

# Santa Cruz 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>
	\$19,023	\$38,791	\$29,223	\$29,344	\$49,112	\$39,545

### Additional Adult Child Costs

Add for 1 Adult Child	\$15,126	\$15,126	\$15,126	\$14,985	\$14,985	\$19,635
Total Income Needed	\$34,149	\$53,917	\$44,349	\$44,330	\$64,098	\$59,179
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>232%</b>	<b>367%</b>	<b>301%</b>	<b>239%</b>	<b>346%</b>	<b>319%</b>
Add for 2 Adult Children	\$25,382	\$25,382	\$30,032	\$24,975	\$24,975	\$29,624
Total Income Needed	\$44,405	\$64,173	\$59,255	\$54,319	\$74,087	\$69,169
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>240%</b>	<b>346%</b>	<b>320%</b>	<b>243%</b>	<b>331%</b>	<b>309%</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	\$1,276	\$472	\$805	\$335	\$408	\$3,295
One Adult Child	\$387	\$216	\$140	\$262	\$630	\$1,636
<b>Total</b>	<b>\$1,663</b>	<b>\$688</b>	<b>\$946</b>	<b>\$597</b>	<b>\$1,038</b>	<b>\$4,932</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



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