

California, 2011

Older Adults with Adult Children Living at Home: Additional Costs

Annual Elder Index, Additional Costs for Adult Children, and Monthly Cost Component Example

Annual Elder Index for Elder(s) Only

Income Needed to Meet Basic Needs (based on Elder Index)	Elder Person			Elder Couple		
	Owner w/o mortgage	Owner w/mortgage	Renter	Owner w/o mortgage	Owner w/mortgage	Renter [†]
	\$17,893	\$32,488	\$23,317	\$27,272	\$41,867	\$32,696

Additional Adult Child Costs

Add for 1 Adult Child	\$12,938	\$12,938	\$12,938	\$12,794	\$12,794	\$15,250
Total Income Needed	\$30,830	\$45,426	\$36,254	\$40,066	\$54,662	\$47,946
2011 FPL ¹	\$14,710	\$14,710	\$14,710	\$18,530	\$18,530	\$18,530
Total Income Needed as % of FPL	210%	309%	246%	216%	295%	259%
Add for 2 Adult Children	\$23,917	\$23,917	\$26,373	\$23,502	\$23,502	\$25,958
Total Income Needed	\$41,809	\$56,405	\$49,689	\$50,774	\$65,370	\$58,654
2011 FPL ¹	\$18,530	\$18,530	\$18,530	\$22,350	\$22,350	\$22,350
Total Income Needed as % of FPL	226%	304%	268%	227%	292%	262%

Example: Monthly Cost Components for Older Couple Renter with One Adult Child

	Housing	Food	Health Care	Transportation	Misc+Taxes [‡]	Total
Older Couple - Renter	\$864	\$479	\$667	\$335	\$379	\$2,725
One Adult Child	\$205	\$220	\$153	\$256	\$437	\$1,271
Total	\$1,069	\$699	\$821	\$591	\$816	\$3,996

¹ FPL = 2011 Federal Poverty Guidelines:

<http://aspe.hhs.gov/poverty/11poverty.shtml>

For the complete report, methodology or other counties visit:

<http://healthpolicy.ucla.edu/elder-index-adultchildren2011>

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

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

[†]Renter annual total may not equal the sum of monthly totals due to rounding

[‡]Taxes are included for the Adult Child Only. To see the cost breakdown, please see the Additional Monthly Cost Components for Adult Children under County Comparison Supplemental Sheets



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