

# San Bernadino County Costs 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 <sup>†</sup>
	\$15,205	\$29,085	\$22,204	\$22,442	\$36,322	\$29,440

### Additional Adult Child Costs

Add for 1 Adult Child	\$13,343	\$13,343	\$13,343	\$13,198	\$13,198	\$15,255
Total Income Needed	\$28,549	\$42,429	\$35,547	\$35,640	\$49,520	\$44,696
2011 FPL <sup>1</sup>	\$14,710	\$14,710	\$14,710	\$18,530	\$18,530	\$18,530
<b>Total Income Needed as % of FPL</b>	<b>194%</b>	<b>288%</b>	<b>242%</b>	<b>192%</b>	<b>267%</b>	<b>241%</b>
Add for 2 Adult Children	\$23,941	\$23,941	\$25,998	\$23,521	\$23,521	\$25,579
Total Income Needed	\$39,146	\$53,026	\$48,202	\$45,963	\$59,843	\$55,019
2011 FPL <sup>1</sup>	\$18,530	\$18,530	\$18,530	\$22,350	\$22,350	\$22,350
<b>Total Income Needed as % of FPL</b>	<b>211%</b>	<b>286%</b>	<b>260%</b>	<b>206%</b>	<b>268%</b>	<b>246%</b>

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

	Housing	Food	Health Care	Transportation	Misc+Taxes <sup>‡</sup>	Total
Older Couple - Renter	\$957	\$485	\$364	\$335	\$312	\$2,453
One Adult Child	\$171	\$222	\$140	\$278	\$459	\$1,271
<b>Total</b>	<b>\$1,129</b>	<b>\$708</b>	<b>\$504</b>	<b>\$613</b>	<b>\$771</b>	<b>\$3,725</b>

<sup>1</sup> 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>

<sup>†</sup>Renter annual total may not equal the sum of monthly totals due to rounding

<sup>‡</sup>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

