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The Elder Economic Security Initiative™: The Elder Economic Security Standard™ Index for Colorado



2011



The Gerontology Institute—University of Massachusetts Boston

The Gerontology Institute, John W. McCormack Graduate School of Policy and Global Studies, University of Massachusetts Boston addresses social and economic issues associated with population aging. The Institute conducts research, analyzes policy issues and engages in public education. It also encourages the participation of older people in aging services and policy development. In its work with local, state, national and international organizations, the Institute has five priorities: 1) productive aging, that is, opportunities for older people to play useful social roles; 2) health care for the elderly; 3) long-term care for the elderly; 4) economic security for older adults; and 5) social and demographic research on aging. The Institute pays particular attention to the special needs of low-income and minority elderly. For more information about the Gerontology Institute, please visit www.geront.umb.edu or email gerontology@umb.edu.



Wider Opportunities for Women (WOW)

Wider Opportunities for Women (WOW) works nationally and in its home community of Washington, DC to achieve economic independence and equality of opportunity for women and their families at all stages of life. For over 45 years, WOW has been a leader in the areas of nontraditional employment, job training and education, welfare to work and workforce development policy. Since 1995, WOW has been devoted to the self-sufficiency of women and their families through the national Family Economic Security (FES) Project. Through FES, WOW has reframed the national debate on social policies and programs from one that focuses on poverty to one that focuses on what it takes families to make ends meet. Building on FES, WOW has expanded to meet its intergenerational mission of economic independence for women at all stages of life with the Elder Economic Security Initiative. For more information about WOW's programs, please visit www.wowonline.org or call WOW at 202-464-1596.




Colorado Center on Law and Policy

The Colorado Center on Law and Policy (CCLP) has more than a decade of experience as one of Colorado's leading advocacy organizations dedicated to promoting justice, economic security, access to health care and sound fiscal policies. CCLP is a leader in the advocacy community. Through its work on health care, welfare reform, fiscal policy and other critical issues, CCLP has gained a strong reputation in providing research, education, advocacy and litigation on behalf of lower-income Coloradans, policy makers, opinion leaders, nonprofit organizations and the general public.

Elder Economic Security Initiative™:

The Elder Economic Security Standard™ Index for Colorado



Gerontology Institute
John W. McCormack Graduate School of Policy and Global Studies
University of Massachusetts Boston
and
Wider Opportunities for Women
The Atlantic Philanthropies

2011

Preface: The Elder Economic Security Initiative™ and the Elder Economic Security Standard™ Index

The multi-year national Elder Economic Security Initiative (Initiative) at Wider Opportunities for Women (WOW) offers a conceptual framework and concrete tools to shape public policies and programs to promote the economic well-being of older adults. The Initiative combines coalition building, research, education and advocacy at the community, state and national levels. With support from the Retirement Research Foundation, WOW partnered with five pilot states, **California, Pennsylvania, Massachusetts, Illinois and Wisconsin**, to launch the national Initiative. Support from The Atlantic Philanthropies will expand the project in up to twenty states, including **Minnesota, Connecticut, New Jersey, Michigan, New Mexico, New York, West Virginia, Washington, Colorado, Iowa, North Carolina and South Dakota** in an effort that will ultimately result in a national database with information on all 50 states and the District of Columbia.

Underpinning the Initiative is the Elder Economic Security Standard Index (Elder Index), a new tool for use by policy makers, older adults, family caregivers, service providers, aging advocates and the public at large. Developed by the Gerontology Institute at the University of Massachusetts Boston and WOW, the Elder Index is a measure of income older adults require to maintain their independence in the community and meet their daily costs of living, including affordable and appropriate housing and health care. The development and use of the Elder Index promotes a measure of income that respects the autonomy goals of older adults, rather than a measure of what we all struggle to avoid—poverty.

The information developed through the Elder Index helps us understand that many older adults who are not poor, as defined by the official poverty level, still do not have enough income to meet their basic needs. The Initiative, through the use of the Elder Index and other policy tools, answers the following questions: How much income—or combination of personal income and public programs—is needed by older adults living on fixed incomes to cover rising living costs? What is the impact of public programs, such as Medicare, Medicaid or housing assistance, on an elder's evolving income and health needs? How does the need for long-term care services affect economic security? Will the need for additional income make it necessary for able-bodied adults to continue to work for pay despite preferring to retire?

The Initiative is guided by a National Advisory Board composed of national experts in the field of aging. The Advisory Board provided direction in the design of the Initiative and the development of the Elder Index. WOW would like to thank our National Advisory Board members for helping us launch this exciting new Initiative.

Members of the Gerontology Institute primarily responsible for this report are Jan E. Mutchler, Alison Gottlieb and Ellen Bruce. Jiyoung Lyu provided valued assistance. We acknowledge the contributions of Laura Russell in developing the core methodology used in the Elder Index and Judith Conahan for her work to develop the long-term care cost component of the Elder Index. The authors, of course, are responsible for the contents of this report and accept responsibility for any errors or omissions.

Foreword from Colorado Center on Law and Policy

"It is further estimated that between the years 2000 and 2030, Colorado's population over the age of 65 will increase 247 percent."—Colorado Department of Public Health and Environment, 2009

The Colorado Center on Law and Policy, with our partners in Colorado and with the support of Wider Opportunities for Women (WOW), is proud to answer the call for the often requested publication outlining the costs of aging in place throughout the state. The American Dream now includes a savings "wish list" that has shifted from saving for a home to saving for retirement, making the publication of this report timely and instrumental for our state.

The Colorado Elder Economic Security Initiative™

The Colorado Initiative is designed to examine what financial resources older adults need to age in place with dignity. Central to this Initiative is the companion publication to the Colorado Economic Self-Sufficiency Standard, the *Elder Economic Security Standard™ Index for Colorado*. This report illustrates how much a single elder and elder couples need to budget to meet their basic needs based on home location and the need for health care services and other assistance in retirement. The Elder Economic Security Standard Index for Colorado (Elder Index) provides **critical** new information for a wide range of audiences including those who influence public policy, implement public programs, provide care for seniors and advocate for improved outcomes.

- The Elder Index demonstrates the real cost of living, and can guide public decisionmaking and priorities in Colorado.
- The Elder Index can help individuals determine what they will need to live with economic security and what policy changes can make this possible.

The Elder Index for Colorado is calculated for all 64 counties in the state—the first of its kind to look specifically at the real cost of living for elders in Colorado.

Leading the Way

The creation of the Elder Index and its companion policy brief, *Elders Living on the Edge: When Basic Needs Exceed Income in Colorado*, has been made possible by the involvement of a statewide coalition of knowledgeable advisors from the housing, public assistance, employment, policy, health care and long-term care worlds who generously shared their time and expertise. As the Elder Index and policy brief are used throughout Colorado we look forward to expanding the coalition of advocates, communities, employers, older adults and policy makers to ensure Coloradans can age in place with dignity.

For more information about the Colorado Center on Law and Policy or the Colorado Elder Economic Security Initiative, please visit www.cclponline.org or call us at 303-573-5669.

How to Use the Colorado Elder Economic Security Standard™ Index

The Elder Index can be used by a number of different populations:

Single Elders and Elder Couples: The Elder Index shows how much income single elders and elder couples need to be secure in their own homes based on their location and need for health care and other assistance in retirement. If you are a single elder or elder couple (or one of their family members), you can use the Elder Index to see how your finances match what is needed, on average, to live in your county. The accompanying policy brief, *Elders Living on the Edge: When Basic Needs Exceed Income in Colorado*, quantifies the contribution publicly funded programs can provide to low income elders. It also highlights the gap between the cost of living and common sources of income for Colorado's elders.

Policy Makers, Legislators and Advocates: As the Elder Index shows, it is almost impossible for an elder to survive on the average Social Security payment, even though Social Security is the only source of income for one out of four retired elders in Colorado. The Elder Index demonstrates the real cost of being secure in a particular county and can help determine what policies are most appropriate in bringing elders closer to their goal of aging in their homes. Assisting our elders in maintaining their health and independence actually controls costs and enriches us all.

Younger Adults and Families Planning for Retirement: Whether you are a 22-year-old or a 62-year-old, you probably have one plan in common—making it to retirement age. Once you get there, though, you need to have a plan in place if you want to be economically secure. The Elder Index and accompanying policy brief can help you determine what you will need to live in economic security and what policy changes can help make this possible.

Colorado Elder Economic Security Initiative™ Partners:

The Colorado Center on Law and Policy would like to thank the following groups for answering the call to become Elder Economic Security Initiative Partners and their ongoing dedication to Colorado seniors: African American Caretakers, AARP-Colorado, Denver Regional Council of Governments, Energy Outreach Colorado, Area Agency on Aging-Upper Arkansas, Area Agency on Aging-SC and the Area Agency on Aging-NE.

The Colorado Center on Law and Policy would also like to thank the following individuals for their work promoting and contributing to the Colorado Elder Economic Security Standard Index: Jennifer Gross, MPH Intern, Kathleen Negri, and T.A. Taylor Hunt.

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The Elder Economic Security Standard™ Index for Colorado

Executive Summary

The Colorado Center on Law and Policy recognizes that many Colorado elders age 65 and over struggle to make ends meet. Living costs are high, especially for housing and health care. In the face of rising expenses, many elders receive only a modest cost-of-living adjustment each year; thus, they are spending down retirement savings and/or facing growing debt. At the same time, older people face a challenging future if their life circumstances change due to illness, loss of a spouse or partner and/or growing needs for help with daily tasks. Older women are particularly challenged with income and assets that are typically lower than men's. Their longer lifespan also means that they more often live with chronic illnesses and high health costs.

In an effort to address these issues, the Colorado Center on Law and Policy joins the National Elder Economic Security Initiative launched by Wider Opportunities for Women in Washington, DC. Critical to the work is a new measure of income adequacy—the Elder Economic Security Standard Index (Elder Index). In contrast to the federal poverty level, which measures income inadequacy, the Elder Index is a measure of well-being identifying the income and supports needed for older adults to live modestly in the community. The Elder Index for Colorado was tabulated using the WOW—University of Massachusetts Boston Gerontology Institute (GI) national methodology. The Elder Index helps answer key questions:

- What is an adequate income for older adults in Colorado to “age in place”?
- How do financial needs vary according to the life circumstances of elders, whether they live alone or with a spouse or partner, rent or own their home, drive a car or use other transportation?
- How do living expenses change as health status and life circumstances change?
- What happens if elders need long-term care to remain at home?

The Elder Economic Security Initiative, through the use and development of the Elder Index, provides a framework to help guide public, private and personal decisions that form the foundation for the economic well-being of today's elders. It provides information critical to aging Baby Boomers who encounter issues related to care, living

options and economic realities for their aging parent(s). It can also inform life and retirement planning for Boomers themselves. The Elder Economic Security Initiative puts into action strategies to meet realistic income needs in today's economy that respect the autonomy of older adults.

A Framework for Measuring Economic Security for Elders

The Elder Economic Security Standard Index (Elder Index) is developed as a measure of the cost of basic expenses of elder households (those with household heads who are age 65 or older) to age in place, continuing to live in the community setting of their choice. The Elder Index defines economic security as the financial status where elders have sufficient income (from Social Security, pensions, retirement savings and other sources) to cover basic and necessary living expenses. The Elder Index is based on the idea that elders should be able to meet their expenses without public support, such as food assistance, energy assistance, subsidized housing or property tax help. It demonstrates the interplay between Colorado elders' living expenses and actual income. The Elder Index also illustrates how elders' living expenses change when their life circumstances change.

This report presents the Elder Index for Colorado to benchmark basic living expense costs for elder households. It illustrates how expenses vary both by specific Colorado geographic areas and by the circumstances of elder households, including household size, homeowner or renter status, health status and the need for long-term care. The expenses are based on market costs and do not assume any public or private supports.

Key Findings for Colorado

1. In Colorado, elders cannot meet their basic living expenses if they live at the federal poverty level or the level of the average Social Security benefit. This is true of elders statewide, whether they rent or own a home.

- About 9% of Colorado's older adults live at or below the federal poverty level.
- Social Security is the *only* source of income for more than one out of four older adults in Colorado, the majority of whom are women (AARP 2008).
- Expenses vary widely across types of communities. For example, elder homeowners with no mortgage who live alone in Teller County need \$16,584 per year to cover basic living expenses. In contrast, elder renters living alone in Pitkin County need as much as \$27,312 and elder homeowners with a mortgage living in Grand, Gunnison, Hinsdale, Mineral, Ouray and Pitkin Counties need as much as \$40,248 to cover basic expenses. The statewide average for single older adults is \$17,664 for an owner with no mortgage, \$21,828 for a single renter and \$28,260 for an owner with a mortgage.
- Elder couples who own a home with no mortgage and live in Teller County need \$26,760 per year to cover basic living expenses. In contrast, couples who rent a home in Pitkin County need as much as \$38,364 to meet their basic household budgets and elder couples who own a home with a mortgage living in Grand, Gunnison, Hinsdale, Mineral, Ouray and Pitkin Counties need as much as \$51,300 to cover basic expenses. The statewide average for an older couple is \$28,080 for owners with no mortgage, \$32,244 for couples who rent and \$38,676 for owners with a mortgage.

2. Housing costs (mortgage or rent, taxes, utilities and insurance) put a heavy burden on some elder households, representing as much as half of their total expenses.

- The Elder Index reflects wide variation in housing costs depending on whether older adults own or rent, and by county. Older owners without a mortgage typically have the lowest housing costs, while owners still paying a mortgage typically have the highest housing costs.

- The monthly housing costs for elder homeowners without a mortgage range from a low of \$279 per month in Mesa County to a high of \$497 per month in Clear Creek and Gilpin Counties.
- The monthly housing costs for older adults paying fair market rent for a one-bedroom apartment range from a low of \$468 per month in Logan County to a high of \$1,093 per month in Pitkin County.
- The monthly housing costs for elder homeowners with a mortgage range from a low of \$899 per month in Alamosa, Baca, Conejos, Costilla, Huerfano, Las Animas, Otero, Rio Grande and Saguache Counties to a high of \$2,171 per month in Eagle, Grand, Gunnison, Hinsdale, Lake, Mineral, Ouray, Pitkin and Summit Counties.

3. The Elder Index shows the significance of health care costs for Colorado elders who must purchase supplemental health and prescription drug coverage to Medicare.

- The Elder Index includes premium costs of supplemental health and prescription drug coverage to Medicare, which provide critical protection against high medical and prescription drug costs.¹
- Older adults in Colorado who are in good health face combined health care costs (insurance premiums plus co-pays, deductibles, fees and other out-of-pocket expenses) of \$375–\$434 per month to have protection against high medical and prescription drug costs.
- Retired couples are unable to purchase supplemental health insurance through a “family plan;” rather, they must each buy coverage as an individual. Thus, combined health care costs are doubled for elder couples, totaling \$750–\$868 per month.

4. Even elders who are currently making ends meet face an uncertain future if their life circumstances change, such as loss of a spouse/partner or a decline in health status.

- An elder paying market rate rent in Colorado has expenses reduced by only 32% when a spouse dies, yet his or her income mix of Social Security and/or pension income may decrease substantially.

¹ Co-pays, deductibles and fees are included as well as other out-of-pocket costs, which vary according to health status and the type of supplemental health insurance purchased by the elder.

- Older adults often face a rise in health care expenses when their health declines. While adding supplemental health and prescription drug coverage to Medicare provides protection against unanticipated health care expenses, average out-of-pocket expenses rise by \$2,232 a year for an individual in poor health.

5. The need for home and community-based long-term care can more than double an elder's expenses, significantly increasing the income needed to meet basic needs.²

- The need for home and community-based long-term care can double or even triple an elder's expenses. Adding a low level of care for one person adds \$7,920 per year to living costs. Requiring a medium level of care adds \$21,008 and needing a high level of care adds \$36,144 to \$43,632.³
- As a comparison, national market surveys report an average annual rate of \$72,234 for nursing facility care (semi-private room) in Colorado.⁴

The key findings are amplified for older women, as their incomes and assets tend to be lower, they live longer than men and they disproportionately experience costly disabilities and chronic conditions.

² The need for home and community-based long-term care can vary considerably over time. Because this need is not universally incurred, it is included as a separate, potentially catastrophic cost for older adults.

³ These estimates are based on statewide averages.

⁴ Genworth 2010

Determining Economic Security for Colorado Elders

I. INTRODUCTION

This report addresses income adequacy for Colorado's older adults using the national WOW-GI National Elder Economic Security Standard Index (Elder Index) methodology. The Elder Index benchmarks basic costs of living for elder households and illustrates how costs of living vary geographically and are based on the characteristics of elder households, including household size, home ownership or renter status and health status. The costs are based on market costs for basic needs of elder households and do not assume any public or private supports.

The Elder Index presented in this report will be used to increase public awareness and influence public policies and programs to benefit elders through the broader Elder Economic Security Initiative. The Elder Economic Security Initiative is designed to:

- Provide important new information to illustrate the basic expenses older adults face and how changes in their life circumstances affect their financial security. Common changes include the need for long-term care services, which dramatically increases living expenses, or the death of a spouse/partner, which often greatly reduces income without significantly decreasing living expense costs;
- Provide a framework for analyzing the effects of public policy and policy proposals in such areas as retirement security, health and long-term care, housing and taxes;
- Educate elders about actual and projected living costs to inform their financial, employment and life decisions;
- Provide new tools for elders to use in advocating for policy changes;
- Help agencies that serve older adults to set goals, assess needs and design programs; and
- Influence community planning efforts to develop strategies to help older adults age in place.

According to the US Census Bureau's population estimates for 2009, 10.6% of Colorado residents were ages 65 years or older, and 11.4% were between the ages of 55–64, poised to dramatically increase elders' numbers as the Baby Boomers age.⁵ The individual circumstances of Colorado elders vary from the most fortunate, who are healthy and economically secure, to the least fortunate, who are poor, ill and/or living with disability. Elders' situations vary greatly

in terms of family support, neighborhood networks and community and social connections. Colorado elders also differ according to their housing situation, health status and need for long-term care. Many of these characteristics change over an elder's life span. The Elder Index, with its respective scenarios for seniors living in different circumstances, will show how seniors may be prepared for the present, yet face a precarious future as living expenses rise markedly because of situational changes.

Statewide Findings of the Colorado Elder Economic Security Standard Index

1. For single elders in good health, the statewide Colorado Elder Index is \$17,664 for homeowners without a mortgage, \$21,828 for renters and \$28,260 for homeowners with a mortgage. This represents the living expense costs (housing, health care, transportation, food and miscellaneous) for elders age 65+ in Colorado. The Elder Index is much higher than other commonly used income benchmarks.

- In 2011, the federal poverty guideline, which is a formula measuring income *inadequacy* that is based solely on food costs, was \$10,890 per year for an individual. This is only 62% of the statewide Elder Index for homeowners with no mortgage, 50% of the statewide Elder Index for renters or 39% of the statewide Elder Index for homeowners who have a mortgage.
- The average Social Security benefit for single Colorado elders is \$13,788 per year. This represents only 78% of the statewide Elder Index for homeowners with no mortgage, 63% of the statewide Elder Index for renters or 49% of the statewide Elder Index for homeowners who have a mortgage.

⁵ US Census Bureau 2009a

TABLE 1
The Statewide Elder Economic Security Standard Index for Colorado, 2011

Monthly Expenses	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter	Owner w/ Mortgage	Owner w/o Mortgage	Renter	Owner w/ Mortgage
Housing	\$369	\$716	\$1,252	\$369	\$716	\$1,252
Food	\$242	\$242	\$242	\$447	\$447	\$447
Transportation	\$225	\$225	\$225	\$352	\$352	\$352
Health Care (Good Health)	\$391	\$391	\$391	\$782	\$782	\$782
Miscellaneous	\$245	\$245	\$245	\$390	\$390	\$390
Total Monthly (Elder Index) Expenses	\$1,472	\$1,819	\$2,355	\$2,340	\$2,687	\$3,223
Total Annual (Elder Index) Expenses	\$17,664	\$21,828	\$28,260	\$28,080	\$32,244	\$38,676

2. For elder couples in good health, the statewide Colorado Elder Index is \$28,080 for homeowners without a mortgage, \$32,244 for renters and \$38,676 for homeowners with a mortgage. This represents the living expense costs (housing, health care, transportation, food and miscellaneous) for couples including elders age 65+ in Colorado. The Elder Index is much higher than other commonly used income benchmarks.

- In 2011, the federal poverty guideline was \$14,710 per year for elder couples. This is only 52% of the statewide Elder Index for homeowners with no mortgage, 46% of the statewide Elder Index for renters or 38% of the statewide Elder Index for homeowners who have a mortgage.
- The average Social Security benefit for Colorado couples is estimated to be \$20,587 per year. This covers only 73% of costs represented by the Elder Index for homeowners with no mortgage, 64% of the Elder Index for renters or 53% of the statewide Elder Index for homeowners who have a mortgage.

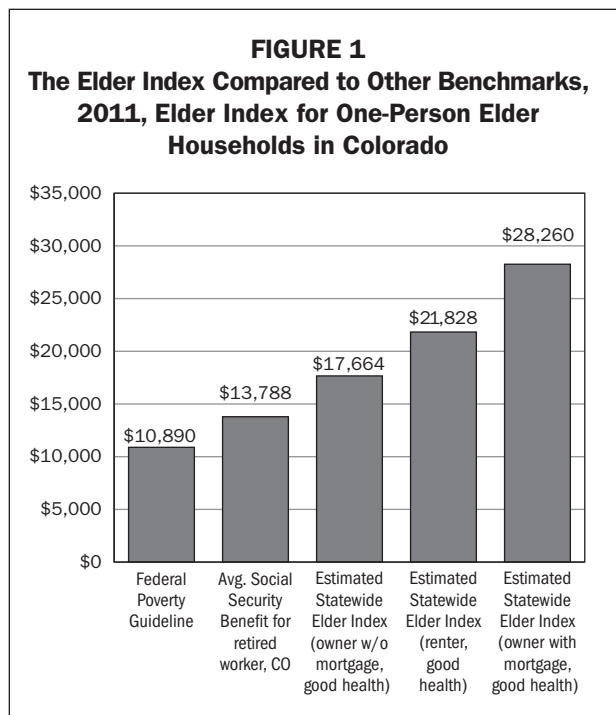
Comparison to Other Benchmarks of Income

The following charts compare the Elder Index to other benchmarks of income adequacy. **Figure 1** compares the Elder Index (for Colorado one-person elder households) with the federal poverty guideline and average Social Security benefits for single elders in Colorado. The federal poverty guideline (not the federal poverty threshold) is used as the basis for most income eligibility guidelines for public support programs. **Figure 2** presents comparisons for elder couple households.

One-Person Household

Federal Poverty Guidelines: In 2011, under the federal poverty guidelines, a single adult household is considered to be "poor" only if he or she has a monthly income of \$908 (\$10,890 per year) or less. Yet Elder Index calculations show that the average after-tax income *required* by an elder living alone in Colorado is 1.6 to 2.6 times as high as the official poverty guideline (see Figure 1).

Average Social Security Benefit: The average Social Security benefit in Colorado in 2011, at \$1,149 per month



(\$13,788 per year), is higher than the poverty guideline, but well below the Elder Index for owners without a mortgage, further below the Elder Index for older adults paying market rate rents and even further below the Elder Index for owners who have a mortgage.

Two-Person Household

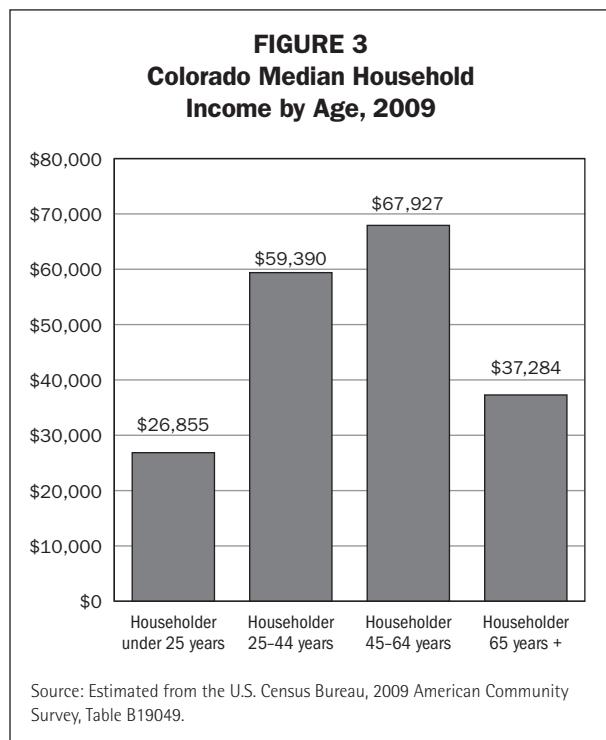
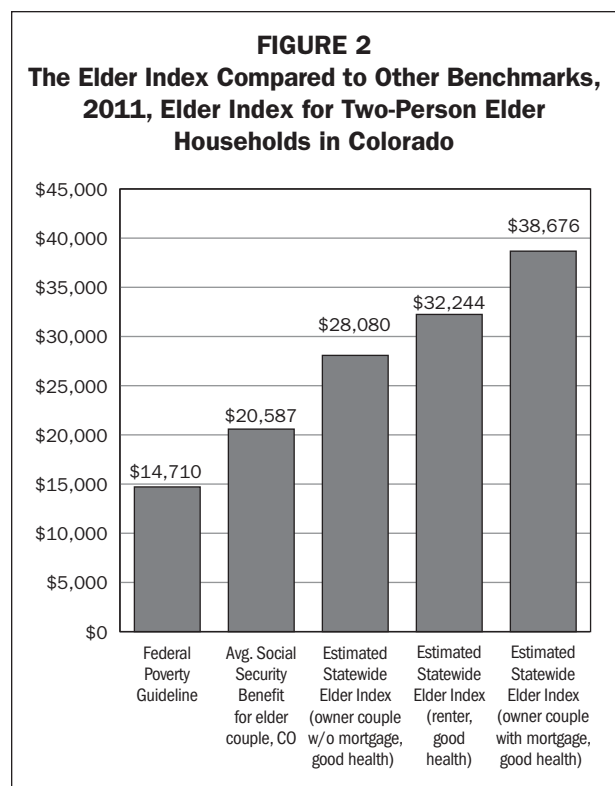
Federal Poverty Guidelines: In 2011, under the federal poverty guidelines, a two-adult household is considered to be "poor" if it has a monthly income of \$1,226 (\$14,710 per year). Yet Elder Index calculations show that the average after-tax income *required* by an elder couple in Colorado is 1.9 to 2.6 times the official poverty guideline (see Figure 2).

Average Social Security Benefit: The estimated average Social Security benefit for an elder couple in Colorado in 2010, at \$1,716 per month (\$20,587 per year), is well below the Elder Index for homeowner couples without a mortgage, further below the Elder Index for elder couples renting at market rates and even further below the Elder Index for owners who have a mortgage.

Income Trends of Colorado's Older Adults

Household income levels vary by age and life circumstance. Typically, median income levels rise with age until mid-life and then decline with advancing age, as indicated in Figure 3. In Colorado, median household income for householders 65 years and over,⁶ at \$37,284 in 2009, was just over half the median household income of householders in their "peak earning" years of 45-64, at \$67,927.

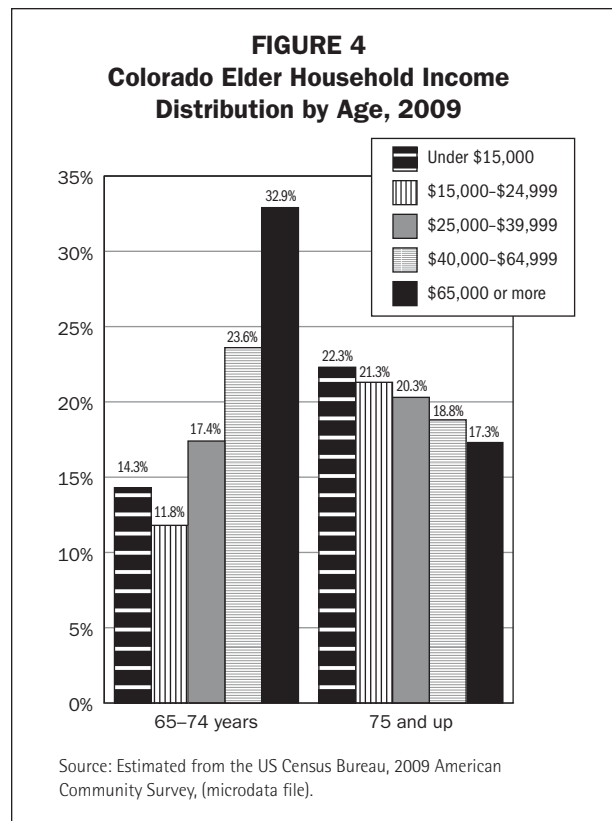
According to the federal poverty threshold and 2009 American Community Survey data, an estimated 9% of Colorado's elders were considered "poor" in 2009, and even more Colorado elders were just above the poverty threshold. A full 18% were estimated to have incomes at or below 150% of the poverty threshold. Poverty rates for older women are considerably higher than for older men: 11% (women) versus 6% (men). Moreover, women are disproportionately heads of poor older households. In 2009, an older widowed or non-married woman headed 66% of older households in Colorado with incomes below



⁶ A "householder" is the person in whose name the home is owned or rented. Household income includes the income of the householder plus all other individuals living in the same home. Within each age group, by definition half of the households report incomes below the median.

the poverty level.⁷ Reasons for higher poverty rates among women include lower wages, lower lifetime earnings and less time in the workforce. Women also have longer life expectancies with more chronic illness and are more likely than men to experience loss of income when widowed.

This report focuses on the challenges of meeting expenses for low- and moderate-income older adults. **Figure 4** shows that in 2009, 14% of Colorado households headed by those aged 65–74 had incomes under \$15,000; 26% had incomes under \$25,000 (representing the two lower income categories combined). Of those 75 and older, 22% had incomes under \$15,000; 44% had incomes under \$25,000. Households headed by those 75 and over have substantially lower income due to less employment income and erosion of asset base with age. Additionally, single women head a progressively larger share of older households, due to their greater longevity, and older women possess fewer economic resources than older men on average.



⁷ These calculations are based on tables B17017, B17024 and C17024 of the 2009 American Community Survey. In 2009, the poverty threshold for an older individual living alone was \$10,289 and \$12,982 for an older couple. Older individuals living alone were below 150% of the threshold if they had income of less than \$15,434 annually; couples were below 150% of the threshold if they had income of less than \$19,473 annually.

The Federal Poverty Threshold

The poverty thresholds are drawn from the original version of the federal poverty measure.⁸ The poverty thresholds were first calculated in the 1960s by taking the cost of food needed to meet the minimum nutritional needs of adults of different ages and multiplying this figure by three. This figure was then used as the reference point for the amount of income needed to live at a basic level. This calculation was based on consumption surveys conducted in the late 1950s showing that US families spent about one-third of their incomes on food. Since that time, the thresholds are updated each year by the change in the consumer price index (CPI).

Despite this historical calculation's reliance on an outdated connection to households' food costs alone, poverty thresholds continue to be used as the basis to estimate the number of Americans living in poverty each year. To make matters worse, the U.S. Department of Agriculture calculations assume that older adults have lower caloric requirements than younger adults. As a result, the official US poverty thresholds are lower for adults 65 and older than for younger adults. The federal poverty thresholds do not consider age variability in any other costs—e.g., housing, health care, transportation or long-term care.

Figure 5 compares the US poverty thresholds by age for one- and two-person households. The poverty cutoff for elders living alone is \$886 per year less than the cutoff for younger adults, and the poverty cutoff for elder couples is \$1,481 less than the cutoff for younger couples.⁹

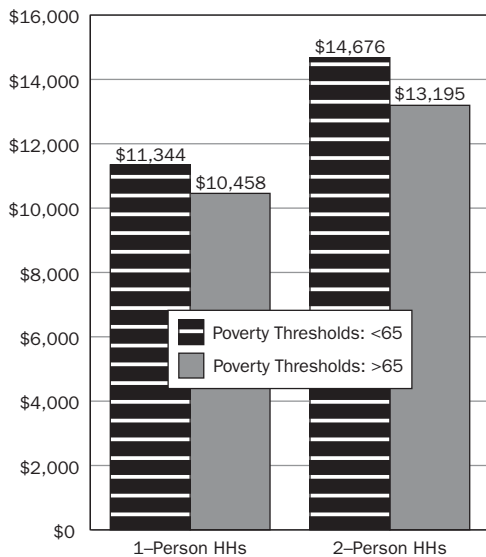
As indicated, the federal poverty measure's methodology is based on outdated spending patterns and assumes households spend a fixed ratio of one-third of their incomes on food. In addition, it does not allow for different rates of inflation for different living expenses; for example, health care and housing costs have risen much more than food costs. Finally, it does not reflect regional variations in living costs.¹⁰

⁸ The federal poverty thresholds were developed by Mollie Orshansky of the Social Security Administration in 1963–64 and are updated each year by the US Census Bureau. For more information on the federal poverty measures, see US Department of Health and Human Services 2011a.

⁹ The poverty guidelines are a second version of the federal poverty measure. Issued each year in the Federal Register by the Department of Health and Human Services, they are a simplification of the poverty thresholds for administrative uses, such as determining eligibility for certain federal programs. The federal poverty guidelines for 2011 are \$10,890 for one-person households and \$14,710 for two-person households, and do not differ by age of householder. They are the same in 48 states and adjusted for living costs only in Alaska and Hawaii.

¹⁰ For an analysis of problems with the federal poverty measures and information on a proposed alternative measure, see Citro and Michael (1995). Their proposed measure is based on household spending patterns from the Consumer Expenditure Survey and adjusts household incomes for transfer payments (subsidies) as well as taxes. The Census Bureau from time to time calculates the number of households that would be in poverty under the alternative poverty measure, but the recommendation to substitute the new measure has not been adopted.

FIGURE 5
Comparison of U.S. Poverty Thresholds
by Age, 2010



Source: U.S. Census Bureau (2010), <http://www.census.gov/hhes/www/poverty/data/threshld/index.html>.

Defining the Elder Index: A Framework for Economic Security for Elders

In contrast, the Elder Index is a measure of the living expenses for basic needs for elder households to "age in place" in their homes or the community setting of their choice.

The Elder Index is informed by the work of Wider Opportunities for Women and Dr. Diana Pearce, who created the Family Self-Sufficiency Standard in the 1990s.¹¹ The Elder Index methodology is based on the characteristics and spending patterns of elder households. The Elder Index reflects a realistic measure of income *adequacy* as opposed to the original intent of the federal poverty measure, which was to illustrate income *inadequacy*. Economic security requires that elders have sufficient income (from Social Security, pensions, retirement savings and other income) to cover living costs. Using the Elder Index, we can illustrate the basic costs elders face and the interplay between living costs and income adequacy.

¹¹ The methodology embodied in the Self-Sufficiency Standard was developed by WOW's research partner, Dr. Diana Pearce, when she directed the Women and Poverty Project at WOW. She teaches at the School of Social Work, University of Washington. The Self-Sufficiency Standard undergirds the Family Economic Security (FES) Project. The FES Project is led by Wider Opportunities for Women and was created to provide tools to communities to help low-income working families make ends meet.

II. COST COMPONENTS OF THE ELDER ECONOMIC SECURITY STANDARD INDEX

The cost components and methodology for the Elder Economic Security Standard Index were developed with input and guidance from the community partners of the Colorado Elder Economic Security Initiative convened by the Colorado Center on Law and Policy and from the Advisory Board for the national Elder Economic Security Initiative convened by Wider Opportunities for Women.¹²

The Elder Index uses cost data from public federal and state sources that are comparable, geographically specific, easily accessible and widely accepted. In areas where existing public data sources are not currently available, such as long-term care costs, the Elder Index uses a consistent methodology to derive comparable measures for costs within and across states.

The following represent some of the assumptions that are built into the Elder Index's methodology. The Elder Index:

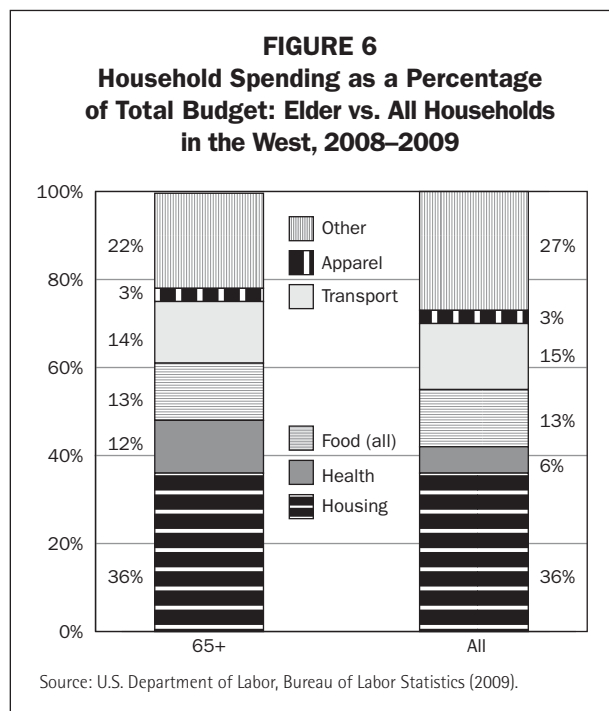
- measures basic living expenses for elders living in the community (i.e., not in nursing homes or assisted living facilities);
- measures costs for elder households to live independently (vs. living in intergenerational households);
- measures living expenses for elders age 65 and over to reflect the age at which Medicare begins;
- includes Medicare because elders qualify for and receive Medicare benefits based on age and eligibility for Social Security, without regard to income and assets, making Medicare nearly a universal program;¹³ and
- models costs for retired elders who no longer have work-related expenses such as payroll taxes and commuting to work.

¹² For more detailed information on the methodology and data sources used in calculating the Elder Index, see the companion report by Russell, Bruce, Conahan & Wider Opportunities for Women (2006).

¹³ An individual is eligible for Medicare if he or she (or his/her spouse) worked for at least 10 years in Medicare-covered employment, is 65 years or older and is a citizen or permanent resident of the United States (US Department of Health and Human Services 2008). Some individuals, such as recent immigrants, may not qualify for Social Security or Medicare.

The Big Picture: Elders' Spending Compared to All Households

Figure 6 compares elder households' spending to all households, based on data from the Consumer Expenditure Survey. For the Western region of the US as a whole¹⁴, elder households spend about the same percentage of their budgets on housing, food, apparel and transportation as all other households, but twice the percentage on health care. All other expenditures account for 22% of household spending by the average older household, somewhat less than the percentage for all households in the West (27%). Similar spending patterns for older households are reported in the Health and Retirement Survey (Butrica, Goldwyn & Johnson 2005).



Introduction to Cost Components of the Elder Index

Components of the Elder Index include housing, food, transportation, health care, and miscellaneous other expenses. Information on data sources and notes regarding the methodology are in **Appendix A** (see also Russell et al. 2006).

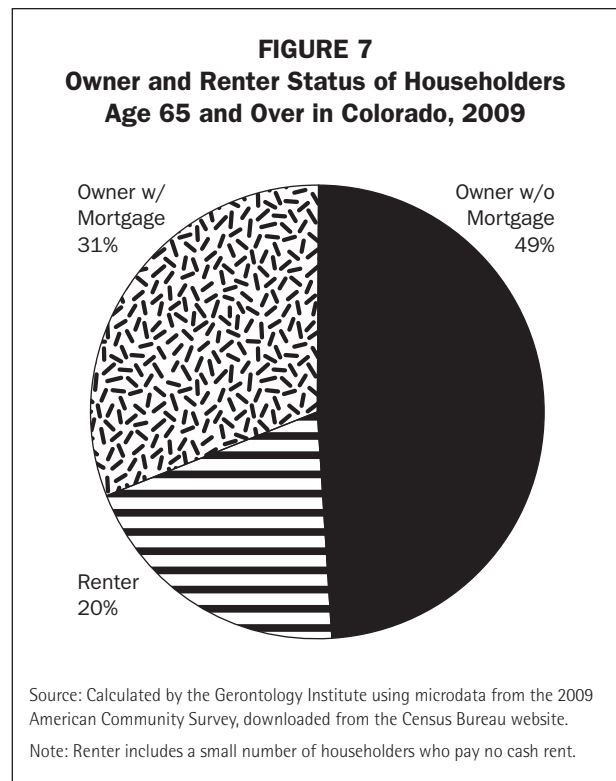
Housing—includes housing (rent or mortgage payment, if any) and related costs (heat, utilities, insurance and

property taxes) for elder renters and elder owners, based on the latest available US Census-reported elder owner housing costs and US Department of Housing and Urban Development (HUD) Fair Market Rents. As illustrated in **Figure 7**, 49% of Colorado seniors own their homes without a mortgage, 20% are renters and 31% are homeowners with a mortgage.

Food—represents costs of food prepared at home, based on USDA Low-Cost Food Plan for older adults, using the average of March 2011 low-cost food plan budgets for women and men.¹⁵

Health Care—includes 2011 premium costs for comprehensive supplemental coverage to Medicare. Costs include Medicare Part B and either Medicare Advantage plans that include prescription drug coverage, or Medicare Supplemental Insurance (Medigap) plus Medicare Part D Insurance for prescription drug coverage. Calculations also include out-of-pocket costs including co-pays, deductibles and fees for uncovered expenses. Calculations are based on data from the Medicare Options Compare website.

In calculating Colorado health care costs, we assume coverage through Medicare Advantage for the 17 counties with Medicare Advantage enrollment rates of 20% or more. We assume coverage through a Medicare supplemental



¹⁴ The western region includes: Alaska, Arizona, California, Colorado, Hawaii, Idaho, Montana, New Mexico, Nevada, Oregon, Utah, Washington, and Wyoming. (US Bureau of Labor Statistics: <http://data.bls.gov/cgi-bin/print.pl/eag/home.htm>)

¹⁵ Although food expenses likely vary somewhat across geographic localities in Colorado, data to adequately reflect this variability are not available.

plan (Medigap) for the remaining 47 counties. Estimated costs are calculated separately for people in poor, good, and excellent health.

To simplify presentation, the Elder Index is presented for elders in good health, which is the most common health status as self-reported by elders. In Colorado, the average monthly health care cost for older adults in good health based on Medicare Advantage is \$381 (or \$4,572 per year). The estimated out-of-pocket health care expenses for all three levels of health, assuming Medicare Advantage coverage, are presented in **Chart 1**.

CHART 1			
Estimated Out-of-Pocket Health Care Expenses Assuming Medicare Advantage Coverage, for Three Levels of Health (Statewide Average)			
Per Person:	Very Good/Excellent	Good Health	Fair/Poor
Cost Per Month	\$287	\$381	\$549
Cost Per Year	\$3,444	\$4,572	\$6,588

Source: Calculated by the Gerontology Institute based on data from the Medicare Options Compare Website (US Department of Health and Human Services 2011b).

The average estimated monthly health care cost for older adults in good health based on Medigap coverage in combination with the purchase of Part D Prescription Drug Insurance coverage is \$434 (or \$5,208 per year). In **Chart 2**, statewide Medigap costs are presented for three levels of health. Health care costs based on Medigap estimates are higher than costs based on Medicare Advantage for older adults in excellent or good health but slightly lower for elders in poor health. The annual expense assuming Medigap is \$168 lower than the annual expense assuming Medicare Advantage for people in poor health, while it is \$636 higher for people in good health and \$1,104 higher for people in excellent health.

CHART 2			
Estimated Out-of-Pocket Health Care Expenses Assuming Medigap and Part D Rx Coverage, for Three Levels of Health (Statewide Average)			
Per Person:	Very Good/Excellent	Good Health	Fair/Poor
Cost Per Month	\$379	\$434	\$535
Cost Per Year	\$4,548	\$5,208	\$6,420

Source: Calculated by the Gerontology Institute based on data from the Medicare Options Compare Website (US Department of Health and Human Services 2010b).

Transportation—uses automobile owner and operating costs from Internal Revenue Service (IRS) mileage reimbursement rates and elder auto usage patterns estimated from the most recent National Household Travel Survey.¹⁶

Miscellaneous—represents all other goods, such as clothing, personal and household needs, and any other expenses not captured elsewhere. Based on an analysis of the detailed elder spending patterns from consumer spending data, the Elder Index estimates miscellaneous expenses at 20% of all other costs (excluding long-term care) in each county for owners without a mortgage (US Department of Labor 2009; Social Security Administration 2007). This amount is calculated separately for older individuals and older couples and applied to each of the three housing scenarios.¹⁷

The Elder Economic Security Standard Index (Elder Index) for Colorado is presented in Section III. Elders' living expenses in each of the above components are added to determine household budgets for each of the respective scenarios for elder households. This gives a measure of the Elder Index, the after-tax income required to cover elders' living expenses based on where they live and the characteristics of their households.

The Impact of Home and Community-Based Long-Term Care

Costs of home and community-based long-term care services, for those who require these services to remain in their home, are presented for three service packages along a continuum of care in Section IV. Because home and community-based long-term care is not a need experienced by all elders, it is provided as an add-on component to the basic Elder Index.

Taxes

Local property taxes are included in the housing cost component for homeowners and Colorado sales tax (gross receipts tax), which includes both statewide (2.9%) and city and county-specific components (together totaling 6.4% on average; Sales Tax Clearinghouse 2010), is included in the miscellaneous category.

¹⁶ In communities with public transportation systems having high usage patterns, an additional track is reported assuming public transportation use. Colorado has no counties with high rates of public transportation.

¹⁷ Note that 20% of all other costs equal 16.67% of total expenses. Miscellaneous expenses include all expenditures other than those specified elsewhere in the Elder Index. Within household type (singles, couples), miscellaneous expenses are estimated based on the value of all other expenses for homeowners without a mortgage (the largest single segment of the older householder population). This strategy is used because miscellaneous expenses are not likely to vary dramatically across housing types.

A significant portion of Social Security income is exempt from federal income tax when elders' combined incomes are under certain limits. Income tax treatment and rates vary by source of income; elders typically rely on a combination of income sources, including Social Security, pension and savings. Because most of the Elder Index household basic budgets are near the no-tax limits,¹⁸ and because tax rates vary by income source, calculations do not include income taxes in the basic model.

III. THE ELDER ECONOMIC SECURITY STANDARD INDEX FOR COLORADO

The four components—housing, food, health care and transportation, plus miscellaneous expenses—are added together to calculate the Elder Index for Colorado Counties. These costs vary according to household size (living alone or living with a spouse or partner) and whether the

person is renting a home, owns a home and is still paying a mortgage, or owns a home outright. Information is also presented on the budget impact of health status.

A Note on Geographic Areas

Data are presented for each of the 64 counties in Colorado.

Tables 2, 3 and 4 on the following pages illustrate the Elder Index for selected elder household scenarios in three areas across Colorado: Denver County, Larimer County and Mesa County. In all areas, those with the lowest living expenses are elders living alone who own their own home and are no longer paying a mortgage. Highest costs are for elder couples who own a home with a mortgage.

The Elder Indexes for all Colorado Counties are presented in **Appendix D**.

¹⁸ For a single elder, Social Security benefits will not be taxable unless modified adjusted gross income, plus one-half of Social Security benefits, exceeds \$25,000. For a couple, the no-tax limit is \$32,000 (Social Security Administration 2010).

TABLE 2
The Elder Economic Security Standard Index for Denver County, 2011
Expenses for Selected Household Types

Expenses	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (including utilities, taxes & insurance)	\$381	\$796	\$1,243	\$381	\$796	\$1,243
Food	\$242	\$242	\$242	\$447	\$447	\$447
Transportation	\$218	\$218	\$218	\$341	\$341	\$341
Health Care (Good Health)	\$378	\$378	\$378	\$756	\$756	\$756
Miscellaneous	\$244	\$244	\$244	\$385	\$385	\$385
Elder Index—Total Expenses Per Month	\$1,463	\$1,878	\$2,325	\$2,310	\$2,725	\$3,172
Elder Index—Total Expenses Per Year	\$17,556	\$22,536	\$27,900	\$27,720	\$32,700	\$38,064

Comparative Income Benchmarks	Elder Person (age 65+)			Elder Couple (both age 65+)		
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$10,890	\$10,890	\$14,710	\$14,710	\$14,710
Average Social Security Benefit for Denver County, 2011	\$13,694	\$13,694	\$13,694	\$20,447	\$20,447	\$20,447
Federal Poverty Guidelines as a Percent of Elder Index	62%	48%	39%	53%	45%	39%
Average Social Security Benefit as a Percent of Elder Index	78%	61%	49%	74%	63%	54%

Source: See Appendix D

Annual Elder Index Value for Elders in Poor Health in Denver County, 2011

Impact of Change in Health Status on Estimated Health Care Expenses (change from estimated expenses for Good Health)

Per Person:	Fair/Poor	Excellent/ Very Good
Change in Cost Per Month	+\$168	-\$93
Change in Cost Per Year	+\$2,016	-\$1,116

Source: Calculated by the Gerontology Institute based on data from the Medicare Options Compare website. See <http://www.medicare.gov/MPPF/Include/DataSection/Questions/Welcome.asp>.

In Denver County, Medicare Advantage coverage is assumed.

Annual Elder Index Value for Elders in Fair/Poor Health in Denver County, 2011

Per Person:	Owner w/o Mortgage	Renter/One Bedroom	Owner with Mortgage
Elder Person	\$19,975	\$24,955	\$30,319
Elder Couple	\$30,139	\$35,119	\$40,483

Source: See Appendix D.

Note: For couples, it is assumed that only one of the members is in poor health. The annual Elder Index value includes the increasing cost of health care expenses as well as a proportional increment to miscellaneous expenses.

Elders in Denver County with incomes at the federal poverty level, or even if living on the average Social Security benefit in 2011, cannot afford living expenses without public or private supports for housing and health care. While Social Security was never intended to be the sole source of income for elders, in reality it is the *only* income source for one out of four Colorado elders.¹⁹

¹⁹ AARP 2008.

Summary of Findings for Denver County

- 1. Elders in Denver 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 Denver County only 49–78% of the amount needed to cover basic expenses.
 - In Denver County, elders living alone on an income equivalent to the federal poverty guideline can cover only 39–62% of their basic living expenses.
 - The average Social Security benefit provides an elder couple living in Denver County only 54–74% of the amount needed to cover basic expenses.
 - In Denver County, elder couples living on an income equivalent to the federal poverty guideline can cover only 39–53% of their basic living expenses.
- 2. Elders *living alone* in Denver County need \$17,556–\$27,900 to cover their basic annual living costs.**
 - Elders living alone in Denver County who own their home without a mortgage need \$17,556 a year to cover their basic living expenses.
 - If elders rent an apartment in Denver County, their basic living expenses increase to \$22,536.
 - Elders still paying a mortgage face housing costs more than triple those for homeowners without a mortgage, increasing annual living expenses to \$27,900.
 - 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 Denver County need \$27,720–\$38,064 to cover their basic annual living costs.**
 - Elder couples in Denver County who own their home without a mortgage need \$27,720 a year to cover their basic living expenses.
 - If elder couples rent an apartment in Denver County, their basic living expenses increase to \$32,700.
 - Elder couples still paying a mortgage face housing costs more than triple those for homeowners without a mortgage, increasing annual living expenses to \$38,064.
 - 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/partner or experiencing a decline in health status.**
 - A member of an elder couple paying market rate rent in Denver County has expenses reduced by only 31% when a spouse/partner dies, \$22,536 from \$32,700, yet his or her income may decrease substantially based on the mix of Social Security and/or pension income.
 - Elders in good health in Denver County face health care costs of \$378 per month—more than they spend on food. Declines in health status result in a \$168 monthly increase in health care expenses, which totals \$546 per month for a single elder in poor health (see lower panels of Table 2).

TABLE 3
The Elder Economic Security Standard Index for Larimer County, 2011
Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (including utilities, taxes & insurance)	\$357	\$700	\$1,368	\$357	\$700	\$1,368
Food	\$242	\$242	\$242	\$447	\$447	\$447
Transportation	\$239	\$239	\$239	\$373	\$373	\$373
Health Care (Good Health)	\$392	\$392	\$392	\$784	\$784	\$784
Miscellaneous	\$246	\$246	\$246	\$392	\$392	\$392
Elder Index—Total Expenses Per Month	\$1,476	\$1,819	\$2,487	\$2,353	\$2,696	\$3,364
Elder Index—Total Expenses Per Year	\$17,712	\$21,828	\$29,844	\$28,236	\$32,352	\$40,368

Comparative Income Benchmarks	Elder Person (age 65+)			Elder Couple (both age 65+)		
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$10,890	\$10,890	\$14,710	\$14,710	\$14,710
Average Social Security Benefit for Larimer County, 2011	\$13,791	\$13,791	\$13,791	\$20,592	\$20,592	\$20,592
Federal Poverty Guidelines as a Percent of Elder Index	61%	50%	36%	52%	45%	36%
Average Social Security Benefit as a Percent of Elder Index	78%	63%	46%	73%	64%	51%

Source: See Appendix D

Annual Elder Index Value for Elders in Poor Health in Larimer County, 2011

Impact of Change in Health Status on Estimated Health Care Expenses (change from estimated expenses for Good Health)

Per Person:	Fair/Poor	Excellent/Very Good
Change in Cost Per Month	+\$175	-\$95
Change in Cost Per Year	+\$2,100	-\$1,140

Source: Calculated by the Gerontology Institute based on data from the Medicare Options Compare website. See <http://www.medicare.gov/MPPF/Include/DataSection/Questions/Welcome.asp>.

In Larimer County, Medicare Advantage coverage is assumed.

Annual Elder Index Value for Elders in Fair/Poor Health in Larimer County, 2011

Per Person:	Owner w/o Mortgage	Renter/One Bedroom	Owner with Mortgage
Elder Person	\$20,232	\$24,348	\$32,364
Elder Couple	\$30,756	\$34,872	\$42,888

Source: See Appendix D.

Note: For couples it is assumed that only one of the members is in fair or poor health. The annual Elder Index value includes the increasing cost of health care expenses as well as a proportional increment to miscellaneous expenses.

Elders in Larimer County, with incomes at the federal poverty level, or even if living on the average Social Security benefit in 2011, cannot afford basic living expenses without public or private supports for housing and health care.

Summary of Findings for Larimer County

1. Elders in Larimer 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 Larimer County only 46–78% of the amount needed to cover basic expenses.
- In Larimer County, elders living alone on an income equivalent to the federal poverty guideline can cover only 36–61% of their basic living expenses.
- The average Social Security benefit in Larimer County provides a retired couple only 51–73% of the amount needed to cover basic expenses.
- In Larimer County, elder couples living on an income equivalent to the federal poverty guideline can cover only 36–52% of their basic living expenses.

2. Elders *living alone* in Larimer County need \$17,712–\$29,844 to cover their basic annual living costs.

- Elders living alone in Larimer County who own their home without a mortgage need \$17,712 a year to cover their basic living expenses.
- If elders rent an apartment in Larimer County, their basic living expenses increase to \$21,828.
- Elders still paying a mortgage face housing costs nearly four times as high as those for homeowners without a mortgage, increasing annual living expenses to \$29,844.
- 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 Larimer County need \$28,236–\$40,368 to cover their basic annual living costs.

- Elder couples in Larimer County who own their home without a mortgage need \$28,236 a year to cover their basic living expenses.
- If elder couples rent an apartment in Larimer County, their basic living expenses increase to \$32,352.
- Elders still paying a mortgage face housing costs nearly four times as high as those for homeowners without a mortgage, increasing annual living expenses to \$40,368.
- 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/partner or experiencing a decline in health status.

- A member of an elder couple paying market rate rent in Larimer County has expenses reduced by only 33% when a spouse/partner dies, \$21,828 from \$32,352, yet his or her income may decrease substantially based on the mix of Social Security and/or pension income.
- Elders in good health in Larimer County face health care costs of \$392 per month—more than they spend on food. Declines in health status result in a \$175 monthly increase in health care expenses, which totals \$567 per month for a single elder in poor health (see lower panels of Table 3).

TABLE 4
The Elder Economic Security Standard Index for Mesa County, 2011
Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (including utilities, taxes & insurance)	\$279	\$596	\$1,040	\$279	\$596	\$1,040
Food	\$242	\$242	\$242	\$447	\$447	\$447
Transportation	\$224	\$224	\$224	\$350	\$350	\$350
Health Care (Good Health)	\$434	\$434	\$434	\$868	\$868	\$868
Miscellaneous	\$236	\$236	\$236	\$389	\$389	\$389
Elder Index—Total Expenses Per Month	\$1,415	\$1,732	\$2,176	\$2,333	\$2,650	\$3,094
Elder Index—Total Expenses Per Year	\$16,980	\$20,784	\$26,112	\$27,996	\$31,800	\$37,128

Comparative Income Benchmarks	Elder Person (age 65+)			Elder Couple (both age 65+)		
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$10,890	\$10,890	\$14,710	\$14,710	\$14,710
Average Social Security Benefit for Mesa County, 2011	\$13,062	\$13,062	\$13,062	\$19,503	\$19,503	\$19,503
Federal Poverty Guidelines as a Percent of Elder Index	64%	52%	42%	53%	46%	40%
Average Social Security Benefit as a Percent of Elder Index	77%	63%	50%	70%	61%	53%

Source: See Appendix D

Annual Elder Index Value for Elders in Poor Health in Mesa County, 2011

**Impact of Change in Health Status on
Estimated Health Care Expenses (change
from estimated expenses for Good Health)**

Per Person:	Fair/Poor	Excellent/ Very Good
Change in Cost Per Month	+\$101	-\$55
Change in Cost Per Year	+\$1,212	-\$660

Source: Calculated by the Gerontology Institute based on data from the Medicare Options Compare website. See <http://www.medicare.gov/MPPF/Include/DataSection/Questions/Welcomes.asp>.

In Mesa County, Medigap coverage is assumed.

**Annual Elder Index Value for Elders in
Fair/Poor Health in Mesa County, 2011**

Per Person:	Owner w/o Mortgage	Renter/One Bedroom	Owner with Mortgage
Elder Person	\$18,434	\$22,238	\$27,566
Elder Couple	\$29,450	\$33,254	\$38,582

Source: See Appendix D.

Note: For couples it is assumed that only one of the members is in fair or poor health. The annual Elder Index value includes the increasing cost of health care expenses as well as a proportional increment to miscellaneous expenses.

Elders in Mesa County with incomes at the federal poverty level, or even if living on the average Social Security benefit in 2011, cannot afford living expenses without public or private supports for housing and health care.

Summary of Findings for Mesa County

1. Elders in Mesa 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 Mesa County only 50–77% of the amount needed to cover basic expenses.
- In Mesa County, elders living alone on an income equivalent to the federal poverty guideline can cover only 42–64% of their basic living expenses.
- The average Social Security benefit provides an elder couple living in Mesa County only 53–70% of the amount needed to cover basic expenses.
- In Mesa County, elder couples living on an income equivalent to the federal poverty guideline can cover only 40–53% of their basic living expenses.

2. Elders *living alone* in Mesa County need \$16,980–\$26,112 to cover their basic annual living costs.

- Elders living alone in Mesa County who own their home without a mortgage need \$16,980 a year to cover their basic living expenses.
- If elders rent an apartment in Mesa County, their basic living expenses increase to \$20,784.
- Elders still paying a mortgage face housing costs more than three and a half times those for homeowners without a mortgage, increasing annual living expenses to \$26,112.
- 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 Mesa County need \$27,996–\$37,128 to cover their basic annual living costs.

- Elder couples in Mesa County who own their home without a mortgage need \$27,996 a year to cover their basic living expenses.
- If elder couples rent an apartment in Mesa County, their basic living expenses increase to \$31,800.
- Elder couples still paying a mortgage face housing costs more than three and a half times those for homeowners without a mortgage, increasing annual living expenses to \$37,128.
- 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/partner or experiencing a decline in health status.

- A member of an elder couple paying market rate rent in Mesa County has expenses reduced by only 35% when a spouse/partner dies, \$20,784 from \$31,800, yet his or her income may decrease substantially based on the mix of Social Security and/or pension income.
- Elders in good health in Mesa County face health care costs of \$434 per month—more than they spend on food. Declines in health status result in a \$101 monthly increase in health care expenses, which totals \$535 per month for a single elder in poor health (see lower panels of Table 4).

IV. THE IMPACT OF HOME AND COMMUNITY-BASED LONG-TERM CARE SERVICES

Home and community-based long-term care (HCBS) is a continuum of care, ranging from a few hours of care per week to 24/7, year-round care.²⁰ Using national long-term care utilization data, the Elder Index constructed three packages of home and community-based long-term care services: "low," "medium" and "high."²¹ The cost of these services, based on statewide public reimbursement rates and private rates, is inserted to determine the total cost of providing the chosen level of care. The high package has two variations, one with Adult Day Health Services (ADHS) and one without these services.

The three HCBS packages provide a general framework for understanding community-based long-term care services. Colorado varies in some ways from the model as a result of its efforts to rebalance its long-term care system. For over twenty years, the State Aging Network has been maximizing the use of family and other informal supports and investing greater resources in supports that help individuals age at home and avoid nursing home placement. This rebalanced system has helped moderate the costs of long-term care for many low-income elders. The illustrations provided in the following tables and figures represent situations when family and informal supports and lower-cost options, such as Adult Day Care programs, are not available to individuals who have higher needs for assistance.

Table 5 illustrates the annual cost of home and community-based long-term care services for elders in Colorado based on public reimbursement and private pay rates. Each component in the service package is multiplied by the rate per hour and number of hours to determine the

annual cost of long-term care services to enable elders to remain in their homes when they require ongoing, long-term care services and support.

Rationale for Selection of Home and Community-Based Long-Term Care Measure

Since not all elders require long-term care, the Elder Index shows it as an add-on component to the basic Elder Economic Security Standard Index. However, research shows that two-thirds of seniors will need long-term care at some point in their later years; one-half will have out-of-pocket expenses for care, and 5% will spend as much as \$100,000 over their lifetime (Kemper, Komisar & Alexih 2006). In Colorado, elders who are at risk for institutional placement and who meet income and asset guidelines are eligible for Colorado's Medicaid HCBS-EBD Waiver program for persons who are elderly, blind or disabled.

The selected packages are representative of a possible continuum. The packages assume that the care is formal, paid care, since the Elder Index measures the costs of goods and services needed by elders and paid for at market rates.

Measuring Costs of Home and Community-Based Long-Term Care

To construct a measure of home- and community-based long-term care costs, the Elder Index includes an add-on long-term care services package for elders who need such care, at three levels of care: low (6 hours per week), medium (16 hours per week) and high (36 hours per week). These represent points along the continuum of home care needs. Information on data sources and notes regarding the methodology are in **Appendix A** (see also Russell et al. 2006).

Level of Need for Long-Term Care	Low	Medium	High with Adult Day Care*	High without Adult Day Care
Hours Per Week	6 hours	16 hours	36 hours	36 hours
Public Rates: All of Colorado	\$5,436	\$14,783	\$29,196	\$39,274
Private Rates: All of Colorado	\$7,920	\$21,008	\$36,768	\$43,632

* 3 days at 6 hours/day = 18 hours/week in Adult Day Health Program (= 1/2 total hours)

Source: Authors' calculations from applying rates for CO to the long-term care services package at three levels.

²⁰ At higher levels of need for care, the likelihood increases of receiving care in a nursing home.

²¹ The authors acknowledge the work of Judith Conahan in developing the long-term care component of the methodology (Russell et al. 2006).

The care package includes hourly caregiver services (homemakers/personal care aides and home health aides), care management, supplies and a personal emergency response system. At the high level of care, there is also an option in which one-half of the care is provided through adult day health services (in geographic locations where services are available). The long-term care services package is illustrated in **Table 6**. For example, a "low" level of service use assumes six hours of care per week, all of which are in the form of homemaker services. A "modest" amount of care management is assumed and fees for a personal emergency response system are also included. In contrast, a "high" in-home service package assumes 36 hours per week of care, two-thirds of which are in the form of homemaker services and one-third in the form of home health assistance. A higher level of care management is assumed and funds for health care supplies (e.g., incontinence supplies) are included, as well as fees for a personal emergency response system.

Next, the Elder Index benchmarks the rates for each element of the long-term care services package in Colorado. **Table 7** presents public reimbursement and private pay rates for each element of the long-term care services package.²²

The Impact of Home and Community-Based Long-Term Care Costs on the Elder Economic Security Standard Index

Although not universally incurred, home and community-based long-term care costs can result in a doubling of living expenses, creating a severe financial crisis for elders. Long-term care costs can vary considerably over time and tend to increase with age.

The need for long-term care markedly raises costs, multiplying the Elder Index. In Colorado, the "low" home and community-based long-term care services package adds \$7,920 per year to living expenses for seniors. The "medium" home and community-based long-term care services package adds \$21,008 per year to living expenses. The "high" home and community-based long-term care services package with Adult Day Health Services adds \$36,768 per year to living expenses. The high home and community-based long-term care services package with all in-home care adds \$43,632 per year to living expenses.

Table 8 shows the impact of home and community-based long-term care costs on Colorado statewide elders' living expenses for the selected elder household scenarios.

	Low	Medium	High with Adult Day Health	High All In-Home Care
Hours Per Week	6	16	36	36
Total Care Hours Per Month	26	69	156	156
Distribution of Care Hours:				
Homemaker	100%	100%	33%	67%
Home Health Aide	not used	not used	17%	33%
Adult Day Health (ADH) (3 days/week)	not used	not used	50%	not used
ADH Transport (# days/week)	not used	not used	3	not used
Case Management	routine	more	intensive	intensive
Supplies	no	yes	yes	yes
Personal Emergency Response System	yes	yes	yes	yes

Source: The WOW-GI National Elder Economic Security Standard: A Methodology to Determine Economic Security for Elders (2006)

²² Public reimbursement rates are from the Colorado Department of Health Care Policy and Financing. Private pay rates are from Genworth (2011).

TABLE 7
Colorado Elder Economic Security Standard Index Long-Term Care Services
Public and Private Pay Rates, 2011

	Public Reimbursement Rates All of Colorado	Private Pay Rates All of Colorado
Homemaker/Personal Care (per hour)	\$13.96	\$20.00
Home Health Aide (per hour)	\$28.98	\$21.00
Adult Day Health (ADH) (daily rate)	\$24.94	\$60.00
ADH Transport (roundtrip rate)	\$24.26	\$18.00
Case Management (per hour)	\$50.00	\$100.00
Supplies (per month)	\$124.00	\$124.00
Personal Emergency Response System (per month)	\$40.00	\$40.00

Sources: See Appendix A.

TABLE 8
The Elder Economic Security Standard Index for the State of Colorado, 2011
Addition of Home and Community-Based Long-Term Care Costs*

Expenses	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter/One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter/One Bedroom	Owner w/ Mortgage
Elder Index Per Year (Assuming Poor Health)	\$19,896	\$24,060	\$30,492	\$30,312	\$34,476	\$40,908

Add Impact of Changes in Long-Term Care Status

Low Long-Term Care: 6 hrs/wk						
Cost Per Month	align="center"> \$660					
Cost Per Year	\$7,920	\$7,920	\$7,920	\$7,920	\$7,920	\$7,920
Elder Index Per Year	\$27,816	\$31,980	\$38,412	\$38,232	\$42,396	\$48,828

Medium Long-Term Care: 16 hrs/wk						
Cost Per Month	align="center"> \$1,751					
Cost Per Year	\$21,008	\$21,008	\$21,008	\$21,008	\$21,008	\$21,008
Elder Index Per Year	\$40,904	\$45,068	\$51,500	\$51,320	\$55,484	\$61,916

High Long-Term Care with Adult Day Health: 36 hrs/wk						
Cost Per Month	align="center"> \$3,064					
Cost Per Year	\$36,768	\$36,768	\$36,768	\$36,768	\$36,768	\$36,768
Elder Index Per Year	\$56,664	\$60,828	\$67,260	\$67,080	\$71,244	\$77,676

High Long-Term Care all In-Home Care: 36 hrs/wk						
Cost Per Month	align="center"> \$3,636					
Cost Per Year	\$43,632	\$43,632	\$43,632	\$43,632	\$43,632	\$43,632
Elder Index Per Year	\$63,528	\$67,692	\$74,124	\$73,944	\$78,108	\$84,540

* Elders needing home and community based long-term care (LTC) are presumed to be in poor health. Hence LTC costs are added to the standard for elder person in poor health and elder couple, one in poor and one in good health.

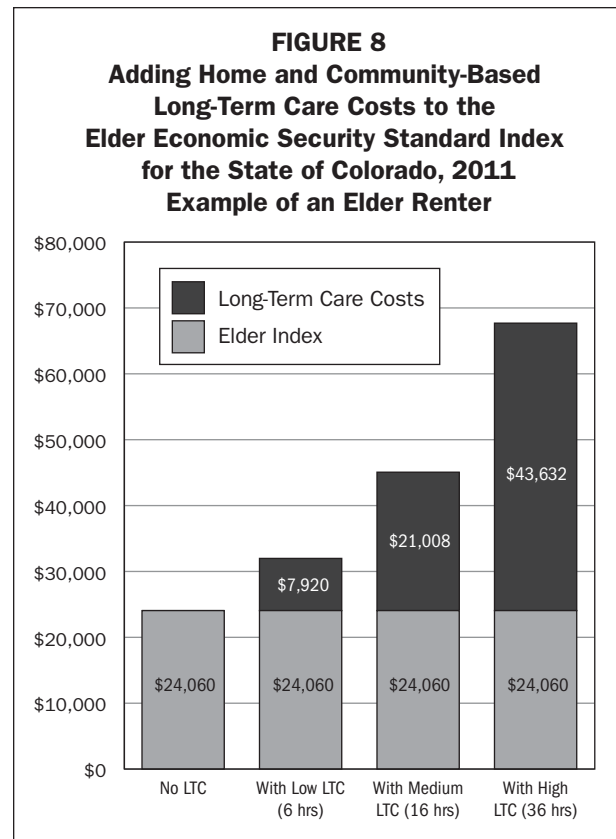
Figure 8 illustrates the impact of adding these costs for an elder renter in Colorado. The impact of long-term care costs on estimated living costs for each county is included in Appendix D. Note that the Elder Index values in Table 8 have been adjusted to reflect an elder in poor health, given that only individuals with poor health are likely to need long-term care.

Overview of Impact of Home and Community-Based Long-Term Care Findings for Colorado

The need for home and community-based long-term care can more than double an elder's expenses, significantly increasing the income needed to meet basic needs:

- For the Colorado elder household scenarios described in this report, the Elder Index ranges from \$19,896-\$40,908 (without home and community-based long-term care, but assuming poor health for the elder person or for one member of the elder couple).
- Adding home and community-based long-term care for one person adds significantly to living expense costs—\$7,920 for “low” levels of care, \$21,008 for “medium” levels of care and \$36,768-\$43,632 for “high” levels of care.
- Home and community-based long-term care is preferred by elders to institutional skilled nursing facility care, which is considerably more expensive. National market surveys report an average rate of \$72,234 for skilled nursing facility care (semi-private room) in Colorado (Genworth 2011).
- The above estimates assume that only one member of an elder couple needs long-term care assistance and is in poor health. If it is assumed that both members of an elder couple need some long-term care assistance, estimated costs could spiral to even higher levels. In addition to the health care costs being higher when both members of a couple are in poor health, out-of-pocket costs for home health care, adult day health or other services or supplies would increase.

When elders are in poor health, they may need community-based long-term care services to age in place. Using the example of an elder renter living alone in Colorado, Figure 8 illustrates the dramatic increase in annual expenses experienced when low (6 hours/week), medium (16 hours/week) or high (36 hours/week) levels of home and community-based long-term care services are required. For example, compared to the elder renter in poor health who purchases no long-term care services (with estimated



annual expenses of \$24,060), annual expenses are nearly three times higher if high levels of home-based care are required for the elder to age in place (\$67,692).

V. Summary

The Elder Index, with its modeled scenarios for older adults living in different circumstances, shows the difficulties low- and moderate-income elders confront in meeting their living expenses. In every county in the state, elders who live at the federal poverty level, or who are totally dependent on the average Social Security payment in 2009, need housing and health care supports to make ends meet. Long-term care needs add significant costs.

The Elder Economic Security Initiative, through the use and development of the national WOW-GI Elder Economic Security Standard Index, provides a framework to help guide public, private and personal decisions that can directly shape the well-being of today's and tomorrow's older adults. Additionally, it provides information for decisions aging Baby Boomers will need to make for themselves and for the older family members for whom they often care. The Elder Economic Security Initiative uses the information contained in the Elder Index to develop and advocate for strategies that promote economic security to meet the goals of independence, choice and dignity for older adults.

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Appendix A: Data Sources

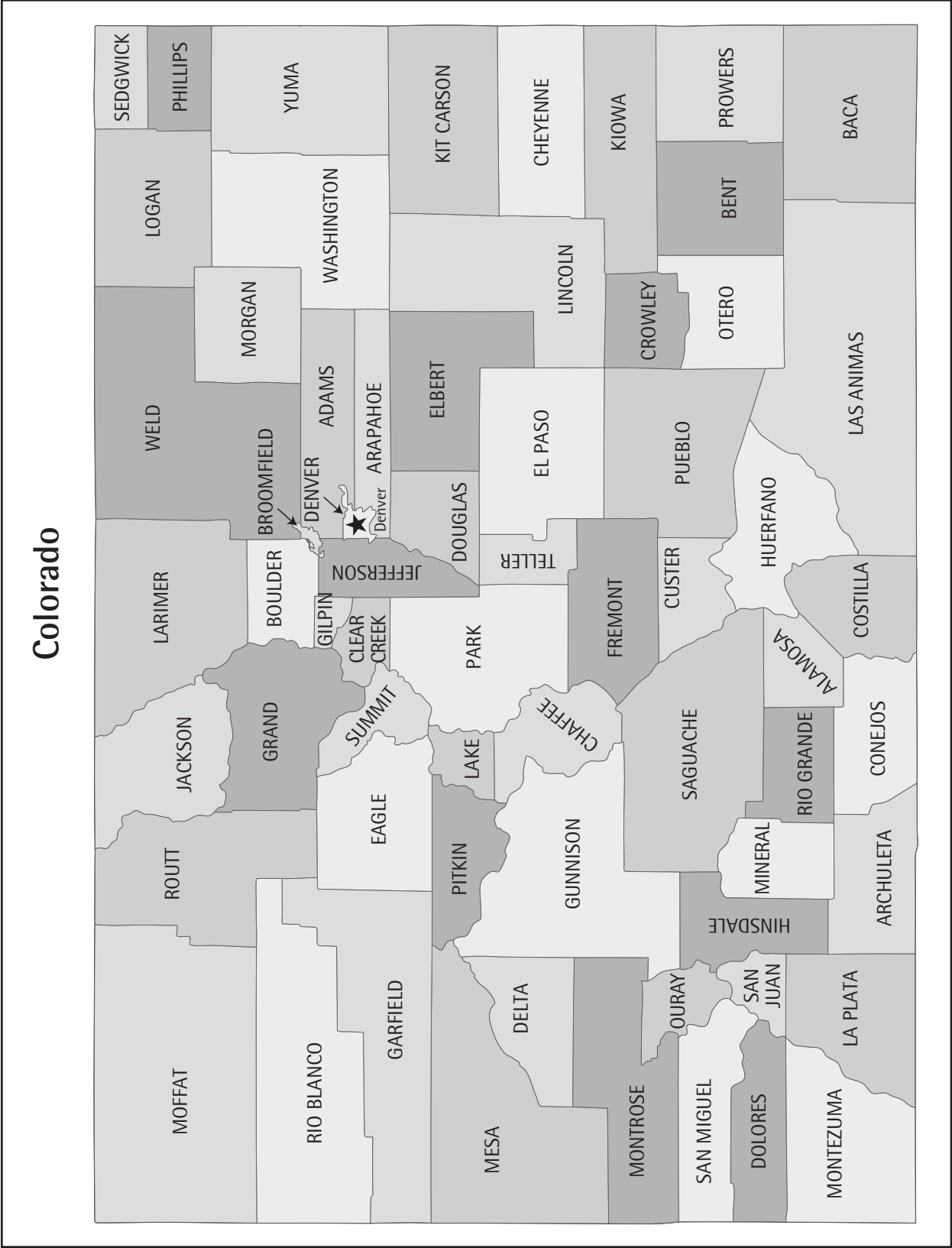
Data Type	Source	Assumptions
Housing	<p>Rent: US Department of Housing and Urban Development (2011). Fair Market Rents—Fiscal Year 2011. Retrieved from: http://www.huduser.org</p> <p>Owner Costs: US Census Bureau (2010): American Community Survey Public Use Microdata Sample (PUMS) 2007-2009 3-year file. Retrieved from: http://factfinder.census.gov/</p> <p>Owner costs adjusted to 2011 by CPI-U for housing in the West region. US Department of Labor (2011). Retrieved from http://data.bls.gov/data</p>	<p>Fair Market Rents (FMRs) for 1-bedroom units by HUD statistical area (county or country group).</p> <p>Median selected monthly owner costs (SMOC) for owners 65+ with, and without a mortgage.</p> <p>SMOC includes property taxes, insurance, heat & utilities, condo fees, & mortgage payment (if any)</p>
Food	<p>Low-Cost Food Plan: US Department of Agriculture, Center for Nutrition Policy and Promotion (2011). Retrieved from: http://www.cnpp.usda.gov/USDAFoodPlansCostofFood.htm</p>	<p>Low Cost Food Plan costs for older men and women are averaged to determine food costs for elders. Per USDA, food costs for single adults are increased by 20% to reflect lesser economies of scale.</p>
Total Health Care Costs (premiums and out-of-pocket cost)	<p>US Department of Health & Human Services. (2011b). Medicare Options Compare Tool. Retrieved from: https://www.medicare.gov/find-a-plan/questions/home.aspx</p> <p>US Department of Health & Human Services (2011c). Medicare Advantage/Part D Contract and Enrollment Data. Retrieved from: http://www.cms.hhs.gov/MCRAdvPartDEnrolData/MASCPen/list.asp#TopOfPage</p>	<p>Average costs calculated by the Gerontology Institute for Colorado assuming Medicare Advantage with Prescription coverage or Medigap Supplement (Plan C) and Medicare Part D coverage</p>
Transportation	<p>Private Automobile Cost: US Department of Transportation (2010), National Household Travel Survey for 2009 (NHTS). Retrieved from: http://nhts.ornl.gov/</p> <p>Per Mile Cost: Internal Revenue Service (2011). Retrieved from: http://www.irs.gov/newsroom/article/0,,id=232017,00.html</p>	<p>Estimated annual mileage driven by retired singles and couples in CO x IRS standard mileage reimbursement rate for operating and owner costs for 2011.</p>
Miscellaneous	<p>Miscellaneous expenses are estimated at 20% of costs of other basic expenditure categories: housing, food, health care and transportation, which is equal to 16.67% of total expenses. Includes all other essentials: clothing, shoes, paper products, cleaning products, household items, personal hygiene items and telephone.</p>	<p>The Elder Index calculates miscellaneous expenses for owners without a mortgage and applies that amount to each of the housing types.</p>
Long-Term Care	<p>Public (Medicaid waiver) rate information from Colorado Department of Health Care Policy and Financing (2011).</p> <p>Private rates from Genworth 2011 Cost of Care Survey (Genworth, 2011). Retrieved from: http://www.genworth.com/content/etc/medialib/genworth_v2/pdf/ltc_cost_of_care.Par.14625.File.dat/2010_Cost_of_Care_Survey_Full_Report.pdf</p> <p>Adult Day Service Transportation expenses based on report by Easter Seals (n.d.). Retrieved from: http://seniortransportation.easterseals.com/site/PageServer?pagename=NCST2_tsc_adult_day</p> <p>Other expenses based on informal surveys and web searches conducted by the Gerontology Institute.</p>	<p>Authors' calculations using area costs for three prototypical levels of long-term care services packages.</p>

Appendix B: List of Colorado Metropolitan/Micropolitan Areas and Counties

Metropolitan/Micropolitan Area	Table (App. D)	County Name(s)
Boulder, CO Metropolitan Statistical Area	7	Boulder County
Canon City, CO Micropolitan Statistical Area	23	Fremont County
Colorado Springs, CO Metropolitan Statistical Area	22	El Paso County
	61	Teller County
Denver-Aurora-Broomfield, CO Metropolitan Statistical Area	1	Adams County
	3	Arapahoe County
	8	Broomfield County
	11	Clear Creek County
	17	Denver County
	19	Douglas County
	21	Elbert County
	25	Gilpin County
	31	Jefferson County
48	Park County	
Durango, CO Micropolitan Statistical Area	35	La Plata County
Edwards, CO Micropolitan Statistical Area	20	Eagle County
	34	Lake County
Fort Collins-Loveland, CO Metropolitan Statistical Area	36	Larimer County
Fort Morgan, CO Micropolitan Statistical Area	45	Morgan County
Grand Junction, CO Metropolitan Statistical Area	40	Mesa County
Greeley, CO Metropolitan Statistical Area	63	Weld County
Montrose, CO Micropolitan Statistical Area	44	Montrose County
Pueblo, CO Metropolitan Statistical Area	52	Pueblo County
Silverthorne, CO Micropolitan Statistical Area	60	Summit County
Sterling, CO Micropolitan Statistical Area	39	Logan County
Non-Metro Counties	2	Alamosa County
	4	Archuleta County
	5	Baca County
	6	Bent County
	9	Chaffee County
	10	Cheyenne County
	12	Conejos County
	13	Costilla County
	14	Crowley County
	15	Custer County
	16	Delta County
	18	Dolores County
	24	Garfield County
26	Grand County	
27	Gunnison County	

Metropolitan/Micropolitan Area	Table (App. D)	County Name(s)
Non-Metro Counties—continued	28	Hinsdale County
	29	Huerfano County
	30	Jackson County
	32	Kiowa County
	33	Kit Carson County
	37	Las Animas County
	38	Lincoln County
	41	Mineral County
	42	Moffat County
	43	Montezuma County
	46	Otero County
	47	Ouray County
	49	Phillips County
	50	Pitkin County
	51	Prowers County
	53	Rio Blanco County
	54	Rio Grande County
	55	Routt County
	56	Saguache County
	57	San Juan County
58	San Miguel County	
59	Sedgwick County	
62	Washington County	
64	Yuma County	

Appendix C: Map of Colorado Counties



Source: U.S. Census Bureau. See http://quickfacts.census.gov/qfd/maps/colorado_map.html.

Appendix D: Elder Economic Security Standard Index for Colorado Counties, 2011 One- and Two-Person Elder Households

**Table D-1: The Elder Economic Security Standard Index for Adams County, 2011
Monthly Expenses for Selected Household Types**

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$366	\$796	\$1,212	\$366	\$796	\$1,212
Food	\$242	\$242	\$242	\$447	\$447	\$447
Transportation	\$239	\$239	\$239	\$373	\$373	\$373
Health Care (Good Health)	\$378	\$378	\$378	\$756	\$756	\$756
Miscellaneous	\$245	\$245	\$245	\$388	\$388	\$388
Elder Index Per Month	\$1,470	\$1,900	\$2,316	\$2,330	\$2,760	\$3,176
Elder Index Per Year	\$17,640	\$22,800	\$27,792	\$27,960	\$33,120	\$38,112

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$13,818	\$20,632

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,920	\$27,979	\$33,139	\$38,131	\$38,299	\$43,459	\$48,451
Medium (16 hrs)	\$21,008	\$41,067	\$46,227	\$51,219	\$51,387	\$56,547	\$61,539
High w/ADC (36 hrs)	\$36,768	\$56,827	\$61,987	\$66,979	\$67,147	\$72,307	\$77,299
High w/o ADC (36 hrs)	\$43,632	\$63,691	\$68,851	\$73,843	\$74,011	\$79,171	\$84,163

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$201.60 should be added to the monthly totals (\$168 for out-of-pocket medical costs and \$33.60 for miscellaneous costs) resulting in an annual increase in costs of \$2,419.20 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Colorado*.

Table D-2: The Elder Economic Security Standard Index for Alamosa County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$295	\$537	\$899	\$295	\$537	\$899
Food	\$242	\$242	\$242	\$447	\$447	\$447
Transportation	\$228	\$228	\$228	\$356	\$356	\$356
Health Care (Good Health)	\$434	\$434	\$434	\$868	\$868	\$868
Miscellaneous	\$240	\$240	\$240	\$393	\$393	\$393
Elder Index Per Month	\$1,439	\$1,681	\$2,043	\$2,359	\$2,601	\$2,963
Elder Index Per Year	\$17,268	\$20,172	\$24,516	\$28,308	\$31,212	\$35,556

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$10,846	\$16,194

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,920	\$26,642	\$29,546	\$33,890	\$37,682	\$40,586	\$44,930
Medium (16 hrs)	\$21,008	\$39,730	\$42,634	\$46,978	\$50,770	\$53,674	\$58,018
High w/ADC (36 hrs)	\$36,768	\$55,490	\$58,394	\$62,738	\$66,530	\$69,434	\$73,778
High w/o ADC (36 hrs)	\$43,632	\$62,354	\$65,258	\$69,602	\$73,394	\$76,298	\$80,642

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$121.20 should be added to the monthly totals (\$101 for out-of-pocket medical costs and \$20.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,454.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Colorado*.

Table D-3: The Elder Economic Security Standard Index for Arapahoe County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$407	\$796	\$1,299	\$407	\$796	\$1,299
Food	\$242	\$242	\$242	\$447	\$447	\$447
Transportation	\$218	\$218	\$218	\$341	\$341	\$341
Health Care (Good Health)	\$378	\$378	\$378	\$756	\$756	\$756
Miscellaneous	\$249	\$249	\$249	\$390	\$390	\$390
Elder Index Per Month	\$1,494	\$1,883	\$2,386	\$2,341	\$2,730	\$3,233
Elder Index Per Year	\$17,928	\$22,596	\$28,632	\$28,092	\$32,760	\$38,796

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$14,671	\$21,906

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,920	\$28,267	\$32,935	\$38,971	\$38,431	\$43,099	\$49,135
Medium (16 hrs)	\$21,008	\$41,355	\$46,023	\$52,059	\$51,519	\$56,187	\$62,223
High w/ADC (36 hrs)	\$36,768	\$57,115	\$61,783	\$67,819	\$67,279	\$71,947	\$77,983
High w/o ADC (36 hrs)	\$43,632	\$63,979	\$68,647	\$74,683	\$74,143	\$78,811	\$84,847

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$201.60 should be added to the monthly totals (\$168 for out-of-pocket medical costs and \$33.60 for miscellaneous costs) resulting in an annual increase in costs of \$2,419.20 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Colorado*.

Table D-4: The Elder Economic Security Standard Index for Archuleta County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$318	\$628	\$1,163	\$318	\$628	\$1,163
Food	\$242	\$242	\$242	\$447	\$447	\$447
Transportation	\$228	\$228	\$228	\$356	\$356	\$356
Health Care (Good Health)	\$434	\$434	\$434	\$868	\$868	\$868
Miscellaneous	\$244	\$244	\$244	\$398	\$398	\$398
Elder Index Per Month	\$1,466	\$1,776	\$2,311	\$2,387	\$2,697	\$3,232
Elder Index Per Year	\$17,592	\$21,312	\$27,732	\$28,644	\$32,364	\$38,784

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$13,600	\$20,306

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,920	\$26,966	\$30,686	\$37,106	\$38,018	\$41,738	\$48,158
Medium (16 hrs)	\$21,008	\$40,054	\$43,774	\$50,194	\$51,106	\$54,826	\$61,246
High w/ADC (36 hrs)	\$36,768	\$55,814	\$59,534	\$65,954	\$66,866	\$70,586	\$77,006
High w/o ADC (36 hrs)	\$43,632	\$62,678	\$66,398	\$72,818	\$73,730	\$77,450	\$83,870

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$121.20 should be added to the monthly totals (\$101 for out-of-pocket medical costs and \$20.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,454.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Colorado*.

Table D-5: The Elder Economic Security Standard Index for Baca County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$295	\$535	\$899	\$295	\$535	\$899
Food	\$242	\$242	\$242	\$447	\$447	\$447
Transportation	\$228	\$228	\$228	\$356	\$356	\$356
Health Care (Good Health)	\$434	\$434	\$434	\$868	\$868	\$868
Miscellaneous	\$240	\$240	\$240	\$393	\$393	\$393
Elder Index Per Month	\$1,439	\$1,679	\$2,043	\$2,359	\$2,599	\$2,963
Elder Index Per Year	\$17,268	\$20,148	\$24,516	\$28,308	\$31,188	\$35,556

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$11,564	\$17,266

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,920	\$26,642	\$29,522	\$33,890	\$37,682	\$40,562	\$44,930
Medium (16 hrs)	\$21,008	\$39,730	\$42,610	\$46,978	\$50,770	\$53,650	\$58,018
High w/ADC (36 hrs)	\$36,768	\$55,490	\$58,370	\$62,738	\$66,530	\$69,410	\$73,778
High w/o ADC (36 hrs)	\$43,632	\$62,354	\$65,234	\$69,602	\$73,394	\$76,274	\$80,642

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$121.20 should be added to the monthly totals (\$101 for out-of-pocket medical costs and \$20.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,454.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Colorado*.

Table D-6: The Elder Economic Security Standard Index for Bent County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$322	\$490	\$981	\$322	\$490	\$981
Food	\$242	\$242	\$242	\$447	\$447	\$447
Transportation	\$228	\$228	\$228	\$356	\$356	\$356
Health Care (Good Health)	\$434	\$434	\$434	\$868	\$868	\$868
Miscellaneous	\$245	\$245	\$245	\$399	\$399	\$399
Elder Index Per Month	\$1,471	\$1,639	\$2,130	\$2,392	\$2,560	\$3,051
Elder Index Per Year	\$17,652	\$19,668	\$25,560	\$28,704	\$30,720	\$36,612

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$10,298	\$15,376

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,920	\$27,026	\$29,042	\$34,934	\$38,078	\$40,094	\$45,986
Medium (16 hrs)	\$21,008	\$40,114	\$42,130	\$48,022	\$51,166	\$53,182	\$59,074
High w/ADC (36 hrs)	\$36,768	\$55,874	\$57,890	\$63,782	\$66,926	\$68,942	\$74,834
High w/o ADC (36 hrs)	\$43,632	\$62,738	\$64,754	\$70,646	\$73,790	\$75,806	\$81,698

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$121.20 should be added to the monthly totals (\$101 for out-of-pocket medical costs and \$20.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,454.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Colorado*.

Table D-7: The Elder Economic Security Standard Index for Boulder County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$414	\$878	\$1,314	\$414	\$878	\$1,314
Food	\$242	\$242	\$242	\$447	\$447	\$447
Transportation	\$239	\$239	\$239	\$373	\$373	\$373
Health Care (Good Health)	\$375	\$375	\$375	\$750	\$750	\$750
Miscellaneous	\$254	\$254	\$254	\$397	\$397	\$397
Elder Index Per Month	\$1,524	\$1,988	\$2,424	\$2,381	\$2,845	\$3,281
Elder Index Per Year	\$18,288	\$23,856	\$29,088	\$28,572	\$34,140	\$39,372

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$14,680	\$21,920

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,920	\$28,584	\$34,152	\$39,384	\$38,868	\$44,436	\$49,668
Medium (16 hrs)	\$21,008	\$41,672	\$47,240	\$52,472	\$51,956	\$57,524	\$62,756
High w/ADC (36 hrs)	\$36,768	\$57,432	\$63,000	\$68,232	\$67,716	\$73,284	\$78,516
High w/o ADC (36 hrs)	\$43,632	\$64,296	\$69,864	\$75,096	\$74,580	\$80,148	\$85,380

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$198 should be added to the monthly totals (\$165 for out-of-pocket medical costs and \$33 for miscellaneous costs) resulting in an annual increase in costs of \$2,376 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Colorado*.

Table D-8: The Elder Economic Security Standard Index for Broomfield County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$423	\$796	\$1,373	\$423	\$796	\$1,373
Food	\$242	\$242	\$242	\$447	\$447	\$447
Transportation	\$224	\$224	\$224	\$350	\$350	\$350
Health Care (Good Health)	\$378	\$378	\$378	\$756	\$756	\$756
Miscellaneous	\$253	\$253	\$253	\$395	\$395	\$395
Elder Index Per Month	\$1,520	\$1,893	\$2,470	\$2,371	\$2,744	\$3,321
Elder Index Per Year	\$18,240	\$22,716	\$29,640	\$28,452	\$32,928	\$39,852

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$14,805	\$22,105

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,920	\$28,579	\$33,055	\$39,979	\$38,791	\$43,267	\$50,191
Medium (16 hrs)	\$21,008	\$41,667	\$46,143	\$53,067	\$51,879	\$56,355	\$63,279
High w/ADC (36 hrs)	\$36,768	\$57,427	\$61,903	\$68,827	\$67,639	\$72,115	\$79,039
High w/o ADC (36 hrs)	\$43,632	\$64,291	\$68,767	\$75,691	\$74,503	\$78,979	\$85,903

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$201.60 should be added to the monthly totals (\$168 for out-of-pocket medical costs and \$33.60 for miscellaneous costs) resulting in an annual increase in costs of \$2,419.20 (for an elder person)

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Colorado*.

Table D-9: The Elder Economic Security Standard Index for Chaffee County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$311	\$561	\$1,098	\$311	\$561	\$1,098
Food	\$242	\$242	\$242	\$447	\$447	\$447
Transportation	\$228	\$228	\$228	\$356	\$356	\$356
Health Care (Good Health)	\$434	\$434	\$434	\$868	\$868	\$868
Miscellaneous	\$243	\$243	\$243	\$396	\$396	\$396
Elder Index Per Month	\$1,458	\$1,708	\$2,245	\$2,378	\$2,628	\$3,165
Elder Index Per Year	\$17,496	\$20,496	\$26,940	\$28,536	\$31,536	\$37,980

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$12,863	\$19,206

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,920	\$26,870	\$29,870	\$36,314	\$37,910	\$40,910	\$47,354
Medium (16 hrs)	\$21,008	\$39,958	\$42,958	\$49,402	\$50,998	\$53,998	\$60,442
High w/ADC (36 hrs)	\$36,768	\$55,718	\$58,718	\$65,162	\$66,758	\$69,758	\$76,202
High w/o ADC (36 hrs)	\$43,632	\$62,582	\$65,582	\$72,026	\$73,622	\$76,622	\$83,066

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$121.20 should be added to the monthly totals (\$101 for out-of-pocket medical costs and \$20.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,454.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Colorado*.

Table D-10: The Elder Economic Security Standard Index for Cheyenne County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$322	\$490	\$981	\$322	\$490	\$981
Food	\$242	\$242	\$242	\$447	\$447	\$447
Transportation	\$228	\$228	\$228	\$356	\$356	\$356
Health Care (Good Health)	\$434	\$434	\$434	\$868	\$868	\$868
Miscellaneous	\$245	\$245	\$245	\$399	\$399	\$399
Elder Index Per Month	\$1,471	\$1,639	\$2,130	\$2,392	\$2,560	\$3,051
Elder Index Per Year	\$17,652	\$19,668	\$25,560	\$28,704	\$30,720	\$36,612

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$12,223	\$18,251

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,920	\$27,026	\$29,042	\$34,934	\$38,078	\$40,094	\$45,986
Medium (16 hrs)	\$21,008	\$40,114	\$42,130	\$48,022	\$51,166	\$53,182	\$59,074
High w/ADC (36 hrs)	\$36,768	\$55,874	\$57,890	\$63,782	\$66,926	\$68,942	\$74,834
High w/o ADC (36 hrs)	\$43,632	\$62,738	\$64,754	\$70,646	\$73,790	\$75,806	\$81,698

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$121.20 should be added to the monthly totals (\$101 for out-of-pocket medical costs and \$20.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,454.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Colorado*.

Table D-11: The Elder Economic Security Standard Index for Clear Creek County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$497	\$796	\$1,754	\$497	\$796	\$1,754
Food	\$242	\$242	\$242	\$447	\$447	\$447
Transportation	\$224	\$224	\$224	\$350	\$350	\$350
Health Care (Good Health)	\$396	\$396	\$396	\$792	\$792	\$792
Miscellaneous	\$272	\$272	\$272	\$417	\$417	\$417
Elder Index Per Month	\$1,631	\$1,930	\$2,888	\$2,503	\$2,802	\$3,760
Elder Index Per Year	\$19,572	\$23,160	\$34,656	\$30,036	\$33,624	\$45,120

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$13,938	\$20,811

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,920	\$29,810	\$33,398	\$44,894	\$40,274	\$43,862	\$55,358
Medium (16 hrs)	\$21,008	\$42,898	\$46,486	\$57,982	\$53,362	\$56,950	\$68,446
High w/ADC (36 hrs)	\$36,768	\$58,658	\$62,246	\$73,742	\$69,122	\$72,710	\$84,206
High w/o ADC (36 hrs)	\$43,632	\$65,522	\$69,110	\$80,606	\$75,986	\$79,574	\$91,070

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$193.20 should be added to the monthly totals (\$161 for out-of-pocket medical costs and \$32.20 for miscellaneous costs) resulting in an annual increase in costs of \$2,318.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Colorado*.

Table D-12: The Elder Economic Security Standard Index for Conejos County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$295	\$535	\$899	\$295	\$535	\$899
Food	\$242	\$242	\$242	\$447	\$447	\$447
Transportation	\$228	\$228	\$228	\$356	\$356	\$356
Health Care (Good Health)	\$434	\$434	\$434	\$868	\$868	\$868
Miscellaneous	\$240	\$240	\$240	\$393	\$393	\$393
Elder Index Per Month	\$1,439	\$1,679	\$2,043	\$2,359	\$2,599	\$2,963
Elder Index Per Year	\$17,268	\$20,148	\$24,516	\$28,308	\$31,188	\$35,556

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$10,497	\$15,673

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,920	\$26,642	\$29,522	\$33,890	\$37,682	\$40,562	\$44,930
Medium (16 hrs)	\$21,008	\$39,730	\$42,610	\$46,978	\$50,770	\$53,650	\$58,018
High w/ADC (36 hrs)	\$36,768	\$55,490	\$58,370	\$62,738	\$66,530	\$69,410	\$73,778
High w/o ADC (36 hrs)	\$43,632	\$62,354	\$65,234	\$69,602	\$73,394	\$76,274	\$80,642

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$121.20 should be added to the monthly totals (\$101 for out-of-pocket medical costs and \$20.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,454.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Colorado*.

Table D-13: The Elder Economic Security Standard Index for Costilla County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$295	\$535	\$899	\$295	\$535	\$899
Food	\$242	\$242	\$242	\$447	\$447	\$447
Transportation	\$228	\$228	\$228	\$356	\$356	\$356
Health Care (Good Health)	\$434	\$434	\$434	\$868	\$868	\$868
Miscellaneous	\$240	\$240	\$240	\$393	\$393	\$393
Elder Index Per Month	\$1,439	\$1,679	\$2,043	\$2,359	\$2,599	\$2,963
Elder Index Per Year	\$17,268	\$20,148	\$24,516	\$28,308	\$31,188	\$35,556

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$10,810	\$16,140

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,920	\$26,642	\$29,522	\$33,890	\$37,682	\$40,562	\$44,930
Medium (16 hrs)	\$21,008	\$39,730	\$42,610	\$46,978	\$50,770	\$53,650	\$58,018
High w/ADC (36 hrs)	\$36,768	\$55,490	\$58,370	\$62,738	\$66,530	\$69,410	\$73,778
High w/o ADC (36 hrs)	\$43,632	\$62,354	\$65,234	\$69,602	\$73,394	\$76,274	\$80,642

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$121.20 should be added to the monthly totals (\$101 for out-of-pocket medical costs and \$20.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,454.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Colorado*.

Table D-14: The Elder Economic Security Standard Index for Crowley County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$322	\$490	\$981	\$322	\$490	\$981
Food	\$242	\$242	\$242	\$447	\$447	\$447
Transportation	\$228	\$228	\$228	\$356	\$356	\$356
Health Care (Good Health)	\$434	\$434	\$434	\$868	\$868	\$868
Miscellaneous	\$245	\$245	\$245	\$399	\$399	\$399
Elder Index Per Month	\$1,471	\$1,639	\$2,130	\$2,392	\$2,560	\$3,051
Elder Index Per Year	\$17,652	\$19,668	\$25,560	\$28,704	\$30,720	\$36,612

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$11,190	\$16,708

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,920	\$27,026	\$29,042	\$34,934	\$38,078	\$40,094	\$45,986
Medium (16 hrs)	\$21,008	\$40,114	\$42,130	\$48,022	\$51,166	\$53,182	\$59,074
High w/ADC (36 hrs)	\$36,768	\$55,874	\$57,890	\$63,782	\$66,926	\$68,942	\$74,834
High w/o ADC (36 hrs)	\$43,632	\$62,738	\$64,754	\$70,646	\$73,790	\$75,806	\$81,698

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$121.20 should be added to the monthly totals (\$101 for out-of-pocket medical costs and \$20.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,454.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Colorado*.

Table D-15: The Elder Economic Security Standard Index for Custer County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$311	\$556	\$1,098	\$311	\$556	\$1,098
Food	\$242	\$242	\$242	\$447	\$447	\$447
Transportation	\$228	\$228	\$228	\$356	\$356	\$356
Health Care (Good Health)	\$434	\$434	\$434	\$868	\$868	\$868
Miscellaneous	\$243	\$243	\$243	\$396	\$396	\$396
Elder Index Per Month	\$1,458	\$1,703	\$2,245	\$2,378	\$2,623	\$3,165
Elder Index Per Year	\$17,496	\$20,436	\$26,940	\$28,536	\$31,476	\$37,980

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$13,829	\$20,648

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,920	\$26,870	\$29,810	\$36,314	\$37,910	\$40,850	\$47,354
Medium (16 hrs)	\$21,008	\$39,958	\$42,898	\$49,402	\$50,998	\$53,938	\$60,442
High w/ADC (36 hrs)	\$36,768	\$55,718	\$58,658	\$65,162	\$66,758	\$69,698	\$76,202
High w/o ADC (36 hrs)	\$43,632	\$62,582	\$65,522	\$72,026	\$73,622	\$76,562	\$83,066

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$121.20 should be added to the monthly totals (\$101 for out-of-pocket medical costs and \$20.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,454.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Colorado*.

Table D-16: The Elder Economic Security Standard Index for Delta County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$318	\$534	\$1,163	\$318	\$534	\$1,163
Food	\$242	\$242	\$242	\$447	\$447	\$447
Transportation	\$228	\$228	\$228	\$356	\$356	\$356
Health Care (Good Health)	\$434	\$434	\$434	\$868	\$868	\$868
Miscellaneous	\$244	\$244	\$244	\$398	\$398	\$398
Elder Index Per Month	\$1,466	\$1,682	\$2,311	\$2,387	\$2,603	\$3,232
Elder Index Per Year	\$17,592	\$20,184	\$27,732	\$28,644	\$31,236	\$38,784

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$12,320	\$18,395

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,920	\$26,966	\$29,558	\$37,106	\$38,018	\$40,610	\$48,158
Medium (16 hrs)	\$21,008	\$40,054	\$42,646	\$50,194	\$51,106	\$53,698	\$61,246
High w/ADC (36 hrs)	\$36,768	\$55,814	\$58,406	\$65,954	\$66,866	\$69,458	\$77,006
High w/o ADC (36 hrs)	\$43,632	\$62,678	\$65,270	\$72,818	\$73,730	\$76,322	\$83,870

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$121.20 should be added to the monthly totals (\$101 for out-of-pocket medical costs and \$20.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,454.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Colorado*.

Table D-17: The Elder Economic Security Standard Index for Denver County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$381	\$796	\$1,243	\$381	\$796	\$1,243
Food	\$242	\$242	\$242	\$447	\$447	\$447
Transportation	\$218	\$218	\$218	\$341	\$341	\$341
Health Care (Good Health)	\$378	\$378	\$378	\$756	\$756	\$756
Miscellaneous	\$244	\$244	\$244	\$385	\$385	\$385
Elder Index Per Month	\$1,463	\$1,878	\$2,325	\$2,310	\$2,725	\$3,172
Elder Index Per Year	\$17,556	\$22,536	\$27,900	\$27,720	\$32,700	\$38,064

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$13,694	\$20,447

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,920	\$27,895	\$32,875	\$38,239	\$38,059	\$43,039	\$48,403
Medium (16 hrs)	\$21,008	\$40,983	\$45,963	\$51,327	\$51,147	\$56,127	\$61,491
High w/ADC (36 hrs)	\$36,768	\$56,743	\$61,723	\$67,087	\$66,907	\$71,887	\$77,251
High w/o ADC (36 hrs)	\$43,632	\$63,607	\$68,587	\$73,951	\$73,771	\$78,751	\$84,115

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$201.60 should be added to the monthly totals (\$168 for out-of-pocket medical costs and \$33.60 for miscellaneous costs) resulting in an annual increase in costs of \$2,419.20 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Colorado*.

Table D-18: The Elder Economic Security Standard Index for Dolores County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$318	\$626	\$1,163	\$318	\$626	\$1,163
Food	\$242	\$242	\$242	\$447	\$447	\$447
Transportation	\$228	\$228	\$228	\$356	\$356	\$356
Health Care (Good Health)	\$434	\$434	\$434	\$868	\$868	\$868
Miscellaneous	\$244	\$244	\$244	\$398	\$398	\$398
Elder Index Per Month	\$1,466	\$1,774	\$2,311	\$2,387	\$2,695	\$3,232
Elder Index Per Year	\$17,592	\$21,288	\$27,732	\$28,644	\$32,340	\$38,784

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$12,581	\$18,785

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,920	\$26,966	\$30,662	\$37,106	\$38,018	\$41,714	\$48,158
Medium (16 hrs)	\$21,008	\$40,054	\$43,750	\$50,194	\$51,106	\$54,802	\$61,246
High w/ADC (36 hrs)	\$36,768	\$55,814	\$59,510	\$65,954	\$66,866	\$70,562	\$77,006
High w/o ADC (36 hrs)	\$43,632	\$62,678	\$66,374	\$72,818	\$73,730	\$77,426	\$83,870

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$121.20 should be added to the monthly totals (\$101 for out-of-pocket medical costs and \$20.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,454.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Colorado*.

Table D-19: The Elder Economic Security Standard Index for Douglas County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$493	\$796	\$1,705	\$493	\$796	\$1,705
Food	\$242	\$242	\$242	\$447	\$447	\$447
Transportation	\$239	\$239	\$239	\$373	\$373	\$373
Health Care (Good Health)	\$378	\$378	\$378	\$756	\$756	\$756
Miscellaneous	\$270	\$270	\$270	\$414	\$414	\$414
Elder Index Per Month	\$1,622	\$1,925	\$2,834	\$2,483	\$2,786	\$3,695
Elder Index Per Year	\$19,464	\$23,100	\$34,008	\$29,796	\$33,432	\$44,340

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$15,504	\$23,149

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,920	\$29,803	\$33,439	\$44,347	\$40,135	\$43,771	\$54,679
Medium (16 hrs)	\$21,008	\$42,891	\$46,527	\$57,435	\$53,223	\$56,859	\$67,767
High w/ADC (36 hrs)	\$36,768	\$58,651	\$62,287	\$73,195	\$68,983	\$72,619	\$83,527
High w/o ADC (36 hrs)	\$43,632	\$65,515	\$69,151	\$80,059	\$75,847	\$79,483	\$90,391

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$201.60 should be added to the monthly totals (\$168 for out-of-pocket medical costs and \$33.60 for miscellaneous costs) resulting in an annual increase in costs of \$2,419.20 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Colorado*.

Table D-20: The Elder Economic Security Standard Index for Eagle County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$493	\$1,034	\$2,171	\$493	\$1,034	\$2,171
Food	\$242	\$242	\$242	\$447	\$447	\$447
Transportation	\$224	\$224	\$224	\$350	\$350	\$350
Health Care (Good Health)	\$434	\$434	\$434	\$868	\$868	\$868
Miscellaneous	\$279	\$279	\$279	\$432	\$432	\$432
Elder Index Per Month	\$1,672	\$2,213	\$3,350	\$2,590	\$3,131	\$4,268
Elder Index Per Year	\$20,064	\$26,556	\$40,200	\$31,080	\$37,572	\$51,216

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$15,877	\$23,707

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,920	\$29,438	\$35,930	\$49,574	\$40,454	\$46,946	\$60,590
Medium (16 hrs)	\$21,008	\$42,526	\$49,018	\$62,662	\$53,542	\$60,034	\$73,678
High w/ADC (36 hrs)	\$36,768	\$58,286	\$64,778	\$78,422	\$69,302	\$75,794	\$89,438
High w/o ADC (36 hrs)	\$43,632	\$65,150	\$71,642	\$85,286	\$76,166	\$82,658	\$96,302

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$121.20 should be added to the monthly totals (\$101 for out-of-pocket medical costs and \$20.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,454.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Colorado*.

Table D-21: The Elder Economic Security Standard Index for Elbert County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$322	\$796	\$981	\$322	\$796	\$981
Food	\$242	\$242	\$242	\$447	\$447	\$447
Transportation	\$224	\$224	\$224	\$350	\$350	\$350
Health Care (Good Health)	\$408	\$408	\$408	\$816	\$816	\$816
Miscellaneous	\$239	\$239	\$239	\$387	\$387	\$387
Elder Index Per Month	\$1,435	\$1,909	\$2,094	\$2,322	\$2,796	\$2,981
Elder Index Per Year	\$17,220	\$22,908	\$25,128	\$27,864	\$33,552	\$35,772

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$14,238	\$21,258

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,920	\$27,530	\$33,218	\$35,438	\$38,174	\$43,862	\$46,082
Medium (16 hrs)	\$21,008	\$40,618	\$46,306	\$48,526	\$51,262	\$56,950	\$59,170
High w/ADC (36 hrs)	\$36,768	\$56,378	\$62,066	\$64,286	\$67,022	\$72,710	\$74,930
High w/o ADC (36 hrs)	\$43,632	\$63,242	\$68,930	\$71,150	\$73,886	\$79,574	\$81,794

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$199.20 should be added to the monthly totals (\$166 for out-of-pocket medical costs and \$33.20 for miscellaneous costs) resulting in an annual increase in costs of \$2,390.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Colorado*.

Table D-22: The Elder Economic Security Standard Index for El Paso County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$327	\$612	\$1,183	\$327	\$612	\$1,183
Food	\$242	\$242	\$242	\$447	\$447	\$447
Transportation	\$218	\$218	\$218	\$341	\$341	\$341
Health Care (Good Health)	\$375	\$375	\$375	\$750	\$750	\$750
Miscellaneous	\$232	\$232	\$232	\$373	\$373	\$373
Elder Index Per Month	\$1,394	\$1,679	\$2,250	\$2,238	\$2,523	\$3,094
Elder Index Per Year	\$16,728	\$20,148	\$27,000	\$26,856	\$30,276	\$37,128

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$13,401	\$20,009

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,920	\$27,053	\$30,473	\$37,325	\$37,181	\$40,601	\$47,453
Medium (16 hrs)	\$21,008	\$40,141	\$43,561	\$50,413	\$50,269	\$53,689	\$60,541
High w/ADC (36 hrs)	\$36,768	\$55,901	\$59,321	\$66,173	\$66,029	\$69,449	\$76,301
High w/o ADC (36 hrs)	\$43,632	\$62,765	\$66,185	\$73,037	\$72,893	\$76,313	\$83,165

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$200.40 should be added to the monthly totals (\$167 for out-of-pocket medical costs and \$33.40 for miscellaneous costs) resulting in an annual increase in costs of \$2,404.80 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Colorado*.

Table D-23: The Elder Economic Security Standard Index for Fremont County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$311	\$506	\$1,098	\$311	\$506	\$1,098
Food	\$242	\$242	\$242	\$447	\$447	\$447
Transportation	\$224	\$224	\$224	\$350	\$350	\$350
Health Care (Good Health)	\$392	\$392	\$392	\$784	\$784	\$784
Miscellaneous	\$234	\$234	\$234	\$378	\$378	\$378
Elder Index Per Month	\$1,403	\$1,598	\$2,190	\$2,270	\$2,465	\$3,057
Elder Index Per Year	\$16,836	\$19,176	\$26,280	\$27,240	\$29,580	\$36,684

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$12,271	\$18,322

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,920	\$27,276	\$29,616	\$36,720	\$37,680	\$40,020	\$47,124
Medium (16 hrs)	\$21,008	\$40,364	\$42,704	\$49,808	\$50,768	\$53,108	\$60,212
High w/ADC (36 hrs)	\$36,768	\$56,124	\$58,464	\$65,568	\$66,528	\$68,868	\$75,972
High w/o ADC (36 hrs)	\$43,632	\$62,988	\$65,328	\$72,432	\$73,392	\$75,732	\$82,836

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$210 should be added to the monthly totals (\$175 for out-of-pocket medical costs and \$35 for miscellaneous costs) resulting in an annual increase in costs of \$2,520 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Colorado*.

Table D-24: The Elder Economic Security Standard Index for Garfield County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$350	\$1,033	\$1,147	\$350	\$1,033	\$1,147
Food	\$242	\$242	\$242	\$447	\$447	\$447
Transportation	\$228	\$228	\$228	\$356	\$356	\$356
Health Care (Good Health)	\$434	\$434	\$434	\$868	\$868	\$868
Miscellaneous	\$251	\$251	\$251	\$404	\$404	\$404
Elder Index Per Month	\$1,505	\$2,188	\$2,302	\$2,425	\$3,108	\$3,222
Elder Index Per Year	\$18,060	\$26,256	\$27,624	\$29,100	\$37,296	\$38,664

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$13,812	\$20,624

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,920	\$27,434	\$35,630	\$36,998	\$38,474	\$46,670	\$48,038
Medium (16 hrs)	\$21,008	\$40,522	\$48,718	\$50,086	\$51,562	\$59,758	\$61,126
High w/ADC (36 hrs)	\$36,768	\$56,282	\$64,478	\$65,846	\$67,322	\$75,518	\$76,886
High w/o ADC (36 hrs)	\$43,632	\$63,146	\$71,342	\$72,710	\$74,186	\$82,382	\$83,750

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$121.20 should be added to the monthly totals (\$101 for out-of-pocket medical costs and \$20.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,454.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Colorado*.

Table D-25: The Elder Economic Security Standard Index for Gilpin County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$497	\$796	\$1,754	\$497	\$796	\$1,754
Food	\$242	\$242	\$242	\$447	\$447	\$447
Transportation	\$224	\$224	\$224	\$350	\$350	\$350
Health Care (Good Health)	\$388	\$388	\$388	\$776	\$776	\$776
Miscellaneous	\$270	\$270	\$270	\$414	\$414	\$414
Elder Index Per Month	\$1,621	\$1,920	\$2,878	\$2,484	\$2,783	\$3,741
Elder Index Per Year	\$19,452	\$23,040	\$34,536	\$29,808	\$33,396	\$44,892

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$14,226	\$21,242

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,920	\$29,618	\$33,206	\$44,702	\$39,974	\$43,562	\$55,058
Medium (16 hrs)	\$21,008	\$42,706	\$46,294	\$57,790	\$53,062	\$56,650	\$68,146
High w/ADC (36 hrs)	\$36,768	\$58,466	\$62,054	\$73,550	\$68,822	\$72,410	\$83,906
High w/o ADC (36 hrs)	\$43,632	\$65,330	\$68,918	\$80,414	\$75,686	\$79,274	\$90,770

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$187.20 should be added to the monthly totals (\$156 for out-of-pocket medical costs and \$31.20 for miscellaneous costs) resulting in an annual increase in costs of \$2,246.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Colorado*.

Table D-26: The Elder Economic Security Standard Index for Grand County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$493	\$606	\$2,171	\$493	\$606	\$2,171
Food	\$242	\$242	\$242	\$447	\$447	\$447
Transportation	\$228	\$228	\$228	\$356	\$356	\$356
Health Care (Good Health)	\$434	\$434	\$434	\$868	\$868	\$868
Miscellaneous	\$279	\$279	\$279	\$433	\$433	\$433
Elder Index Per Month	\$1,676	\$1,789	\$3,354	\$2,597	\$2,710	\$4,275
Elder Index Per Year	\$20,112	\$21,468	\$40,248	\$31,164	\$32,520	\$51,300

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$14,372	\$21,459

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,920	\$29,486	\$30,842	\$49,622	\$40,538	\$41,894	\$60,674
Medium (16 hrs)	\$21,008	\$42,574	\$43,930	\$62,710	\$53,626	\$54,982	\$73,762
High w/ADC (36 hrs)	\$36,768	\$58,334	\$59,690	\$78,470	\$69,386	\$70,742	\$89,522
High w/o ADC (36 hrs)	\$43,632	\$65,198	\$66,554	\$85,334	\$76,250	\$77,606	\$96,386

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$121.20 should be added to the monthly totals (\$101 for out-of-pocket medical costs and \$20.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,454.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Colorado*.

Table D-27: The Elder Economic Security Standard Index for Gunnison County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$493	\$603	\$2,171	\$493	\$603	\$2,171
Food	\$242	\$242	\$242	\$447	\$447	\$447
Transportation	\$228	\$228	\$228	\$356	\$356	\$356
Health Care (Good Health)	\$434	\$434	\$434	\$868	\$868	\$868
Miscellaneous	\$279	\$279	\$279	\$433	\$433	\$433
Elder Index Per Month	\$1,676	\$1,786	\$3,354	\$2,597	\$2,707	\$4,275
Elder Index Per Year	\$20,112	\$21,432	\$40,248	\$31,164	\$32,484	\$51,300

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$12,816	\$19,136

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,920	\$29,486	\$30,806	\$49,622	\$40,538	\$41,858	\$60,674
Medium (16 hrs)	\$21,008	\$42,574	\$43,894	\$62,710	\$53,626	\$54,946	\$73,762
High w/ADC (36 hrs)	\$36,768	\$58,334	\$59,654	\$78,470	\$69,386	\$70,706	\$89,522
High w/o ADC (36 hrs)	\$43,632	\$65,198	\$66,518	\$85,334	\$76,250	\$77,570	\$96,386

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$121.20 should be added to the monthly totals (\$101 for out-of-pocket medical costs and \$20.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,454.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Colorado*.

Table D-28: The Elder Economic Security Standard Index for Hinsdale County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$493	\$844	\$2,171	\$493	\$844	\$2,171
Food	\$242	\$242	\$242	\$447	\$447	\$447
Transportation	\$228	\$228	\$228	\$356	\$356	\$356
Health Care (Good Health)	\$434	\$434	\$434	\$868	\$868	\$868
Miscellaneous	\$279	\$279	\$279	\$433	\$433	\$433
Elder Index Per Month	\$1,676	\$2,027	\$3,354	\$2,597	\$2,948	\$4,275
Elder Index Per Year	\$20,112	\$24,324	\$40,248	\$31,164	\$35,376	\$51,300

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$13,029	\$19,453

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,920	\$29,486	\$33,698	\$49,622	\$40,538	\$44,750	\$60,674
Medium (16 hrs)	\$21,008	\$42,574	\$46,786	\$62,710	\$53,626	\$57,838	\$73,762
High w/ADC (36 hrs)	\$36,768	\$58,334	\$62,546	\$78,470	\$69,386	\$73,598	\$89,522
High w/o ADC (36 hrs)	\$43,632	\$65,198	\$69,410	\$85,334	\$76,250	\$80,462	\$96,386

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$121.20 should be added to the monthly totals (\$101 for out-of-pocket medical costs and \$20.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,454.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Colorado*.

Table D-29: The Elder Economic Security Standard Index for Huerfano County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$295	\$535	\$899	\$295	\$535	\$899
Food	\$242	\$242	\$242	\$447	\$447	\$447
Transportation	\$228	\$228	\$228	\$356	\$356	\$356
Health Care (Good Health)	\$434	\$434	\$434	\$868	\$868	\$868
Miscellaneous	\$240	\$240	\$240	\$393	\$393	\$393
Elder Index Per Month	\$1,439	\$1,679	\$2,043	\$2,359	\$2,599	\$2,963
Elder Index Per Year	\$17,268	\$20,148	\$24,516	\$28,308	\$31,188	\$35,556

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$12,093	\$18,056

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,920	\$26,642	\$29,522	\$33,890	\$37,682	\$40,562	\$44,930
Medium (16 hrs)	\$21,008	\$39,730	\$42,610	\$46,978	\$50,770	\$53,650	\$58,018
High w/ADC (36 hrs)	\$36,768	\$55,490	\$58,370	\$62,738	\$66,530	\$69,410	\$73,778
High w/o ADC (36 hrs)	\$43,632	\$62,354	\$65,234	\$69,602	\$73,394	\$76,274	\$80,642

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$121.20 should be added to the monthly totals (\$101 for out-of-pocket medical costs and \$20.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,454.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Colorado*.

Table D-30: The Elder Economic Security Standard Index for Jackson County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$350	\$687	\$1,147	\$350	\$687	\$1,147
Food	\$242	\$242	\$242	\$447	\$447	\$447
Transportation	\$228	\$228	\$228	\$356	\$356	\$356
Health Care (Good Health)	\$434	\$434	\$434	\$868	\$868	\$868
Miscellaneous	\$251	\$251	\$251	\$404	\$404	\$404
Elder Index Per Month	\$1,505	\$1,842	\$2,302	\$2,425	\$2,762	\$3,222
Elder Index Per Year	\$18,060	\$22,104	\$27,624	\$29,100	\$33,144	\$38,664

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$12,545	\$18,732

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,920	\$27,434	\$31,478	\$36,998	\$38,474	\$42,518	\$48,038
Medium (16 hrs)	\$21,008	\$40,522	\$44,566	\$50,086	\$51,562	\$55,606	\$61,126
High w/ADC (36 hrs)	\$36,768	\$56,282	\$60,326	\$65,846	\$67,322	\$71,366	\$76,886
High w/o ADC (36 hrs)	\$43,632	\$63,146	\$67,190	\$72,710	\$74,186	\$78,230	\$83,750

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$121.20 should be added to the monthly totals (\$101 for out-of-pocket medical costs and \$20.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,454.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Colorado*.

Table D-31: The Elder Economic Security Standard Index for Jefferson County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$412	\$796	\$1,372	\$412	\$796	\$1,372
Food	\$242	\$242	\$242	\$447	\$447	\$447
Transportation	\$218	\$218	\$218	\$341	\$341	\$341
Health Care (Good Health)	\$378	\$378	\$378	\$756	\$756	\$756
Miscellaneous	\$250	\$250	\$250	\$391	\$391	\$391
Elder Index Per Month	\$1,500	\$1,884	\$2,460	\$2,347	\$2,731	\$3,307
Elder Index Per Year	\$18,000	\$22,608	\$29,520	\$28,164	\$32,772	\$39,684

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$14,393	\$21,490

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,920	\$28,339	\$32,947	\$39,859	\$38,503	\$43,111	\$50,023
Medium (16 hrs)	\$21,008	\$41,427	\$46,035	\$52,947	\$51,591	\$56,199	\$63,111
High w/ADC (36 hrs)	\$36,768	\$57,187	\$61,795	\$68,707	\$67,351	\$71,959	\$78,871
High w/o ADC (36 hrs)	\$43,632	\$64,051	\$68,659	\$75,571	\$74,215	\$78,823	\$85,735

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$201.60 should be added to the monthly totals (\$168 for out-of-pocket medical costs and \$33.60 for miscellaneous costs) resulting in an annual increase in costs of \$2,419.20 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Colorado*.

Table D-32: The Elder Economic Security Standard Index for Kiowa County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$322	\$490	\$981	\$322	\$490	\$981
Food	\$242	\$242	\$242	\$447	\$447	\$447
Transportation	\$228	\$228	\$228	\$356	\$356	\$356
Health Care (Good Health)	\$434	\$434	\$434	\$868	\$868	\$868
Miscellaneous	\$245	\$245	\$245	\$399	\$399	\$399
Elder Index Per Month	\$1,471	\$1,639	\$2,130	\$2,392	\$2,560	\$3,051
Elder Index Per Year	\$17,652	\$19,668	\$25,560	\$28,704	\$30,720	\$36,612

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$12,447	\$18,584

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,920	\$25,572	\$27,588	\$33,480	\$36,624	\$38,640	\$44,532
Medium (16 hrs)	\$21,008	\$38,660	\$40,676	\$46,568	\$49,712	\$51,728	\$57,620
High w/ADC (36 hrs)	\$36,768	\$54,420	\$56,436	\$62,328	\$65,472	\$67,488	\$73,380
High w/o ADC (36 hrs)	\$43,632	\$61,284	\$63,300	\$69,192	\$72,336	\$74,352	\$80,244

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$121.20 should be added to the monthly totals (\$101 for out-of-pocket medical costs and \$20.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,454.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Colorado*.

Table D-33: The Elder Economic Security Standard Index for Kit Carson County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$322	\$490	\$981	\$322	\$490	\$981
Food	\$242	\$242	\$242	\$447	\$447	\$447
Transportation	\$228	\$228	\$228	\$356	\$356	\$356
Health Care (Good Health)	\$434	\$434	\$434	\$868	\$868	\$868
Miscellaneous	\$245	\$245	\$245	\$399	\$399	\$399
Elder Index Per Month	\$1,471	\$1,639	\$2,130	\$2,392	\$2,560	\$3,051
Elder Index Per Year	\$17,652	\$19,668	\$25,560	\$28,704	\$30,720	\$36,612

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$12,712	\$18,980

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,920	\$27,026	\$29,042	\$34,934	\$38,078	\$40,094	\$45,986
Medium (16 hrs)	\$21,008	\$40,114	\$42,130	\$48,022	\$51,166	\$53,182	\$59,074
High w/ADC (36 hrs)	\$36,768	\$55,874	\$57,890	\$63,782	\$66,926	\$68,942	\$74,834
High w/o ADC (36 hrs)	\$43,632	\$62,738	\$64,754	\$70,646	\$73,790	\$75,806	\$81,698

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$121.20 should be added to the monthly totals (\$101 for out-of-pocket medical costs and \$20.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,454.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Colorado*.

Table D-34: The Elder Economic Security Standard Index for Lake County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$493	\$844	\$2,171	\$493	\$844	\$2,171
Food	\$242	\$242	\$242	\$447	\$447	\$447
Transportation	\$224	\$224	\$224	\$350	\$350	\$350
Health Care (Good Health)	\$434	\$434	\$434	\$868	\$868	\$868
Miscellaneous	\$279	\$279	\$279	\$432	\$432	\$432
Elder Index Per Month	\$1,672	\$2,023	\$3,350	\$2,590	\$2,941	\$4,268
Elder Index Per Year	\$20,064	\$24,276	\$40,200	\$31,080	\$35,292	\$51,216

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$13,781	\$20,576

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,920	\$29,438	\$33,650	\$49,574	\$40,454	\$44,666	\$60,590
Medium (16 hrs)	\$21,008	\$42,526	\$46,738	\$62,662	\$53,542	\$57,754	\$73,678
High w/ADC (36 hrs)	\$36,768	\$58,286	\$62,498	\$78,422	\$69,302	\$73,514	\$89,438
High w/o ADC (36 hrs)	\$43,632	\$65,150	\$69,362	\$85,286	\$76,166	\$80,378	\$96,302

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$121.20 should be added to the monthly totals (\$101 for out-of-pocket medical costs and \$20.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,454.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Colorado*.

Table D-35: The Elder Economic Security Standard Index for La Plata County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$318	\$715	\$1,163	\$318	\$715	\$1,163
Food	\$242	\$242	\$242	\$447	\$447	\$447
Transportation	\$224	\$224	\$224	\$350	\$350	\$350
Health Care (Good Health)	\$434	\$434	\$434	\$868	\$868	\$868
Miscellaneous	\$244	\$244	\$244	\$397	\$397	\$397
Elder Index Per Month	\$1,462	\$1,859	\$2,307	\$2,380	\$2,777	\$3,225
Elder Index Per Year	\$17,544	\$22,308	\$27,684	\$28,560	\$33,324	\$38,700

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$13,535	\$20,209

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,920	\$26,918	\$31,682	\$37,058	\$37,934	\$42,698	\$48,074
Medium (16 hrs)	\$21,008	\$40,006	\$44,770	\$50,146	\$51,022	\$55,786	\$61,162
High w/ADC (36 hrs)	\$36,768	\$55,766	\$60,530	\$65,906	\$66,782	\$71,546	\$76,922
High w/o ADC (36 hrs)	\$43,632	\$62,630	\$67,394	\$72,770	\$73,646	\$78,410	\$83,786

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$121.20 should be added to the monthly totals (\$101 for out-of-pocket medical costs and \$20.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,454.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Colorado*.

Table D-36: The Elder Economic Security Standard Index for Larimer County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$357	\$700	\$1,368	\$357	\$700	\$1,368
Food	\$242	\$242	\$242	\$447	\$447	\$447
Transportation	\$239	\$239	\$239	\$373	\$373	\$373
Health Care (Good Health)	\$392	\$392	\$392	\$784	\$784	\$784
Miscellaneous	\$246	\$246	\$246	\$392	\$392	\$392
Elder Index Per Month	\$1,476	\$1,819	\$2,487	\$2,353	\$2,696	\$3,364
Elder Index Per Year	\$17,712	\$21,828	\$29,844	\$28,236	\$32,352	\$40,368

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$13,791	\$20,592

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,920	\$28,152	\$32,268	\$40,284	\$38,676	\$42,792	\$50,808
Medium (16 hrs)	\$21,008	\$41,240	\$45,356	\$53,372	\$51,764	\$55,880	\$63,896
High w/ADC (36 hrs)	\$36,768	\$57,000	\$61,116	\$69,132	\$67,524	\$71,640	\$79,656
High w/o ADC (36 hrs)	\$43,632	\$63,864	\$67,980	\$75,996	\$74,388	\$78,504	\$86,520

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$210 should be added to the monthly totals (\$175 for out-of-pocket medical costs and \$35 for miscellaneous costs) resulting in an annual increase in costs of \$2,520 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Colorado*.

Table D-37: The Elder Economic Security Standard Index for Las Animas County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$295	\$538	\$899	\$295	\$538	\$899
Food	\$242	\$242	\$242	\$447	\$447	\$447
Transportation	\$228	\$228	\$228	\$356	\$356	\$356
Health Care (Good Health)	\$434	\$434	\$434	\$868	\$868	\$868
Miscellaneous	\$240	\$240	\$240	\$393	\$393	\$393
Elder Index Per Month	\$1,439	\$1,682	\$2,043	\$2,359	\$2,602	\$2,963
Elder Index Per Year	\$17,268	\$20,184	\$24,516	\$28,308	\$31,224	\$35,556

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$12,030	\$17,962

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,920	\$26,642	\$29,558	\$33,890	\$37,682	\$40,598	\$44,930
Medium (16 hrs)	\$21,008	\$39,730	\$42,646	\$46,978	\$50,770	\$53,686	\$58,018
High w/ADC (36 hrs)	\$36,768	\$55,490	\$58,406	\$62,738	\$66,530	\$69,446	\$73,778
High w/o ADC (36 hrs)	\$43,632	\$62,354	\$65,270	\$69,602	\$73,394	\$76,310	\$80,642

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$121.20 should be added to the monthly totals (\$101 for out-of-pocket medical costs and \$20.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,454.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Colorado*.

Table D-38: The Elder Economic Security Standard Index for Lincoln County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$322	\$490	\$981	\$322	\$490	\$981
Food	\$242	\$242	\$242	\$447	\$447	\$447
Transportation	\$228	\$228	\$228	\$356	\$356	\$356
Health Care (Good Health)	\$434	\$434	\$434	\$868	\$868	\$868
Miscellaneous	\$245	\$245	\$245	\$399	\$399	\$399
Elder Index Per Month	\$1,471	\$1,639	\$2,130	\$2,392	\$2,560	\$3,051
Elder Index Per Year	\$17,652	\$19,668	\$25,560	\$28,704	\$30,720	\$36,612

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$12,129	\$18,111

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,920	\$27,026	\$29,042	\$34,934	\$38,078	\$40,094	\$45,986
Medium (16 hrs)	\$21,008	\$40,114	\$42,130	\$48,022	\$51,166	\$53,182	\$59,074
High w/ADC (36 hrs)	\$36,768	\$55,874	\$57,890	\$63,782	\$66,926	\$68,942	\$74,834
High w/o ADC (36 hrs)	\$43,632	\$62,738	\$64,754	\$70,646	\$73,790	\$75,806	\$81,698

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$121.20 should be added to the monthly totals (\$101 for out-of-pocket medical costs and \$20.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,454.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Colorado*.

Table D-39: The Elder Economic Security Standard Index for Logan County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$322	\$468	\$981	\$322	\$468	\$981
Food	\$242	\$242	\$242	\$447	\$447	\$447
Transportation	\$224	\$224	\$224	\$350	\$350	\$350
Health Care (Good Health)	\$434	\$434	\$434	\$868	\$868	\$868
Miscellaneous	\$244	\$244	\$244	\$397	\$397	\$397
Elder Index Per Month	\$1,466	\$1,612	\$2,125	\$2,384	\$2,530	\$3,043
Elder Index Per Year	\$17,592	\$19,344	\$25,500	\$28,608	\$30,360	\$36,516

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$12,802	\$19,114

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,920	\$26,966	\$28,718	\$34,874	\$37,982	\$39,734	\$45,890
Medium (16 hrs)	\$21,008	\$40,054	\$41,806	\$47,962	\$51,070	\$52,822	\$58,978
High w/ADC (36 hrs)	\$36,768	\$55,814	\$57,566	\$63,722	\$66,830	\$68,582	\$74,738
High w/o ADC (36 hrs)	\$43,632	\$62,678	\$64,430	\$70,586	\$73,694	\$75,446	\$81,602

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$121.20 should be added to the monthly totals (\$101 for out-of-pocket medical costs and \$20.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,454.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Colorado*.

Table D-40: The Elder Economic Security Standard Index for Mesa County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$279	\$596	\$1,040	\$279	\$596	\$1,040
Food	\$242	\$242	\$242	\$447	\$447	\$447
Transportation	\$224	\$224	\$224	\$350	\$350	\$350
Health Care (Good Health)	\$434	\$434	\$434	\$868	\$868	\$868
Miscellaneous	\$236	\$236	\$236	\$389	\$389	\$389
Elder Index Per Month	\$1,415	\$1,732	\$2,176	\$2,333	\$2,650	\$3,094
Elder Index Per Year	\$16,980	\$20,784	\$26,112	\$27,996	\$31,800	\$37,128

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$13,062	\$19,503

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,920	\$26,354	\$30,158	\$35,486	\$37,370	\$41,174	\$46,502
Medium (16 hrs)	\$21,008	\$39,442	\$43,246	\$48,574	\$50,458	\$54,262	\$59,590
High w/ADC (36 hrs)	\$36,768	\$55,202	\$59,006	\$64,334	\$66,218	\$70,022	\$75,350
High w/o ADC (36 hrs)	\$43,632	\$62,066	\$65,870	\$71,198	\$73,082	\$76,886	\$82,214

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$121.20 should be added to the monthly totals (\$101 for out-of-pocket medical costs and \$20.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,454.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Colorado*.

Table D-41: The Elder Economic Security Standard Index for Mineral County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$493	\$844	\$2,171	\$493	\$844	\$2,171
Food	\$242	\$242	\$242	\$447	\$447	\$447
Transportation	\$228	\$228	\$228	\$356	\$356	\$356
Health Care (Good Health)	\$434	\$434	\$434	\$868	\$868	\$868
Miscellaneous	\$279	\$279	\$279	\$433	\$433	\$433
Elder Index Per Month	\$1,676	\$2,027	\$3,354	\$2,597	\$2,948	\$4,275
Elder Index Per Year	\$20,112	\$24,324	\$40,248	\$31,164	\$35,376	\$51,300

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$12,617	\$18,839

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,920	\$29,486	\$33,698	\$49,622	\$40,538	\$44,750	\$60,674
Medium (16 hrs)	\$21,008	\$42,574	\$46,786	\$62,710	\$53,626	\$57,838	\$73,762
High w/ADC (36 hrs)	\$36,768	\$58,334	\$62,546	\$78,470	\$69,386	\$73,598	\$89,522
High w/o ADC (36 hrs)	\$43,632	\$65,198	\$69,410	\$85,334	\$76,250	\$80,462	\$96,386

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$121.20 should be added to the monthly totals (\$101 for out-of-pocket medical costs and \$20.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,454.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Colorado*.

Table D-42: The Elder Economic Security Standard Index for Moffat County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$350	\$595	\$1,147	\$350	\$595	\$1,147
Food	\$242	\$242	\$242	\$447	\$447	\$447
Transportation	\$228	\$228	\$228	\$356	\$356	\$356
Health Care (Good Health)	\$434	\$434	\$434	\$868	\$868	\$868
Miscellaneous	\$251	\$251	\$251	\$404	\$404	\$404
Elder Index Per Month	\$1,505	\$1,750	\$2,302	\$2,425	\$2,670	\$3,222
Elder Index Per Year	\$18,060	\$21,000	\$27,624	\$29,100	\$32,040	\$38,664

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$13,377	\$19,974

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,920	\$27,434	\$30,374	\$36,998	\$38,474	\$41,414	\$48,038
Medium (16 hrs)	\$21,008	\$40,522	\$43,462	\$50,086	\$51,562	\$54,502	\$61,126
High w/ADC (36 hrs)	\$36,768	\$56,282	\$59,222	\$65,846	\$67,322	\$70,262	\$76,886
High w/o ADC (36 hrs)	\$43,632	\$63,146	\$66,086	\$72,710	\$74,186	\$77,126	\$83,750

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$121.20 should be added to the monthly totals (\$101 for out-of-pocket medical costs and \$20.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,454.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Colorado*.

Table D-43: The Elder Economic Security Standard Index for Montezuma County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$318	\$547	\$1,163	\$318	\$547	\$1,163
Food	\$242	\$242	\$242	\$447	\$447	\$447
Transportation	\$228	\$228	\$228	\$356	\$356	\$356
Health Care (Good Health)	\$434	\$434	\$434	\$868	\$868	\$868
Miscellaneous	\$244	\$244	\$244	\$398	\$398	\$398
Elder Index Per Month	\$1,466	\$1,695	\$2,311	\$2,387	\$2,616	\$3,232
Elder Index Per Year	\$17,592	\$20,340	\$27,732	\$28,644	\$31,392	\$38,784

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$12,897	\$19,256

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,920	\$26,966	\$29,714	\$37,106	\$38,018	\$40,766	\$48,158
Medium (16 hrs)	\$21,008	\$40,054	\$42,802	\$50,194	\$51,106	\$53,854	\$61,246
High w/ADC (36 hrs)	\$36,768	\$55,814	\$58,562	\$65,954	\$66,866	\$69,614	\$77,006
High w/o ADC (36 hrs)	\$43,632	\$62,678	\$65,426	\$72,818	\$73,730	\$76,478	\$83,870

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$121.20 should be added to the monthly totals (\$101 for out-of-pocket medical costs and \$20.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,454.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Colorado*.

Table D-44: The Elder Economic Security Standard Index for Montrose County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$318	\$590	\$1,163	\$318	\$590	\$1,163
Food	\$242	\$242	\$242	\$447	\$447	\$447
Transportation	\$224	\$224	\$224	\$350	\$350	\$350
Health Care (Good Health)	\$434	\$434	\$434	\$868	\$868	\$868
Miscellaneous	\$244	\$244	\$244	\$397	\$397	\$397
Elder Index Per Month	\$1,462	\$1,734	\$2,307	\$2,380	\$2,652	\$3,225
Elder Index Per Year	\$17,544	\$20,808	\$27,684	\$28,560	\$31,824	\$38,700

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$12,876	\$19,226

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,920	\$26,918	\$30,182	\$37,058	\$37,934	\$41,198	\$48,074
Medium (16 hrs)	\$21,008	\$40,006	\$43,270	\$50,146	\$51,022	\$54,286	\$61,162
High w/ADC (36 hrs)	\$36,768	\$55,766	\$59,030	\$65,906	\$66,782	\$70,046	\$76,922
High w/o ADC (36 hrs)	\$43,632	\$62,630	\$65,894	\$72,770	\$73,646	\$76,910	\$83,786

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$121.20 should be added to the monthly totals (\$101 for out-of-pocket medical costs and \$20.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,454.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Colorado*.

Table D-45: The Elder Economic Security Standard Index for Morgan County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$322	\$550	\$981	\$322	\$550	\$981
Food	\$242	\$242	\$242	\$447	\$447	\$447
Transportation	\$224	\$224	\$224	\$350	\$350	\$350
Health Care (Good Health)	\$434	\$434	\$434	\$868	\$868	\$868
Miscellaneous	\$244	\$244	\$244	\$397	\$397	\$397
Elder Index Per Month	\$1,466	\$1,694	\$2,125	\$2,384	\$2,612	\$3,043
Elder Index Per Year	\$17,592	\$20,328	\$25,500	\$28,608	\$31,344	\$36,516

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$12,690	\$18,948

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,920	\$26,966	\$29,702	\$34,874	\$37,982	\$40,718	\$45,890
Medium (16 hrs)	\$21,008	\$40,054	\$42,790	\$47,962	\$51,070	\$53,806	\$58,978
High w/ADC (36 hrs)	\$36,768	\$55,814	\$58,550	\$63,722	\$66,830	\$69,566	\$74,738
High w/o ADC (36 hrs)	\$43,632	\$62,678	\$65,414	\$70,586	\$73,694	\$76,430	\$81,602

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$121.20 should be added to the monthly totals (\$101 for out-of-pocket medical costs and \$20.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,454.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Colorado*.

Table D-46: The Elder Economic Security Standard Index for Otero County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$295	\$491	\$899	\$295	\$491	\$899
Food	\$242	\$242	\$242	\$447	\$447	\$447
Transportation	\$228	\$228	\$228	\$356	\$356	\$356
Health Care (Good Health)	\$434	\$434	\$434	\$868	\$868	\$868
Miscellaneous	\$240	\$240	\$240	\$393	\$393	\$393
Elder Index Per Month	\$1,439	\$1,635	\$2,043	\$2,359	\$2,555	\$2,963
Elder Index Per Year	\$17,268	\$19,620	\$24,516	\$28,308	\$30,660	\$35,556

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$11,671	\$17,427

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,920	\$26,642	\$28,994	\$33,890	\$37,682	\$40,034	\$44,930
Medium (16 hrs)	\$21,008	\$39,730	\$42,082	\$46,978	\$50,770	\$53,122	\$58,018
High w/ADC (36 hrs)	\$36,768	\$55,490	\$57,842	\$62,738	\$66,530	\$68,882	\$73,778
High w/o ADC (36 hrs)	\$43,632	\$62,354	\$64,706	\$69,602	\$73,394	\$75,746	\$80,642

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$121.20 should be added to the monthly totals (\$101 for out-of-pocket medical costs and \$20.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,454.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Colorado*.

Table D-47: The Elder Economic Security Standard Index for Ouray County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$493	\$844	\$2,171	\$493	\$844	\$2,171
Food	\$242	\$242	\$242	\$447	\$447	\$447
Transportation	\$228	\$228	\$228	\$356	\$356	\$356
Health Care (Good Health)	\$434	\$434	\$434	\$868	\$868	\$868
Miscellaneous	\$279	\$279	\$279	\$433	\$433	\$433
Elder Index Per Month	\$1,676	\$2,027	\$3,354	\$2,597	\$2,948	\$4,275
Elder Index Per Year	\$20,112	\$24,324	\$40,248	\$31,164	\$35,376	\$51,300

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$13,983	\$20,879

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,920	\$29,486	\$33,698	\$49,622	\$40,538	\$44,750	\$60,674
Medium (16 hrs)	\$21,008	\$42,574	\$46,786	\$62,710	\$53,626	\$57,838	\$73,762
High w/ADC (36 hrs)	\$36,768	\$58,334	\$62,546	\$78,470	\$69,386	\$73,598	\$89,522
High w/o ADC (36 hrs)	\$43,632	\$65,198	\$69,410	\$85,334	\$76,250	\$80,462	\$96,386

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$121.20 should be added to the monthly totals (\$101 for out-of-pocket medical costs and \$20.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,454.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Colorado*.

Table D-48: The Elder Economic Security Standard Index for Park County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$311	\$796	\$1,098	\$311	\$796	\$1,098
Food	\$242	\$242	\$242	\$447	\$447	\$447
Transportation	\$224	\$224	\$224	\$350	\$350	\$350
Health Care (Good Health)	\$408	\$408	\$408	\$816	\$816	\$816
Miscellaneous	\$237	\$237	\$237	\$385	\$385	\$385
Elder Index Per Month	\$1,422	\$1,907	\$2,209	\$2,309	\$2,794	\$3,096
Elder Index Per Year	\$17,064	\$22,884	\$26,508	\$27,708	\$33,528	\$37,152

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$14,422	\$21,533

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,920	\$27,374	\$33,194	\$36,818	\$38,018	\$43,838	\$47,462
Medium (16 hrs)	\$21,008	\$40,462	\$46,282	\$49,906	\$51,106	\$56,926	\$60,550
High w/ADC (36 hrs)	\$36,768	\$56,222	\$62,042	\$65,666	\$66,866	\$72,686	\$76,310
High w/o ADC (36 hrs)	\$43,632	\$63,086	\$68,906	\$72,530	\$73,730	\$79,550	\$83,174

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$199.20 should be added to the monthly totals (\$166 for out-of-pocket medical costs and \$33.20 for miscellaneous costs) resulting in an annual increase in costs of \$2,390.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Colorado*.

Table D-49: The Elder Economic Security Standard Index for Phillips County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$322	\$490	\$981	\$322	\$490	\$981
Food	\$242	\$242	\$242	\$447	\$447	\$447
Transportation	\$228	\$228	\$228	\$356	\$356	\$356
Health Care (Good Health)	\$434	\$434	\$434	\$868	\$868	\$868
Miscellaneous	\$245	\$245	\$245	\$399	\$399	\$399
Elder Index Per Month	\$1,471	\$1,639	\$2,130	\$2,392	\$2,560	\$3,051
Elder Index Per Year	\$17,652	\$19,668	\$25,560	\$28,704	\$30,720	\$36,612

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$12,910	\$19,276

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,920	\$27,026	\$29,042	\$34,934	\$38,078	\$40,094	\$45,986
Medium (16 hrs)	\$21,008	\$40,114	\$42,130	\$48,022	\$51,166	\$53,182	\$59,074
High w/ADC (36 hrs)	\$36,768	\$55,874	\$57,890	\$63,782	\$66,926	\$68,942	\$74,834
High w/o ADC (36 hrs)	\$43,632	\$62,738	\$64,754	\$70,646	\$73,790	\$75,806	\$81,698

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$121.20 should be added to the monthly totals (\$101 for out-of-pocket medical costs and \$20.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,454.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Colorado*.

Table D-50: The Elder Economic Security Standard Index for Pitkin County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$493	\$1,093	\$2,171	\$493	\$1,093	\$2,171
Food	\$242	\$242	\$242	\$447	\$447	\$447
Transportation	\$228	\$228	\$228	\$356	\$356	\$356
Health Care (Good Health)	\$434	\$434	\$434	\$868	\$868	\$868
Miscellaneous	\$279	\$279	\$279	\$433	\$433	\$433
Elder Index Per Month	\$1,676	\$2,276	\$3,354	\$2,597	\$3,197	\$4,275
Elder Index Per Year	\$20,112	\$27,312	\$40,248	\$31,164	\$38,364	\$51,300

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$15,679	\$23,411

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,920	\$29,486	\$36,686	\$49,622	\$40,538	\$47,738	\$60,674
Medium (16 hrs)	\$21,008	\$42,574	\$49,774	\$62,710	\$53,626	\$60,826	\$73,762
High w/ADC (36 hrs)	\$36,768	\$58,334	\$65,534	\$78,470	\$69,386	\$76,586	\$89,522
High w/o ADC (36 hrs)	\$43,632	\$65,198	\$72,398	\$85,334	\$76,250	\$83,450	\$96,386

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$121.20 should be added to the monthly totals (\$101 for out-of-pocket medical costs and \$20.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,454.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Colorado*.

Table D-51: The Elder Economic Security Standard Index for Prowers County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$322	\$536	\$981	\$322	\$536	\$981
Food	\$242	\$242	\$242	\$447	\$447	\$447
Transportation	\$228	\$228	\$228	\$356	\$356	\$356
Health Care (Good Health)	\$434	\$434	\$434	\$868	\$868	\$868
Miscellaneous	\$245	\$245	\$245	\$399	\$399	\$399
Elder Index Per Month	\$1,471	\$1,685	\$2,130	\$2,392	\$2,606	\$3,051
Elder Index Per Year	\$17,652	\$20,220	\$25,560	\$28,704	\$31,272	\$36,612

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$12,267	\$18,316

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,920	\$27,026	\$29,594	\$34,934	\$38,078	\$40,646	\$45,986
Medium (16 hrs)	\$21,008	\$40,114	\$42,682	\$48,022	\$51,166	\$53,734	\$59,074
High w/ADC (36 hrs)	\$36,768	\$55,874	\$58,442	\$63,782	\$66,926	\$69,494	\$74,834
High w/o ADC (36 hrs)	\$43,632	\$62,738	\$65,306	\$70,646	\$73,790	\$76,358	\$81,698

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$121.20 should be added to the monthly totals (\$101 for out-of-pocket medical costs and \$20.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,454.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Colorado*.

Table D-52: The Elder Economic Security Standard Index for Pueblo County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$312	\$527	\$966	\$312	\$527	\$966
Food	\$242	\$242	\$242	\$447	\$447	\$447
Transportation	\$224	\$224	\$224	\$350	\$350	\$350
Health Care (Good Health)	\$378	\$378	\$378	\$756	\$756	\$756
Miscellaneous	\$231	\$231	\$231	\$373	\$373	\$373
Elder Index Per Month	\$1,387	\$1,602	\$2,041	\$2,238	\$2,453	\$2,892
Elder Index Per Year	\$16,644	\$19,224	\$24,492	\$26,856	\$29,436	\$34,704

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$12,368	\$18,467

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,920	\$26,983	\$29,563	\$34,831	\$37,195	\$39,775	\$45,043
Medium (16 hrs)	\$21,008	\$40,071	\$42,651	\$47,919	\$50,283	\$52,863	\$58,131
High w/ADC (36 hrs)	\$36,768	\$55,831	\$58,411	\$63,679	\$66,043	\$68,623	\$73,891
High w/o ADC (36 hrs)	\$43,632	\$62,695	\$65,275	\$70,543	\$72,907	\$75,487	\$80,755

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$201.60 should be added to the monthly totals (\$168 for out-of-pocket medical costs and \$33.60 for miscellaneous costs) resulting in an annual increase in costs of \$2,419.20 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Colorado*.

Table D-53: The Elder Economic Security Standard Index for Rio Blanco County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$350	\$687	\$1,147	\$350	\$687	\$1,147
Food	\$242	\$242	\$242	\$447	\$447	\$447
Transportation	\$228	\$228	\$228	\$356	\$356	\$356
Health Care (Good Health)	\$434	\$434	\$434	\$868	\$868	\$868
Miscellaneous	\$251	\$251	\$251	\$404	\$404	\$404
Elder Index Per Month	\$1,505	\$1,842	\$2,302	\$2,425	\$2,762	\$3,222
Elder Index Per Year	\$18,060	\$22,104	\$27,624	\$29,100	\$33,144	\$38,664

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$13,165	\$19,657

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,920	\$27,434	\$31,478	\$36,998	\$38,474	\$42,518	\$48,038
Medium (16 hrs)	\$21,008	\$40,522	\$44,566	\$50,086	\$51,562	\$55,606	\$61,126
High w/ADC (36 hrs)	\$36,768	\$56,282	\$60,326	\$65,846	\$67,322	\$71,366	\$76,886
High w/o ADC (36 hrs)	\$43,632	\$63,146	\$67,190	\$72,710	\$74,186	\$78,230	\$83,750

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$121.20 should be added to the monthly totals (\$101 for out-of-pocket medical costs and \$20.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,454.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Colorado*.

Table D-54: The Elder Economic Security Standard Index for Rio Grande County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$295	\$535	\$899	\$295	\$535	\$899
Food	\$242	\$242	\$242	\$447	\$447	\$447
Transportation	\$228	\$228	\$228	\$356	\$356	\$356
Health Care (Good Health)	\$434	\$434	\$434	\$868	\$868	\$868
Miscellaneous	\$240	\$240	\$240	\$393	\$393	\$393
Elder Index Per Month	\$1,439	\$1,679	\$2,043	\$2,359	\$2,599	\$2,963
Elder Index Per Year	\$17,268	\$20,148	\$24,516	\$28,308	\$31,188	\$35,556

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$12,100	\$18,067

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,920	\$26,642	\$29,522	\$33,890	\$37,682	\$40,562	\$44,930
Medium (16 hrs)	\$21,008	\$39,730	\$42,610	\$46,978	\$50,770	\$53,650	\$58,018
High w/ADC (36 hrs)	\$36,768	\$55,490	\$58,370	\$62,738	\$66,530	\$69,410	\$73,778
High w/o ADC (36 hrs)	\$43,632	\$62,354	\$65,234	\$69,602	\$73,394	\$76,274	\$80,642

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$121.20 should be added to the monthly totals (\$101 for out-of-pocket medical costs and \$20.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,454.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Colorado*.

Table D-55: The Elder Economic Security Standard Index for Routt County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$350	\$816	\$1,147	\$350	\$816	\$1,147
Food	\$242	\$242	\$242	\$447	\$447	\$447
Transportation	\$228	\$228	\$228	\$356	\$356	\$356
Health Care (Good Health)	\$434	\$434	\$434	\$868	\$868	\$868
Miscellaneous	\$251	\$251	\$251	\$404	\$404	\$404
Elder Index Per Month	\$1,505	\$1,971	\$2,302	\$2,425	\$2,891	\$3,222
Elder Index Per Year	\$18,060	\$23,652	\$27,624	\$29,100	\$34,692	\$38,664

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$14,586	\$21,779

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,920	\$27,434	\$33,026	\$36,998	\$38,474	\$44,066	\$48,038
Medium (16 hrs)	\$21,008	\$40,522	\$46,114	\$50,086	\$51,562	\$57,154	\$61,126
High w/ADC (36 hrs)	\$36,768	\$56,282	\$61,874	\$65,846	\$67,322	\$72,914	\$76,886
High w/o ADC (36 hrs)	\$43,632	\$63,146	\$68,738	\$72,710	\$74,186	\$79,778	\$83,750

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$121.20 should be added to the monthly totals (\$101 for out-of-pocket medical costs and \$20.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,454.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Colorado*.

Table D-56: The Elder Economic Security Standard Index for Saguache County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$295	\$535	\$899	\$295	\$535	\$899
Food	\$242	\$242	\$242	\$447	\$447	\$447
Transportation	\$228	\$228	\$228	\$356	\$356	\$356
Health Care (Good Health)	\$434	\$434	\$434	\$868	\$868	\$868
Miscellaneous	\$240	\$240	\$240	\$393	\$393	\$393
Elder Index Per Month	\$1,439	\$1,679	\$2,043	\$2,359	\$2,599	\$2,963
Elder Index Per Year	\$17,268	\$20,148	\$24,516	\$28,308	\$31,188	\$35,556

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$11,859	\$17,707

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,920	\$26,642	\$29,522	\$33,890	\$37,682	\$40,562	\$44,930
Medium (16 hrs)	\$21,008	\$39,730	\$42,610	\$46,978	\$50,770	\$53,650	\$58,018
High w/ADC (36 hrs)	\$36,768	\$55,490	\$58,370	\$62,738	\$66,530	\$69,410	\$73,778
High w/o ADC (36 hrs)	\$43,632	\$62,354	\$65,234	\$69,602	\$73,394	\$76,274	\$80,642

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$121.20 should be added to the monthly totals (\$101 for out-of-pocket medical costs and \$20.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,454.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Colorado*.

Table D-57: The Elder Economic Security Standard Index for San Juan County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$318	\$626	\$1,163	\$318	\$626	\$1,163
Food	\$242	\$242	\$242	\$447	\$447	\$447
Transportation	\$228	\$228	\$228	\$356	\$356	\$356
Health Care (Good Health)	\$434	\$434	\$434	\$868	\$868	\$868
Miscellaneous	\$244	\$244	\$244	\$398	\$398	\$398
Elder Index Per Month	\$1,466	\$1,774	\$2,311	\$2,387	\$2,695	\$3,232
Elder Index Per Year	\$17,592	\$21,288	\$27,732	\$28,644	\$32,340	\$38,784

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$13,543	\$20,221

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,920	\$26,966	\$30,662	\$37,106	\$38,018	\$41,714	\$48,158
Medium (16 hrs)	\$21,008	\$40,054	\$43,750	\$50,194	\$51,106	\$54,802	\$61,246
High w/ADC (36 hrs)	\$36,768	\$55,814	\$59,510	\$65,954	\$66,866	\$70,562	\$77,006
High w/o ADC (36 hrs)	\$43,632	\$62,678	\$66,374	\$72,818	\$73,730	\$77,426	\$83,870

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$121.20 should be added to the monthly totals (\$101 for out-of-pocket medical costs and \$20.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,454.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Colorado*.

Table D-58: The Elder Economic Security Standard Index for San Miguel County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$318	\$865	\$1,163	\$318	\$865	\$1,163
Food	\$242	\$242	\$242	\$447	\$447	\$447
Transportation	\$228	\$228	\$228	\$356	\$356	\$356
Health Care (Good Health)	\$434	\$434	\$434	\$868	\$868	\$868
Miscellaneous	\$244	\$244	\$244	\$398	\$398	\$398
Elder Index Per Month	\$1,466	\$2,013	\$2,311	\$2,387	\$2,934	\$3,232
Elder Index Per Year	\$17,592	\$24,156	\$27,732	\$28,644	\$35,208	\$38,784

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$13,677	\$20,422

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,920	\$26,966	\$33,530	\$37,106	\$38,018	\$44,582	\$48,158
Medium (16 hrs)	\$21,008	\$40,054	\$46,618	\$50,194	\$51,106	\$57,670	\$61,246
High w/ADC (36 hrs)	\$36,768	\$55,814	\$62,378	\$65,954	\$66,866	\$73,430	\$77,006
High w/o ADC (36 hrs)	\$43,632	\$62,678	\$69,242	\$72,818	\$73,730	\$80,294	\$83,870

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$121.20 should be added to the monthly totals (\$101 for out-of-pocket medical costs and \$20.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,454.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Colorado*.

Table D-59: The Elder Economic Security Standard Index for Sedgwick County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$322	\$490	\$981	\$322	\$490	\$981
Food	\$242	\$242	\$242	\$447	\$447	\$447
Transportation	\$228	\$228	\$228	\$356	\$356	\$356
Health Care (Good Health)	\$434	\$434	\$434	\$868	\$868	\$868
Miscellaneous	\$245	\$245	\$245	\$399	\$399	\$399
Elder Index Per Month	\$1,471	\$1,639	\$2,130	\$2,392	\$2,560	\$3,051
Elder Index Per Year	\$17,652	\$19,668	\$25,560	\$28,704	\$30,720	\$36,612

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$12,791	\$19,099

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,920	\$27,026	\$29,042	\$34,934	\$38,078	\$40,094	\$45,986
Medium (16 hrs)	\$21,008	\$40,114	\$42,130	\$48,022	\$51,166	\$53,182	\$59,074
High w/ADC (36 hrs)	\$36,768	\$55,874	\$57,890	\$63,782	\$66,926	\$68,942	\$74,834
High w/o ADC (36 hrs)	\$43,632	\$62,738	\$64,754	\$70,646	\$73,790	\$75,806	\$81,698

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$121.20 should be added to the monthly totals (\$101 for out-of-pocket medical costs and \$20.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,454.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Colorado*.

Table D-60: The Elder Economic Security Standard Index for Summit County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$493	\$910	\$2,171	\$493	\$910	\$2,171
Food	\$242	\$242	\$242	\$447	\$447	\$447
Transportation	\$224	\$224	\$224	\$350	\$350	\$350
Health Care (Good Health)	\$434	\$434	\$434	\$868	\$868	\$868
Miscellaneous	\$279	\$279	\$279	\$432	\$432	\$432
Elder Index Per Month	\$1,672	\$2,089	\$3,350	\$2,590	\$3,007	\$4,268
Elder Index Per Year	\$20,064	\$25,068	\$40,200	\$31,080	\$36,084	\$51,216

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$15,675	\$23,405

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,920	\$29,438	\$34,442	\$49,574	\$40,454	\$45,458	\$60,590
Medium (16 hrs)	\$21,008	\$42,526	\$47,530	\$62,662	\$53,542	\$58,546	\$73,678
High w/ADC (36 hrs)	\$36,768	\$58,286	\$63,290	\$78,422	\$69,302	\$74,306	\$89,438
High w/o ADC (36 hrs)	\$43,632	\$65,150	\$70,154	\$85,286	\$76,166	\$81,170	\$96,302

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$121.20 should be added to the monthly totals (\$101 for out-of-pocket medical costs and \$20.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,454.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Colorado*.

Table D-61: The Elder Economic Security Standard Index for Teller County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$311	\$654	\$1,098	\$311	\$654	\$1,098
Food	\$242	\$242	\$242	\$447	\$447	\$447
Transportation	\$224	\$224	\$224	\$350	\$350	\$350
Health Care (Good Health)	\$375	\$375	\$375	\$750	\$750	\$750
Miscellaneous	\$230	\$230	\$230	\$372	\$372	\$372
Elder Index Per Month	\$1,382	\$1,725	\$2,169	\$2,230	\$2,573	\$3,017
Elder Index Per Year	\$16,584	\$20,700	\$26,028	\$26,760	\$30,876	\$36,204

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$13,894	\$20,746

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,920	\$26,909	\$31,025	\$36,353	\$37,085	\$41,201	\$46,529
Medium (16 hrs)	\$21,008	\$39,997	\$44,113	\$49,441	\$50,173	\$54,289	\$59,617
High w/ADC (36 hrs)	\$36,768	\$55,757	\$59,873	\$65,201	\$65,933	\$70,049	\$75,377
High w/o ADC (36 hrs)	\$43,632	\$62,621	\$66,737	\$72,065	\$72,797	\$76,913	\$82,241

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$200.40 should be added to the monthly totals (\$167 for out-of-pocket medical costs and \$33.40 for miscellaneous costs) resulting in an annual increase in costs of \$2,404.80 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Colorado*.

Table D-62: The Elder Economic Security Standard Index for Washington County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$322	\$490	\$981	\$322	\$490	\$981
Food	\$242	\$242	\$242	\$447	\$447	\$447
Transportation	\$228	\$228	\$228	\$356	\$356	\$356
Health Care (Good Health)	\$434	\$434	\$434	\$868	\$868	\$868
Miscellaneous	\$245	\$245	\$245	\$399	\$399	\$399
Elder Index Per Month	\$1,471	\$1,639	\$2,130	\$2,392	\$2,560	\$3,051
Elder Index Per Year	\$17,652	\$19,668	\$25,560	\$28,704	\$30,720	\$36,612

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$12,625	\$18,851

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,920	\$27,026	\$29,042	\$34,934	\$38,078	\$40,094	\$45,986
Medium (16 hrs)	\$21,008	\$40,114	\$42,130	\$48,022	\$51,166	\$53,182	\$59,074
High w/ADC (36 hrs)	\$36,768	\$55,874	\$57,890	\$63,782	\$66,926	\$68,942	\$74,834
High w/o ADC (36 hrs)	\$43,632	\$62,738	\$64,754	\$70,646	\$73,790	\$75,806	\$81,698

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$121.20 should be added to the monthly totals (\$101 for out-of-pocket medical costs and \$20.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,454.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Colorado*.

Table D-63: The Elder Economic Security Standard Index for Weld County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$367	\$583	\$1,126	\$367	\$583	\$1,126
Food	\$242	\$242	\$242	\$447	\$447	\$447
Transportation	\$239	\$239	\$239	\$373	\$373	\$373
Health Care (Good Health)	\$408	\$408	\$408	\$816	\$816	\$816
Miscellaneous	\$251	\$251	\$251	\$401	\$401	\$401
Elder Index Per Month	\$1,507	\$1,723	\$2,266	\$2,404	\$2,620	\$3,163
Elder Index Per Year	\$18,084	\$20,676	\$27,192	\$28,848	\$31,440	\$37,956

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$13,437	\$20,062

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,920	\$28,394	\$30,986	\$37,502	\$39,158	\$41,750	\$48,266
Medium (16 hrs)	\$21,008	\$41,482	\$44,074	\$50,590	\$52,246	\$54,838	\$61,354
High w/ADC (36 hrs)	\$36,768	\$57,242	\$59,834	\$66,350	\$68,006	\$70,598	\$77,114
High w/o ADC (36 hrs)	\$43,632	\$64,106	\$66,698	\$73,214	\$74,870	\$77,462	\$83,978

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$199.20 should be added to the monthly totals (\$166 for out-of-pocket medical costs and \$33.20 for miscellaneous costs) resulting in an annual increase in costs of \$2,390.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Colorado*.

Table D-64: The Elder Economic Security Standard Index for Yuma County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$322	\$490	\$981	\$322	\$490	\$981
Food	\$242	\$242	\$242	\$447	\$447	\$447
Transportation	\$228	\$228	\$228	\$356	\$356	\$356
Health Care (Good Health)	\$434	\$434	\$434	\$868	\$868	\$868
Miscellaneous	\$245	\$245	\$245	\$399	\$399	\$399
Elder Index Per Month	\$1,471	\$1,639	\$2,130	\$2,392	\$2,560	\$3,051
Elder Index Per Year	\$17,652	\$19,668	\$25,560	\$28,704	\$30,720	\$36,612

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$12,291	\$18,352

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,920	\$27,026	\$29,042	\$34,934	\$38,078	\$40,094	\$45,986
Medium (16 hrs)	\$21,008	\$40,114	\$42,130	\$48,022	\$51,166	\$53,182	\$59,074
High w/ADC (36 hrs)	\$36,768	\$55,874	\$57,890	\$63,782	\$66,926	\$68,942	\$74,834
High w/o ADC (36 hrs)	\$43,632	\$62,738	\$64,754	\$70,646	\$73,790	\$75,806	\$81,698

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$121.20 should be added to the monthly totals (\$101 for out-of-pocket medical costs and \$20.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,454.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Colorado*.

Appendix E: Wider Opportunities for Women



Wider Opportunities for Women

Founded in 1964, Wider Opportunities for Women (WOW) has helped girls, women and their families achieve economic security through a series of innovative training and education projects. For more than 45 years, WOW has helped women learn to earn, with programs emphasizing literacy, technical and nontraditional skills, the welfare-to-work transition, career development, and retirement security. WOW opened the first employment resource center for women in the United States, played a leadership role in establishing the concept of non-traditional occupations for women, piloted contextual education for women, and advocated for the passage and implementation of key federal policies to increase educational, training, and employment opportunities for women. WOW's work is grounded in the experience of its local project in Washington, DC and that of its partners across the country.

WOW is recognized nationally for its skills training models, technical assistance and advocacy for women workers. WOW leads the National Women's Workforce Network which is comprised of organizations committed to increasing women and girls access to well-paid work, the Family Economic Security (FES) Project and the Elder Economic Security Initiative™. For the last several years, a major part of WOW's work has been its Family Economic Security (FES) Project, through which WOW put tools in the hands of community organizations, public agencies and policy makers to address the needs of low-income families. Through this project, WOW has helped to reframe the national debate on social policies and programs from one that focuses on poverty to one that focuses on what it takes families to make ends meet. WOW partners with key state organizations to develop and implement this project. Today, WOW has partners in 40 states and the District of Columbia. In turn, these partners form or participate in statewide coalitions organized around the concept of self-sufficiency. These programs focus on a range of issues including employment, aging, welfare, tax policy, child advocacy and women's issues; more than 2,000 organizations are part of this network.

Wider Opportunities for Women • 1001 Connecticut Ave, NW, Ste. 930 • Washington, DC 20036
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Appendix F: The Gerontology Institute



Gerontology Institute
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www.geront.umb.edu

THE GERONTOLOGY INSTITUTE

John W. McCormack Graduate School of Policy Studies
University of Massachusetts Boston

The Gerontology Institute addresses social and economic issues associated with population aging. The Institute conducts research, analyzes policy issues and engages in public education. It also encourages the participation of older people in aging services and policy development. In its work with local, state, national and international organizations, the Institute has five priorities: 1) productive aging, that is, opportunities for older people to play useful social roles; 2) health care for the elderly; 3) long-term care for the elderly; 4) economic security for older adults; and 5) social and demographic research on aging. The Institute pays particular attention to the special needs of low-income and minority elderly.

The Gerontology Institute was created in 1984 by the Massachusetts Legislature. In 2003, the Gerontology Institute became a founding member of the John W. McCormack Graduate School of Policy Studies at the University of Massachusetts Boston. The School brings together two Institutes and several policy-oriented graduate programs to advance their shared educational and public service missions.

Programs housed at the Gerontology Institute include the Pension Action Center, the Social Demography Program and the Elder Economic Security Standard Project. The Elder Economic Security Standard Project, launched by Ellen A. Bruce and Laura Henze Russell, has developed a reality-based benchmark of elder living costs.

The Institute furthers the University's educational programs in Gerontology. One of these is a multidisciplinary Ph.D. program in Gerontology. Through the Institute, doctoral students have the opportunity to gain experience in research and policy analysis. Another program is a Master of Science in Gerontology that focuses on management issues for working professionals who are looking to upgrade their skills or to advance in new directions within the field.

The Institute also supports undergraduate programs in Gerontology. Foremost among these is the Frank J. Manning Certificate Program in Gerontology, which prepares students for roles in aging services. In addition, the Institute sponsors the Osher Lifelong Learning Institute, (OLLI), a non-credit educational program for adult learners ages 50+.

The Institute publishes the *Journal of Aging & Social Policy*, a scholarly, peer-reviewed quarterly journal with an international perspective. You can obtain information about recent Institute activities by visiting the Gerontology Institute's web pages: www.geront.umb.edu or email gerontology@umb.edu.



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