



Wider
Opportunities
for Women



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Summary of Findings for Los Alamos County

1. Elders in Los Alamos County at the poverty level or with the average Social Security benefit cannot make ends meet.

- The average Social Security benefit provides an elder living alone in Los Alamos County only 43 - 81% of the amount needed to cover basic expenses.
- In Los Alamos County, elders living alone on an income equivalent to the federal poverty guideline can cover only 35 - 65% of their basic living expenses.
- The average Social Security benefit provides an elder couple living in Los Alamos County only 53 - 83% of the amount needed to cover basic expenses.
- In Los Alamos County, elder couples living on an income equivalent to the federal poverty guideline can cover only 35 - 55% of their basic living expenses.

2. Elders living alone in Los Alamos County need \$16,464 - \$30,864 to cover their basic annual living costs.

- Elders living alone in Los Alamos County who own their home without a mortgage need \$16,464 a year to cover their basic living expenses.
- If elders rent an apartment in Los Alamos County, their basic living expenses increase to \$20,748.
- Elders still paying a mortgage face housing costs more than triple those for homeowners without a mortgage, increasing annual living expenses to \$30,864.

- Elders with lower incomes need rent subsidies and/or elder affordable housing units, as well as assistance to cover supplemental health plan costs.

3. Elder couples in Los Alamos County need \$26,256 - \$40,656 to cover their basic annual living costs.

- Elder couples in Los Alamos County who own their home without a mortgage need \$26,256 a year to cover their basic living expenses.
- If elder couples rent an apartment in Los Alamos County, their basic living expenses increase to \$30,540.
- Elder couples still paying a mortgage face housing costs more than triple those for homeowners without a mortgage, increasing annual living expenses to \$40,656.
- Elder couples with lower incomes need rent subsidies and/or affordable housing units, as well as assistance to cover supplemental health plan costs.

4. Some elders who are currently making ends meet face a precarious future if their life circumstances change, such as losing a spouse or experiencing a decline in health status.

- Elders in good health in Los Alamos County face health care costs of \$307 per month—more than they spend on food. Declines in health status result in a rise in health care expenses, increasing to \$331 per month for a single elder.