

Santa Cruz County, CA 2011

Elder Economic Security Standard™ Index

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

Elder Index Per Year†

	Elder Person			Elder Couple		
	Owner w/o mortgage	Owner w/mortgage	Renter, one bedroom	Owner w/o mortgage	Owner w/mortgage	Renter, one bedroom
Income Needed to Meet Basic Needs (based on monthly expenses shown below*)	\$19,023	\$38,791	\$29,223	\$29,344	\$49,112	\$39,545

Annual Comparison Amounts

Federal Poverty Guideline (2011 DHHS)	\$10,890	\$10,890	\$10,890	\$14,710	\$14,710	\$14,710
% of Federal Poverty [Elder Index divided by (/) Federal Poverty Guideline]	175%	356%	268%	199%	334%	269%
SSI Payment Maximum, California 2011	\$9,965	\$9,965	\$9,965	\$16,886	\$16,886	\$16,886
SSI Income Gap [SSI Payment Maximum minus (-) Elder Index]	-\$9,058	-\$28,826	-\$19,258	-\$12,458	-\$32,226	-\$22,658
Median Social Security Payment 2011	\$12,713	\$12,713	\$12,713	\$20,423	\$20,423	\$20,423
Soc Sec Income Gap [Average Social Security Payment minus (-) Elder Index]	-\$6,310	-\$26,078	-\$16,510	-\$8,921	-\$28,689	-\$19,122

*Basic Monthly Expenses Used to Calculate Elder Index

	Elder Person			Elder Couple		
	Owner w/o mortgage	Owner w/mortgage	Renter, one bedroom	Owner w/o mortgage	Owner w/mortgage	Renter, one bedroom
Monthly Expenses						
Housing	\$426	\$2,073	\$1,276	\$426	\$2,073	\$1,276
Food	253	253	253	472	472	472
Transportation	239	239	239	335	335	335
Health Care (Good Health)	403	403	403	805	805	805
Miscellaneous @ 20%	264	264	264	408	408	408
Elder Index Per Month	\$1,585	\$3,233	\$2,435	\$2,445	\$4,093	\$3,295

†Note: Annual total may not equal the sum of monthly totals due to rounding.

For the complete report, methodology or other counties visit:

<http://healthpolicy.ucla.edu/elder-index2011>

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

<http://www.insightccd.org/communities/cfess/cal-eesi.html>



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