	-\$4,232	-\$13,891	-\$7,100	-\$5,093	-\$14,753	-\$7,962

*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	\$376	\$1,181	\$615	\$376	\$1,181	\$615	
Food	250	250	250	462	462	462	
Transportation	202	202	202	323	323	323	
Health Care (Good Health)	283	283	283	566	566	566	
Miscellaneous @ 20%	222	222	222	345	345	345	
Elder Index Per Month	\$1,333	\$2,138	\$1,572	\$2,072	\$2,877	\$2,311	

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

		Elder Person	1		Elder Couple	e
Elder Index Per Year	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*)	\$16,517	\$26,969	\$17,934	\$26,518	\$36,970	\$27,935
<u>Annual Comparison</u> <u>Amounts</u>						
Federal Poverty Guideline (2007 DHHS)	\$10,210	\$10,210	\$10,210	\$13,690	\$13,690	\$13,690
% of Federal Poverty [Elder Index divided by (/) Federal Poverty Guideline]	162%	264%	176%	194%	270%	204%
SSI Payment Maximum , California 2007	\$10,272	\$10,272	\$10,272	\$18,024	\$18,024	\$18,024
SSI Income Gap [SSI Payment Maximum minus (-) Elder Index]	-\$6,245	-\$16,697	-\$7,662	-\$8,494	-\$18,946	-\$9,911
Average Social Security Payment 2007	\$11,653	\$11,653	\$11,653	\$19,577	\$19,577	\$19,577
Soc Sec Income Gap [Average Social Security Payment minus (-) Elder Index]	-\$4,864	-\$15,316	-\$6,282	-\$6,941	-\$17,393	-\$8,358

*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	\$336	\$1,207	\$454	\$336	\$1,207	\$454	
Food	231	231	231	427	427	427	
Transportation	202	202	202	323	323	323	
Health Care (Good Health)	378	378	378	756	756	756	
Miscellaneous @ 20%	229	229	229	368	368	368	
Elder Index Per Month	\$1,376	\$2,247	\$1,495	\$2,210	\$3,081	\$2,328	

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

		Elder Person)		Elder Couple	e
Elder Index Per Year	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*)	\$16,985	\$25,955	\$19,176	\$26,986	\$35,956	\$29,177
<u>Annual Comparison</u> Amounts						
Federal Poverty Guideline (2007 DHHS)	\$10,210	\$10,210	\$10,210	\$13,690	\$13,690	\$13,690
% of Federal Poverty [Elder Index divided by (/) Federal Poverty Guideline]	166%	254%	188%	197%	263%	213%
SSI Payment Maximum, California 2007	\$10,272	\$10,272	\$10,272	\$18,024	\$18,024	\$18,024
SSI Income Gap [SSI Payment Maximum minus (-) Elder Index]	-\$6,713	-\$15,683	-\$8,904	-\$8,962	-\$17,932	-\$11,153
Average Social Security Payment 2007	\$12,390	\$12,390	\$12,390	\$20,816	\$20,816	\$20,816
Soc Sec Income Gap [Average Social Security Payment minus (-) Elder Index]	-\$4,594	-\$13,565	-\$6,786	-\$6,170	-\$15,140	-\$8,362

*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	\$368	\$1,116	\$551	\$368	\$1,116	\$551	
Food	231	231	231	427	427	427	
Transportation	202	202	202	323	323	323	
Health Care (Good Health)	378	378	378	756	756	756	
Miscellaneous @ 20%	236	236	236	375	375	375	
Elder Index Per Month	\$1,415	\$2,163	\$1,598	\$2,249	\$2,996	\$2,431	

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

		Elder Persor)		Elder Couple	e
Elder Index Per Year	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*)	\$17,569	\$24,551	\$19,891	\$28,310	\$35,292	\$30,632
<u>Annual Comparison</u> <u>Amounts</u>						
Federal Poverty Guideline (2007 DHHS)	\$10,210	\$10,210	\$10,210	\$13,690	\$13,690	\$13,690
% of Federal Poverty [Elder Index divided by (/) Federal Poverty Guideline]	172%	240%	195%	207%	258%	224%
SSI Payment Maximum, California 2007	\$10,272	\$10,272	\$10,272	\$18,024	\$18,024	\$18,024
SSI Income Gap [SSI Payment Maximum minus (-) Elder Index]	-\$7,297	-\$14,279	-\$9,619	-\$10,286	-\$17,268	-\$12,608
Average Social Security Payment 2007	\$9,935	\$9,935	\$9,935	\$16,691	\$16,691	\$16,691
Soc Sec Income Gap [Average Social Security Payment minus (-) Elder Index]	-\$7,634	-\$14,615	-\$9,956	-\$11,619	-\$18,600	-\$13,941

*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	\$358	\$939	\$551	\$358	\$939	\$551	
Food	231	231	231	427	427	427	
Transportation	202	202	202	323	323	323	
Health Care (Good Health)	429	429	429	859	859	859	
Miscellaneous @ 20%	244	244	244	393	393	393	
Elder Index Per Month	\$1,464	\$2,046	\$1,658	\$2,359	\$2,941	\$2,553	

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

		Elder Person	1		Elder Couple	Elder Couple		
Elder Index Per Year	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*)	\$18,950	\$29,585	\$18,748	\$28,951	\$39,586	\$28,749		
<u>Annual Comparison</u> <u>Amounts</u>								
Federal Poverty Guideline (2007 DHHS)	\$10,210	\$10,210	\$10,210	\$13,690	\$13,690	\$13,690		
% of Federal Poverty [Elder Index divided by (/) Federal Poverty Guideline]	186%	290%	184%	211%	289%	210%		
SSI Payment Maximum, California 2007	\$10,272	\$10,272	\$10,272	\$18,024	\$18,024	\$18,024		
SSI Income Gap [SSI Payment Maximum minus (-) Elder Index]	-\$8,678	-\$19,313	-\$8,476	-\$10,927	-\$21,562	-\$10,725		
Average Social Security Payment 2007	\$11,848	\$11,848	\$11,848	\$19,904	\$19,904	\$19,904		
Soc Sec Income Gap [Average Social Security Payment minus (-) Elder Index]	-\$7,103	-\$17,737	-\$6,900	-\$9,047	-\$19,682	-\$8,845		

*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	\$505	\$1,391	\$488	\$505	\$1,391	\$488	
Food	231	231	231	427	427	427	
Transportation	202	202	202	323	323	323	
Health Care (Good Health)	378	378	378	756	756	756	
Miscellaneous @ 20%	263	263	263	402	402	402	
Elder Index Per Month	\$1,579	\$2,465	\$1,562	\$2,413	\$3,299	\$2,396	

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

		Elder Persor)		Elder Couple	e
Elder Index Per Year	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*)	\$15,848	\$24,142	\$17,789	\$24,531	\$32,825	\$26,471
<u>Annual Comparison</u> <u>Amounts</u>						
Federal Poverty Guideline (2007 DHHS)	\$10,210	\$10,210	\$10,210	\$13,690	\$13,690	\$13,690
% of Federal Poverty [Elder Index divided by (/) Federal Poverty Guideline]	155%	236%	174%	179%	240%	193%
SSI Payment Maximum, California 2007	\$10,272	\$10,272	\$10,272	\$18,024	\$18,024	\$18,024
SSI Income Gap [SSI Payment Maximum minus (-) Elder Index]	-\$5,576	-\$13,870	-\$7,517	-\$6,507	-\$14,801	-\$8,447
Average Social Security Payment 2007	\$11,944	\$11,944	\$11,944	\$20,066	\$20,066	\$20,066
Soc Sec Income Gap [Average Social Security Payment minus (-) Elder Index]	-\$3,904	-\$12,198	-\$5,845	-\$4,465	-\$12,759	-\$6,405

*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	\$380	\$1,071	\$542	\$380	\$1,071	\$542	
Food	235	235	235	435	435	435	
Transportation	202	202	202	323	323	323	
Health Care (Good Health)	283	283	283	566	566	566	
Miscellaneous @ 20%	220	220	220	341	341	341	
Elder Index Per Month	\$1,321	\$2,012	\$1,482	\$2,044	\$2,735	\$2,206	

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

		Elder Person	1		Elder Couple)
Elder Index Per Year	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*)	\$17,032	\$27,042	\$19,112	\$27,032	\$37,043	\$29,113
<u>Annual Comparison</u> <u>Amounts</u>						
Federal Poverty Guideline (2007 DHHS)	\$10,210	\$10,210	\$10,210	\$13,690	\$13,690	\$13,690
% of Federal Poverty [Elder Index divided by (/) Federal Poverty Guideline]	167%	265%	187%	197%	271%	213%
SSI Payment Maximum , California 2007	\$10,272	\$10,272	\$10,272	\$18,024	\$18,024	\$18,024
SSI Income Gap [SSI Payment Maximum minus (-) Elder Index]	-\$6,760	-\$16,770	-\$8,840	-\$9,008	-\$19,019	-\$11,089
Average Social Security Payment 2007	\$11,359	\$11,359	\$11,359	\$19,083	\$19,083	\$19,083
Soc Sec Income Gap [Average Social Security Payment minus (-) Elder Index]	-\$5,673	-\$15,683	-\$7,753	-\$7,949	-\$17,960	-\$10,030

*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	\$372	\$1,206	\$545	\$372	\$1,206	\$545	
Food	231	231	231	427	427	427	
Transportation	202	202	202	323	323	323	
Health Care (Good Health)	378	378	378	756	756	756	
Miscellaneous @ 20%	237	237	237	375	375	375	
Elder Index Per Month	\$1,419	\$2,254	\$1,593	\$2,253	\$3,087	\$2,426	

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

		Elder Persor)		Elder Couple	e
Elder Index Per Year	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*)	\$17,135	\$30,226	\$19,436	\$27,504	\$40,595	\$29,805
<u>Annual Comparison</u> <u>Amounts</u>						
Federal Poverty Guideline (2007 DHHS)	\$10,210	\$10,210	\$10,210	\$13,690	\$13,690	\$13,690
% of Federal Poverty [Elder Index divided by (/) Federal Poverty Guideline]	168%	296%	190%	201%	297%	218%
SSI Payment Maximum, California 2007	\$10,272	\$10,272	\$10,272	\$18,024	\$18,024	\$18,024
SSI Income Gap [SSI Payment Maximum minus (-) Elder Index]	-\$6,863	-\$19,954	-\$9,164	-\$9,480	-\$22,571	-\$11,781
Average Social Security Payment 2007	\$12,068	\$12,068	\$12,068	\$20,274	\$20,274	\$20,274
Soc Sec Income Gap [Average Social Security Payment minus (-) Elder Index]	-\$5,066	-\$18,158	-\$7,368	-\$7,229	-\$20,321	-\$9,531

*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	\$353	\$1,444	\$545	\$353	\$1,444	\$545	
Food	231	231	231	427	427	427	
Transportation	202	202	202	323	323	323	
Health Care (Good Health)	404	404	404	807	807	807	
Miscellaneous @ 20%	238	238	238	382	382	382	
Elder Index Per Month	\$1,428	\$2,519	\$1,620	\$2,292	\$3,383	\$2,484	

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

		Elder Person			Elder Couple	e
Elder Index Per Year	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*)	\$16,423	\$25,615	\$18,843	\$26,424	\$35,616	\$28,844
<u>Annual Comparison</u> <u>Amounts</u>						
Federal Poverty Guideline (2007 DHHS)	\$10,210	\$10,210	\$10,210	\$13,690	\$13,690	\$13,690
% of Federal Poverty [Elder Index divided by (/) Federal Poverty Guideline]	161%	251%	185%	193%	260%	211%
SSI Payment Maximum, California 2007	\$10,272	\$10,272	\$10,272	\$18,024	\$18,024	\$18,024
SSI Income Gap [SSI Payment Maximum minus (-) Elder Index]	-\$6,151	-\$15,343	-\$8,571	-\$8,400	-\$17,592	-\$10,820
Average Social Security Payment 2007	\$11,010	\$11,010	\$11,010	\$18,497	\$18,497	\$18,497
Soc Sec Income Gap [Average Social Security Payment minus (-) Elder Index]	-\$5,413	-\$14,605	-\$7,833	-\$7,927	-\$17,119	-\$10,347

*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	\$329	\$1,095	\$531	\$329	\$1,095	\$531	
Food	231	231	231	427	427	427	
Transportation	202	202	202	323	323	323	
Health Care (Good Health)	378	378	378	756	756	756	
Miscellaneous @ 20%	228	228	228	367	367	367	
Elder Index Per Month	\$1,369	\$2,135	\$1,570	\$2,202	\$2,968	\$2,404	

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

		Elder Person)		Elder Couple	e
Elder Index Per Year	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*)	\$16,184	\$33,358	\$22,798	\$23,924	\$41,098	\$30,538
<u>Annual Comparison</u> <u>Amounts</u>						
Federal Poverty Guideline (2007 DHHS)	\$10,210	\$10,210	\$10,210	\$13,690	\$13,690	\$13,690
% of Federal Poverty [Elder Index divided by (/) Federal Poverty Guideline]	159%	327%	223%	175%	300%	223%
SSI Payment Maximum , California 2007	\$10,272	\$10,272	\$10,272	\$18,024	\$18,024	\$18,024
SSI Income Gap [SSI Payment Maximum minus (-) Elder Index]	-\$5,912	-\$23,086	-\$12,526	-\$5,900	-\$23,074	-\$12,514
Average Social Security Payment 2007	\$12,540	\$12,540	\$12,540	\$21,068	\$21,068	\$21,068
Soc Sec Income Gap [Average Social Security Payment minus (-) Elder Index]	-\$3,644	-\$20,818	-\$10,258	-\$2,856	-\$20,030	-\$9,471

*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	\$465	\$1,896	\$1,016	\$465	\$1,896	\$1,016	
Food	263	263	263	486	486	486	
Transportation	202	202	202	323	323	323	
Health Care (Good Health)	194	194	194	388	388	388	
Miscellaneous @ 20%	225	225	225	332	332	332	
Elder Index Per Month	\$1,349	\$2,780	\$1,900	\$1,994	\$3,425	\$2,545	

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

		Elder Person	1		Elder Couple	e
Elder Index Per Year	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*)	\$16,355	\$30,591	\$22,827	\$24,095	\$38,331	\$30,567
<u>Annual Comparison</u> <u>Amounts</u>						
Federal Poverty Guideline (2007 DHHS)	\$10,210	\$10,210	\$10,210	\$13,690	\$13,690	\$13,690
% of Federal Poverty [Elder Index divided by (/) Federal Poverty Guideline]	160%	300%	224%	176%	280%	223%
SSI Payment Maximum , California 2007	\$10,272	\$10,272	\$10,272	\$18,024	\$18,024	\$18,024
SSI Income Gap [SSI Payment Maximum minus (-) Elder Index]	-\$6,083	-\$20,319	-\$12,555	-\$6,071	-\$20,307	-\$12,543
Average Social Security Payment 2007	\$12,540	\$12,540	\$12,540	\$21,068	\$21,068	\$21,068
Soc Sec Income Gap [Average Social Security Payment minus (-) Elder Index]	-\$3,815	-\$18,051	-\$10,287	-\$3,028	-\$17,264	-\$9,499

*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	\$1,663	\$1,016	\$477	\$1,663	\$1,016	
Food	263	263	263	486	486	486	
Transportation	202	202	202	323	323	323	
Health Care (Good Health)	194	194	194	388	388	388	
Miscellaneous @ 20%	227	227	227	335	335	335	
Elder Index Per Month	\$1,363	\$2,549	\$1,902	\$2,008	\$3,194	\$2,547	

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

		Elder Person)		Elder Couple	÷
Elder Index Per Year	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*)	\$17,424	\$25,342	\$17,964	\$26,055	\$33,972	\$26,595
<u>Annual Comparison</u> <u>Amounts</u>						
Federal Poverty Guideline (2007 DHHS)	\$10,210	\$10,210	\$10,210	\$13,690	\$13,690	\$13,690
% of Federal Poverty [Elder Index divided by (/) Federal Poverty Guideline]	171%	248%	176%	190%	248%	194%
SSI Payment Maximum, California 2007	\$10,272	\$10,272	\$10,272	\$18,024	\$18,024	\$18,024
SSI Income Gap [SSI Payment Maximum minus (-) Elder Index]	-\$7,152	-\$15,070	-\$7,692	-\$8,031	-\$15,948	-\$8,571
Average Social Security Payment 2007	\$11,851	\$11,851	\$11,851	\$19,910	\$19,910	\$19,910
Soc Sec Income Gap [Average Social Security Payment minus (-) Elder Index]	-\$5,573	-\$13,491	-\$6,113	-\$6,145	-\$14,063	-\$6,685

*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	\$494	\$1,154	\$539	\$494	\$1,154	\$539	
Food	231	231	231	427	427	427	
Transportation	202	202	202	323	323	323	
Health Care (Good Health)	283	283	283	566	566	566	
Miscellaneous @ 20%	242	242	242	362	362	362	
Elder Index Per Month	\$1,452	\$2,112	\$1,497	\$2,171	\$2,831	\$2,216	

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

		Elder Person	1		Elder Couple	e
Elder Index Per Year	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*)	\$18,005	\$39,573	\$26,581	\$26,780	\$48,348	\$35,355
<u>Annual Comparison</u> <u>Amounts</u>						
Federal Poverty Guideline (2007 DHHS)	\$10,210	\$10,210	\$10,210	\$13,690	\$13,690	\$13,690
% of Federal Poverty [Elder Index divided by (/) Federal Poverty Guideline]	176%	388%	260%	196%	353%	258%
SSI Payment Maximum, California 2007	\$10,272	\$10,272	\$10,272	\$18,024	\$18,024	\$18,024
SSI Income Gap [SSI Payment Maximum minus (-) Elder Index]	-\$7,733	-\$29,301	-\$16,309	-\$8,756	-\$30,324	-\$17,331
Average Social Security Payment 2007	\$14,282	\$14,282	\$14,282	\$23,993	\$23,993	\$23,993
Soc Sec Income Gap [Average Social Security Payment minus (-) Elder Index]	-\$3,724	-\$25,292	-\$12,299	-\$2,787	-\$24,355	-\$11,362

*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	\$524	\$2,322	\$1,239	\$524	\$2,322	\$1,239	
Food	231	231	231	427	427	427	
Transportation	202	202	202	323	323	323	
Health Care (Good Health)	293	293	293	586	586	586	
Miscellaneous @ 20%	250	250	250	372	372	372	
Elder Index Per Month	\$1,500	\$3,298	\$2,215	\$2,232	\$4,029	\$2,946	

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

		Elder Person			Elder Couple	e
Elder Index Per Year	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*)	\$18,950	\$29,585	\$19,840	\$28,951	\$39,586	\$29,841
<u>Annual Comparison</u> <u>Amounts</u>						
Federal Poverty Guideline (2007 DHHS)	\$10,210	\$10,210	\$10,210	\$13,690	\$13,690	\$13,690
% of Federal Poverty [Elder Index divided by (/) Federal Poverty Guideline]	186%	290%	194%	211%	289%	218%
SSI Payment Maximum, California 2007	\$10,272	\$10,272	\$10,272	\$18,024	\$18,024	\$18,024
SSI Income Gap [SSI Payment Maximum minus (-) Elder Index]	-\$8,678	-\$19,313	-\$9,568	-\$10,927	-\$21,562	-\$11,817
Average Social Security Payment 2007	\$11,874	\$11,874	\$11,874	\$19,948	\$19,948	\$19,948
Soc Sec Income Gap [Average Social Security Payment minus (-) Elder Index]	-\$7,077	-\$17,712	-\$7,967	-\$9,004	-\$19,638	-\$9,893

*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	\$505	\$1,391	\$579	\$505	\$1,391	\$579	
Food	231	231	231	427	427	427	
Transportation	202	202	202	323	323	323	
Health Care (Good Health)	378	378	378	756	756	756	
Miscellaneous @ 20%	263	263	263	402	402	402	
Elder Index Per Month	\$1,579	\$2,465	\$1,653	\$2,413	\$3,299	\$2,487	

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

		Elder Person	1		Elder Couple	e
Elder Index Per Year	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*)	\$16,766	\$29,858	\$20,220	\$26,767	\$39,859	\$30,221
<u>Annual Comparison</u> <u>Amounts</u>						
Federal Poverty Guideline (2007 DHHS)	\$10,210	\$10,210	\$10,210	\$13,690	\$13,690	\$13,690
% of Federal Poverty [Elder Index divided by (/) Federal Poverty Guideline]	164%	292%	198%	196%	291%	221%
SSI Payment Maximum, California 2007	\$10,272	\$10,272	\$10,272	\$18,024	\$18,024	\$18,024
SSI Income Gap [SSI Payment Maximum minus (-) Elder Index]	-\$6,494	-\$19,586	-\$9,948	-\$8,743	-\$21,835	-\$12,197
Average Social Security Payment 2007	\$12,137	\$12,137	\$12,137	\$20,390	\$20,390	\$20,390
Soc Sec Income Gap [Average Social Security Payment minus (-) Elder Index]	-\$4,629	-\$17,721	-\$8,083	-\$6,377	-\$19,469	-\$9,831

*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	\$353	\$1,444	\$641	\$353	\$1,444	\$641	
Food	231	231	231	427	427	427	
Transportation	202	202	202	323	323	323	
Health Care (Good Health)	378	378	378	756	756	756	
Miscellaneous @ 20%	233	233	233	372	372	372	
Elder Index Per Month	\$1,397	\$2,488	\$1,685	\$2,231	\$3,322	\$2,518	

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

		Elder Person	1		Elder Couple	9
Elder Index Per Year	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*)	\$16,361	\$25,682	\$18,952	\$26,362	\$35,683	\$28,953
<u>Annual Comparison</u> <u>Amounts</u>						
Federal Poverty Guideline (2007 DHHS)	\$10,210	\$10,210	\$10,210	\$13,690	\$13,690	\$13,690
% of Federal Poverty [Elder Index divided by (/) Federal Poverty Guideline]	160%	252%	186%	193%	261%	211%
SSI Payment Maximum, California 2007	\$10,272	\$10,272	\$10,272	\$18,024	\$18,024	\$18,024
SSI Income Gap [SSI Payment Maximum minus (-) Elder Index]	-\$6,089	-\$15,410	-\$8,680	-\$8,338	-\$17,659	-\$10,929
Average Social Security Payment 2007	\$11,244	\$11,244	\$11,244	\$18,890	\$18,890	\$18,890
Soc Sec Income Gap [Average Social Security Payment minus (-) Elder Index]	-\$5,116	-\$14,438	-\$7,708	-\$7,471	-\$16,793	-\$10,063

*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	\$325	\$1,102	\$541	\$325	\$1,102	\$541	
Food	231	231	231	427	427	427	
Transportation	202	202	202	323	323	323	
Health Care (Good Health)	378	378	378	756	756	756	
Miscellaneous @ 20%	227	227	227	366	366	366	
Elder Index Per Month	\$1,363	\$2,140	\$1,579	\$2,197	\$2,974	\$2,413	

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

	Elder Person				Elder Couple	e
Elder Index Per Year	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*)	\$16,423	\$25,615	\$18,423	\$26,424	\$35,616	\$28,424
<u>Annual Comparison</u> <u>Amounts</u>						
Federal Poverty Guideline (2007 DHHS)	\$10,210	\$10,210	\$10,210	\$13,690	\$13,690	\$13,690
% of Federal Poverty [Elder Index divided by (/) Federal Poverty Guideline]	161%	251%	180%	193%	260%	208%
SSI Payment Maximum, California 2007	\$10,272	\$10,272	\$10,272	\$18,024	\$18,024	\$18,024
SSI Income Gap [SSI Payment Maximum minus (-) Elder Index]	-\$6,151	-\$15,343	-\$8,151	-\$8,400	-\$17,592	-\$10,400
Average Social Security Payment 2007	\$11,373	\$11,373	\$11,373	\$19,107	\$19,107	\$19,107
Soc Sec Income Gap [Average Social Security Payment minus (-) Elder Index]	-\$5,050	-\$14,241	-\$7,050	-\$7,317	-\$16,508	-\$9,316

*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	\$329	\$1,095	\$496	\$329	\$1,095	\$496	
Food	231	231	231	427	427	427	
Transportation	202	202	202	323	323	323	
Health Care (Good Health)	378	378	378	756	756	756	
Miscellaneous @ 20%	228	228	228	367	367	367	
Elder Index Per Month	\$1,369	\$2,135	\$1,535	\$2,202	\$2,968	\$2,369	

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

		Elder Person)		Elder Couple	÷
Elder Index Per Year	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*)	\$18,950	\$29,585	\$21,652	\$28,951	\$39,586	\$31,653
<u>Annual Comparison</u> <u>Amounts</u>						
Federal Poverty Guideline (2007 DHHS)	\$10,210	\$10,210	\$10,210	\$13,690	\$13,690	\$13,690
% of Federal Poverty [Elder Index divided by (/) Federal Poverty Guideline]	186%	290%	212%	211%	289%	231%
SSI Payment Maximum, California 2007	\$10,272	\$10,272	\$10,272	\$18,024	\$18,024	\$18,024
SSI Income Gap [SSI Payment Maximum minus (-) Elder Index]	-\$8,678	-\$19,313	-\$11,380	-\$10,927	-\$21,562	-\$13,629
Average Social Security Payment 2007	\$12,223	\$12,223	\$12,223	\$20,535	\$20,535	\$20,535
Soc Sec Income Gap [Average Social Security Payment minus (-) Elder Index]	-\$6,727	-\$17,362	-\$9,429	-\$8,416	-\$19,051	-\$11,118

*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	\$505	\$1,391	\$730	\$505	\$1,391	\$730	
Food	231	231	231	427	427	427	
Transportation	202	202	202	323	323	323	
Health Care (Good Health)	378	378	378	756	756	756	
Miscellaneous @ 20%	263	263	263	402	402	402	
Elder Index Per Month	\$1,579	\$2,465	\$1,804	\$2,413	\$3,299	\$2,638	

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

		Elder Person	1		Elder Couple	÷
Elder Index Per Year	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*)	\$17,328	\$34,463	\$24,178	\$27,329	\$44,464	\$34,179
<u>Annual Comparison</u> <u>Amounts</u>						
Federal Poverty Guideline (2007 DHHS)	\$10,210	\$10,210	\$10,210	\$13,690	\$13,690	\$13,690
% of Federal Poverty [Elder Index divided by (/) Federal Poverty Guideline]	170%	338%	237%	200%	325%	250%
SSI Payment Maximum, California 2007	\$10,272	\$10,272	\$10,272	\$18,024	\$18,024	\$18,024
SSI Income Gap [SSI Payment Maximum minus (-) Elder Index]	-\$7,056	-\$24,191	-\$13,906	-\$9,305	-\$26,440	-\$16,155
Average Social Security Payment 2007	\$12,100	\$12,100	\$12,100	\$20,329	\$20,329	\$20,329
Soc Sec Income Gap [Average Social Security Payment minus (-) Elder Index]	-\$5,228	-\$22,363	-\$12,077	-\$7,000	-\$24,135	-\$13,850

*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	\$392	\$1,820	\$963	\$392	\$1,820	\$963	
Food	231	231	231	427	427	427	
Transportation	202	202	202	323	323	323	
Health Care (Good Health)	378	378	378	756	756	756	
Miscellaneous @ 20%	241	241	241	380	380	380	
Elder Index Per Month	\$1,444	\$2,872	\$2,015	\$2,277	\$3,705	\$2,848	

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

		Elder Person			Elder Couple	e
Elder Index Per Year	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*)	\$18,614	\$35,918	\$22,086	\$27,388	\$44,692	\$30,861
<u>Annual Comparison</u> <u>Amounts</u>						
Federal Poverty Guideline (2007 DHHS)	\$10,210	\$10,210	\$10,210	\$13,690	\$13,690	\$13,690
% of Federal Poverty [Elder Index divided by (/) Federal Poverty Guideline]	182%	352%	216%	200%	326%	225%
SSI Payment Maximum, California 2007	\$10,272	\$10,272	\$10,272	\$18,024	\$18,024	\$18,024
SSI Income Gap [SSI Payment Maximum minus (-) Elder Index]	-\$8,342	-\$25,646	-\$11,814	-\$9,364	-\$26,668	-\$12,837
Average Social Security Payment 2007	\$12,488	\$12,488	\$12,488	\$20,980	\$20,980	\$20,980
Soc Sec Income Gap [Average Social Security Payment minus (-) Elder Index]	-\$6,126	-\$23,430	-\$9,598	-\$6,409	-\$23,713	-\$9,881

*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	\$567	\$2,009	\$856	\$567	\$2,009	\$856	
Food	231	231	231	427	427	427	
Transportation	202	202	202	323	323	323	
Health Care (Good Health)	293	293	293	586	586	586	
Miscellaneous @ 20%	259	259	259	380	380	380	
Elder Index Per Month	\$1,551	\$2,993	\$1,841	\$2,282	\$3,724	\$2,572	

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

	Elder Person				Elder Couple	9
Elder Index Per Year	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*)	\$17,687	\$30,623	\$20,842	\$27,688	\$40,623	\$30,842
<u>Annual Comparison</u> <u>Amounts</u>						
Federal Poverty Guideline (2007 DHHS)	\$10,210	\$10,210	\$10,210	\$13,690	\$13,690	\$13,690
% of Federal Poverty [Elder Index divided by (/) Federal Poverty Guideline]	173%	300%	204%	202%	297%	225%
SSI Payment Maximum, California 2007	\$10,272	\$10,272	\$10,272	\$18,024	\$18,024	\$18,024
SSI Income Gap [SSI Payment Maximum minus (-) Elder Index]	-\$7,415	-\$20,351	-\$10,570	-\$9,664	-\$22,599	-\$12,818
Average Social Security Payment 2007	\$12,669	\$12,669	\$12,669	\$21,284	\$21,284	\$21,284
Soc Sec Income Gap [Average Social Security Payment minus (-) Elder Index]	-\$5,018	-\$17,954	-\$8,173	-\$6,404	-\$19,340	-\$9,559

*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	\$417	\$1,495	\$680	\$417	\$1,495	\$680	
Food	231	231	231	427	427	427	
Transportation	202	202	202	323	323	323	
Health Care (Good Health)	378	378	378	756	756	756	
Miscellaneous @ 20%	246	246	246	385	385	385	
Elder Index Per Month	\$1,474	\$2,552	\$1,737	\$2,307	\$3,385	\$2,570	

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

	Elder Person				Elder Couple	÷
Elder Index Per Year	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*)	\$15,589	\$33,582	\$25,466	\$23,434	\$41,427	\$33,310
<u>Annual Comparison</u> <u>Amounts</u>						
Federal Poverty Guideline (2007 DHHS)	\$10,210	\$10,210	\$10,210	\$13,690	\$13,690	\$13,690
% of Federal Poverty [Elder Index divided by (/) Federal Poverty Guideline]	153%	329%	249%	171%	303%	243%
SSI Payment Maximum, California 2007	\$10,272	\$10,272	\$10,272	\$18,024	\$18,024	\$18,024
SSI Income Gap [SSI Payment Maximum minus (-) Elder Index]	-\$5,317	-\$23,310	-\$15,194	-\$5,410	-\$23,403	-\$15,286
Average Social Security Payment 2007	\$13,487	\$13,487	\$13,487	\$22,658	\$22,658	\$22,658
Soc Sec Income Gap [Average Social Security Payment minus (-) Elder Index]	-\$2,102	-\$20,095	-\$11,979	-\$775	-\$18,768	-\$10,652

*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	\$415	\$1,914	\$1,238	\$415	\$1,914	\$1,238	
Food	272	272	272	502	502	502	
Transportation	202	202	202	323	323	323	
Health Care (Good Health)	194	194	194	388	388	388	
Miscellaneous @ 20%	217	217	217	325	325	325	
Elder Index Per Month	\$1,299	\$2,799	\$2,122	\$1,953	\$3,452	\$2,776	

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

	Elder Person				Elder Couple	e
Elder Index Per Year	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*)	\$17,965	\$35,321	\$21,727	\$26,986	\$44,342	\$30,749
<u>Annual Comparison</u> <u>Amounts</u>						
Federal Poverty Guideline (2007 DHHS)	\$10,210	\$10,210	\$10,210	\$13,690	\$13,690	\$13,690
% of Federal Poverty [Elder Index divided by (/) Federal Poverty Guideline]	176%	346%	213%	197%	324%	225%
SSI Payment Maximum, California 2007	\$10,272	\$10,272	\$10,272	\$18,024	\$18,024	\$18,024
SSI Income Gap [SSI Payment Maximum minus (-) Elder Index]	-\$7,693	-\$25,049	-\$11,455	-\$8,962	-\$26,318	-\$12,725
Average Social Security Payment 2007	\$12,884	\$12,884	\$12,884	\$21,645	\$21,645	\$21,645
Soc Sec Income Gap [Average Social Security Payment minus (-) Elder Index]	-\$5,080	-\$22,437	-\$8,843	-\$5,341	-\$22,697	-\$9,104

*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	\$499	\$1,946	\$813	\$499	\$1,946	\$813	
Food	263	263	263	486	486	486	
Transportation	202	202	202	323	323	323	
Health Care (Good Health)	283	283	283	566	566	566	
Miscellaneous @ 20%	250	250	250	375	375	375	
Elder Index Per Month	\$1,497	\$2,943	\$1,811	\$2,249	\$3,695	\$2,562	

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

		Elder Person	1		Elder Couple	9
Elder Index Per Year	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*)	\$17,687	\$30,623	\$19,162	\$27,688	\$40,623	\$29,162
<u>Annual Comparison</u> <u>Amounts</u>						
Federal Poverty Guideline (2007 DHHS)	\$10,210	\$10,210	\$10,210	\$13,690	\$13,690	\$13,690
% of Federal Poverty [Elder Index divided by (/) Federal Poverty Guideline]	173%	300%	188%	202%	297%	213%
SSI Payment Maximum, California 2007	\$10,272	\$10,272	\$10,272	\$18,024	\$18,024	\$18,024
SSI Income Gap [SSI Payment Maximum minus (-) Elder Index]	-\$7,415	-\$20,351	-\$8,890	-\$9,664	-\$22,599	-\$11,138
Average Social Security Payment 2007	\$12,076	\$12,076	\$12,076	\$20,287	\$20,287	\$20,287
Soc Sec Income Gap [Average Social Security Payment minus (-) Elder Index]	-\$5,611	-\$18,547	-\$7,086	-\$7,401	-\$20,336	-\$8,875

*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	\$417	\$1,495	\$540	\$417	\$1,495	\$540	
Food	231	231	231	427	427	427	
Transportation	202	202	202	323	323	323	
Health Care (Good Health)	378	378	378	756	756	756	
Miscellaneous @ 20%	246	246	246	385	385	385	
Elder Index Per Month	\$1,474	\$2,552	\$1,597	\$2,307	\$3,385	\$2,430	

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

		Elder Person			Elder Couple	e
Elder Index Per Year	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*)	\$15,571	\$28,858	\$20,703	\$23,597	\$36,884	\$28,729
<u>Annual Comparison</u> Amounts						
Federal Poverty Guideline (2007 DHHS)	\$10,210	\$10,210	\$10,210	\$13,690	\$13,690	\$13,690
% of Federal Poverty [Elder Index divided by (/) Federal Poverty Guideline]	153%	283%	203%	172%	269%	210%
SSI Payment Maximum, California 2007	\$10,272	\$10,272	\$10,272	\$18,024	\$18,024	\$18,024
SSI Income Gap [SSI Payment Maximum minus (-) Elder Index]	-\$5,299	-\$18,586	-\$10,431	-\$5,573	-\$18,860	-\$10,705
Average Social Security Payment 2007	\$12,687	\$12,687	\$12,687	\$21,315	\$21,315	\$21,315
Soc Sec Income Gap [Average Social Security Payment minus (-) Elder Index]	-\$2,884	-\$16,171	-\$8,016	-\$2,283	-\$15,569	-\$7,414

*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	\$407	\$1,515	\$835	\$407	\$1,515	\$835	
Food	231	231	231	427	427	427	
Transportation	202	202	202	323	323	323	
Health Care (Good Health)	241	241	241	482	482	482	
Miscellaneous @ 20%	216	216	216	328	328	328	
Elder Index Per Month	\$1,298	\$2,405	\$1,725	\$1,966	\$3,074	\$2,394	

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

	Elder Person			Elder Couple			
Elder Index Per Year	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*)	\$16,701	\$27,752	\$21,517	\$25,723	\$36,773	\$30,538	
<u>Annual Comparison</u> <u>Amounts</u>							
Federal Poverty Guideline (2007 DHHS)	\$10,210	\$10,210	\$10,210	\$13,690	\$13,690	\$13,690	
% of Federal Poverty [Elder Index divided by (/) Federal Poverty Guideline]	164%	272%	211%	188%	269%	223%	
SSI Payment Maximum, California 2007	\$10,272	\$10,272	\$10,272	\$18,024	\$18,024	\$18,024	
SSI Income Gap [SSI Payment Maximum minus (-) Elder Index]	-\$6,429	-\$17,480	-\$11,245	-\$7,699	-\$18,749	-\$12,514	
Average Social Security Payment 2007	\$12,065	\$12,065	\$12,065	\$20,270	\$20,270	\$20,270	
Soc Sec Income Gap [Average Social Security Payment minus (-) Elder Index]	-\$4,636	-\$15,686	-\$9,451	-\$5,453	-\$16,504	-\$10,269	

*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	\$412	\$1,333	\$813	\$412	\$1,333	\$813	
Food	263	263	263	486	486	486	
Transportation	202	202	202	323	323	323	
Health Care (Good Health)	283	283	283	566	566	566	
Miscellaneous @ 20%	232	232	232	357	357	357	
Elder Index Per Month	\$1,392	\$2,313	\$1,793	\$2,144	\$3,064	\$2,545	

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

		Elder Person	1		Elder Couple	e
Elder Index Per Year	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*)	\$17,328	\$34,463	\$22,678	\$27,329	\$44,464	\$32,679
<u>Annual Comparison</u> <u>Amounts</u>						
Federal Poverty Guideline (2007 DHHS)	\$10,210	\$10,210	\$10,210	\$13,690	\$13,690	\$13,690
% of Federal Poverty [Elder Index divided by (/) Federal Poverty Guideline]	170%	338%	222%	200%	325%	239%
SSI Payment Maximum, California 2007	\$10,272	\$10,272	\$10,272	\$18,024	\$18,024	\$18,024
SSI Income Gap [SSI Payment Maximum minus (-) Elder Index]	-\$7,056	-\$24,191	-\$12,406	-\$9,305	-\$26,440	-\$14,655
Average Social Security Payment 2007	\$12,167	\$12,167	\$12,167	\$20,441	\$20,441	\$20,441
Soc Sec Income Gap [Average Social Security Payment minus (-) Elder Index]	-\$5,161	-\$22,296	-\$10,510	-\$6,888	-\$24,023	-\$12,237

*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	\$392	\$1,820	\$838	\$392	\$1,820	\$838	
Food	231	231	231	427	427	427	
Transportation	202	202	202	323	323	323	
Health Care (Good Health)	378	378	378	756	756	756	
Miscellaneous @ 20%	241	241	241	380	380	380	
Elder Index Per Month	\$1,444	\$2,872	\$1,890	\$2,277	\$3,705	\$2,723	

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

	Elder Person				Elder Couple	Э
Elder Index Per Year	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*)	\$14,901	\$27,459	\$20,591	\$22,926	\$35,485	\$28,617
<u>Annual Comparison</u> <u>Amounts</u>						
Federal Poverty Guideline (2007 DHHS)	\$10,210	\$10,210	\$10,210	\$13,690	\$13,690	\$13,690
% of Federal Poverty [Elder Index divided by (/) Federal Poverty Guideline]	146%	269%	202%	167%	259%	209%
SSI Payment Maximum, California 2007	\$10,272	\$10,272	\$10,272	\$18,024	\$18,024	\$18,024
SSI Income Gap [SSI Payment Maximum minus (-) Elder Index]	-\$4,629	-\$17,187	-\$10,319	-\$4,902	-\$17,461	-\$10,593
Average Social Security Payment 2007	\$12,039	\$12,039	\$12,039	\$20,226	\$20,226	\$20,226
Soc Sec Income Gap [Average Social Security Payment minus (-) Elder Index]	-\$2,862	-\$15,420	-\$8,552	-\$2,701	-\$15,260	-\$8,392

*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	\$361	\$1,407	\$835	\$361	\$1,407	\$835	
Food	231	231	231	427	427	427	
Transportation	202	202	202	323	323	323	
Health Care (Good Health)	241	241	241	482	482	482	
Miscellaneous @ 20%	207	207	207	318	318	318	
Elder Index Per Month	\$1,242	\$2,288	\$1,716	\$1,911	\$2,957	\$2,385	

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

		Elder Person	1		Elder Couple	e
Elder Index Per Year	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*)	\$15,678	\$30,368	\$22,822	\$23,912	\$38,603	\$31,057
<u>Annual Comparison</u> <u>Amounts</u>						
Federal Poverty Guideline (2007 DHHS)	\$10,210	\$10,210	\$10,210	\$13,690	\$13,690	\$13,690
% of Federal Poverty [Elder Index divided by (/) Federal Poverty Guideline]	154%	297%	224%	175%	282%	227%
SSI Payment Maximum , California 2007	\$10,272	\$10,272	\$10,272	\$18,024	\$18,024	\$18,024
SSI Income Gap [SSI Payment Maximum minus (-) Elder Index]	-\$5,406	-\$20,096	-\$12,550	-\$5,888	-\$20,579	-\$13,033
Average Social Security Payment 2007	\$12,255	\$12,255	\$12,255	\$20,588	\$20,588	\$20,588
Soc Sec Income Gap [Average Social Security Payment minus (-) Elder Index]	-\$3,423	-\$18,114	-\$10,568	-\$3,324	-\$18,015	-\$10,469

*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	\$398	\$1,622	\$993	\$398	\$1,622	\$993	
Food	248	248	248	458	458	458	
Transportation	202	202	202	323	323	323	
Health Care (Good Health)	241	241	241	482	482	482	
Miscellaneous @ 20%	218	218	218	332	332	332	
Elder Index Per Month	\$1,306	\$2,531	\$1,902	\$1,993	\$3,217	\$2,588	

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

		Elder Person	1		Elder Couple	e
Elder Index Per Year	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*)	\$17,586	\$37,893	\$27,435	\$27,299	\$47,606	\$37,148
<u>Annual Comparison</u> <u>Amounts</u>						
Federal Poverty Guideline (2007 DHHS)	\$10,210	\$10,210	\$10,210	\$13,690	\$13,690	\$13,690
% of Federal Poverty [Elder Index divided by (/) Federal Poverty Guideline]	172%	371%	269%	199%	348%	271%
SSI Payment Maximum, California 2007	\$10,272	\$10,272	\$10,272	\$18,024	\$18,024	\$18,024
SSI Income Gap [SSI Payment Maximum minus (-) Elder Index]	-\$7,314	-\$27,621	-\$17,163	-\$9,275	-\$29,582	-\$19,124
Average Social Security Payment 2007	\$12,176	\$12,176	\$12,176	\$20,456	\$20,456	\$20,456
Soc Sec Income Gap [Average Social Security Payment minus (-) Elder Index]	-\$5,410	-\$25,717	-\$15,259	-\$6,843	-\$27,150	-\$16,693

*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	\$418	\$2,110	\$1,239	\$418	\$2,110	\$1,239	
Food	308	308	308	569	569	569	
Transportation	202	202	202	323	323	323	
Health Care (Good Health)	293	293	293	586	586	586	
Miscellaneous @ 20%	244	244	244	379	379	379	
Elder Index Per Month	\$1,465	\$3,158	\$2,286	\$2,275	\$3,967	\$3,096	

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

		Elder Person)		Elder Couple	e
Elder Index Per Year	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*)	\$16,034	\$29,568	\$19,913	\$24,795	\$38,329	\$28,674
<u>Annual Comparison</u> <u>Amounts</u>						
Federal Poverty Guideline (2007 DHHS)	\$10,210	\$10,210	\$10,210	\$13,690	\$13,690	\$13,690
% of Federal Poverty [Elder Index divided by (/) Federal Poverty Guideline]	157%	290%	195%	181%	280%	209%
SSI Payment Maximum, California 2007	\$10,272	\$10,272	\$10,272	\$18,024	\$18,024	\$18,024
SSI Income Gap [SSI Payment Maximum minus (-) Elder Index]	-\$5,762	-\$19,296	-\$9,641	-\$6,771	-\$20,305	-\$10,650
Average Social Security Payment 2007	\$12,101	\$12,101	\$12,101	\$20,330	\$20,330	\$20,330
Soc Sec Income Gap [Average Social Security Payment minus (-) Elder Index]	-\$3,933	-\$17,466	-\$7,811	-\$4,465	-\$17,999	-\$8,344

*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	\$387	\$1,515	\$710	\$387	\$1,515	\$710	
Food	242	242	242	446	446	446	
Transportation	202	202	202	323	323	323	
Health Care (Good Health)	283	283	283	566	566	566	
Miscellaneous @ 20%	223	223	223	344	344	344	
Elder Index Per Month	\$1,336	\$2,464	\$1,659	\$2,066	\$3,194	\$2,389	

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

		Elder Person			Elder Couple	Э
Elder Index Per Year	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*)	\$17,587	\$30,588	\$22,380	\$27,956	\$40,957	\$32,749
<u>Annual Comparison</u> <u>Amounts</u>						
Federal Poverty Guideline (2007 DHHS)	\$10,210	\$10,210	\$10,210	\$13,690	\$13,690	\$13,690
% of Federal Poverty [Elder Index divided by (/) Federal Poverty Guideline]	172%	300%	219%	204%	299%	239%
SSI Payment Maximum, California 2007	\$10,272	\$10,272	\$10,272	\$18,024	\$18,024	\$18,024
SSI Income Gap [SSI Payment Maximum minus (-) Elder Index]	-\$7,315	-\$20,316	-\$12,108	-\$9,932	-\$22,933	-\$14,725
Average Social Security Payment 2007	\$12,546	\$12,546	\$12,546	\$21,077	\$21,077	\$21,077
Soc Sec Income Gap [Average Social Security Payment minus (-) Elder Index]	-\$5,041	-\$18,042	-\$9,834	-\$6,879	-\$19,880	-\$11,672

*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	\$385	\$1,468	\$784	\$385	\$1,468	\$784	
Food	231	231	231	427	427	427	
Transportation	202	202	202	323	323	323	
Health Care (Good Health)	404	404	404	807	807	807	
Miscellaneous @ 20%	244	244	244	388	388	388	
Elder Index Per Month	\$1,466	\$2,549	\$1,865	\$2,330	\$3,413	\$2,729	

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

	Elder Person				Elder Couple	e
Elder Index Per Year	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*)	\$18,272	\$42,987	\$27,550	\$27,985	\$52,700	\$37,263
<u>Annual Comparison</u> <u>Amounts</u>						
Federal Poverty Guideline (2007 DHHS)	\$10,210	\$10,210	\$10,210	\$13,690	\$13,690	\$13,690
% of Federal Poverty [Elder Index divided by (/) Federal Poverty Guideline]	179%	421%	270%	204%	385%	272%
SSI Payment Maximum, California 2007	\$10,272	\$10,272	\$10,272	\$18,024	\$18,024	\$18,024
SSI Income Gap [SSI Payment Maximum minus (-) Elder Index]	-\$8,000	-\$32,715	-\$17,278	-\$9,961	-\$34,676	-\$19,239
Average Social Security Payment 2007	\$13,735	\$13,735	\$13,735	\$23,074	\$23,074	\$23,074
Soc Sec Income Gap [Average Social Security Payment minus (-) Elder Index]	-\$4,538	-\$29,252	-\$13,815	-\$4,911	-\$29,625	-\$14,189

*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	\$466	\$2,525	\$1,239	\$466	\$2,525	\$1,239	
Food	308	308	308	569	569	569	
Transportation	202	202	202	323	323	323	
Health Care (Good Health)	293	293	293	586	586	586	
Miscellaneous @ 20%	254	254	254	389	389	389	
Elder Index Per Month	\$1,523	\$3,582	\$2,296	\$2,332	\$4,392	\$3,105	

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

		Elder Person			Elder Couple	e
Elder Index Per Year	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*)	\$18,320	\$33,401	\$24,566	\$28,689	\$43,770	\$34,935
<u>Annual Comparison</u> <u>Amounts</u>						
Federal Poverty Guideline (2007 DHHS)	\$10,210	\$10,210	\$10,210	\$13,690	\$13,690	\$13,690
% of Federal Poverty [Elder Index divided by (/) Federal Poverty Guideline]	179%	327%	241%	210%	320%	255%
SSI Payment Maximum, California 2007	\$10,272	\$10,272	\$10,272	\$18,024	\$18,024	\$18,024
SSI Income Gap [SSI Payment Maximum minus (-) Elder Index]	-\$8,048	-\$23,129	-\$14,294	-\$10,665	-\$25,746	-\$16,911
Average Social Security Payment 2007	\$12,772	\$12,772	\$12,772	\$21,457	\$21,457	\$21,457
Soc Sec Income Gap [Average Social Security Payment minus (-) Elder Index]	-\$5,548	-\$20,629	-\$11,794	-\$7,232	-\$22,313	-\$13,478

*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	\$436	\$1,692	\$956	\$436	\$1,692	\$956	
Food	231	231	231	427	427	427	
Transportation	202	202	202	323	323	323	
Health Care (Good Health)	404	404	404	807	807	807	
Miscellaneous @ 20%	254	254	254	398	398	398	
Elder Index Per Month	\$1,527	\$2,783	\$2,047	\$2,391	\$3,648	\$2,911	

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

		Elder Person)		Elder Couple	e
Elder Index Per Year	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*)	\$17,632	\$37,641	\$25,391	\$27,345	\$47,354	\$35,104
<u>Annual Comparison</u> <u>Amounts</u>						
Federal Poverty Guideline (2007 DHHS)	\$10,210	\$10,210	\$10,210	\$13,690	\$13,690	\$13,690
% of Federal Poverty [Elder Index divided by (/) Federal Poverty Guideline]	173%	369%	249%	200%	346%	256%
SSI Payment Maximum, California 2007	\$10,272	\$10,272	\$10,272	\$18,024	\$18,024	\$18,024
SSI Income Gap [SSI Payment Maximum minus (-) Elder Index]	-\$7,360	-\$27,369	-\$15,119	-\$9,321	-\$29,330	-\$17,080
Average Social Security Payment 2007	\$13,464	\$13,464	\$13,464	\$22,619	\$22,619	\$22,619
Soc Sec Income Gap [Average Social Security Payment minus (-) Elder Index]	-\$4,169	-\$24,177	-\$11,928	-\$4,727	-\$24,735	-\$12,485

*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	\$421	\$2,089	\$1,068	\$421	\$2,089	\$1,068	
Food	308	308	308	569	569	569	
Transportation	202	202	202	323	323	323	
Health Care (Good Health)	293	293	293	586	586	586	
Miscellaneous @ 20%	245	245	245	380	380	380	
Elder Index Per Month	\$1,469	\$3,137	\$2,116	\$2,279	\$3,946	\$2,925	

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

		Elder Person)		Elder Couple	e
Elder Index Per Year	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*)	\$19,528	\$38,080	\$25,492	\$29,529	\$48,081	\$35,493
<u>Annual Comparison</u> <u>Amounts</u>						
Federal Poverty Guideline (2007 DHHS)	\$10,210	\$10,210	\$10,210	\$13,690	\$13,690	\$13,690
% of Federal Poverty [Elder Index divided by (/) Federal Poverty Guideline]	191%	373%	250%	216%	351%	259%
SSI Payment Maximum , California 2007	\$10,272	\$10,272	\$10,272	\$18,024	\$18,024	\$18,024
SSI Income Gap [SSI Payment Maximum minus (-) Elder Index]	-\$9,256	-\$27,808	-\$15,220	-\$11,505	-\$30,057	-\$17,469
Average Social Security Payment 2007	\$12,490	\$12,490	\$12,490	\$20,983	\$20,983	\$20,983
Soc Sec Income Gap [Average Social Security Payment minus (-) Elder Index]	-\$7,038	-\$25,590	-\$13,003	-\$8,546	-\$27,098	-\$14,510

*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	\$545	\$2,091	\$1,042	\$545	\$2,091	\$1,042	
Food	231	231	231	427	427	427	
Transportation	202	202	202	323	323	323	
Health Care (Good Health)	378	378	378	756	756	756	
Miscellaneous @ 20%	271	271	271	410	410	410	
Elder Index Per Month	\$1,627	\$3,173	\$2,124	\$2,461	\$4,007	\$2,958	

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

		Elder Person			Elder Couple	e
Elder Index Per Year	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*)	\$17,141	\$24,460	\$19,298	\$27,142	\$34,461	\$29,299
<u>Annual Comparison</u> <u>Amounts</u>						
Federal Poverty Guideline (2007 DHHS)	\$10,210	\$10,210	\$10,210	\$13,690	\$13,690	\$13,690
% of Federal Poverty [Elder Index divided by (/) Federal Poverty Guideline]	168%	240%	189%	198%	252%	214%
SSI Payment Maximum, California 2007	\$10,272	\$10,272	\$10,272	\$18,024	\$18,024	\$18,024
SSI Income Gap [SSI Payment Maximum minus (-) Elder Index]	-\$6,869	-\$14,188	-\$9,026	-\$9,118	-\$16,437	-\$11,275
Average Social Security Payment 2007	\$12,222	\$12,222	\$12,222	\$20,533	\$20,533	\$20,533
Soc Sec Income Gap [Average Social Security Payment minus (-) Elder Index]	-\$4,919	-\$12,238	-\$7,077	-\$6,609	-\$13,928	-\$8,767

*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	\$379	\$989	\$559	\$379	\$989	\$559	
Food	231	231	231	427	427	427	
Transportation	202	202	202	323	323	323	
Health Care (Good Health)	378	378	378	756	756	756	
Miscellaneous @ 20%	238	238	238	377	377	377	
Elder Index Per Month	\$1,428	\$2,038	\$1,608	\$2,262	\$2,872	\$2,442	

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

		Elder Person			Elder Couple	e
Elder Index Per Year	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*)	\$17,687	\$30,623	\$20,314	\$27,688	\$40,623	\$30,314
<u>Annual Comparison</u> <u>Amounts</u>						
Federal Poverty Guideline (2007 DHHS)	\$10,210	\$10,210	\$10,210	\$13,690	\$13,690	\$13,690
% of Federal Poverty [Elder Index divided by (/) Federal Poverty Guideline]	173%	300%	199%	202%	297%	221%
SSI Payment Maximum, California 2007	\$10,272	\$10,272	\$10,272	\$18,024	\$18,024	\$18,024
SSI Income Gap [SSI Payment Maximum minus (-) Elder Index]	-\$7,415	-\$20,351	-\$10,042	-\$9,664	-\$22,599	-\$12,290
Average Social Security Payment 2007	\$12,076	\$12,076	\$12,076	\$20,287	\$20,287	\$20,287
Soc Sec Income Gap [Average Social Security Payment minus (-) Elder Index]	-\$5,611	-\$18,547	-\$8,238	-\$7,401	-\$20,337	-\$10,027

*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	\$417	\$1,495	\$636	\$417	\$1,495	\$636	
Food	231	231	231	427	427	427	
Transportation	202	202	202	323	323	323	
Health Care (Good Health)	378	378	378	756	756	756	
Miscellaneous @ 20%	246	246	246	385	385	385	
Elder Index Per Month	\$1,474	\$2,552	\$1,693	\$2,307	\$3,385	\$2,526	

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

		Elder Persor			Elder Couple	e
Elder Index Per Year	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*)	\$16,423	\$25,615	\$18,255	\$26,424	\$35,616	\$28,256
<u>Annual Comparison</u> <u>Amounts</u>						
Federal Poverty Guideline (2007 DHHS)	\$10,210	\$10,210	\$10,210	\$13,690	\$13,690	\$13,690
% of Federal Poverty [Elder Index divided by (/) Federal Poverty Guideline]	161%	251%	179%	193%	260%	206%
SSI Payment Maximum, California 2007	\$10,272	\$10,272	\$10,272	\$18,024	\$18,024	\$18,024
SSI Income Gap [SSI Payment Maximum minus (-) Elder Index]	-\$6,151	-\$15,343	-\$7,983	-\$8,400	-\$17,592	-\$10,232
Average Social Security Payment 2007	\$11,664	\$11,664	\$11,664	\$19,595	\$19,595	\$19,595
Soc Sec Income Gap [Average Social Security Payment minus (-) Elder Index]	-\$4,759	-\$13,951	-\$6,591	-\$6,829	-\$16,020	-\$8,661

*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	\$329	\$1,095	\$482	\$329	\$1,095	\$482	
Food	231	231	231	427	427	427	
Transportation	202	202	202	323	323	323	
Health Care (Good Health)	378	378	378	756	756	756	
Miscellaneous @ 20%	228	228	228	367	367	367	
Elder Index Per Month	\$1,369	\$2,135	\$1,521	\$2,202	\$2,968	\$2,355	

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

	Elder Person				Elder Couple	e
Elder Index Per Year	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*)	\$16,305	\$34,571	\$21,857	\$25,079	\$43,345	\$30,632
<u>Annual Comparison</u> Amounts						
Federal Poverty Guideline (2007 DHHS)	\$10,210	\$10,210	\$10,210	\$13,690	\$13,690	\$13,690
% of Federal Poverty [Elder Index divided by (/) Federal Poverty Guideline]	160%	339%	214%	183%	317%	224%
SSI Payment Maximum, California 2007	\$10,272	\$10,272	\$10,272	\$18,024	\$18,024	\$18,024
SSI Income Gap [SSI Payment Maximum minus (-) Elder Index]	-\$6,033	-\$24,299	-\$11,585	-\$7,055	-\$25,321	-\$12,608
Average Social Security Payment 2007	\$11,751	\$11,751	\$11,751	\$19,741	\$19,741	\$19,741
Soc Sec Income Gap [Average Social Security Payment minus (-) Elder Index]	-\$4,554	-\$22,820	-\$10,107	-\$5,338	-\$23,604	-\$10,891

*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	\$406	\$1,928	\$869	\$406	\$1,928	\$869	
Food	231	231	231	427	427	427	
Transportation	202	202	202	323	323	323	
Health Care (Good Health)	293	293	293	586	586	586	
Miscellaneous @ 20%	226	226	226	348	348	348	
Elder Index Per Month	\$1,359	\$2,881	\$1,821	\$2,090	\$3,612	\$2,553	

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

		Elder Person	1		Elder Couple	÷
Elder Index Per Year	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*)	\$17,085	\$31,854	\$22,635	\$25,859	\$40,628	\$31,410
<u>Annual Comparison</u> <u>Amounts</u>						
Federal Poverty Guideline (2007 DHHS)	\$10,210	\$10,210	\$10,210	\$13,690	\$13,690	\$13,690
% of Federal Poverty [Elder Index divided by (/) Federal Poverty Guideline]	167%	312%	222%	189%	297%	229%
SSI Payment Maximum, California 2007	\$10,272	\$10,272	\$10,272	\$18,024	\$18,024	\$18,024
SSI Income Gap [SSI Payment Maximum minus (-) Elder Index]	-\$6,813	-\$21,582	-\$12,363	-\$7,835	-\$22,604	-\$13,386
Average Social Security Payment 2007	\$12,878	\$12,878	\$12,878	\$21,635	\$21,635	\$21,635
Soc Sec Income Gap [Average Social Security Payment minus (-) Elder Index]	-\$4,207	-\$18,976	-\$9,758	-\$4,225	-\$18,994	-\$9,775

*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	\$460	\$1,691	\$923	\$460	\$1,691	\$923	
Food	231	231	231	427	427	427	
Transportation	202	202	202	323	323	323	
Health Care (Good Health)	293	293	293	586	586	586	
Miscellaneous @ 20%	237	237	237	359	359	359	
Elder Index Per Month	\$1,424	\$2,654	\$1,886	\$2,155	\$3,386	\$2,618	

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

		Elder Person			Elder Couple	e
Elder Index Per Year	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*)	\$15,833	\$28,444	\$18,971	\$24,464	\$37,074	\$27,601
<u>Annual Comparison</u> Amounts						
Federal Poverty Guideline (2007 DHHS)	\$10,210	\$10,210	\$10,210	\$13,690	\$13,690	\$13,690
% of Federal Poverty [Elder Index divided by (/) Federal Poverty Guideline]	155%	279%	186%	179%	271%	202%
SSI Payment Maximum, California 2007	\$10,272	\$10,272	\$10,272	\$18,024	\$18,024	\$18,024
SSI Income Gap [SSI Payment Maximum minus (-) Elder Index]	-\$5,561	-\$18,172	-\$8,699	-\$6,440	-\$19,050	-\$9,577
Average Social Security Payment 2007	\$12,077	\$12,077	\$12,077	\$20,289	\$20,289	\$20,289
Soc Sec Income Gap [Average Social Security Payment minus (-) Elder Index]	-\$3,756	-\$16,367	-\$6,894	-\$4,175	-\$16,785	-\$7,312

*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	\$384	\$1,434	\$645	\$384	\$1,434	\$645	
Food	231	231	231	427	427	427	
Transportation	202	202	202	323	323	323	
Health Care (Good Health)	283	283	283	566	566	566	
Miscellaneous @ 20%	220	220	220	340	340	340	
Elder Index Per Month	\$1,319	\$2,370	\$1,581	\$2,039	\$3,090	\$2,300	

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

		Elder Person			Elder Couple	e
Elder Index Per Year	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*)	\$16,236	\$28,132	\$18,560	\$26,237	\$38,132	\$28,561
<u>Annual Comparison</u> <u>Amounts</u>						
Federal Poverty Guideline (2007 DHHS)	\$10,210	\$10,210	\$10,210	\$13,690	\$13,690	\$13,690
% of Federal Poverty [Elder Index divided by (/) Federal Poverty Guideline]	159%	276%	182%	192%	279%	209%
SSI Payment Maximum, California 2007	\$10,272	\$10,272	\$10,272	\$18,024	\$18,024	\$18,024
SSI Income Gap [SSI Payment Maximum minus (-) Elder Index]	-\$5,964	-\$17,860	-\$8,288	-\$8,213	-\$20,108	-\$10,537
Average Social Security Payment 2007	\$11,651	\$11,651	\$11,651	\$19,574	\$19,574	\$19,574
Soc Sec Income Gap [Average Social Security Payment minus (-) Elder Index]	-\$4,585	-\$16,480	-\$6,908	-\$6,663	-\$18,558	-\$8,986

*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	\$316	\$1,308	\$510	\$316	\$1,308	\$510	
Food	231	231	231	427	427	427	
Transportation	202	202	202	323	323	323	
Health Care (Good Health)	378	378	378	756	756	756	
Miscellaneous @ 20%	225	225	225	364	364	364	
Elder Index Per Month	\$1,353	\$2,344	\$1,547	\$2,186	\$3,178	\$2,380	

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

	Elder Person				Elder Couple	9
Elder Index Per Year	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*)	\$16,517	\$26,969	\$18,234	\$26,518	\$36,970	\$28,235
<u>Annual Comparison</u> <u>Amounts</u>						
Federal Poverty Guideline (2007 DHHS)	\$10,210	\$10,210	\$10,210	\$13,690	\$13,690	\$13,690
% of Federal Poverty [Elder Index divided by (/) Federal Poverty Guideline]	162%	264%	179%	194%	270%	206%
SSI Payment Maximum, California 2007	\$10,272	\$10,272	\$10,272	\$18,024	\$18,024	\$18,024
SSI Income Gap [SSI Payment Maximum minus (-) Elder Index]	-\$6,245	-\$16,697	-\$7,962	-\$8,494	-\$18,946	-\$10,211
Average Social Security Payment 2007	\$11,959	\$11,959	\$11,959	\$20,091	\$20,091	\$20,091
Soc Sec Income Gap [Average Social Security Payment minus (-) Elder Index]	-\$4,558	-\$15,011	-\$6,276	-\$6,427	-\$16,880	-\$8,145

*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	\$336	\$1,207	\$479	\$336	\$1,207	\$479	
Food	231	231	231	427	427	427	
Transportation	202	202	202	323	323	323	
Health Care (Good Health)	378	378	378	756	756	756	
Miscellaneous @ 20%	229	229	229	368	368	368	
Elder Index Per Month	\$1,376	\$2,247	\$1,520	\$2,210	\$3,081	\$2,353	

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

		Elder Person			Elder Couple	e
Elder Index Per Year	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*)	\$16,517	\$26,969	\$18,234	\$26,518	\$36,970	\$28,235
<u>Annual Comparison</u> Amounts						
Federal Poverty Guideline (2007 DHHS)	\$10,210	\$10,210	\$10,210	\$13,690	\$13,690	\$13,690
% of Federal Poverty [Elder Index divided by (/) Federal Poverty Guideline]	162%	264%	179%	194%	270%	206%
SSI Payment Maximum, California 2007	\$10,272	\$10,272	\$10,272	\$18,024	\$18,024	\$18,024
SSI Income Gap [SSI Payment Maximum minus (-) Elder Index]	-\$6,245	-\$16,697	-\$7,962	-\$8,494	-\$18,946	-\$10,211
Average Social Security Payment 2007	\$11,802	\$11,802	\$11,802	\$19,827	\$19,827	\$19,827
Soc Sec Income Gap [Average Social Security Payment minus (-) Elder Index]	-\$4,715	-\$15,168	-\$6,433	-\$6,691	-\$17,144	-\$8,409

*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	\$336	\$1,207	\$479	\$336	\$1,207	\$479	
Food	231	231	231	427	427	427	
Transportation	202	202	202	323	323	323	
Health Care (Good Health)	378	378	378	756	756	756	
Miscellaneous @ 20%	229	229	229	368	368	368	
Elder Index Per Month	\$1,376	\$2,247	\$1,520	\$2,210	\$3,081	\$2,353	

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

	Elder Person				Elder Couple	e
Elder Index Per Year	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*)	\$15,303	\$24,624	\$17,814	\$23,933	\$33,255	\$26,445
<u>Annual Comparison</u> Amounts						
Federal Poverty Guideline (2007 DHHS)	\$10,210	\$10,210	\$10,210	\$13,690	\$13,690	\$13,690
% of Federal Poverty [Elder Index divided by (/) Federal Poverty Guideline]	150%	241%	174%	175%	243%	193%
SSI Payment Maximum, California 2007	\$10,272	\$10,272	\$10,272	\$18,024	\$18,024	\$18,024
SSI Income Gap [SSI Payment Maximum minus (-) Elder Index]	-\$5,031	-\$14,352	-\$7,542	-\$5,909	-\$15,231	-\$8,421
Average Social Security Payment 2007	\$11,251	\$11,251	\$11,251	\$18,902	\$18,902	\$18,902
Soc Sec Income Gap [Average Social Security Payment minus (-) Elder Index]	-\$4,051	-\$13,373	-\$6,563	-\$5,031	-\$14,353	-\$7,543

*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	\$347	\$1,123	\$556	\$347	\$1,123	\$556	
Food	231	231	231	427	427	427	
Transportation	202	202	202	323	323	323	
Health Care (Good Health)	283	283	283	566	566	566	
Miscellaneous @ 20%	213	213	213	332	332	332	
Elder Index Per Month	\$1,275	\$2,052	\$1,485	\$1,994	\$2,771	\$2,204	

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

		Elder Person			Elder Couple	e
Elder Index Per Year	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*)	\$18,950	\$29,585	\$20,044	\$28,951	\$39,586	\$30,045
<u>Annual Comparison</u> <u>Amounts</u>						
Federal Poverty Guideline (2007 DHHS)	\$10,210	\$10,210	\$10,210	\$13,690	\$13,690	\$13,690
% of Federal Poverty [Elder Index divided by (/) Federal Poverty Guideline]	186%	290%	196%	211%	289%	219%
SSI Payment Maximum, California 2007	\$10,272	\$10,272	\$10,272	\$18,024	\$18,024	\$18,024
SSI Income Gap [SSI Payment Maximum minus (-) Elder Index]	-\$8,678	-\$19,313	-\$9,772	-\$10,927	-\$21,562	-\$12,021
Average Social Security Payment 2007	\$12,601	\$12,601	\$12,601	\$21,170	\$21,170	\$21,170
Soc Sec Income Gap [Average Social Security Payment minus (-) Elder Index]	-\$6,349	-\$16,984	-\$7,443	-\$7,782	-\$18,416	-\$8,875

*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	\$505	\$1,391	\$596	\$505	\$1,391	\$596	
Food	231	231	231	427	427	427	
Transportation	202	202	202	323	323	323	
Health Care (Good Health)	378	378	378	756	756	756	
Miscellaneous @ 20%	263	263	263	402	402	402	
Elder Index Per Month	\$1,579	\$2,465	\$1,670	\$2,413	\$3,299	\$2,504	

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For the complete report, methodology or other counties visit: <u>http://www.healthpolicy.ucla.edu/elder_index08feb.html</u>







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

		Elder Person)	Elder Couple		
Elder Index Per Year	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*)	\$15,082	\$32,321	\$23,910	\$22,431	\$39,670	\$31,259
<u>Annual Comparison</u> <u>Amounts</u>						
Federal Poverty Guideline (2007 DHHS)	\$10,210	\$10,210	\$10,210	\$13,690	\$13,690	\$13,690
% of Federal Poverty [Elder Index divided by (/) Federal Poverty Guideline]	148%	317%	234%	164%	290%	228%
SSI Payment Maximum, California 2007	\$10,272	\$10,272	\$10,272	\$18,024	\$18,024	\$18,024
SSI Income Gap [SSI Payment Maximum minus (-) Elder Index]	-\$4,810	-\$22,049	-\$13,638	-\$4,407	-\$21,646	-\$13,235
Average Social Security Payment 2007	\$12,839	\$12,839	\$12,839	\$21,569	\$21,569	\$21,569
Soc Sec Income Gap [Average Social Security Payment minus (-) Elder Index]	-\$2,243	-\$19,482	-\$11,071	-\$861	-\$18,100	-\$9,689

*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	\$420	\$1,857	\$1,156	\$420	\$1,857	\$1,156
Food	231	231	231	427	427	427
Transportation	202	202	202	323	323	323
Health Care (Good Health)	194	194	194	388	388	388
Miscellaneous @ 20%	209	209	209	312	312	312
Elder Index Per Month	\$1,257	\$2,693	\$1,992	\$1,869	\$3,306	\$2,605

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

		Elder Persor)	Elder Couple		
Elder Index Per Year	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*)	\$16,217	\$33,352	\$20,608	\$25,239	\$42,374	\$29,630
<u>Annual Comparison</u> <u>Amounts</u>						
Federal Poverty Guideline (2007 DHHS)	\$10,210	\$10,210	\$10,210	\$13,690	\$13,690	\$13,690
% of Federal Poverty [Elder Index divided by (/) Federal Poverty Guideline]	159%	327%	202%	184%	310%	216%
SSI Payment Maximum, California 2007	\$10,272	\$10,272	\$10,272	\$18,024	\$18,024	\$18,024
SSI Income Gap [SSI Payment Maximum minus (-) Elder Index]	-\$5,945	-\$23,080	-\$10,336	-\$7,215	-\$24,350	-\$11,606
Average Social Security Payment 2007	\$12,258	\$12,258	\$12,258	\$20,593	\$20,593	\$20,593
Soc Sec Income Gap [Average Social Security Payment minus (-) Elder Index]	-\$3,960	-\$21,095	-\$8,350	-\$4,646	-\$21,781	-\$9,037

*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	\$378	\$1,806	\$744	\$378	\$1,806	\$744
Food	263	263	263	486	486	486
Transportation	202	202	202	323	323	323
Health Care (Good Health)	283	283	283	566	566	566
Miscellaneous @ 20%	225	225	225	351	351	351
Elder Index Per Month	\$1,351	\$2,779	\$1,717	\$2,103	\$3,531	\$2,469

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

	Elder Person		Elder Couple			
Elder Index Per Year	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*)	\$16,236	\$28,132	\$18,560	\$26,237	\$38,132	\$28,561
<u>Annual Comparison</u> <u>Amounts</u>						
Federal Poverty Guideline (2007 DHHS)	\$10,210	\$10,210	\$10,210	\$13,690	\$13,690	\$13,690
% of Federal Poverty [Elder Index divided by (/) Federal Poverty Guideline]	159%	276%	182%	192%	279%	209%
SSI Payment Maximum, California 2007	\$10,272	\$10,272	\$10,272	\$18,024	\$18,024	\$18,024
SSI Income Gap [SSI Payment Maximum minus (-) Elder Index]	-\$5,964	-\$17,860	-\$8,288	-\$8,213	-\$20,108	-\$10,537
Average Social Security Payment 2007	\$11,384	\$11,384	\$11,384	\$19,125	\$19,125	\$19,125
Soc Sec Income Gap [Average Social Security Payment minus (-) Elder Index]	-\$4,852	-\$16,748	-\$7,176	-\$7,112	-\$19,007	-\$9,435

*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	\$316	\$1,308	\$510	\$316	\$1,308	\$510
Food	231	231	231	427	427	427
Transportation	202	202	202	323	323	323
Health Care (Good Health)	378	378	378	756	756	756
Miscellaneous @ 20%	225	225	225	364	364	364
Elder Index Per Month	\$1,353	\$2,344	\$1,547	\$2,186	\$3,178	\$2,380

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Elder Economic Security Standard[™] Index, 2007 **County Comparison Summary** Annual Elder Index Total Cost for Renters

	Individual Rente	er in Good Health	
	Elder		Elder
County	Index	County	Index
Alameda	\$ 25,153	Nevada	\$ 20,842
Alpine	\$ 19,840	Orange	\$ 25,466
Amador	\$ 20,716	Placer	\$21,727
Butte	\$ 19,512	Plumas	\$19,162
Calaveras	\$ 19,696	Riverside	\$ 20,703
Colusa	\$ 18,726	Sacramento	\$21,517
Contra Costa	\$ 25,353	San Benito	\$ 22,678
Del Norte	\$ 18,627	San Bernardino	\$ 20,591
El Dorado	\$ 21,151	San Diego	\$ 22,822
Fresno	\$ 18,870	San Francisco	\$ 27,435
Glenn	\$ 17,934	San Joaquin	\$19,913
Humboldt	\$19,176	San Luis Obispo	\$22,380
Imperial	\$ 19,891	San Mateo	\$ 27,550
Inyo	\$ 18,748	Santa Barbara	\$ 24,566
Kern	\$ 17,789	Santa Clara	\$ 25,391
Kings	\$19,112	Santa Cruz	\$ 25,492
Lake	\$ 19,436	Shasta	\$ 19,298
Lassen	\$ 18,843	Sierra	\$20,314
Los Angeles		Siskiyou	\$18,255
City of LA	\$ 22,798	Solano	\$ 21,857
Rest of LA	\$ 22,827	Sonoma	\$ 22,635
Madera	\$ 17,964	Stanislaus	\$18,971
Marin	\$ 26,581	Sutter	\$18,560
Mariposa	\$ 19,840	Tehama	\$18,234
Mendocino	\$ 20,220	Trinity	\$18,234
Merced	\$ 18,952	Tulare	\$17,814
Modoc	\$ 18,423	Tuolumne	\$ 20,044
Mono	\$ 21,652	Ventura	\$23,910
Monterey	\$ 24,178	Yolo	\$ 20,608
Napa	\$ 22,086	Yuba	\$18,560
Auerogo	¢ 01.011		

Average	\$ 21,011
Median	\$ 20,220
High	\$ 27,550
Low	\$ 17,789

For the complete report, methodology or individual counties visit: http://www.healthpolicy.ucla.edu/elder index08feb.html



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

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Elder Economic Security Standard[™] Index, 2007 County Comparison Summary Annual Elder Index Total Cost for Homeowner with Mortgage

Individual	Homeowner wit	h Mortgage in Good	I He	ealth
	Elder			Elder
County	Index	County		Index
Alameda	\$ 35,569	Nevada	\$	30,623
Alpine	\$ 29,585	Orange	\$	33,582
Amador	\$ 29,585	Placer	\$	35,321
Butte	\$ 26,582	Plumas	\$	30,623
Calaveras	\$ 29,585	Riverside	\$	28,858
Colusa	\$ 26,969	Sacramento	\$	27,752
Contra Costa	\$ 34,470	San Benito	\$	34,463
Del Norte	\$ 25,615	San Bernardino	\$	27,459
El Dorado	\$ 31,091	San Diego	\$	30,368
Fresno	\$ 25,661	San Francisco	\$	37,893
Glenn	\$ 26,969	San Joaquin	\$	29,568
Humboldt	\$ 25,955	San Luis Obispo	\$	30,588
Imperial	\$ 24,551	San Mateo	\$	42,987
Inyo	\$ 29,585	Santa Barbara	\$	33,401
Kern	\$ 24,142	Santa Clara	\$	37,641
Kings	\$ 27,042	Santa Cruz	\$	38,080
Lake	\$ 30,226	Shasta	\$	24,460
Lassen	\$ 25,615	Sierra	\$	30,623
Los Angeles		Siskiyou	\$	25,615
City of LA	\$ 33,358	Solano	\$	34,571
Rest of LA	\$ 30,591	Sonoma	\$	31,854
Madera	\$ 25,342	Stanislaus	\$	28,444
Marin	\$ 39,573	Sutter	\$	28,132
Mariposa	\$ 29,585	Tehama	\$	26,969
Mendocino	\$ 29,858	Trinity	\$	26,969
Merced	\$ 25,682	Tulare	\$	24,624
Modoc	\$ 25,615	Tuolumne	\$	29,585
Mono	\$ 29,585	Ventura	\$	32,321
Monterey	\$ 34,463	Yolo	\$	33,352
Napa	·	Yuba		
	\$ 35,918		\$	28,132
Average	\$ 30,224			
Median	\$ 29,585			
High	\$ 42,987			

For the complete report, methodology or individual counties visit: <u>http://www.healthpolicy.ucla.edu/elder_index08feb.html</u>

\$ 24,142

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Low

	Elder		Elder
County	Index	County	Index
Alameda	\$ 45,204	Nevada	\$ 40,623
Alpine	\$ 39,586	Orange	\$ 41,427
Amador	\$ 39,586	Placer	\$ 44,342
Butte	\$ 36,583	Plumas	\$ 40,623
Calaveras	\$ 39,586	Riverside	\$ 36,884
Colusa	\$ 36,970	Sacramento	\$ 36,773
Contra Costa	\$ 44,104	San Benito	\$ 44,464
Del Norte	\$ 35,616	San Bernardino	\$ 35,485
El Dorado	\$ 39,721	San Diego	\$ 38,603
Fresno	\$ 34,526	San Francisco	\$ 47,606
Glenn	\$ 36,970	San Joaquin	\$ 38,329
Humboldt	\$ 35,956	San Luis Obispo	\$ 40,957
Imperial	\$ 35,292	San Mateo	\$ 52,700
Inyo	\$ 39,586	Santa Barbara	\$ 43,770
Kern	\$ 32,825	Santa Clara	\$ 47,354
Kings	\$ 37,043	Santa Cruz	\$ 48,081
Lake	\$ 40,595	Shasta	\$ 34,461
Lassen	\$ 35,616	Sierra	\$ 40,623
Los Angeles		Siskiyou	\$ 35,616
City of LA	\$ 41,098	Solano	\$ 43,345
Rest of LA	\$ 38,331	Sonoma	\$ 40,628
Madera	\$ 33,972	Stanislaus	\$ 37,074
Marin	\$ 48,348	Sutter	\$ 38,132
Mariposa	\$ 39,586	Tehama	\$ 36,970
Mendocino	\$ 39,859	Trinity	\$ 36,970
Merced	\$ 35,683	Tulare	\$ 33,255
Modoc	\$ 35,616	Tuolumne	\$ 39,586
Mono	\$ 39,586	Ventura	\$ 39,670
Monterey	\$ 44,464	Yolo	\$ 42,374
Napa	\$ 44,692	Yuba	\$ 38,132
Average	\$ 39,686	return	to index pag
Median	\$ 39,586		

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

\$ 52,700 \$ 32,825

http://www.insightcced.org/index.php?page=california-elder-economic-securityinitiative



High

Low



Elder Economic Security Standard[™] Index, 2007 **County Comparison Summary** Annual Elder Index Total Cost for Homeowner without Mortgage

Individual H	Homeowner w/	o Mortgage in Good	Health
	Elder		Elder
County	Index	County	Index
Alameda	\$ 17,602	Nevada	\$17,687
Alpine	\$ 18,950	Orange	\$ 15,589
Amador	\$ 18,950	Placer	\$ 17,965
Butte	\$ 16,766	Plumas	\$17,687
Calaveras	\$ 18,950	Riverside	\$15,571
Colusa	\$ 16,517	Sacramento	\$16,701
Contra Costa	\$ 18,804	San Benito	\$17,328
Del Norte	\$ 16,423	San Bernardino	\$14,901
El Dorado	\$ 16,816	San Diego	\$15,678
Fresno	\$ 16,001	San Francisco	\$ 17,586
Glenn	\$ 16,517	San Joaquin	\$16,034
Humboldt	\$ 16,985	San Luis Obispo	\$ 17,587
Imperial	\$ 17,569	San Mateo	\$18,272
Inyo	\$ 18,950	Santa Barbara	\$18,320
Kern	\$ 15,848	Santa Clara	\$17,632
Kings	\$ 17,032	Santa Cruz	\$19,528
Lake	\$ 17,135	Shasta	\$17,141
Lassen	\$16,423	Sierra	\$17,687
Los Angeles		Siskiyou	\$16,423
City of LA	\$16,184	Solano	\$16,305
Rest of LA	\$ 16,355	Sonoma	\$17,085
Madera	\$ 17,424	Stanislaus	\$15,833
Marin	\$ 18,005	Sutter	\$16,236
Mariposa	\$ 18,950	Tehama	\$16,517
Mendocino	\$ 16,766	Trinity	\$16,517
Merced	\$ 16,361	Tulare	\$15,303
Modoc	\$16,423	Tuolumne	\$ 18,950
Mono	\$ 18,950	Ventura	\$15,082
Monterey	\$ 17,328	Yolo	\$16,217
Napa	\$ 18,614	Yuba	\$16,236
			<u> </u>
Average	\$ 17,105		

Average	\$ 17,105
Median	\$ 16,985
High	\$ 19,528
Low	\$ 14,901

For the complete report, methodology or individual counties visit: http://www.healthpolicy.ucla.edu/elder_index08feb.html



	Elder		Elder
County	Index	County	Index
Alameda	\$ 27,237	Nevada	\$ 27,688
Alpine	\$ 28,951	Orange	\$ 23,434
Amador	\$ 28,951	Placer	\$ 26,986
Butte	\$ 26,767	Plumas	\$ 27,688
Calaveras	\$ 28,951	Riverside	\$ 23,597
Colusa	\$ 26,518	Sacramento	\$ 25,723
Contra Costa	\$ 28,438	San Benito	\$ 27,329
Del Norte	\$ 26,424	San Bernardino	\$ 22,926
El Dorado	\$ 25,447	San Diego	\$23,912
Fresno	\$ 24,866	San Francisco	\$ 27,299
Glenn	\$ 26,518	San Joaquin	\$ 24,795
Humboldt	\$ 26,986	San Luis Obispo	\$ 27,956
Imperial	\$ 28,310	San Mateo	\$ 27,985
Inyo	\$ 28,951	Santa Barbara	\$ 28,689
Kern	\$ 24,531	Santa Clara	\$27,345
Kings	\$ 27,032	Santa Cruz	\$ 29,529
Lake	\$ 27,504	Shasta	\$27,142
Lassen	\$ 26,424	Sierra	\$ 27,688
Los Angeles		Siskiyou	\$ 26,424
City of LA	\$ 23,924	Solano	\$ 25,079
Rest of LA	\$ 24,095	Sonoma	\$ 25,859
Madera	\$ 26,055	Stanislaus	\$24,464
Marin	\$ 26,780	Sutter	\$ 26,237
Mariposa	\$ 28,951	Tehama	\$ 26,518
Mendocino	\$ 26,767	Trinity	\$ 26,518
Merced	\$ 26,362	Tulare	\$ 23,933
Modoc	\$ 26,424	Tuolumne	\$ 28,951
Mono	\$ 28,951	Ventura	\$ 22,431
Monterey	\$ 27,329	Yolo	\$ 25,239
Napa	\$ 27,388	Yuba	\$ 26,237
r.	φ 2 1,000	1 404	Ψ L 0, L 01
Average	\$ 26,567	return	to index pag
Median	\$ 26,767		

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

\$ 29,529

\$ 22,431

http://www.insightcced.org/index.php?page=california-elder-economic-securityinitiative



High

Low



Elder Economic Security Standard[™] Index Monthly Housing Costs by County, 2007

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

	Owner	Owner	Fair	
County	without	with Mortogoo	Market	County
Alameda	Mortgage \$393	Mortgage \$1,775	Rent 1 BR \$1,055	Nevada (3)
Alpine	\$466	\$1,284	\$579	Orange
Amador	\$466	\$1,284	\$652	Placer
Butte	\$326	\$1,081	\$582	Plumas (3)
Calaveras	\$466	\$1,284	\$567	Riverside
Colusa (2)	\$310	\$1,114	\$520	Sacramento
Contra Costa	\$470	\$1,675	\$1,055	San Benito (2
Del Norte (1)	\$304	\$1,011	\$513	San Bernardi
El Dorado	\$417	\$1,515	\$813	San Diego
Fresno	\$347	\$1,090	\$615	San Francisc
Glenn (2)	\$310	\$1,114	\$454	San Joaquin
Humboldt	\$340	\$1,030	\$551	San Luis Ob
Imperial	\$330	\$867	\$551	San Mateo
Inyo	\$466	\$1,284	\$488	Santa Barbar
Kern	\$351	\$989	\$542	Santa Clara
Kings	\$343	\$1,113	\$545	Santa Cruz
Lake (7)	\$326	\$1,333	\$545	Shasta
Lassen (1)	\$304	\$1,011	\$531	Sierra (3)
Los Angeles	\$370	\$1,607	\$1,016	Siskiyou (1)
City of LA	\$429	\$1,750	N/A	Solano
LA County	\$440	\$1,535	N/A	Sonoma
Madera	\$456	\$1,065	\$539	Stanislaus
Marin	\$484	\$2,143	\$1,239	Sutter (4)
Mariposa	\$466	\$1,284	\$579	Tehama (2)
Mendocino (7)	\$326	\$1,333	\$641	Trinity (2)
Merced	\$300	\$1,017	\$541	Tulare
Modoc (1)	\$304	\$1,011	\$496	Tuolumne
Mono	\$466	\$1,284	\$730	Ventura
Monterey (5)	\$362	\$1,680	\$963	Yolo
Napa	\$523	\$1,854	\$856	Yuba (4)

Note: Ownership amounts are median values for households with a person age 65 or over. In the 2005 ACS, 43% of households with an older adult owned their home free and clear, 34% 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

- (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

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Sources: U.S Department of Housing and Urban Development, Fair Market Rents for U.S., County Data File, 2007.

http://www.huduser.org/datasets/fmr.html and American Community Survey (ACS), U.S. Bureau of the Census, 2005.

For the complete report, methodology, or individual counties visit: <u>http://www.healthpolicy.ucla.edu/elder_index08feb.html</u>

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

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Elder Economic Security Standard[™] Index Monthly Food Costs by County, 2007

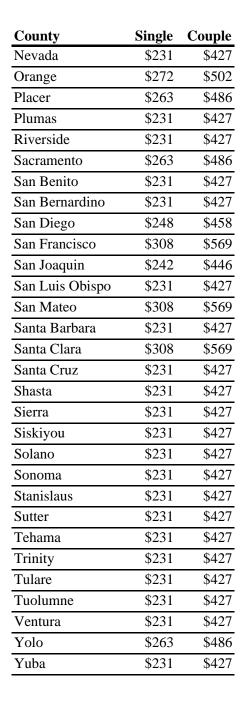
County	Single	Couple
Alameda	\$302	\$557
Alpine	\$231	\$427
Amador	\$231	\$427
Butte	\$231	\$427
Calaveras	\$231	\$427
Colusa	\$231	\$427
Contra Costa	\$302	\$557
Del Norte	\$231	\$427
El Dorado	\$231	\$427
Fresno	\$250	\$462
Glenn	\$231	\$427
Humboldt	\$231	\$427
Imperial	\$231	\$427
Inyo	\$231	\$427
Kern	\$235	\$435
Kings	\$231	\$427
Lake	\$231	\$427
Lassen	\$231	\$427
Los Angeles	\$263	\$486
City of LA	N/A	N/A
LA County	N/A	N/A
Madera	\$231	\$427
Marin	\$231	\$427
Mariposa	\$231	\$427
Mendocino	\$231	\$427
Merced	\$231	\$427
Modoc	\$231	\$427
Mono	\$231	\$427
Monterey	\$231	\$427
Napa	\$231	\$427

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

http://www.cnpp.usda.gov/Publications/FoodPlans/2007/CostofFood Jun07.pdf adjusted by ACCRA food component

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Elder Economic Security Standard[™] Index Monthly Transportation Costs by County, 2007

	Elder	Elder		
County	Individual	Couple		
Alameda	\$202	\$323		
Alpine	\$202	\$323		
Amador	\$202	\$323		
Butte	\$202	\$323		
Calaveras	\$202	\$323		
Colusa	\$202	\$323		
Contra Costa	\$202	\$323		
Del Norte	\$202	\$323		
El Dorado	\$202	\$323		
Fresno	\$202	\$323		
Glenn	\$202	\$323		
Humboldt	\$202	\$323		
Imperial	\$202	\$323		
Inyo	\$202	\$323		
Kern	\$202	\$323		
Kings	\$202	\$323		
Lake	\$202	\$323		
Lassen	\$202	\$323		
Los Angeles	\$202	\$323		
City of LA	N/A	N/A		
LA County	N/A	N/A		
Madera	\$202	\$323		
Marin	\$202	\$323		
Mariposa	\$202	\$323		
Mendocino	\$202	\$323		
Merced	\$202	\$323		
Modoc	\$202	\$323		
Mono	\$202	\$323		
Monterey	\$202	\$323		
Napa	\$202	\$323		
Median	\$202	\$323		

Sources: NHTS Median Annual Miles of Travel Per Driver (individual) and Per Person (Couple), 2001, Internal Revenue Service, Per Mile Cost, Jan 2007

http://www.irs.gov/newsroom/article/0,,id=163828,00.html

County Individual Couple Nevada \$202 \$323 Orange \$202 \$323 Placer \$202 \$323 Plumas \$202 \$323 Riverside \$202 \$323 Sarramento \$202 \$323 San Benito \$202 \$323 San Benito \$202 \$323 San Diego \$202 \$323 San \$202 \$323 San Diego \$202 \$323 San Diego \$202 \$323 San Joaquin \$202 \$323 San Luis \$202 \$323 San Mateo \$202 \$323 Santa \$202 \$323 Siskiyou \$202 \$323		Elder	Elder
Orange \$202 \$323 Placer \$202 \$323 Plumas \$202 \$323 Riverside \$202 \$323 Sacramento \$202 \$323 San Benito \$202 \$323 San Benito \$202 \$323 San Benito \$202 \$323 San Diego \$202 \$323 San Diego \$202 \$323 San Diego \$202 \$323 San Joaquin \$202 \$323 San Luis \$202 \$323 Santa \$202 \$323 Shasta \$202 \$323 Solano \$202 \$323 Sonoma </th <th>County</th> <th>Individual</th> <th>Couple</th>	County	Individual	Couple
Placer \$202 \$323 Plumas \$202 \$323 Riverside \$202 \$323 Sacramento \$202 \$323 San Benito \$202 \$323 San Benito \$202 \$323 San Benito \$202 \$323 San Benito \$202 \$323 San Diego \$202 \$323 San Diego \$202 \$323 San Diego \$202 \$323 San Diego \$202 \$323 San Joaquin \$202 \$323 San Luis \$202 \$323 Santa \$202 \$323 Siskiyou \$202 \$323 Solano \$202 \$323 <t< td=""><td>Nevada</td><td>\$202</td><td>\$323</td></t<>	Nevada	\$202	\$323
Plumas \$202 \$323 Riverside \$202 \$323 Sacramento \$202 \$323 San Benito \$202 \$323 San Benito \$202 \$323 San Benito \$202 \$323 San Diego \$202 \$323 San Diego \$202 \$323 San Joaquin \$202 \$323 San Joaquin \$202 \$323 San Luis \$202 \$323 San Mateo \$202 \$323 Santa \$202 \$323 Shata \$202 \$323 Sierra \$202 \$323 Solano \$202 \$323 Stan	Orange	\$202	\$323
Riverside \$202 \$323 Sacramento \$202 \$323 San Benito \$202 \$323 San Benito \$202 \$323 San Benito \$202 \$323 San Diego \$202 \$323 San Joaquin \$202 \$323 San Luis \$202 \$323 San Mateo \$202 \$323 Santa \$202 \$323 Santa Clara \$202 \$323 Santa Clara \$202 \$323 Shasta \$202 \$323 Sierra \$202 \$323 Solano \$202 \$323 Solano \$202 \$323 Stanislaus \$202 \$323 Stanislaus \$202 \$323 Tehama \$202 \$3	Placer	\$202	\$323
Sacramento \$202 \$323 San Benito \$202 \$323 San Benito \$202 \$323 San Benito \$202 \$323 San Diego \$202 \$323 San Joaquin \$202 \$323 San Luis \$202 \$323 San Mateo \$202 \$323 Santa \$202 \$323 Santa Clara \$202 \$323 Santa Cruz \$202 \$323 Shasta \$202 \$323 Sierra \$202 \$323 Solano \$202 \$323 Solano \$202 \$323 Stanislaus \$202 \$323 Stanislaus \$202 \$323 Tehama \$202 \$323 Inity \$202 \$323	Plumas	\$202	\$323
San Benito \$202 \$323 San \$202 \$323 San Diego \$202 \$323 San Joaquin \$202 \$323 San Luis \$202 \$323 San Mateo \$202 \$323 Santa \$202 \$323 Santa \$202 \$323 Santa \$202 \$323 Santa \$202 \$323 Santa Clara \$202 \$323 Shasta \$202 \$323 Shasta \$202 \$323 Sierra \$202 \$323 Solano \$202 \$323 Solano \$202 \$323 Stanislaus \$202 \$323 Sutter \$202 \$323 Tehama \$202 \$323 Indu	Riverside	\$202	\$323
San \$202 \$323 San Diego \$202 \$323 San Diego \$202 \$323 San Diego \$202 \$323 San Joaquin \$202 \$323 San Joaquin \$202 \$323 San Luis \$202 \$323 San Mateo \$202 \$323 Santa \$202 \$323 Santa Clara \$202 \$323 Santa Clara \$202 \$323 Santa Cruz \$202 \$323 Shasta \$202 \$323 Sierra \$202 \$323 Sikiyou \$202 \$323 Solano \$202 \$323 Solano \$202 \$323 Stanislaus \$202 \$323 Sutter \$202 \$323 Tehama \$202 \$323 Tulare \$202 \$323 Tuolumne \$202 \$323 Yolo \$202 \$323 <td>Sacramento</td> <td>\$202</td> <td>\$323</td>	Sacramento	\$202	\$323
San Diego \$202 \$323 San \$202 \$323 San Joaquin \$202 \$323 San Joaquin \$202 \$323 San Luis \$202 \$323 San Mateo \$202 \$323 San Mateo \$202 \$323 Santa \$202 \$323 Santa \$202 \$323 Santa Clara \$202 \$323 Santa Clara \$202 \$323 Shasta \$202 \$323 Shasta \$202 \$323 Sierra \$202 \$323 Solano \$202 \$323 Sonoma \$202 \$323 Stanislaus \$202 \$323 Stanislaus \$202 \$323 Trinity \$202 \$323 Tulare \$202 \$323 Ventura \$202 \$323 Yolo \$202 \$323	San Benito	\$202	\$323
San \$202 \$323 San Joaquin \$202 \$323 San Luis \$202 \$323 San Mateo \$202 \$323 San Mateo \$202 \$323 San Mateo \$202 \$323 Santa \$202 \$323 Santa \$202 \$323 Santa Clara \$202 \$323 Santa Clara \$202 \$323 Santa Clara \$202 \$323 Shasta \$202 \$323 Shasta \$202 \$323 Sierra \$202 \$323 Solano \$202 \$323 Solano \$202 \$323 Stanislaus \$202 \$323 Stanislaus \$202 \$323 Tehama \$202 \$323 Tulare \$202 \$323 Tuolumne \$202 \$323 Ventura \$202 \$323 Yolo \$202 \$323	San	\$202	\$323
San Joaquin \$202 \$323 San Joaquin \$202 \$323 San Luis \$202 \$323 San Mateo \$202 \$323 San Mateo \$202 \$323 San Mateo \$202 \$323 Santa \$202 \$323 Santa Clara \$202 \$323 Santa Clara \$202 \$323 Shasta \$202 \$323 Shasta \$202 \$323 Sierra \$202 \$323 Siskiyou \$202 \$323 Solano \$202 \$323 Sonoma \$202 \$323 Stanislaus \$202 \$323 Stutter \$202 \$323 Tehama \$202 \$323 Tulare \$202 \$323 Tuolumne \$202 \$323 Yolo \$202 \$323	San Diego	\$202	\$323
San Luis \$202 \$323 San Mateo \$202 \$323 San Mateo \$202 \$323 Santa \$202 \$323 Santa Clara \$202 \$323 Santa Clara \$202 \$323 Santa Cruz \$202 \$323 Shasta \$202 \$323 Shesta \$202 \$323 Sierra \$202 \$323 Siskiyou \$202 \$323 Solano \$202 \$323 Sonoma \$202 \$323 Stanislaus \$202 \$323 Stanislaus \$202 \$323 Trehama \$202 \$323 Tulare \$202 \$323 Tulare \$202 \$323 Ventura \$202 \$323 Yolo \$202 \$323	San	\$202	\$323
San Mateo \$202 \$323 Santa \$202 \$323 Santa Clara \$202 \$323 Santa Clara \$202 \$323 Santa Cruz \$202 \$323 Shasta \$202 \$323 Shasta \$202 \$323 Sierra \$202 \$323 Siskiyou \$202 \$323 Solano \$202 \$323 Sonoma \$202 \$323 Stanislaus \$202 \$323 Sutter \$202 \$323 Tehama \$202 \$323 Tulare \$202 \$323 Yolo \$202 \$323	San Joaquin	\$202	\$323
Santa \$202 \$323 Santa Clara \$202 \$323 Santa Cruz \$202 \$323 Shasta \$202 \$323 Shasta \$202 \$323 Sierra \$202 \$323 Siskiyou \$202 \$323 Solano \$202 \$323 Sonoma \$202 \$323 Stanislaus \$202 \$323 Stanislaus \$202 \$323 Sutter \$202 \$323 Tehama \$202 \$323 Tulare \$202 \$323 Tulare \$202 \$323 Yolo \$202 \$323	San Luis	\$202	\$323
Santa Clara \$202 \$323 Santa Cruz \$202 \$323 Shasta \$202 \$323 Sierra \$202 \$323 Siskiyou \$202 \$323 Solano \$202 \$323 Sonoma \$202 \$323 Stanislaus \$202 \$323 Sutter \$202 \$323 Tehama \$202 \$323 Tulare \$202 \$323 Ventura \$202 \$323 Yolo \$202 \$323	San Mateo	\$202	\$323
Santa Cruz \$202 \$323 Shasta \$202 \$323 Sierra \$202 \$323 Siskiyou \$202 \$323 Solano \$202 \$323 Sonoma \$202 \$323 Stanislaus \$202 \$323 Stanislaus \$202 \$323 Sutter \$202 \$323 Tehama \$202 \$323 Tulare \$202 \$323 Tuolumne \$202 \$323 Yolo \$202 \$323	Santa	\$202	\$323
Shasta \$202 \$323 Sierra \$202 \$323 Siskiyou \$202 \$323 Solano \$202 \$323 Sonoma \$202 \$323 Stanislaus \$202 \$323 Sutter \$202 \$323 Tehama \$202 \$323 Trinity \$202 \$323 Tulare \$202 \$323 Ventura \$202 \$323 Yolo \$202 \$323	Santa Clara	\$202	\$323
Sierra \$202 \$323 Siskiyou \$202 \$323 Solano \$202 \$323 Sonoma \$202 \$323 Stanislaus \$202 \$323 Sutter \$202 \$323 Tehama \$202 \$323 Trinity \$202 \$323 Tulare \$202 \$323 Tuolumne \$202 \$323 Yolo \$202 \$323	Santa Cruz	\$202	\$323
Siskiyou \$202 \$323 Solano \$202 \$323 Sonoma \$202 \$323 Stanislaus \$202 \$323 Statislaus \$202 \$323 Sutter \$202 \$323 Tehama \$202 \$323 Trinity \$202 \$323 Tulare \$202 \$323 Tuolumne \$202 \$323 Ventura \$202 \$323 Yolo \$202 \$323	Shasta	\$202	\$323
Solano \$202 \$323 Sonoma \$202 \$323 Stanislaus \$202 \$323 Sutter \$202 \$323 Tehama \$202 \$323 Trinity \$202 \$323 Tulare \$202 \$323 Tuolumne \$202 \$323 Ventura \$202 \$323 Yolo \$202 \$323	Sierra	\$202	\$323
Sonoma \$202 \$323 Stanislaus \$202 \$323 Sutter \$202 \$323 Tehama \$202 \$323 Trinity \$202 \$323 Tulare \$202 \$323 Tuolumne \$202 \$323 Ventura \$202 \$323 Yolo \$202 \$323	Siskiyou	\$202	\$323
Stanislaus\$202\$323Sutter\$202\$323Tehama\$202\$323Trinity\$202\$323Tulare\$202\$323Tuolumne\$202\$323Ventura\$202\$323Yolo\$202\$323	Solano	\$202	\$323
Sutter\$202\$323Tehama\$202\$323Trinity\$202\$323Tulare\$202\$323Tuolumne\$202\$323Ventura\$202\$323Yolo\$202\$323	Sonoma	\$202	\$323
Tehama\$202\$323Trinity\$202\$323Tulare\$202\$323Tuolumne\$202\$323Ventura\$202\$323Yolo\$202\$323	Stanislaus	\$202	\$323
Trinity\$202\$323Tulare\$202\$323Tuolumne\$202\$323Ventura\$202\$323Yolo\$202\$323	Sutter	\$202	\$323
Tulare\$202\$323Tuolumne\$202\$323Ventura\$202\$323Yolo\$202\$323	Tehama	\$202	\$323
Tuolumne \$202 \$323 Ventura \$202 \$323 Yolo \$202 \$323	Trinity	\$202	\$323
Ventura \$202 \$323 Yolo \$202 \$323	Tulare	\$202	\$323
Yolo \$202 \$323	Tuolumne	\$202	\$323
	Ventura	\$202	\$323
Yuba \$202 \$323	Yolo	\$202	\$323
	Yuba	\$202	\$323

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For the complete report, methodology or individual counties visit: <u>http://www.healthpolicy.ucla.edu/elder_index08feb.html</u>

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Elder Economic Security Standard[™] Index Monthly Medical Costs by County, 2007

				out of						out of	
County	MediGap or HMO*	Drugs	Part B	pocket good health	Total	County	MediGap or HMO	Drugs	Part B	pocket good health	Total
Alameda*	\$99.00	**	\$93.50	\$100.37	\$292.87	Nevada	\$156.75	\$27.40	\$93.50	\$100.37	\$378.02
Alpine	\$156.75	\$27.40	\$93.50	\$100.37	\$378.02	Orange*	\$0.00	**	\$93.50	\$100.37	\$193.87
Amador	\$156.75	\$27.40	\$93.50	\$100.37	\$378.02	Placer*	\$89.00	**	\$93.50	\$100.37	\$282.87
Butte	\$156.75	\$27.40	\$93.50	\$100.37	\$378.02	Plumas	\$156.75	\$27.40	\$93.50	\$100.37	\$378.02
Calaveras	\$156.75	\$27.40	\$93.50	\$100.37	\$378.02	Riverside*	\$47.00	**	\$93.50	\$100.37	\$240.87
Colusa	\$156.75	\$27.40	\$93.50	\$100.37	\$378.02	Sacramento*	\$89.00	**	\$93.50	\$100.37	\$282.87
Contra Costa*	\$99.00	**	\$93.50	\$100.37	\$292.87	San Benito	\$156.75	\$27.40	\$93.50	\$100.37	\$378.02
Del Norte	\$156.75	\$27.40	\$93.50	\$100.37	\$378.02	San	\$47.00	**	\$93.50	\$100.37	\$240.87
El Dorado*	\$89.00	**	\$93.50	\$100.37	\$282.87	San Diego*	\$47.00	**	\$93.50	\$100.37	\$240.87
Fresno*	\$89.00	**	\$93.50	\$100.37	\$282.87	San Francisco*	\$99.00	**	\$93.50	\$100.37	\$292.87
Glenn	\$156.75	\$27.40	\$93.50	\$100.37	\$378.02	San Joaquin*	\$89.00	**	\$93.50	\$100.37	\$282.87
Humboldt	\$156.75	\$27.40	\$93.50	\$100.37	\$378.02	San Luis	\$182.32	\$27.40	\$93.50	\$100.37	\$403.59
Imperial	\$208.17	\$27.40	\$93.50	\$100.37	\$429.44	San Mateo*	\$99.00	**	\$93.50	\$100.37	\$292.87
Inyo	\$156.75	\$27.40	\$93.50	\$100.37	\$378.02	Santa Barbara	\$182.32	\$27.40	\$93.50	\$100.37	\$403.59
Kern*	\$89.00	**	\$93.50	\$100.37	\$282.87	Santa Clara*	\$99.00	**	\$93.50	\$100.37	\$292.87
Kings	\$156.75	\$27.40	\$93.50	\$100.37	\$378.02	Santa Cruz	\$156.75	\$27.40	\$93.50	\$100.37	\$378.02
Lake	\$182.32	\$27.40	\$93.50	\$100.37	\$403.59	Shasta	\$156.75	\$27.40	\$93.50	\$100.37	\$378.02
Lassen	\$156.75	\$27.40	\$93.50	\$100.37	\$378.02	Sierra	\$156.75	\$27.40	\$93.50	\$100.37	\$378.02
Los Angeles*	\$0.00	**	\$93.50	\$100.37	\$193.87	Siskiyou	\$156.75	\$27.40	\$93.50	\$100.37	\$378.02
LA City	N/A	N/A	N/A	N/A	N/A	Solano*	\$99.00	**	\$93.50	\$100.37	\$292.87
LA County	N/A	N/A	N/A	N/A	N/A	Sonoma*	\$99.00	**	\$93.50	\$100.37	\$292.87
Madera*	\$89.00	**	\$93.50	\$100.37	\$282.87	Stanislaus*	\$89.00	**	\$93.50	\$100.37	\$282.87
Marin*	\$99.00	**	\$93.50	\$100.37	\$292.87	Sutter	\$156.75	\$27.40	\$93.50	\$100.37	\$378.02
Mariposa	\$156.75	\$27.40	\$93.50	\$100.37	\$378.02	Tehama	\$156.75	\$27.40	\$93.50	\$100.37	\$378.02
Mendocino	\$156.75	\$27.40	\$93.50	\$100.37	\$378.02	Trinity	\$156.75	\$27.40	\$93.50	\$100.37	\$378.02
Merced	\$156.75	\$27.40	\$93.50	\$100.37	\$378.02	Tulare	\$89.00	**	\$93.50	\$100.37	\$282.87
Modoc	\$156.75	\$27.40	\$93.50	\$100.37	\$378.02	Tuolumne	\$156.75	\$27.40	\$93.50	\$100.37	\$378.02
Mono	\$156.75	\$27.40	\$93.50	\$100.37	\$378.02	Ventura*	\$0.00	**	\$93.50	\$100.37	\$193.87
Monterey	\$156.75	\$27.40	\$93.50	\$100.37	\$378.02	Yolo*	\$89.00	**	\$93.50	\$100.37	\$282.87
Napa*	\$99.00	**	\$93.50	\$100.37	\$292.87	Yuba	\$156.75	\$27.40	\$93.50	\$100.37	\$378.02
-											

* Medicare Advantage (HMO) at Kaiser Senior Advantage Rate where county SrAdvantage enrollment at 20% or higher.

* For Medigap costs, see Monthly Medigap Cost by County

** Drug cost included in HMO plan.

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

Out of pocket from 2004 MEPS, ages 65 and over, no public insurance







For the complete report, methodology or individual counties visit: http://www.healthpolicy.ucla.edu/elder_index08feb.html

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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) per elder from Good Health

	Mo	Monthly		Annual	
Excellent or very good health	\$	(25)	\$	(295)	
Fair or poor health	\$	30	\$	363	

Source: 2004 Medical Expenditure Survey

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For the complete report, methodology or specific counties visit: http://www.healthpolicy.ucla.edu/elder_index08feb.html

For more information about the California Elder Economic Security Initiative[™] Program visit: <u>http://www.insightcced.org/index.php?page=california-elder-economic-security-initiative</u>







Elder Economic Security Standard[™] Index Monthly Public Transportation Costs by County, 2007

County	Monthly pass cost
Alameda	\$20.00
Alpine	N/A
Amador	N/A
Butte	N/A
Calaveras	N/A
Colusa	N/A
Contra Costa	\$13.00
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
LA County	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

County	Monthly pass cost
Nevada	N/A
Orange	\$15.00
Placer	N/A
Plumas	N/A
Riverside	\$21.00
Sacramento	\$42.50
San Benito	N/A
San Bernardino	\$20.50
San Diego	\$15.00
San Francisco	\$10.00
San Joaquin	\$25.00
San Luis	N/A
San Mateo	\$22.00
Santa Barbara	N/A
Santa Clara	\$26.00
Santa Cruz	\$23.00
Shasta	N/A
Sierra	N/A
Siskiyou	N/A
Solano	N/A
Sonoma	\$26.00
Stanislaus	N/A
Sutter	N/A
Tehama	N/A
Trinity	N/A
Tulare	N/A
Tuolumne	N/A
Ventura	\$20.00
Yolo	N/A
Yuba	N/A

Sources: Public Transportation websites from each county

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Elder Economic Security Standard™ Index Average Annual Social Security Payment for Single Elder* by County, 2007

County	Average Annual Payment 2005	Adjusted by COLAS to 2007
Alameda	\$11,755.89	\$12,641.74
Alpine	\$11,165.22	\$12,006.55
Amador	\$11,742.06	\$12,626.86
Butte	\$11,306.08	\$12,158.02
Calaveras	\$11,816.13	\$12,706.51
Colusa	\$11,315.94	\$12,168.63
Contra Costa	\$12,556.76	\$13,502.95
Del Norte	\$10,904.96	\$11,726.68
El Dorado	\$11,712.83	\$12,595.43
Fresno	\$10,944.90	\$11,769.63
Glenn	\$10,836.36	\$11,652.92
Humboldt	\$11,522.06	\$12,390.28
Imperial	\$9,239.19	\$9,935.39
Inyo	\$11,017.48	\$11,847.68
Kern	\$11,107.09	\$11,944.04
Kings	\$10,563.07	\$11,359.03
Lake	\$11,222.45	\$12,068.09
Lassen	\$10,238.57	\$11,010.08
Los Angeles	\$11,661.48	\$12,540.21
city	N/A	N/A
county	N/A	N/A
Madera	\$11,020.65	\$11,851.09
Marin	\$13,280.77	\$14,281.52
Mariposa	\$11,041.60	\$11,873.61
Mendocino	\$11,286.40	\$12,136.86
Merced	\$10,456.38	\$11,244.30
Modoc	\$10,576.40	\$11,373.36
Mono	\$11,366.87	\$12,223.40
Monterey	\$11,252.51	\$12,100.42
Napa	\$11,612.74	\$12,487.80

County	Average Annual Payment 2005	Adjusted by COLAS to 2007
Nevada	\$11,781.07	\$12,668.80
Orange	\$12,541.98	\$13,487.05
Placer	\$11,981.28	\$12,884.10
Plumas	\$11,229.42	\$12,075.59
Riverside	\$11,798.28	\$12,687.31
Sacramento	\$11,219.75	\$12,065.19
San Benito	\$11,314.70	\$12,167.29
Bernardino	\$11,195.42	\$12,039.03
San Diego	\$11,395.90	\$12,254.61
San Francisco	\$11,322.76	\$12,175.97
San Joaquin	\$11,253.28	\$12,101.24
Obispo	\$11,666.77	\$12,545.89
San Mateo	\$12,772.13	\$13,734.54
Santa Barbara	\$11,877.22	\$12,772.20
Santa Clara	\$12,520.18	\$13,463.62
Santa Cruz	\$11,614.58	\$12,489.78
Shasta	\$11,365.43	\$12,221.85
Sierra	\$11,229.36	\$12,075.52
Siskiyou	\$10,846.39	\$11,663.70
Solano	\$10,927.16	\$11,750.55
Sonoma	\$11,975.41	\$12,877.79
Stanislaus	\$11,230.59	\$12,076.85
Sutter	\$10,834.88	\$11,651.32
Tehama	\$11,120.68	\$11,958.66
Trinity	\$10,974.55	\$11,801.51
Tulare	\$10,462.88	\$11,251.29
Tuolumne	\$11,718.01	\$12,600.99
Ventura	\$11,939.30	\$12,838.96
Yolo	\$11,398.60	\$12,257.52
Yuba	\$10,586.27	\$11,383.98
California	\$11,688.22	\$12,568.96

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SOURCE: Social Security Administration, Office of Policy OASDI Beneficiaries by State and County, 2005. http://www.socialsecurity.gov/policy/docs/statcomps/oasdi sc/ 2005/

* Amount for couples estimated at 1.68 times the single amount.

For the complete report, methodology or individual counties visit:

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Elder Economic Security Standard[™] Index **Adjustments Used to Inflate Historic Costs**

Medical care

1.138 CPI-West 7/04 - 6/07 (Series ID : CUUR0400SAM) July 2004= 310.4 June 2007: 353.37

Housing 1.083 CPI-West 7/05 - 6/07 (Series ID : CUUR0400SAH) July 2004= 204.2 June 2007=221.23

Social Security COLA 1.075 2005= 4.1% 2006= 3.3%

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CPI Source: http://data.bls.gov/cgi-bin/dsrv?cu Social Security: http://www.ssa.gov/OACT/COLA/colaseries.html

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				Persons age	65 and over w	ith incomes
	All pers	ons age 65 and	d over*	•	of federal pov	
	% Owner	% Owner	% Renting	Owner	% Owner	% Renting
	without	with		without	with	-
	Mortgage	Mortgage		Mortgage	Mortgage	
California	43%	34%	21%	38%	27%	33%
Alameda	41%	35%	22%	35%	26%	37%
Alpine	62%	31%	5%	64%	25%	7%
Amador	62%	31%	5%	64%	25%	7%
Butte	58%	27%	13%	55%	22%	21%
Calaveras	62%	31%	5%	64%	25%	7%
Colusa (2)	59%	23%	13%	59%	21%	15%
Contra Costa	47%	38%	14%	43%	30%	26%
Del Norte (1)	54%	31%	12%	54%	26%	18%
El Dorado	57%	33%	9%	54%	28%	18%
Fresno	46%	31%	20%	41%	28%	28%
Glenn (2)	59%	23%	13%	59%	21%	15%
Humboldt	70%	19%	10%	64%	17%	17%
Imperial	41%	23%	34%	33%	20%	45%
Inyo	62%	31%	5%	64%	25%	7%
Kern	47%	34%	17%	45%	30%	23%
Kings	47%	31%	21%	53%	23%	23%
Lake (7)	65%	18%	15%	66%	13%	17%
Lassen (1)	54%	31%	12%	54%	26%	18%
Los Angeles City	32%	32%	35%	22%	23%	53%
LA County,						
balance	39%	34%	25%	32%	27%	38%
Madera	58%	28%	13%	43%	26%	29%
Marin	45%	38%	15%	47%	22%	29%
Mariposa	62%	31%	5%	64%	25%	7%
Mendocino (7)	65%	18%	15%	66%	13%	17%
Merced	47%	29%	18%	41%	26%	25%
Modoc (1)	54%	31%	12%	54%	26%	18%
Mono	62%	31%	5%	64%	25%	7%
Monterey (5)	48%	35%	15%	42%	28%	27%
Napa	59%	29%	11%	63%	20%	17%
Nevada (3)	57%	33%	8%	56%	25%	17%
Orange	42%	37%	19%	36%	29%	33%
Placer	43%	41%	14%	41%	36%	19%
Plumas (3)	57%	33%	8%	56%	25%	17%
Riverside	47%	38%	14%	43%	34%	22%
Sacramento	45%	36%	17%	39%	27%	31%
San Benito (5)	48%	35%	15%	42%	28%	27%
San Bernardino	43%	40%	16%	47%	29%	23%
San Diego	43%	35%	21%	38%	28%	33%
San Francisco	35%	22%	42%	24%	13%	60%
San Joaquin	42%	35%	21%	36%	32%	29%

Housing Type for Older Adults in California by County and Income

	All persons age 65 and over*			Persons age 65 and over with incomes under 200% of federal poverty level*		
	% Owner without	% Owner with	% Renting	Owner without	% Owner with	% Renting
	Mortgage	Mortgage		Mortgage	Mortgage	
San Luis Obispo	49%	36%	11%	45%	31%	17%
San Mateo	45%	35%	19%	36%	27%	34%
Santa Barbara	52%	31%	15%	48%	29%	21%
Santa Clara	43%	35%	20%	37%	28%	33%
Santa Cruz	58%	27%	13%	55%	21%	20%
Shasta	53%	29%	16%	48%	29%	18%
Sierra (3)	57%	33%	8%	56%	25%	17%
Siskiyou (1)	54%	31%	12%	54%	26%	18%
Solano	41%	42%	16%	44%	29%	26%
Sonoma	45%	34%	19%	43%	23%	32%
Stanislaus	46%	31%	21%	36%	33%	27%
Sutter (4)	53%	26%	19%	44%	27%	27%
Tehama (2)	59%	23%	13%	59%	21%	15%
Trinity (2)	59%	23%	13%	59%	21%	15%
Tulare	44%	34%	18%	37%	32%	28%
Tuolumne	62%	31%	5%	64%	25%	7%
Ventura	42%	41%	16%	44%	25%	29%
Yolo	51%	30%	19%	53%	16%	30%
Yuba (4)	53%	26%	19%	44%	27%	27%

Source: U.S. Bureau of the Census, 2005 American Community Survey (ACS)

* County totals do not equal 100% because some elders report "other" housing arrangements.

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

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For the complete report, methodology or individual counties visit:

http://www.healthpolicy.ucla.edu/elder_index08feb.html

For more information about the California Elder Economic Security Initiative[™] program visit: <u>http://www.insightcced.org/index.php?page=california-elder-economic-security-initiative</u>







Elder Economic Security Standard[™] Index Monthly Medigap Cost by County, 2007

Supplemental Information for Counties where HMO Rates Are Used to Calculate Elder Index MediGap is AARP Plan C. Add an additional \$27.40 for AARP prescription plan (Part D)

Counties	MediGap for counties with HMO rates**	Counties	MediGap for counties with HMO rates**
Alameda*	\$182.32	Nevada	N/A
Alpine	N/A	Orange*	\$237.87
Amador	N/A	Placer*	\$156.75
Butte	N/A	Plumas	N/A
Calaveras	N/A	Riverside*	\$208.17
Colusa	N/A	Sacramento*	\$182.32
Contra Costa*	\$182.32	San Benito	N/A
Del Norte	N/A	San Bernardino*	\$182.32
El Dorado*	\$156.75	San Diego*	\$208.17
Fresno*	\$156.75	San Francisco*	\$182.32
Glenn	N/A	San Joaquin*	\$182.32
Humboldt	N/A	San Luis Obispo	N/A
Imperial	N/A	San Mateo*	\$182.32
Inyo	N/A	Santa Barbara	N/A
Kern*	\$182.32	Santa Clara*	\$156.75
Kings	N/A	Santa Cruz	N/A
Lake	N/A	Shasta	N/A
Lassen	N/A	Sierra	N/A
Los Angeles*	\$237.87	Siskiyou	N/A
city	N/A	Solano*	\$156.75
county/balance	N/A	Sonoma*	\$156.75
Madera*	\$156.75	Stanislaus*	\$156.75
Marin*	\$156.75	Sutter	N/A
Mariposa	N/A	Tehama	N/A
Mendocino	N/A	Trinity	N/A
Merced	N/A	Tulare	N/A
Modoc	N/A	Tuolumne	N/A
Mono	N/A	Ventura*	\$208.17
Monterey	N/A	Yolo*	\$156.75
Napa*	\$182.32	Yuba	N/A

 * Medicare Advantage (HMO) at Kaiser Senior Advantage Rate where county SrAdvantage enrollment at 20% or higher
 ** For HMO rates, see Montly Medical Costs by County

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