

# Yuba County, CA 2009

## Elder Economic Security Standard™ Index

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

### Elder Index Per Year

**Income Needed to Meet Basic Needs**  
(based on monthly expenses shown below\*)

Elder Person			Elder Couple		
Owner w/o mortgage	Owner w/mortgage	Renter, one bedroom	Owner w/o mortgage	Owner w/mortgage	Renter, one bedroom
<b>\$17,066</b>	<b>\$28,967</b>	<b>\$19,629</b>	<b>\$26,761</b>	<b>\$38,662</b>	<b>\$29,325</b>

**Federal Poverty Guideline**  
(2009 DHHS)

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

Annual Comparison Amounts					
\$10,830	\$10,830	\$10,830	\$14,570	\$14,570	\$14,570
<b>158%</b>	<b>267%</b>	<b>181%</b>	<b>184%</b>	<b>265%</b>	<b>201%</b>

**SSI Payment Maximum, California 2009**

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

\$10,440	\$10,440	\$10,440	\$18,288	\$18,288	\$18,288
<b>-\$6,626</b>	<b>-\$18,527</b>	<b>-\$9,189</b>	<b>-\$8,473</b>	<b>-\$20,374</b>	<b>-\$11,037</b>

**Median Social Security Payment 2009**

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

\$11,007	\$11,007	\$11,007	\$20,500	\$20,500	\$20,500
<b>-\$6,059</b>	<b>-\$17,960</b>	<b>-\$8,622</b>	<b>-\$6,261</b>	<b>-\$18,162</b>	<b>-\$8,825</b>

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

**Monthly Expenses**

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

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

For the complete report, methodology or other counties visit:  
[http://www.healthpolicy.ucla.edu/elder\\_index10sept.aspx](http://www.healthpolicy.ucla.edu/elder_index10sept.aspx)

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



# Elder Economic Security Standard™ Index

## Explanation of the tables

### Elder Index Per Year

#### Income Needed to Meet Basic Needs

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

### Annual Comparison Amounts

#### Federal Poverty Guideline (2009 DHHS)

#### % of Federal Poverty

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

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

#### SSI Payment Maximum California, 2009

#### Income Gap

[SSI Payment Maximum minus (-) Elder Index]

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

#### Median Social Security Payment 2009

#### Income Gap

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

Half of Social Security recipients have benefits under this amount in this county. The data shown is the gap between the median social security payments in this county and the amount needed to cover basic costs according to the Elder Index.

### Basic Monthly Expenses Used to Calculate Elder Index

#### Monthly Expenses

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

The Elder Economic Security Standard Index is calculated using data on the basic costs of living for older adults in each county. Owners' costs include mortgage (if any), taxes, insurance, and utility expenses. Food costs are based on the USDA's low-cost food plan for meals eaten at home, adjusted for county cost variations. Transportation includes local automobile use. Health care includes out-of-pocket health care costs and premiums for an elder in good health. For elders in fair or poor health, out-of-pocket costs increase by \$27/month; for excellent or very good health costs decrease by \$18/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.



Wider Opportunities for Women