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The Elder Economic Security Initiative™: The Elder Economic Security Standard™ Index for North Carolina



2012



Wider
Opportunities
for Women





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 non-traditional 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) Program. 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.




North Carolina Alliance for Retired Americans

The North Carolina Alliance for Retired Americans (NC ARA), an affiliate of the National Alliance for Retired Americans, is a statewide non-profit, non-partisan advocacy organization with over 35,000 members and 16 affiliates. The NC ARA exists for the purpose of educating and informing the membership, the public and elected officials about issues that affect the well-being of retirees and senior citizens, so that they may all work towards advancing and achieving just and equitable living conditions for retirees and senior citizens within the state. Since its inception in 2001, the NC ARA has used a three-pronged approach of education, mobilization and activism to raise awareness and encourage self-advocacy by seniors on such issues as quality, affordable health and long-term care and income security, including guaranteed Social Security benefits, Medicare and Medicaid. For more information about the NC ARA, please call 919-522-8996 or visit our national website at www.retiredamericans.org.

Elder Economic Security Initiative™:

The Elder Economic Security Standard™ Index for North Carolina



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

2012

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, Yao-Chi Shih, Michele Tolson, Henry Montas and Jaimee Ryan 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 in developing 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 North Carolina Alliance for Retired Americans

"Our goal is to be a partner with each and every senior and retired person residing in North Carolina to provide them the knowledge of every benefit and service available to them within the state and to provide the forum that will assist them in securing the highest quality of life they have earned. We would like to convince them that they have a wealth of knowledge that they can share with each other, thus allowing us to benefit thousands of seniors and the elderly throughout our state."

—Jim Moore, President, North Carolina Alliance for Retired Americans

North Carolina is a right to work state; however, there are many North Carolinians who are asking "where is the work?" North Carolinians are facing the same concerns as many Americans are facing, including lack of good quality jobs. Other concerns include a greater number of grandparents raising grandchildren and the cost of health and long-term care. Additionally, older adults often have difficulty obtaining information about programs that are available to them with very limited resources.

The North Carolina Elder Economic Security Initiative™

The North Carolina Alliance for Retired Americans (NC ARA) and its coalition partners are pleased to be in partnership with Wider Opportunities for Women in developing the North Carolina Elder Economic Security Standard™ Index (Elder Index). The North Carolina Elder Index shows how much single elders, as well as elder couples, need in order to meet their basic needs. These numbers are based on health care needs as well as food, transportation and housing. The Elder Index for North Carolina is calculated for all 100 counties.

A companion policy brief, *Elders Living on the Edge: When Basic Needs Exceed Income in North Carolina*, measures the impact of existing support programs, both federal and state, on elder budgets and economic security and lays the groundwork for state policy recommendations. It also benchmarks the Elder Index against common income sources such as Social Security and median incomes. Social Security is the only source of income for one out of four American elders and for one out of three elders in North Carolina.

Using the Elder Index as a guide, North Carolina's government, communities and private organizations can better understand the cost of living in the community, and plan and invest wisely in supports and services that will help elders age in place. Our hope is that policy makers, legislators and advocates will compare the North Carolina Elder Index to the federal poverty level and see the need to change program eligibility for many assistance programs.

The creation of the Elder Index and policy brief included the involvement of a group of capable advisors who shared their time and expertise. As the Elder Index and policy brief are used throughout the state, we look forward to continuing to work with advocates, communities, employers, older adults and policy makers at all levels and branches of government. NC ARA would like to thank the North Carolina State AFL-CIO, North Carolina A. Philip Randolph Institute, North Carolina Justice Center, Raleigh Food Bank, Wake County Elder Abuse Task Force and the Triangle Older Women's League for their support.

NC ARA would also like to thank James Andrews, President, North Carolina State AFL-CIO; Adam Orlovich, Field Program Coordinator, North Carolina State AFL-CIO; and Mary Montford, President, North Carolina A. Philip Randolph Institute, for their leadership and dedication to this Initiative.

In addition, NC ARA appreciates the assistance of Sarah Meek at the Alliance for Retired Americans; Maggie Flowers and Kelly Stellrecht at Wider Opportunities for Women and Heather McLaughlin at the North Carolina Alliance for Retired Americans.

For more information about NC ARA or the North Carolina Elder Economic Security Initiative, please visit www.retiredamericans.org or www.wowonline.org.

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The Elder Economic Security Standard Index for North Carolina

Executive Summary

The North Carolina Alliance for Retired Americans recognizes that many North Carolina 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 face 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 North Carolina Alliance for Retired Americans 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 North Carolina was tabulated using the WOW-University of Massachusetts Boston Gerontology Institute (GI) national methodology. The Elder Index helps us answer key questions:

- What is an adequate income for older adults in North Carolina to “age in place”?
- How do financial needs vary according to the life circumstances of elders—whether they are living 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 North Carolina 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 North Carolina to benchmark basic living expense costs for elder households. It illustrates how expenses vary both by specific North Carolina 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 North Carolina

1. In North Carolina, 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 10% of North Carolina's older adults live at or below the federal poverty level.
- Social Security is the *only* source of income for one out of three older adults in North Carolina, 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 Surry County need \$16,188 per year to cover basic living expenses. In contrast, elder renters living alone in Currituck County need as much as \$23,712 and elder homeowners with a mortgage living in Orange County need as much as \$29,916 to cover basic expenses. The statewide average for single older adults is \$17,916 for an owner with no mortgage, \$20,964 for a single renter and \$26,028 for an owner with a mortgage.
- Elder couples who own a home with no mortgage and live in Randolph County need \$25,980 per year to cover basic living expenses. In contrast, couples who rent a home in Currituck County need as much as \$34,380 to meet their basic household budgets and elder couples who own a home with a mortgage living in Orange County need as much as \$40,764 to cover basic expenses. The statewide average for an older couple is \$28,536 for owners with no mortgage, \$31,584 for couples who rent and \$36,648 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 \$263 per month in Cherokee, Clay, Graham, Haywood, Jackson, Macon, and Swain Counties to a high of \$476 per month in Chatham and Orange Counties.
- The monthly housing costs for older adults paying fair market rent for a one-bedroom apartment range from a low of \$454 per month in Lenoir County to a high of \$834 per month in Currituck County.
- The monthly housing costs for elder homeowners with a mortgage range from a low of \$823 per month in Duplin and Sampson Counties to a high of \$1,311 per month in Chatham and Orange Counties.

3. The Elder Index shows the significance of health care costs for North Carolina 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 North Carolina who are in good health face combined health care costs (insurance premiums plus co-pays, deductibles, fees and other out-of-pocket expenses) of \$331–\$408 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 \$662–\$816 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 North Carolina has expenses reduced by only 34% when a spouse dies, yet his or her income mix of Social Security and/or pension income may decrease.

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 \$1,356 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 \$6,894 per year to living costs. Requiring a medium level of care adds \$18,512 and needing a high level of care adds \$32,400 to \$38,640.³
- As a comparison, national market surveys report an average annual rate of \$66,613 for nursing facility care (semi-private room) in North Carolina (Genworth 2011).

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.

Determining Economic Security For North Carolina Elders

I. INTRODUCTION

This report addresses income adequacy for North Carolina'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 counts for 2010, 12.9% of North Carolina residents were 65 years or older, and 11.9% were between the ages of 55–64, poised to dramatically increase elders' numbers as the Baby Boomers age (US Census Bureau 2011a). The individual circumstances of North Carolina elders vary from the most fortunate, who are healthy and economically secure, to the least fortunate, who are poor, ill and/or living with a disability. Elders' situations vary greatly in terms of family support, neighborhood networks, and community and social

connections. North Carolina 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 North Carolina Elder Economic Security Standard Index

1. **For single elders in good health, the statewide North Carolina Elder Index is \$17,916 for homeowners without a mortgage, \$20,964 for renters and \$26,028 for homeowners with a mortgage. This represents the living expense costs (housing, health care, transportation, food and miscellaneous) for elders age 65+ in North Carolina. 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 61% of the statewide Elder Index for homeowners with no mortgage, 52% of the statewide Elder Index for renters or 42% of the statewide Elder Index for homeowners who have a mortgage.
 - The average Social Security benefit for single North Carolina elders is \$14,016 per year. This represents only 78% of the statewide Elder Index for homeowners with no mortgage, 67% of the statewide Elder Index for renters or 54% of the statewide Elder Index for homeowners who have a mortgage.
1. **For elder couples in good health, the statewide North Carolina Elder Index is \$28,536 for homeowners without a mortgage, \$31,584 for**

TABLE 1 The Statewide Elder Economic Security Standard Index for North Carolina, 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	\$353	\$607	\$1,029	\$353	\$607	\$1,029
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$253	\$253	\$253	\$391	\$391	\$391
Health Care (Good Health)	\$395	\$395	\$395	\$790	\$790	\$790
Miscellaneous	\$249	\$249	\$249	\$396	\$396	\$396
Total Monthly (Elder Index) Expenses	\$1,493	\$1,747	\$2,169	\$2,378	\$2,632	\$3,054
Total Annual (Elder Index) Expenses	\$17,916	\$20,964	\$26,028	\$28,536	\$31,584	\$36,648

renters and \$36,648 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 North Carolina. 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, 47% of the statewide Elder Index for renters or 40% of the statewide Elder Index for homeowners who have a mortgage.
- The average Social Security benefit for North Carolina couples is estimated to be \$22,749 per year. This covers only 80% of costs represented by the Elder Index for homeowners with no mortgage, 72% of the Elder Index for renters or 62% of the statewide Elder Index for homeowners who have a mortgage.

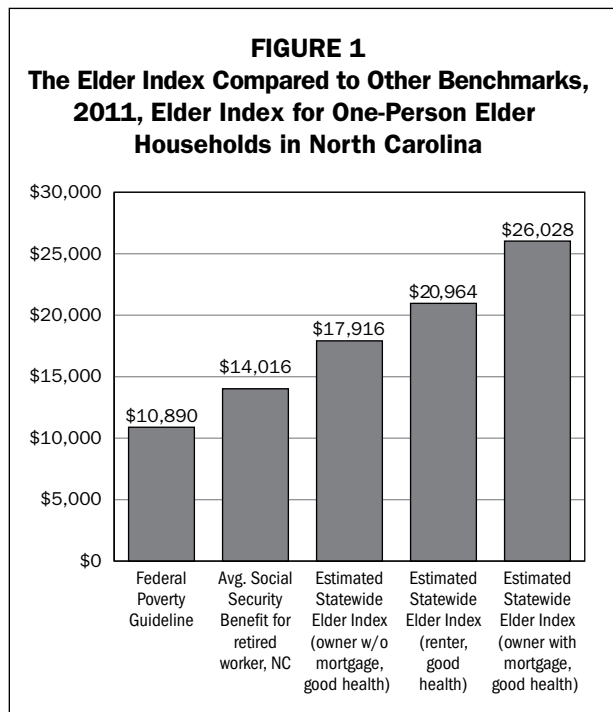
Comparison to Other Benchmarks of Income

The following charts compare the Elder Index to other benchmarks of income adequacy. **Figure 1** compares the Elder Index (for North Carolina one-person elder households) with the federal poverty guideline and average Social Security benefits for single elders in North Carolina. 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 North Carolina is 1.6 to 2.4 times as high as the official poverty guideline (see Figure 1).

Average Social Security Benefit: The average Social Security benefit in North Carolina in 2011, at \$1,168 per

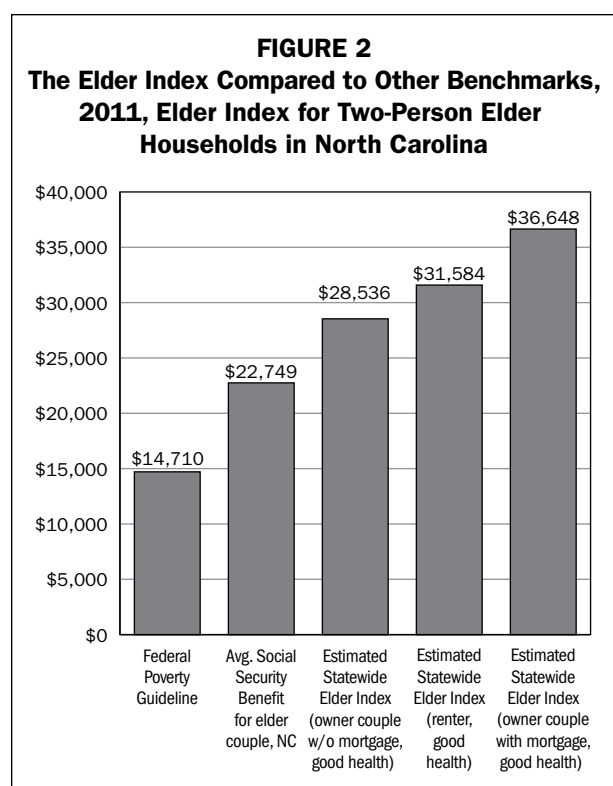


month (\$14,016 per year), is higher than the poverty guideline, but well below the Elder Index for owners without a mortgage, further below the Elder Index for older adults paying market rate rents and even further below the Elder Index for owners who have a mortgage.

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 North Carolina is 1.9 to 2.5 times the official poverty guideline (see Figure 2).

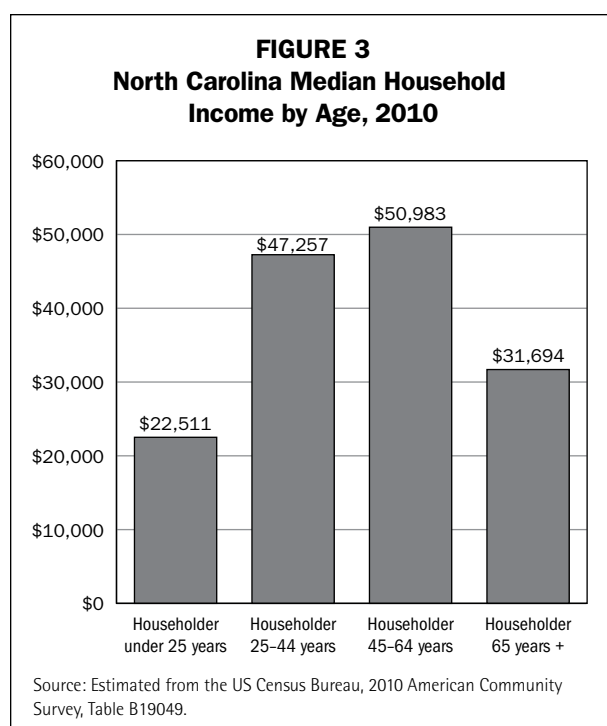
Average Social Security Benefit: The estimated average Social Security benefit for an elder couple in North Carolina in 2011, at \$1,896 per month (\$22,749 per year), is well below the Elder Index for homeowner couples without a mortgage, further below the Index for elder couples renting at market rates and even further below the Elder Index for owners who have a mortgage.



Income Trends of North Carolina'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 North Carolina, median household income for householders 65 years and over,⁴ at \$31,694 in 2010, was just over 60% the median household income of householders in their "peak earning" years of 45–64, at \$50,983.

According to the federal poverty threshold and 2009 American Community Survey data, an estimated 10% of North Carolina's elders were considered "poor" in 2010, and even more North Carolina elders were just above the poverty threshold. A full 23% 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: 12% (women) versus 7% (men). Moreover, women are disproportionately heads of poor older households. In 2009, an older widowed or non-married woman headed 68% of older households in North Carolina with incomes below the poverty level.⁵ Reasons for higher poverty rates among

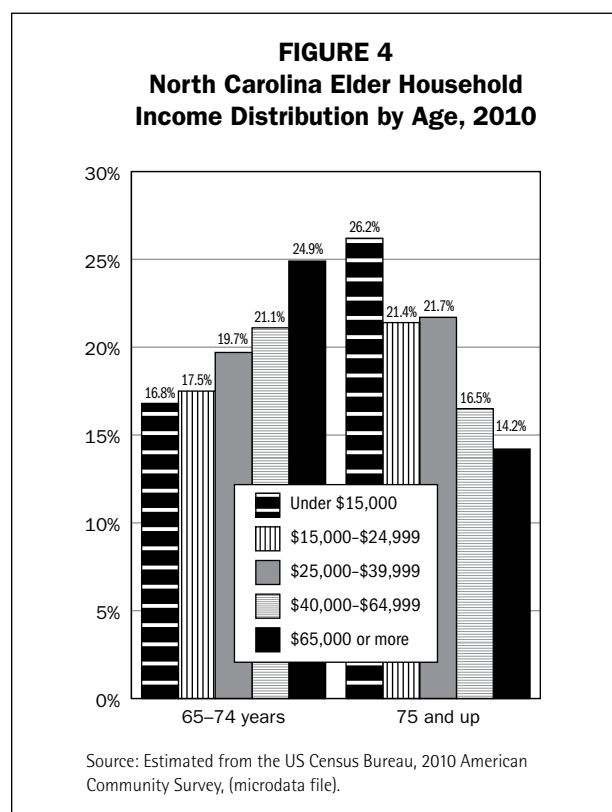


⁴ A "householder" is the person in whose name the home is owned or rented. Household income includes the income of the householder plus all other individuals living in the same home. Within each age group, by definition half of the households report incomes below the median.

⁵ 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.

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 2010, 17% of North Carolina households headed by those aged 65–74 had incomes under \$15,000; 34% had incomes under \$25,000 (representing the two lower income categories combined). Of those 75 and older, 26% had incomes under \$15,000; 48% 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.



The Federal Poverty Threshold

The poverty thresholds are drawn from the original version of the federal poverty measure.⁶ 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 US 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.

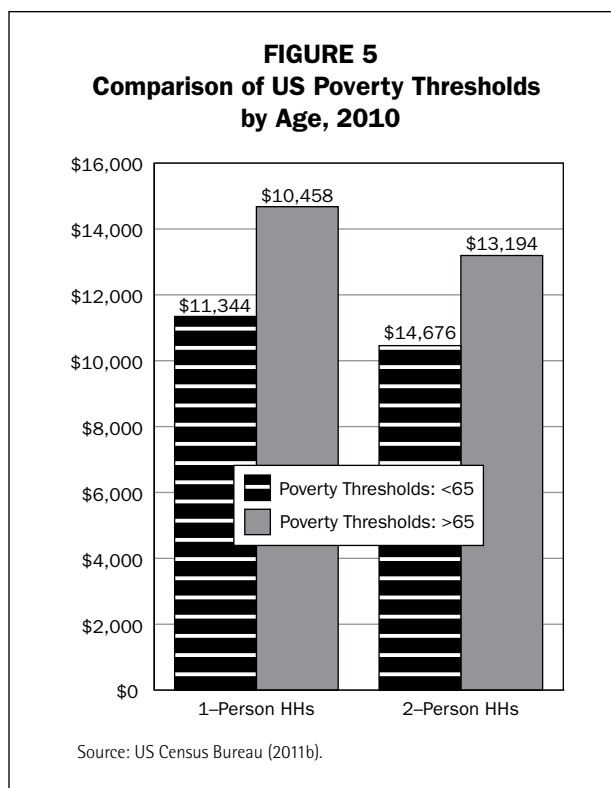
Figure 5 compares the US poverty thresholds by age for one- and two-person households. The poverty cutoff for elders living alone is \$886 per year less than the cutoff for younger adults, and the poverty cutoff for elder couples is \$1,482 less than the cutoff for younger couples.⁷

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.⁸

⁶ 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.

⁷ 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.

⁸ 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.



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.⁹ 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.

⁹ 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) Program. 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 North Carolina Elder Economic Security Initiative convened by North Carolina Alliance for Retired Americans and from the Advisory Board for the national Elder Economic Security Initiative convened by Wider Opportunities for Women.¹⁰

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:

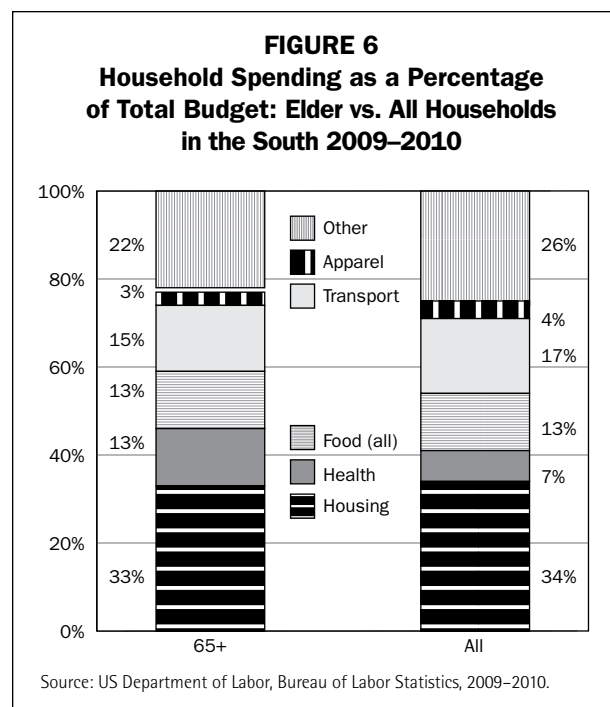
- measures basic living expenses for elders living in the community (i.e., not in nursing homes or assisted living facilities);
- measures costs for elder households to live independently (vs. living in intergenerational households);
- measures living expenses for elders age 65 and over to reflect the 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;¹¹ and
- models costs for retired elders who no longer have work-related expenses such as payroll taxes and commuting to work.

¹⁰ 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).

¹¹ 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 Southern region of the US as a whole,¹² elder households spend a slightly lower percentage of their budgets on transportation, housing and apparel than all other households, but nearly twice the percentage of their budgets 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 South (26%). Similar spending patterns for older households are reported in the Health and Retirement Survey (Butrica, Goldwyn & Johnson 2005).



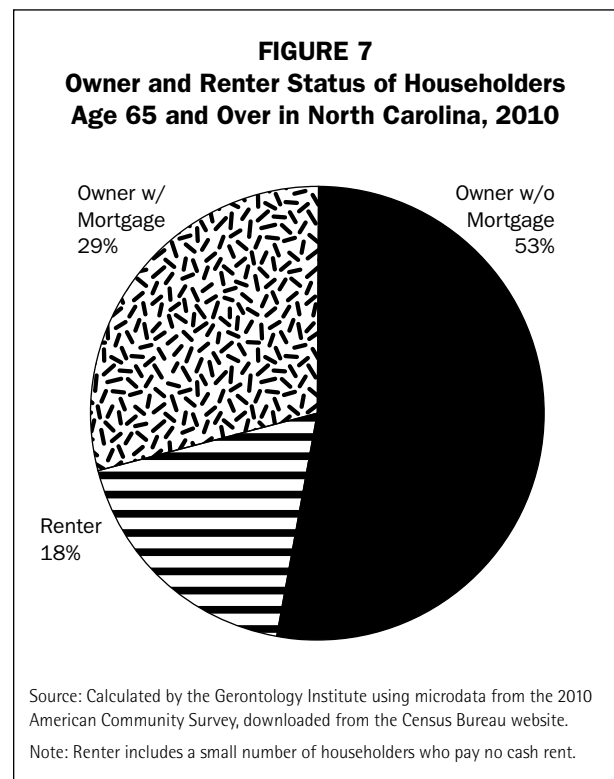
Introduction to Cost Components of the Elder Index

Components of the Elder Index include housing, food, transportation, medical 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 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**, 53% of North Carolina seniors own their homes without a mortgage, 18% are renters and 29% 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 June 2011 low-cost food plan budgets for women and men.¹³

Health Care—includes 2011 premium costs for full supplemental coverage to Medicare. Costs include Medicare Part B and either Medicare Advantage, including prescription drug coverage, or Medicare Supplemental Insurance (Medigap) plus Medicare Part D 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.



¹² The southern region includes: Alabama, Arkansas, Delaware, District of Columbia, Florida, Georgia, Kentucky, Louisiana, Maryland, Mississippi, North Carolina, Oklahoma, South Carolina, Tennessee, Texas, Virginia and West Virginia. (US Bureau of Labor Statistics: <http://data.bls.gov/cgi-bin/print.pl/eag/home.htm>)

¹³ Although food expenses likely vary somewhat across geographic localities in North Carolina, data to adequately reflect this variability are not available.

In calculating North Carolina health care costs, we assume coverage through Medicare Advantage for the 20 counties with Medicare Advantage enrollment rates of 20% or more. We assume coverage through a Medicare supplemental plan (Medigap) for the remaining 80 counties. Costs are calculated for people in good, poor 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 North Carolina, the average monthly health care cost for older adults in good health based on Medicare Advantage is \$355 (or \$4,260 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**.

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 coverage is \$408 (or \$4,896 per year). In **Chart 2**, statewide Medigap costs are presented for three levels of health. Health care costs based on Medigap estimates are considerably higher than costs based on Medicare Advantage for older adults in good or excellent health conditions, but about the same for people in poor health.

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	\$273	\$355	\$509
Cost Per Year	\$3,276	\$4,260	\$6,108

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

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	\$354	\$408	\$508
Cost Per Year	\$4,248	\$4,896	\$6,096

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

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.¹⁴

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.¹⁵

The Elder Economic Security Standard Index (Elder Index) for North Carolina 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 North Carolina sales tax (gross receipts tax), which includes both statewide (4.75%) and county-specific components (together totaling 6.85% on average; Sales Tax Clearinghouse 2010), is included in the miscellaneous category.

¹⁴ In communities with public transportation systems having high usage patterns, an additional track is reported assuming public transportation use. North Carolina has no counties with high rates of public transportation.

¹⁵ 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,¹⁶ 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 NORTH CAROLINA

The four components—housing, food, health care and transportation, plus miscellaneous expenses—are added together to calculate the Elder Index for North Carolina 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 100 counties in North Carolina.

Tables 2, 3 and 4 on the following pages illustrate the Elder Index for selected elder household scenarios in three areas across North Carolina: Buncombe, Pitt and Wake Counties. 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 North Carolina counties are presented in **Appendix D**.

¹⁶ 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 Buncombe 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)	\$348	\$589	\$1,078	\$348	\$589	\$1,078
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$261	\$261	\$261	\$404	\$404	\$404
Health Care (Good Health)	\$408	\$408	\$408	\$816	\$816	\$816
Miscellaneous	\$252	\$252	\$252	\$403	\$403	\$403
Elder Index—Total Expenses Per Month	\$1,512	\$1,753	\$2,242	\$2,419	\$2,660	\$3,149
Elder Index—Total Expenses Per Year	\$18,144	\$21,036	\$26,904	\$29,028	\$31,920	\$37,788

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 Buncombe County, 2011	\$13,945	\$13,945	\$13,945	\$22,634	\$22,634	\$22,634
Federal Poverty Guidelines as a Percent of Elder Index	60%	52%	40%	51%	46%	39%
Average Social Security Benefit as a Percent of Elder Index	77%	66%	52%	78%	71%	60%

Source: See Appendix D.

Annual Elder Index Value for Elders in Poor Health in Buncombe 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	+\$100	-\$54
Change in Cost Per Year	+\$1,200	-\$648

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 Buncombe County, Medigap coverage is assumed.

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

Per Person:	Owner w/o Mortgage	Renter/One Bedroom	Owner with Mortgage
Elder Person	\$19,584	\$22,476	\$28,344
Elder Couple	\$30,468	\$33,360	\$39,228

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 Buncombe 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 three North Carolina elders (AARP 2008).

Summary of Findings for Buncombe County

1. Elders in Buncombe 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 Buncombe County only 52–77% of the amount needed to cover basic expenses.
- In Buncombe County, elders living alone on an income equivalent to the federal poverty guideline can cover only 40–60% of their basic living expenses.
- The average Social Security benefit provides an elder couple living in Buncombe County only 60–78% of the amount needed to cover basic expenses.
- In Buncombe County, elder couples living on an income equivalent to the federal poverty guideline can cover only 39–51% of their basic living expenses.

2. Elders *living alone* in Buncombe County need \$18,144–\$26,904 to cover their basic annual living costs.

- Elders living alone in Buncombe County who own their home without a mortgage need \$18,144 a year to cover their basic living expenses.
- If elders rent an apartment in Buncombe County, their basic living expenses increase to \$21,036.
- Elders still paying a mortgage face housing costs more than three times as much as those for homeowners without a mortgage, increasing annual living expenses to \$26,904.
- 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 Buncombe County need \$29,028–\$37,788 to cover their basic annual living costs.

- Elder couples in Buncombe County who own their home without a mortgage need \$29,028 a year to cover their basic living expenses.
- If elder couples rent an apartment in Buncombe County, their basic living expenses increase to \$31,920.
- Elder couples still paying a mortgage face housing costs more than three times as much as those for homeowners without a mortgage, increasing annual living expenses to \$37,788.
- 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 Buncombe County has expenses reduced by only 34% when a spouse/partner dies, \$21,036 from \$31,920, yet his or her income may decrease substantially based on the mix of Social Security and/or pension income.
- Elders in good health in Buncombe County face health care costs of \$408 per month—more than they spend on food. Declines in health status result in a \$100 monthly increase in health care expenses, which totals \$508 per month for a single elder in poor health (see lower panels of Table 2).

TABLE 3
The Elder Economic Security Standard Index for Pitt 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)	\$402	\$528	\$963	\$402	\$528	\$963
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$255	\$255	\$255	\$395	\$395	\$395
Health Care (Good Health)	\$408	\$408	\$408	\$816	\$816	\$816
Miscellaneous	\$262	\$262	\$262	\$412	\$412	\$412
Elder Index—Total Expenses Per Month	\$1,570	\$1,696	\$2,131	\$2,473	\$2,599	\$3,034
Elder Index—Total Expenses Per Year	\$18,840	\$20,352	\$25,572	\$29,676	\$31,188	\$36,408

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 Pitt County, 2011	\$13,611	\$13,611	\$13,611	\$22,092	\$22,092	\$22,092
Federal Poverty Guidelines as a Percent of Elder Index	58%	54%	43%	50%	47%	40%
Average Social Security Benefit as a Percent of Elder Index	72%	67%	53%	74%	71%	61%

Source: See Appendix D.

Annual Elder Index Value for Elders in Poor Health in Pitt 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	+\$100	-\$54
Change in Cost Per Year	+\$1,200	-\$648

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 Pitt County, Medigap coverage is assumed.

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

Per Person:	Owner w/o Mortgage	Renter/One Bedroom	Owner with Mortgage
Elder Person	\$20,280	\$21,792	\$27,012
Elder Couple	\$31,116	\$32,628	\$37,848

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 Pitt 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 Pitt County

1. Elders in Pitt 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 Pitt County only 53–72% of the amount needed to cover basic expenses.
- In Pitt County, elders living alone on an income equivalent to the federal poverty guideline can cover only 43–58% of their basic living expenses.
- The average Social Security benefit in Pitt County provides a retired couple only 61–74% of the amount needed to cover basic expenses.
- In Pitt County, elder couples living on an income equivalent to the federal poverty guideline can cover only 40–50% of their basic living expenses.

2. Elders *living alone* in Pitt County need \$18,840–\$25,572 to cover their basic annual living costs.

- Elders living alone in Pitt County who own their home without a mortgage need \$18,840 a year to cover their basic living expenses.
- If elders rent an apartment in Pitt County, their basic living expenses increase to \$20,352.
- Elders still paying a mortgage face housing costs more than twice as high as those for homeowners without a mortgage, increasing annual living expenses to \$25,572.
- 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 Pitt County need \$29,676–\$36,408 to cover their basic annual living costs.

- Elder couples in Pitt County who own their home without a mortgage need \$29,676 a year to cover their basic living expenses.
- If elder couples rent an apartment in Pitt County, their basic living expenses increase to \$31,188.
- Elders still paying a mortgage face housing costs more than twice as high as those for homeowners without a mortgage, increasing annual living expenses to \$36,408.
- 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 Pitt County has expenses reduced by only 35% when a spouse/partner dies, \$20,352 from \$31,188, yet his or her income may decrease substantially based on the mix of Social Security and/or pension income.
- Elders in good health in Pitt County face health care costs of \$408 per month—more than they spend on food. Declines in health status result in a \$100 monthly increase in health care expenses, which totals \$508 per month for a single elder in poor health (see lower panels of Table 3).

TABLE 4
The Elder Economic Security Standard Index for Wake 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)	\$421	\$779	\$1,247	\$421	\$779	\$1,247
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$233	\$233	\$233	\$361	\$361	\$361
Health Care (Good Health)	\$408	\$408	\$408	\$816	\$816	\$816
Miscellaneous	\$261	\$261	\$261	\$409	\$409	\$409
Elder Index—Total Expenses Per Month	\$1,566	\$1,924	\$2,392	\$2,455	\$2,813	\$3,281
Elder Index—Total Expenses Per Year	\$18,792	\$23,088	\$28,704	\$29,460	\$33,756	\$39,372

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 Wake County, 2011	\$15,229	\$15,229	\$15,229	\$24,718	\$24,718	\$24,718
Federal Poverty Guidelines as a Percent of Elder Index	58%	47%	38%	50%	44%	37%
Average Social Security Benefit as a Percent of Elder Index	81%	66%	53%	84%	73%	63%

Source: See Appendix D.

Annual Elder Index Value for Elders in Poor Health in Wake 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	+\$100	-\$54
Change in Cost Per Year	+\$1,200	-\$648

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 Wake County, Medigap coverage is assumed.

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

Per Person:	Owner w/o Mortgage	Renter/One Bedroom	Owner with Mortgage
Elder Person	\$20,232	\$24,528	\$30,144
Elder Couple	\$30,900	\$35,196	\$40,812

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 Wake County with incomes at the federal poverty level, or 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 Wake County

1. Elders in Wake 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 Wake County only 53–81% of the amount needed to cover basic expenses.
- In Wake County, elders living alone on an income equivalent to the federal poverty guideline can cover only 38–58% of their basic living expenses.
- The average Social Security benefit provides an elder couple living in Wake County only 63–84% of the amount needed to cover basic expenses.
- In Wake County, elder couples living on an income equivalent to the federal poverty guideline can cover only 37–50% of their basic living expenses.

2. Elders *living alone* in Wake County need \$18,792–\$28,704 to cover their basic annual living costs.

- Elders living alone in Wake County who own their home without a mortgage need \$18,792 a year to cover their basic living expenses.
- If elders rent an apartment in Wake County, their basic living expenses increase to \$23,088.
- Elders still paying a mortgage face housing costs nearly three times those for homeowners without a mortgage, increasing annual living expenses to \$28,704.
- 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 Wake County need \$29,460–\$39,372 to cover their basic annual living costs.

- Elder couples in Wake County who own their home without a mortgage need \$29,460 a year to cover their basic living expenses.
- If elder couples rent an apartment in Wake County, their basic living expenses increase to \$33,756.
- Elder couples still paying a mortgage face housing costs nearly three times those for homeowners without a mortgage, increasing annual living expenses to \$39,372.
- 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 Wake County has expenses reduced by only 32% when a spouse/partner dies, \$23,088 from \$33,756, yet his or her income may decrease substantially based on the mix of Social Security and/or pension income.
- Elders in good health in Wake County face health care costs of \$408 per month—more than they spend on food. Declines in health status result in a \$100 monthly increase in health care expenses, which totals \$508 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.¹⁷ 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."¹⁸ 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. North Carolina varies in some ways from the model as a result of its efforts to rebalance its long-term care system. For over 20 years, the North Carolina Division of Medical Assistance Medicaid Elderly and Disabled Waiver programs have 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 North Carolina 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 & Alecxih 2006). In North Carolina, elders who are at-risk for institutional placement and who meet income and asset guidelines are eligible for North Carolina Elderly and Disabled Medicaid HCBS Waiver Program.

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

TABLE 5 Home and Community-Based Long-Term Care Costs for the Elder Economic Security Standard Index, 2011 At Public Reimbursement and Private Pay Rates in North Carolina				
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 North Carolina	\$4,786	\$13,450	\$23,661	\$27,802
Private Rates: All of North Carolina	\$6,894	\$18,512	\$32,400	\$38,640

* 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 NC to the long-term care services package at three levels.

¹⁷ At higher levels of need for care, the likelihood increases of receiving care in a nursing home.

¹⁸ The authors acknowledge the work of Judith Conahan in developing the long-term care component of the methodology (Russell et al 2006).

data sources and notes regarding the methodology are in **Appendix A** (see also 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 North Carolina.

Table 7 presents public reimbursement and private pay rates for each element of the long-term care services package.¹⁹

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 North Carolina, the "low" home and community-based long-term care services package adds \$6,894 per year to living expenses for seniors. The "medium" home and community-based long-term care services package adds \$18,512 per year to living expenses. The "high" home and community-based long-term care services package with adult day health services adds \$32,400 per year to living expenses. The "high" home and community-based long-term care services package with all in-home care adds \$38,640 per year to living expenses.

TABLE 6 North Carolina Elder Economic Security Standard Index Home and Community-Based Long-Term Care Services Package Long-Term Care at 6, 16 and 36 Hours/Week				
	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).

¹⁹ Public rates are from the North Carolina Division of Medical Assistance. Private pay rates are from Genworth (2011).

TABLE 7 North Carolina Elder Economic Security Standard Index Long-Term Care Services Public and Private Pay Rates, 2011		
	Public Reimbursement Rates All of North Carolina	Private Pay Rates All of North Carolina
Homemaker/Personal Care (per hour)	\$13.80	\$17.00
Home Health Aide (per hour)	\$13.80	\$19.00
Adult Day Health (ADH) (daily rate)	\$38.26	\$48.00
ADH Transport (roundtrip rate)	\$18.00	\$18.00
Case Management (per hour)	\$0.00	\$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 North Carolina, 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)	\$19,543	\$22,591	\$27,655	\$30,163	\$33,211	\$38,275

Add Impact of Changes in Long-Term Care Status

Low Long-Term Care: 6 hrs/wk						
Cost Per Month	\$575					
Cost Per Year	\$6,894	\$6,894	\$6,894	\$6,894	\$6,894	\$6,894
Elder Index Per Year	\$26,437	\$29,485	\$34,549	\$37,057	\$40,105	\$45,169

Medium Long-Term Care: 16 hrs/wk						
Cost Per Month	\$1,543					
Cost Per Year	\$18,512	\$18,512	\$18,512	\$18,512	\$18,512	\$18,512
Elder Index Per Year	\$38,055	\$41,103	\$46,167	\$48,675	\$51,723	\$56,787

High Long-Term Care with Adult Day Health: 36 hrs/wk						
Cost Per Month	\$2,700					
Cost Per Year	\$32,400	\$32,400	\$32,400	\$32,400	\$32,400	\$32,400
Elder Index Per Year	\$51,943	\$54,991	\$60,055	\$62,563	\$65,611	\$70,675

High Long-Term Care all In-Home Care: 36 hrs/wk						
Cost Per Month	\$3,220					
Cost Per Year	\$38,640	\$38,640	\$38,640	\$38,640	\$38,640	\$38,640
Elder Index Per Year	\$58,183	\$61,231	\$66,295	\$68,803	\$71,851	\$76,915

* 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.

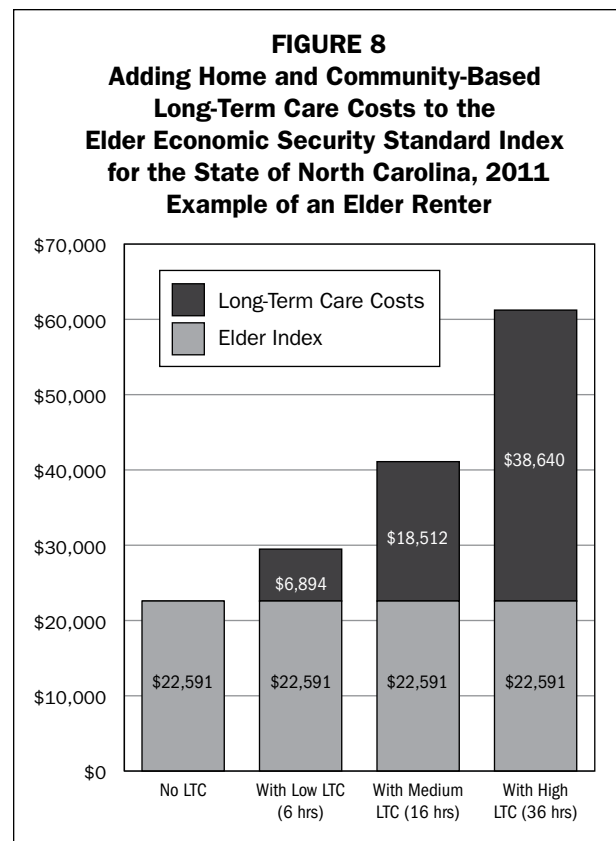
Table 8 shows the impact of home and community-based long-term care costs on North Carolina statewide elders' living expenses for the selected elder household scenarios. **Figure 8** illustrates the impact of adding these costs for an elder renter in North Carolina. The impact of long-term care costs 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 North Carolina

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 North Carolina elder household scenarios described in this report, the Elder Index ranges from \$19,543–\$38,275 (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—\$6,894 for "low" levels of care, \$18,512 for "medium" levels of care and \$32,400–\$38,640 for "high" levels of care.
- Home and community-based long-term care is preferred by elders to institutional skilled nursing facility care, which may be considerably more expensive. National market surveys report an average rate of \$66,613 for skilled nursing facility care (semi-private room) in North Carolina (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 become frail and 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 North Carolina, 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 \$22,591), annual expenses are



nearly three times as high if "high" levels of home-based care are required for the elder to age in place (\$61,231).

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 2011, 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 Midwest region. US Department of Labor (2011). Retrieved from http://data.bls.gov/data.</p>	<p>Fair Market Rents (FMRs) for one 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 North Carolina 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 (2011), 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=240903,00.html.</p>	<p>Estimated annual mileage driven by retired singles and couples in North Carolina 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 North Carolina Department of Social Services Division of Adult Services and Aging.</p> <p>Private rates from Genworth 2011 Cost of Care Survey (Genworth, 2011). Retrieved from: http://www.nadsa.org/wp-content/uploads/2011/06/Genworth-Financial-2011-Report.pdf.</p> <p>Adult Day Service Transportation expenses based on report by Easter Seals (nd). 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>

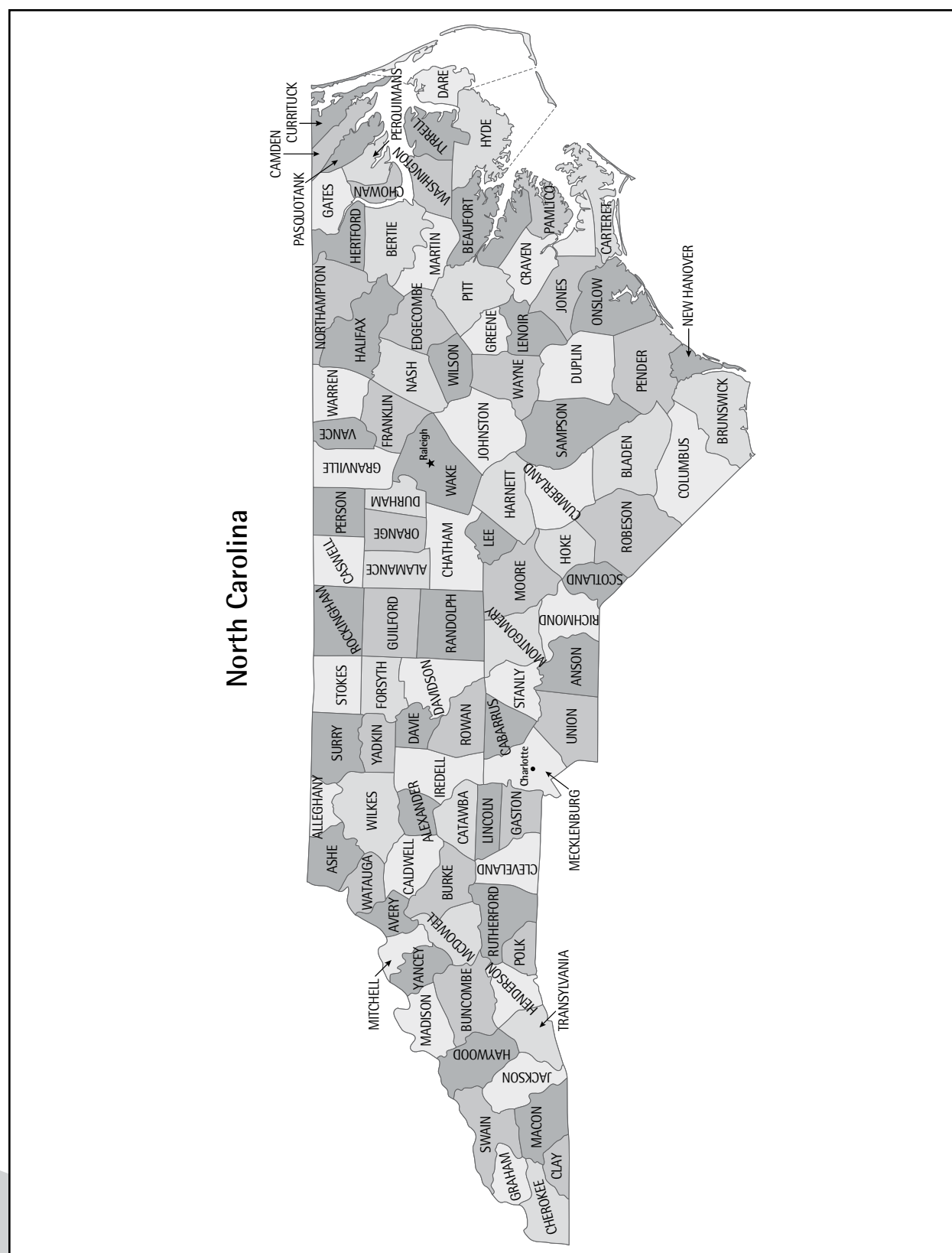
Appendix B: List of North Carolina Metropolitan/Micropolitan Areas and Counties

Metropolitan/Micropolitan Area	Table (App. D)	County Name(s)
Albemarle, NC Micropolitan Statistical Area	84	Stanly County
Asheville, NC Metropolitan Statistical Area	11	Buncombe County
	44	Haywood County
	45	Henderson County
	57	Madison County
Boone, NC Micropolitan Statistical Area	95	Watauga County
Brevard, NC Micropolitan Statistical Area	88	Transylvania County
Burlington, NC Metropolitan Statistical Area	1	Alamance County
Charlotte-Gastonia-Concord, NC-SC Metropolitan Statistical Area	4	Anson County
	13	Cabarrus County
	36	Gaston County
	60	Mecklenburg County
	90	Union County
Dunn, NC Micropolitan Statistical Area	43	Harnett County
Durham-Chapel Hill, NC Metropolitan Statistical Area	19	Chatham County
	32	Durham County
	68	Orange County
	73	Person County
Elizabeth City, NC Micropolitan Statistical Area	15	Camden County
	70	Pasquotank County
	72	Perquimans County
Fayetteville, NC Metropolitan Statistical Area	26	Cumberland County
	47	Hoke County
Forest City, NC Micropolitan Statistical Area	81	Rutherford County
Goldsboro, NC Metropolitan Statistical Area	96	Wayne County
Greensboro-High Point, NC Metropolitan Statistical Area	41	Guilford County
	76	Randolph County
	79	Rockingham County
Greenville, NC Metropolitan Statistical Area	40	Greene County
	74	Pitt County
Henderson, NC Micropolitan Statistical Area	91	Vance County
Hickory-Lenoir-Morganton, NC Metropolitan Statistical Area	2	Alexander County
	12	Burke County
	14	Caldwell County
	18	Catawba County
Jacksonville, NC Metropolitan Statistical Area	67	Onslow County
Kill Devil Hills, NC Micropolitan Statistical Area	28	Dare County
Kinston, NC Micropolitan Statistical Area	54	Lenoir County
Laurinburg, NC Micropolitan Statistical Area	83	Scotland County
Lincolnton, NC Micropolitan Statistical Area	55	Lincoln County

Metropolitan/Micropolitan Area	Table (App. D)	County Name(s)
Lumberton, NC Micropolitan Statistical Area	78	Robeson County
Morehead City, NC Micropolitan Statistical Area	16	Carteret County
Mount Airy, NC Micropolitan Statistical Area	86	Surry County
New Bern, NC Micropolitan Statistical Area	25	Craven County
	52	Jones County
	69	Pamlico County
North Wilkesboro, NC Micropolitan Statistical Area	97	Wilkes County
Raleigh-Cary, NC Metropolitan Statistical Area	35	Franklin County
	51	Johnston County
	92	Wake County
Roanoke Rapids, NC Micropolitan Statistical Area	42	Halifax County
	66	Northampton County
Rockingham, NC Micropolitan Statistical Area	77	Richmond County
Rocky Mount, NC Metropolitan Statistical Area	33	Edgecombe County
	64	Nash County
Salisbury, NC Micropolitan Statistical Area	80	Rowan County
Sanford, NC Micropolitan Statistical Area	53	Lee County
Shelby, NC Micropolitan Statistical Area	23	Cleveland County
Southern Pines-Pinehurst, NC Micropolitan Statistical Area	63	Moore County
Statesville-Mooresville, NC Micropolitan Statistical Area	49	Iredell County
Thomasville-Lexington, NC Micropolitan Statistical Area	29	Davidson County
Virginia Beach-Norfolk-Newport News, VA-NC Metropolitan Statistical Area	27	Currituck County
Washington, NC Micropolitan Statistical Area	7	Beaufort County
Wilmington, NC Metropolitan Statistical Area	10	Brunswick County
	65	New Hanover County
	71	Pender County
Wilson, NC Micropolitan Statistical Area	98	Wilson County
Winston-Salem, NC Metropolitan Statistical Area	30	Davie County
	34	Forsyth County
	85	Stokes County
	99	Yadkin County
Non-Metro Counties	3	Alleghany County
	5	Ashe County
	6	Avery County
	8	Bertie County
	9	Bladen County
	17	Caswell County
	20	Cherokee County
	21	Chowan County
	22	Clay County

Metropolitan/Micropolitan Area	Table (App. D)	County Name(s)
Non-Metro Counties (continued)	24	Columbus County
	31	Duplin County
	37	Gates County
	38	Graham County
	39	Granville County
	46	Hertford County
	48	Hyde County
	50	Jackson County
	56	Macon County
	58	Martin County
	59	McDowell County
	61	Mitchell County
	62	Montgomery County
	75	Polk County
	82	Sampson County
	87	Swain County
	89	Tyrrell County
	93	Warren County
	94	Washington County
	100	Yancey County

Appendix C: Map of North Carolina Counties



Source: US Census Bureau. See <http://www.censusfinder.com/mapnc.htm>.

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

Table D-1: The Elder Economic Security Standard Index for Alamance 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	\$649	\$1,099	\$311	\$649	\$1,099
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$255	\$255	\$255	\$395	\$395	\$395
Health Care (Good Health)	\$364	\$364	\$364	\$728	\$728	\$728
Miscellaneous	\$235	\$235	\$235	\$376	\$376	\$376
Elder Index Per Month	\$1,408	\$1,746	\$2,196	\$2,258	\$2,596	\$3,046
Elder Index Per Year	\$16,896	\$20,952	\$26,352	\$27,096	\$31,152	\$36,552

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	\$14,221	\$23,082

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)	\$6,984	\$26,100	\$30,156	\$35,556	\$36,300	\$40,356	\$45,756
Medium (16 hrs)	\$18,512	\$37,628	\$41,684	\$47,084	\$47,828	\$51,884	\$57,284
High w/ADC (36 hrs)	\$32,400	\$51,516	\$55,572	\$60,972	\$61,716	\$65,772	\$71,172
High w/o ADC (36 hrs)	\$38,640	\$57,756	\$61,812	\$67,212	\$67,956	\$72,012	\$77,412

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), \$185 should be added to the monthly totals (\$154 for out-of-pocket medical costs and \$31 for miscellaneous costs) resulting in an annual increase in costs of \$2,220 (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 North Carolina*.

Table D-2: The Elder Economic Security Standard Index for Alexander 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)	\$272	\$543	\$872	\$272	\$543	\$872
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$261	\$261	\$261	\$404	\$404	\$404
Health Care (Good Health)	\$408	\$408	\$408	\$816	\$816	\$816
Miscellaneous	\$237	\$237	\$237	\$388	\$388	\$388
Elder Index Per Month	\$1,421	\$1,692	\$2,021	\$2,328	\$2,599	\$2,928
Elder Index Per Year	\$17,052	\$20,304	\$24,252	\$27,936	\$31,188	\$35,136

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	\$13,525	\$21,953

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)	\$6,984	\$25,476	\$28,728	\$32,676	\$36,360	\$39,612	\$43,560
Medium (16 hrs)	\$18,512	\$37,004	\$40,256	\$44,204	\$47,888	\$51,140	\$55,088
High w/ADC (36 hrs)	\$32,400	\$50,892	\$54,144	\$58,092	\$61,776	\$65,028	\$68,976
High w/o ADC (36 hrs)	\$38,640	\$57,132	\$60,384	\$64,332	\$68,016	\$71,268	\$75,216

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), \$120 should be added to the monthly totals (\$100 for out-of-pocket medical costs and \$20 for miscellaneous costs) resulting in an annual increase in costs of \$1,440 (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 North Carolina*.

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

	Elder Person (age 65+)			Elder Couple (both age 65+)		
Expenses/Monthly and Yearly Totals	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)	\$270	\$520	\$837	\$270	\$520	\$837
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$257	\$257	\$257	\$397	\$397	\$397
Health Care (Good Health)	\$368	\$368	\$368	\$736	\$736	\$736
Miscellaneous	\$228	\$228	\$228	\$370	\$370	\$370
Elder Index Per Month	\$1,366	\$1,616	\$1,933	\$2,221	\$2,471	\$2,788
Elder Index Per Year	\$16,392	\$19,392	\$23,196	\$26,652	\$29,652	\$33,456

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	\$12,342	\$20,033

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)	\$6,984	\$25,493	\$28,493	\$32,297	\$35,753	\$38,753	\$42,557
Medium (16 hrs)	\$18,512	\$37,021	\$40,021	\$43,825	\$47,281	\$50,281	\$54,085
High w/ADC (36 hrs)	\$32,400	\$50,909	\$53,909	\$57,713	\$61,169	\$64,169	\$67,973
High w/o ADC (36 hrs)	\$38,640	\$57,149	\$60,149	\$63,953	\$67,409	\$70,409	\$74,213

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), \$176.40 should be added to the monthly totals (\$147 for out-of-pocket medical costs and \$29.40 for miscellaneous costs) resulting in an annual increase in costs of \$2,116.80 (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 North Carolina*.

Table D-4: The Elder Economic Security Standard Index for Anson 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)	\$309	\$533	\$942	\$309	\$533	\$942
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$233	\$233	\$233	\$361	\$361	\$361
Health Care (Good Health)	\$408	\$408	\$408	\$816	\$816	\$816
Miscellaneous	\$239	\$239	\$239	\$387	\$387	\$387
Elder Index Per Month	\$1,432	\$1,656	\$2,065	\$2,321	\$2,545	\$2,954
Elder Index Per Year	\$17,184	\$19,872	\$24,780	\$27,852	\$30,540	\$35,448

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	\$13,047	\$21,177

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)	\$6,984	\$25,608	\$28,296	\$33,204	\$36,276	\$38,964	\$43,872
Medium (16 hrs)	\$18,512	\$37,136	\$39,824	\$44,732	\$47,804	\$50,492	\$55,400
High w/ADC (36 hrs)	\$32,400	\$51,024	\$53,712	\$58,620	\$61,692	\$64,380	\$69,288
High w/o ADC (36 hrs)	\$38,640	\$57,264	\$59,952	\$64,860	\$67,932	\$70,620	\$75,528

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), \$120 should be added to the monthly totals (\$100 for out-of-pocket medical costs and \$20 for miscellaneous costs) resulting in an annual increase in costs of \$1,440 (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 North Carolina*.

Table D-5: The Elder Economic Security Standard Index for Ashe 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)	\$285	\$495	\$1,015	\$285	\$495	\$1,015
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$257	\$257	\$257	\$397	\$397	\$397
Health Care (Good Health)	\$408	\$408	\$408	\$816	\$816	\$816
Miscellaneous	\$239	\$239	\$239	\$389	\$389	\$389
Elder Index Per Month	\$1,432	\$1,642	\$2,162	\$2,335	\$2,545	\$3,065
Elder Index Per Year	\$17,184	\$19,704	\$25,944	\$28,020	\$30,540	\$36,780

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	\$12,534	\$20,344

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)	\$6,984	\$25,608	\$28,128	\$34,368	\$36,444	\$38,964	\$45,204
Medium (16 hrs)	\$18,512	\$37,136	\$39,656	\$45,896	\$47,972	\$50,492	\$56,732
High w/ADC (36 hrs)	\$32,400	\$51,024	\$53,544	\$59,784	\$61,860	\$64,380	\$70,620
High w/o ADC (36 hrs)	\$38,640	\$57,264	\$59,784	\$66,024	\$68,100	\$70,620	\$76,860

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), \$120 should be added to the monthly totals (\$100 for out-of-pocket medical costs and \$20 for miscellaneous costs) resulting in an annual increase in costs of \$1,440 (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 North Carolina*.

Table D-6: The Elder Economic Security Standard Index for Avery 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)	\$285	\$558	\$1,015	\$285	\$558	\$1,015
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$257	\$257	\$257	\$397	\$397	\$397
Health Care (Good Health)	\$408	\$408	\$408	\$816	\$816	\$816
Miscellaneous	\$239	\$239	\$239	\$389	\$389	\$389
Elder Index Per Month	\$1,432	\$1,705	\$2,162	\$2,335	\$2,608	\$3,065
Elder Index Per Year	\$17,184	\$20,460	\$25,944	\$28,020	\$31,296	\$36,780

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	\$12,886	\$20,915

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)	\$6,984	\$25,608	\$28,884	\$34,368	\$36,444	\$39,720	\$45,204
Medium (16 hrs)	\$18,512	\$37,136	\$40,412	\$45,896	\$47,972	\$51,248	\$56,732
High w/ADC (36 hrs)	\$32,400	\$51,024	\$54,300	\$59,784	\$61,860	\$65,136	\$70,620
High w/o ADC (36 hrs)	\$38,640	\$57,264	\$60,540	\$66,024	\$68,100	\$71,376	\$76,860

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), \$120 should be added to the monthly totals (\$100 for out-of-pocket medical costs and \$20 for miscellaneous costs) resulting in an annual increase in costs of \$1,440 (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 North Carolina*.

Table D-7: The Elder Economic Security Standard Index for Beaufort 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)	\$392	\$506	\$900	\$392	\$506	\$900
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$257	\$257	\$257	\$397	\$397	\$397
Health Care (Good Health)	\$408	\$408	\$408	\$816	\$816	\$816
Miscellaneous	\$260	\$260	\$260	\$411	\$411	\$411
Elder Index Per Month	\$1,560	\$1,674	\$2,068	\$2,464	\$2,578	\$2,972
Elder Index Per Year	\$18,720	\$20,088	\$24,816	\$29,568	\$30,936	\$35,664

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	\$13,631	\$22,125

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)	\$6,984	\$27,144	\$28,512	\$33,240	\$37,992	\$39,360	\$44,088
Medium (16 hrs)	\$18,512	\$38,672	\$40,040	\$44,768	\$49,520	\$50,888	\$55,616
High w/ADC (36 hrs)	\$32,400	\$52,560	\$53,928	\$58,656	\$63,408	\$64,776	\$69,504
High w/o ADC (36 hrs)	\$38,640	\$58,800	\$60,168	\$64,896	\$69,648	\$71,016	\$75,744

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), \$120 should be added to the monthly totals (\$100 for out-of-pocket medical costs and \$20 for miscellaneous costs) resulting in an annual increase in costs of \$1,440 (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 North Carolina*.

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

	Elder Person (age 65+)			Elder Couple (both age 65+)		
Expenses/Monthly and Yearly Totals	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)	\$392	\$518	\$900	\$392	\$518	\$900
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$257	\$257	\$257	\$397	\$397	\$397
Health Care (Good Health)	\$408	\$408	\$408	\$816	\$816	\$816
Miscellaneous	\$260	\$260	\$260	\$411	\$411	\$411
Elder Index Per Month	\$1,560	\$1,686	\$2,068	\$2,464	\$2,590	\$2,972
Elder Index Per Year	\$18,720	\$20,232	\$24,816	\$29,568	\$31,080	\$35,664

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	\$11,968	\$19,426

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)	\$6,984	\$27,144	\$28,656	\$33,240	\$37,992	\$39,504	\$44,088
Medium (16 hrs)	\$18,512	\$38,672	\$40,184	\$44,768	\$49,520	\$51,032	\$55,616
High w/ADC (36 hrs)	\$32,400	\$52,560	\$54,072	\$58,656	\$63,408	\$64,920	\$69,504
High w/o ADC (36 hrs)	\$38,640	\$58,800	\$60,312	\$64,896	\$69,648	\$71,160	\$75,744

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), \$120 should be added to the monthly totals (\$100 for out-of-pocket medical costs and \$20 for miscellaneous costs) resulting in an annual increase in costs of \$1,440 (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 North Carolina*.

Table D-9: The Elder Economic Security Standard Index for Bladen 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	\$470	\$901	\$366	\$470	\$901
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$257	\$257	\$257	\$397	\$397	\$397
Health Care (Good Health)	\$408	\$408	\$408	\$816	\$816	\$816
Miscellaneous	\$255	\$255	\$255	\$405	\$405	\$405
Elder Index Per Month	\$1,529	\$1,633	\$2,064	\$2,432	\$2,536	\$2,967
Elder Index Per Year	\$18,348	\$19,596	\$24,768	\$29,184	\$30,432	\$35,604

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	\$12,707	\$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)	\$6,984	\$26,772	\$28,020	\$33,192	\$37,608	\$38,856	\$44,028
Medium (16 hrs)	\$18,512	\$38,300	\$39,548	\$44,720	\$49,136	\$50,384	\$55,556
High w/ADC (36 hrs)	\$32,400	\$52,188	\$53,436	\$58,608	\$63,024	\$64,272	\$69,444
High w/o ADC (36 hrs)	\$38,640	\$58,428	\$59,676	\$64,848	\$69,264	\$70,512	\$75,684

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), \$120 should be added to the monthly totals (\$100 for out-of-pocket medical costs and \$20 for miscellaneous costs) resulting in an annual increase in costs of \$1,440 (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 North Carolina*.

Table D-10: The Elder Economic Security Standard Index for Brunswick 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)	\$416	\$664	\$1,206	\$416	\$664	\$1,206
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$261	\$261	\$261	\$404	\$404	\$404
Health Care (Good Health)	\$408	\$408	\$408	\$816	\$816	\$816
Miscellaneous	\$266	\$266	\$266	\$417	\$417	\$417
Elder Index Per Month	\$1,594	\$1,842	\$2,384	\$2,501	\$2,749	\$3,291
Elder Index Per Year	\$19,128	\$22,104	\$28,608	\$30,012	\$32,988	\$39,492

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	\$14,770	\$23,973

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)	\$6,984	\$27,552	\$30,528	\$37,032	\$38,436	\$41,412	\$47,916
Medium (16 hrs)	\$18,512	\$39,080	\$42,056	\$48,560	\$49,964	\$52,940	\$59,444
High w/ADC (36 hrs)	\$32,400	\$52,968	\$55,944	\$62,448	\$63,852	\$66,828	\$73,332
High w/o ADC (36 hrs)	\$38,640	\$59,208	\$62,184	\$68,688	\$70,092	\$73,068	\$79,572

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), \$120 should be added to the monthly totals (\$100 for out-of-pocket medical costs and \$20 for miscellaneous costs) resulting in an annual increase in costs of \$1,440 (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 North Carolina*.

Table D-11: The Elder Economic Security Standard Index for Buncombe 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)	\$348	\$589	\$1,078	\$348	\$589	\$1,078
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$261	\$261	\$261	\$404	\$404	\$404
Health Care (Good Health)	\$408	\$408	\$408	\$816	\$816	\$816
Miscellaneous	\$252	\$252	\$252	\$403	\$403	\$403
Elder Index Per Month	\$1,512	\$1,753	\$2,242	\$2,419	\$2,660	\$3,149
Elder Index Per Year	\$18,144	\$21,036	\$26,904	\$29,028	\$31,920	\$37,788

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	\$13,945	\$22,634

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)	\$6,984	\$26,568	\$29,460	\$35,328	\$37,452	\$40,344	\$46,212
Medium (16 hrs)	\$18,512	\$38,096	\$40,988	\$46,856	\$48,980	\$51,872	\$57,740
High w/ADC (36 hrs)	\$32,400	\$51,984	\$54,876	\$60,744	\$62,868	\$65,760	\$71,628
High w/o ADC (36 hrs)	\$38,640	\$58,224	\$61,116	\$66,984	\$69,108	\$72,000	\$77,868

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), \$120 should be added to the monthly totals (\$100 for out-of-pocket medical costs and \$20 for miscellaneous costs) resulting in an annual increase in costs of \$1,440 (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 North Carolina*.

Table D-12: The Elder Economic Security Standard Index for Burke 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)	\$272	\$543	\$872	\$272	\$543	\$872
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$261	\$261	\$261	\$404	\$404	\$404
Health Care (Good Health)	\$408	\$408	\$408	\$816	\$816	\$816
Miscellaneous	\$237	\$237	\$237	\$388	\$388	\$388
Elder Index Per Month	\$1,421	\$1,692	\$2,021	\$2,328	\$2,599	\$2,928
Elder Index Per Year	\$17,052	\$20,304	\$24,252	\$27,936	\$31,188	\$35,136

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	\$13,579	\$22,040

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)	\$6,984	\$25,476	\$28,728	\$32,676	\$36,360	\$39,612	\$43,560
Medium (16 hrs)	\$18,512	\$37,004	\$40,256	\$44,204	\$47,888	\$51,140	\$55,088
High w/ADC (36 hrs)	\$32,400	\$50,892	\$54,144	\$58,092	\$61,776	\$65,028	\$68,976
High w/o ADC (36 hrs)	\$38,640	\$57,132	\$60,384	\$64,332	\$68,016	\$71,268	\$75,216

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), \$120 should be added to the monthly totals (\$100 for out-of-pocket medical costs and \$20 for miscellaneous costs) resulting in an annual increase in costs of \$1,440 (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 North Carolina*.

Table D-13: The Elder Economic Security Standard Index for Cabarrus 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)	\$336	\$738	\$927	\$336	\$738	\$927
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$233	\$233	\$233	\$361	\$361	\$361
Health Care (Good Health)	\$408	\$408	\$408	\$816	\$816	\$816
Miscellaneous	\$244	\$244	\$244	\$392	\$392	\$392
Elder Index Per Month	\$1,464	\$1,866	\$2,055	\$2,353	\$2,755	\$2,944
Elder Index Per Year	\$17,568	\$22,392	\$24,660	\$28,236	\$33,060	\$35,328

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	\$14,461	\$23,471

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)	\$6,984	\$25,992	\$30,816	\$33,084	\$36,660	\$41,484	\$43,752
Medium (16 hrs)	\$18,512	\$37,520	\$42,344	\$44,612	\$48,188	\$53,012	\$55,280
High w/ADC (36 hrs)	\$32,400	\$51,408	\$56,232	\$58,500	\$62,076	\$66,900	\$69,168
High w/o ADC (36 hrs)	\$38,640	\$57,648	\$62,472	\$64,740	\$68,316	\$73,140	\$75,408

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), \$120 should be added to the monthly totals (\$100 for out-of-pocket medical costs and \$20 for miscellaneous costs) resulting in an annual increase in costs of \$1,440 (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 North Carolina*.

Table D-14: The Elder Economic Security Standard Index for Caldwell 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)	\$272	\$543	\$872	\$272	\$543	\$872
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$261	\$261	\$261	\$404	\$404	\$404
Health Care (Good Health)	\$354	\$354	\$354	\$708	\$708	\$708
Miscellaneous	\$226	\$226	\$226	\$366	\$366	\$366
Elder Index Per Month	\$1,356	\$1,627	\$1,956	\$2,198	\$2,469	\$2,798
Elder Index Per Year	\$16,272	\$19,524	\$23,472	\$26,376	\$29,628	\$33,576

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	\$13,566	\$22,019

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)	\$6,984	\$25,502	\$28,754	\$32,702	\$35,606	\$38,858	\$42,806
Medium (16 hrs)	\$18,512	\$37,030	\$40,282	\$44,230	\$47,134	\$50,386	\$54,334
High w/ADC (36 hrs)	\$32,400	\$50,918	\$54,170	\$58,118	\$61,022	\$64,274	\$68,222
High w/o ADC (36 hrs)	\$38,640	\$57,158	\$60,410	\$64,358	\$67,262	\$70,514	\$74,462

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 North Carolina*.

Table D-15: The Elder Economic Security Standard Index for Camden 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)	\$406	\$566	\$1,206	\$406	\$566	\$1,206
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$257	\$257	\$257	\$397	\$397	\$397
Health Care (Good Health)	\$408	\$408	\$408	\$816	\$816	\$816
Miscellaneous	\$263	\$263	\$263	\$413	\$413	\$413
Elder Index Per Month	\$1,577	\$1,737	\$2,377	\$2,480	\$2,640	\$3,280
Elder Index Per Year	\$18,924	\$20,844	\$28,524	\$29,760	\$31,680	\$39,360

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	\$12,724	\$20,652

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)	\$6,984	\$27,348	\$29,268	\$36,948	\$38,184	\$40,104	\$47,784
Medium (16 hrs)	\$18,512	\$38,876	\$40,796	\$48,476	\$49,712	\$51,632	\$59,312
High w/ADC (36 hrs)	\$32,400	\$52,764	\$54,684	\$62,364	\$63,600	\$65,520	\$73,200
High w/o ADC (36 hrs)	\$38,640	\$59,004	\$60,924	\$68,604	\$69,840	\$71,760	\$79,440

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), \$120 should be added to the monthly totals (\$100 for out-of-pocket medical costs and \$20 for miscellaneous costs) resulting in an annual increase in costs of \$1,440 (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 North Carolina*.

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

	Elder Person (age 65+)			Elder Couple (both age 65+)		
Expenses/Monthly and Yearly Totals	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)	\$395	\$537	\$1,106	\$395	\$537	\$1,106
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$257	\$257	\$257	\$397	\$397	\$397
Health Care (Good Health)	\$408	\$408	\$408	\$816	\$816	\$816
Miscellaneous	\$261	\$261	\$261	\$411	\$411	\$411
Elder Index Per Month	\$1,564	\$1,706	\$2,275	\$2,467	\$2,609	\$3,178
Elder Index Per Year	\$18,768	\$20,472	\$27,300	\$29,604	\$31,308	\$38,136

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	\$13,444	\$21,821

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)	\$6,984	\$27,192	\$28,896	\$35,724	\$38,028	\$39,732	\$46,560
Medium (16 hrs)	\$18,512	\$38,720	\$40,424	\$47,252	\$49,556	\$51,260	\$58,088
High w/ADC (36 hrs)	\$32,400	\$52,608	\$54,312	\$61,140	\$63,444	\$65,148	\$71,976
High w/o ADC (36 hrs)	\$38,640	\$58,848	\$60,552	\$67,380	\$69,684	\$71,388	\$78,216

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), \$120 should be added to the monthly totals (\$100 for out-of-pocket medical costs and \$20 for miscellaneous costs) resulting in an annual increase in costs of \$1,440 (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 North Carolina*.

Table D-17: The Elder Economic Security Standard Index for Caswell 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)	\$294	\$492	\$907	\$294	\$492	\$907
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$257	\$257	\$257	\$397	\$397	\$397
Health Care (Good Health)	\$367	\$367	\$367	\$734	\$734	\$734
Miscellaneous	\$232	\$232	\$232	\$375	\$375	\$375
Elder Index Per Month	\$1,393	\$1,591	\$2,006	\$2,248	\$2,446	\$2,861
Elder Index Per Year	\$16,716	\$19,092	\$24,072	\$26,976	\$29,352	\$34,332

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	\$13,001	\$21,102

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)	\$6,984	\$26,234	\$28,610	\$33,590	\$36,494	\$38,870	\$43,850
Medium (16 hrs)	\$18,512	\$37,762	\$40,138	\$45,118	\$48,022	\$50,398	\$55,378
High w/ADC (36 hrs)	\$32,400	\$51,650	\$54,026	\$59,006	\$61,910	\$64,286	\$69,266
High w/o ADC (36 hrs)	\$38,640	\$57,890	\$60,266	\$65,246	\$68,150	\$70,526	\$75,506

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), \$211.20 should be added to the monthly totals (\$176 for out-of-pocket medical costs and \$35.20 for miscellaneous costs) resulting in an annual increase in costs of \$2,534.40 (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 North Carolina*.

Table D-18: The Elder Economic Security Standard Index for Catawba 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)	\$297	\$543	\$939	\$297	\$543	\$939
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$261	\$261	\$261	\$404	\$404	\$404
Health Care (Good Health)	\$408	\$408	\$408	\$816	\$816	\$816
Miscellaneous	\$242	\$242	\$242	\$393	\$393	\$393
Elder Index Per Month	\$1,451	\$1,697	\$2,093	\$2,358	\$2,604	\$3,000
Elder Index Per Year	\$17,412	\$20,364	\$25,116	\$28,296	\$31,248	\$36,000

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	\$14,301	\$23,212

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)	\$6,984	\$25,836	\$28,788	\$33,540	\$36,720	\$39,672	\$44,424
Medium (16 hrs)	\$18,512	\$37,364	\$40,316	\$45,068	\$48,248	\$51,200	\$55,952
High w/ADC (36 hrs)	\$32,400	\$51,252	\$54,204	\$58,956	\$62,136	\$65,088	\$69,840
High w/o ADC (36 hrs)	\$38,640	\$57,492	\$60,444	\$65,196	\$68,376	\$71,328	\$76,080

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), \$120 should be added to the monthly totals (\$100 for out-of-pocket medical costs and \$20 for miscellaneous costs) resulting in an annual increase in costs of \$1,440 (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 North Carolina*.

Table D-19: The Elder Economic Security Standard Index for Chatham 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)	\$476	\$750	\$1,311	\$476	\$750	\$1,311
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$255	\$255	\$255	\$395	\$395	\$395
Health Care (Good Health)	\$361	\$361	\$361	\$722	\$722	\$722
Miscellaneous	\$267	\$267	\$267	\$408	\$408	\$408
Elder Index Per Month	\$1,602	\$1,876	\$2,437	\$2,449	\$2,723	\$3,284
Elder Index Per Year	\$19,224	\$22,512	\$29,244	\$29,388	\$32,676	\$39,408

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	\$14,895	\$24,175

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)	\$6,984	\$28,656	\$31,944	\$38,676	\$38,820	\$42,108	\$48,840
Medium (16 hrs)	\$18,512	\$40,184	\$43,472	\$50,204	\$50,348	\$53,636	\$60,368
High w/ADC (36 hrs)	\$32,400	\$54,072	\$57,360	\$64,092	\$64,236	\$67,524	\$74,256
High w/o ADC (36 hrs)	\$38,640	\$60,312	\$63,600	\$70,332	\$70,476	\$73,764	\$80,496

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), \$204 should be added to the monthly totals (\$170 for out-of-pocket medical costs and \$34 for miscellaneous costs) resulting in an annual increase in costs of \$2,448 (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 North Carolina*.

Table D-20: The Elder Economic Security Standard Index for Cherokee 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)	\$263	\$502	\$942	\$263	\$502	\$942
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$257	\$257	\$257	\$397	\$397	\$397
Health Care (Good Health)	\$408	\$408	\$408	\$816	\$816	\$816
Miscellaneous	\$234	\$234	\$234	\$385	\$385	\$385
Elder Index Per Month	\$1,405	\$1,644	\$2,084	\$2,309	\$2,548	\$2,988
Elder Index Per Year	\$16,860	\$19,728	\$25,008	\$27,708	\$30,576	\$35,856

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	\$13,013	\$21,122

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)	\$6,984	\$25,284	\$28,152	\$33,432	\$36,132	\$39,000	\$44,280
Medium (16 hrs)	\$18,512	\$36,812	\$39,680	\$44,960	\$47,660	\$50,528	\$55,808
High w/ADC (36 hrs)	\$32,400	\$50,700	\$53,568	\$58,848	\$61,548	\$64,416	\$69,696
High w/o ADC (36 hrs)	\$38,640	\$56,940	\$59,808	\$65,088	\$67,788	\$70,656	\$75,936

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), \$120 should be added to the monthly totals (\$100 for out-of-pocket medical costs and \$20 for miscellaneous costs) resulting in an annual increase in costs of \$1,440 (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 North Carolina*.

Table D-21: The Elder Economic Security Standard Index for Chowan 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)	\$406	\$566	\$1,206	\$406	\$566	\$1,206
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$257	\$257	\$257	\$397	\$397	\$397
Health Care (Good Health)	\$408	\$408	\$408	\$816	\$816	\$816
Miscellaneous	\$263	\$263	\$263	\$413	\$413	\$413
Elder Index Per Month	\$1,577	\$1,737	\$2,377	\$2,480	\$2,640	\$3,280
Elder Index Per Year	\$18,924	\$20,844	\$28,524	\$29,760	\$31,680	\$39,360

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	\$12,965	\$21,043

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)	\$6,984	\$27,348	\$29,268	\$36,948	\$38,184	\$40,104	\$47,784
Medium (16 hrs)	\$18,512	\$38,876	\$40,796	\$48,476	\$49,712	\$51,632	\$59,312
High w/ADC (36 hrs)	\$32,400	\$52,764	\$54,684	\$62,364	\$63,600	\$65,520	\$73,200
High w/o ADC (36 hrs)	\$38,640	\$59,004	\$60,924	\$68,604	\$69,840	\$71,760	\$79,440

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), \$120 should be added to the monthly totals (\$100 for out-of-pocket medical costs and \$20 for miscellaneous costs) resulting in an annual increase in costs of \$1,440 (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 North Carolina*.

Table D-22: The Elder Economic Security Standard Index for Clay 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)	\$263	\$497	\$942	\$263	\$497	\$942
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$257	\$257	\$257	\$397	\$397	\$397
Health Care (Good Health)	\$408	\$408	\$408	\$816	\$816	\$816
Miscellaneous	\$234	\$234	\$234	\$385	\$385	\$385
Elder Index Per Month	\$1,405	\$1,639	\$2,084	\$2,309	\$2,543	\$2,988
Elder Index Per Year	\$16,860	\$19,668	\$25,008	\$27,708	\$30,516	\$35,856

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	\$13,182	\$21,395

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)	\$6,984	\$25,284	\$28,092	\$33,432	\$36,132	\$38,940	\$44,280
Medium (16 hrs)	\$18,512	\$36,812	\$39,620	\$44,960	\$47,660	\$50,468	\$55,808
High w/ADC (36 hrs)	\$32,400	\$50,700	\$53,508	\$58,848	\$61,548	\$64,356	\$69,696
High w/o ADC (36 hrs)	\$38,640	\$56,940	\$59,748	\$65,088	\$67,788	\$70,596	\$75,936

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), \$120 should be added to the monthly totals (\$100 for out-of-pocket medical costs and \$20 for miscellaneous costs) resulting in an annual increase in costs of \$1,440 (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 North Carolina*.

Table D-23: The Elder Economic Security Standard Index for Cleveland 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)	\$266	\$577	\$871	\$266	\$577	\$871
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$257	\$257	\$257	\$397	\$397	\$397
Health Care (Good Health)	\$408	\$408	\$408	\$816	\$816	\$816
Miscellaneous	\$235	\$235	\$235	\$385	\$385	\$385
Elder Index Per Month	\$1,409	\$1,720	\$2,014	\$2,312	\$2,623	\$2,917
Elder Index Per Year	\$16,908	\$20,640	\$24,168	\$27,744	\$31,476	\$35,004

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	\$13,811	\$22,417

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)	\$6,984	\$25,332	\$29,064	\$32,592	\$36,168	\$39,900	\$43,428
Medium (16 hrs)	\$18,512	\$36,860	\$40,592	\$44,120	\$47,696	\$51,428	\$54,956
High w/ADC (36 hrs)	\$32,400	\$50,748	\$54,480	\$58,008	\$61,584	\$65,316	\$68,844
High w/o ADC (36 hrs)	\$38,640	\$56,988	\$60,720	\$64,248	\$67,824	\$71,556	\$75,084

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), \$120 should be added to the monthly totals (\$100 for out-of-pocket medical costs and \$20 for miscellaneous costs) resulting in an annual increase in costs of \$1,440 (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 North Carolina*.

Table D-24: The Elder Economic Security Standard Index for Columbus 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	\$537	\$901	\$366	\$537	\$901
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$257	\$257	\$257	\$397	\$397	\$397
Health Care (Good Health)	\$408	\$408	\$408	\$816	\$816	\$816
Miscellaneous	\$255	\$255	\$255	\$405	\$405	\$405
Elder Index Per Month	\$1,529	\$1,700	\$2,064	\$2,432	\$2,603	\$2,967
Elder Index Per Year	\$18,348	\$20,400	\$24,768	\$29,184	\$31,236	\$35,604

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	\$12,783	\$20,748

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)	\$6,984	\$26,772	\$28,824	\$33,192	\$37,608	\$39,660	\$44,028
Medium (16 hrs)	\$18,512	\$38,300	\$40,352	\$44,720	\$49,136	\$51,188	\$55,556
High w/ADC (36 hrs)	\$32,400	\$52,188	\$54,240	\$58,608	\$63,024	\$65,076	\$69,444
High w/o ADC (36 hrs)	\$38,640	\$58,428	\$60,480	\$64,848	\$69,264	\$71,316	\$75,684

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), \$120 should be added to the monthly totals (\$100 for out-of-pocket medical costs and \$20 for miscellaneous costs) resulting in an annual increase in costs of \$1,440 (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 North Carolina*.

Table D-25: The Elder Economic Security Standard Index for Craven 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)	\$395	\$560	\$1,106	\$395	\$560	\$1,106
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$257	\$257	\$257	\$397	\$397	\$397
Health Care (Good Health)	\$408	\$408	\$408	\$816	\$816	\$816
Miscellaneous	\$261	\$261	\$261	\$411	\$411	\$411
Elder Index Per Month	\$1,564	\$1,729	\$2,275	\$2,467	\$2,632	\$3,178
Elder Index Per Year	\$18,768	\$20,748	\$27,300	\$29,604	\$31,584	\$38,136

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	\$13,471	\$21,864

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)	\$6,984	\$27,192	\$29,172	\$35,724	\$38,028	\$40,008	\$46,560
Medium (16 hrs)	\$18,512	\$38,720	\$40,700	\$47,252	\$49,556	\$51,536	\$58,088
High w/ADC (36 hrs)	\$32,400	\$52,608	\$54,588	\$61,140	\$63,444	\$65,424	\$71,976
High w/o ADC (36 hrs)	\$38,640	\$58,848	\$60,828	\$67,380	\$69,684	\$71,664	\$78,216

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), \$120 should be added to the monthly totals (\$100 for out-of-pocket medical costs and \$20 for miscellaneous costs) resulting in an annual increase in costs of \$1,440 (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 North Carolina*.

Table D-26: The Elder Economic Security Standard Index for Cumberland 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)	\$370	\$618	\$1,031	\$370	\$618	\$1,031
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$261	\$261	\$261	\$404	\$404	\$404
Health Care (Good Health)	\$408	\$408	\$408	\$816	\$816	\$816
Miscellaneous	\$256	\$256	\$256	\$408	\$408	\$408
Elder Index Per Month	\$1,538	\$1,786	\$2,199	\$2,446	\$2,694	\$3,107
Elder Index Per Year	\$18,456	\$21,432	\$26,388	\$29,352	\$32,328	\$37,284

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	\$13,160	\$21,360

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)	\$6,984	\$26,880	\$29,856	\$34,812	\$37,776	\$40,752	\$45,708
Medium (16 hrs)	\$18,512	\$38,408	\$41,384	\$46,340	\$49,304	\$52,280	\$57,236
High w/ADC (36 hrs)	\$32,400	\$52,296	\$55,272	\$60,228	\$63,192	\$66,168	\$71,124
High w/o ADC (36 hrs)	\$38,640	\$58,536	\$61,512	\$66,468	\$69,432	\$72,408	\$77,364

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), \$120 should be added to the monthly totals (\$100 for out-of-pocket medical costs and \$20 for miscellaneous costs) resulting in an annual increase in costs of \$1,440 (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 North Carolina*.

Table D-27: The Elder Economic Security Standard Index for Currituck 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)	\$406	\$834	\$1,206	\$406	\$834	\$1,206
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$233	\$233	\$233	\$361	\$361	\$361
Health Care (Good Health)	\$408	\$408	\$408	\$816	\$816	\$816
Miscellaneous	\$258	\$258	\$258	\$406	\$406	\$406
Elder Index Per Month	\$1,548	\$1,976	\$2,348	\$2,437	\$2,865	\$3,237
Elder Index Per Year	\$18,576	\$23,712	\$28,176	\$29,244	\$34,380	\$38,844

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	\$13,390	\$21,734

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)	\$6,984	\$27,000	\$32,136	\$36,600	\$37,668	\$42,804	\$47,268
Medium (16 hrs)	\$18,512	\$38,528	\$43,664	\$48,128	\$49,196	\$54,332	\$58,796
High w/ADC (36 hrs)	\$32,400	\$52,416	\$57,552	\$62,016	\$63,084	\$68,220	\$72,684
High w/o ADC (36 hrs)	\$38,640	\$58,656	\$63,792	\$68,256	\$69,324	\$74,460	\$78,924

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), \$120 should be added to the monthly totals (\$100 for out-of-pocket medical costs and \$20 for miscellaneous costs) resulting in an annual increase in costs of \$1,440 (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 North Carolina*.

Table D-28: The Elder Economic Security Standard Index for Dare 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)	\$406	\$665	\$1,206	\$406	\$665	\$1,206
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$257	\$257	\$257	\$397	\$397	\$397
Health Care (Good Health)	\$408	\$408	\$408	\$816	\$816	\$816
Miscellaneous	\$263	\$263	\$263	\$413	\$413	\$413
Elder Index Per Month	\$1,577	\$1,836	\$2,377	\$2,480	\$2,739	\$3,280
Elder Index Per Year	\$18,924	\$22,032	\$28,524	\$29,760	\$32,868	\$39,360

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	\$14,334	\$23,265

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)	\$6,984	\$27,348	\$30,456	\$36,948	\$38,184	\$41,292	\$47,784
Medium (16 hrs)	\$18,512	\$38,876	\$41,984	\$48,476	\$49,712	\$52,820	\$59,312
High w/ADC (36 hrs)	\$32,400	\$52,764	\$55,872	\$62,364	\$63,600	\$66,708	\$73,200
High w/o ADC (36 hrs)	\$38,640	\$59,004	\$62,112	\$68,604	\$69,840	\$72,948	\$79,440

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), \$120 should be added to the monthly totals (\$100 for out-of-pocket medical costs and \$20 for miscellaneous costs) resulting in an annual increase in costs of \$1,440 (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 North Carolina*.

Table D-29: The Elder Economic Security Standard Index for Davidson 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)	\$298	\$505	\$974	\$298	\$505	\$974
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$257	\$257	\$257	\$397	\$397	\$397
Health Care (Good Health)	\$372	\$372	\$372	\$744	\$744	\$744
Miscellaneous	\$234	\$234	\$234	\$377	\$377	\$377
Elder Index Per Month	\$1,404	\$1,611	\$2,080	\$2,264	\$2,471	\$2,940
Elder Index Per Year	\$16,848	\$19,332	\$24,960	\$27,168	\$29,652	\$35,280

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	\$14,048	\$22,801

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)	\$6,984	\$26,093	\$28,577	\$34,205	\$36,413	\$38,897	\$44,525
Medium (16 hrs)	\$18,512	\$37,621	\$40,105	\$45,733	\$47,941	\$50,425	\$56,053
High w/ADC (36 hrs)	\$32,400	\$51,509	\$53,993	\$59,621	\$61,829	\$64,313	\$69,941
High w/o ADC (36 hrs)	\$38,640	\$57,749	\$60,233	\$65,861	\$68,069	\$70,553	\$76,181

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), \$188.40 should be added to the monthly totals (\$157 for out-of-pocket medical costs and \$31.40 for miscellaneous costs) resulting in an annual increase in costs of \$2,260.80 (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 North Carolina*.

Table D-30: The Elder Economic Security Standard Index for Davie 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)	\$284	\$559	\$904	\$284	\$559	\$904
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$261	\$261	\$261	\$404	\$404	\$404
Health Care (Good Health)	\$372	\$372	\$372	\$744	\$744	\$744
Miscellaneous	\$232	\$232	\$232	\$376	\$376	\$376
Elder Index Per Month	\$1,392	\$1,667	\$2,012	\$2,256	\$2,531	\$2,876
Elder Index Per Year	\$16,704	\$20,004	\$24,144	\$27,072	\$30,372	\$34,512

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	\$14,479	\$23,501

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)	\$6,984	\$25,949	\$29,249	\$33,389	\$36,317	\$39,617	\$43,757
Medium (16 hrs)	\$18,512	\$37,477	\$40,777	\$44,917	\$47,845	\$51,145	\$55,285
High w/ADC (36 hrs)	\$32,400	\$51,365	\$54,665	\$58,805	\$61,733	\$65,033	\$69,173
High w/o ADC (36 hrs)	\$38,640	\$57,605	\$60,905	\$65,045	\$67,973	\$71,273	\$75,413

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), \$188.40 should be added to the monthly totals (\$157 for out-of-pocket medical costs and \$31.40 for miscellaneous costs) resulting in an annual increase in costs of \$2,260.80 (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 North Carolina*.

Table D-31: The Elder Economic Security Standard Index for Duplin 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)	\$355	\$535	\$823	\$355	\$535	\$823
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$257	\$257	\$257	\$397	\$397	\$397
Health Care (Good Health)	\$408	\$408	\$408	\$816	\$816	\$816
Miscellaneous	\$253	\$253	\$253	\$403	\$403	\$403
Elder Index Per Month	\$1,516	\$1,696	\$1,984	\$2,419	\$2,599	\$2,887
Elder Index Per Year	\$18,192	\$20,352	\$23,808	\$29,028	\$31,188	\$34,644

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	\$12,310	\$19,981

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)	\$6,984	\$26,616	\$28,776	\$32,232	\$37,452	\$39,612	\$43,068
Medium (16 hrs)	\$18,512	\$38,144	\$40,304	\$43,760	\$48,980	\$51,140	\$54,596
High w/ADC (36 hrs)	\$32,400	\$52,032	\$54,192	\$57,648	\$62,868	\$65,028	\$68,484
High w/o ADC (36 hrs)	\$38,640	\$58,272	\$60,432	\$63,888	\$69,108	\$71,268	\$74,724

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), \$120 should be added to the monthly totals (\$100 for out-of-pocket medical costs and \$20 for miscellaneous costs) resulting in an annual increase in costs of \$1,440 (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 North Carolina*.

Table D-32: The Elder Economic Security Standard Index for Durham 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)	\$417	\$750	\$1,150	\$417	\$750	\$1,150
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$255	\$255	\$255	\$395	\$395	\$395
Health Care (Good Health)	\$408	\$408	\$408	\$816	\$816	\$816
Miscellaneous	\$265	\$265	\$265	\$415	\$415	\$415
Elder Index Per Month	\$1,588	\$1,921	\$2,321	\$2,491	\$2,824	\$3,224
Elder Index Per Year	\$19,056	\$23,052	\$27,852	\$29,892	\$33,888	\$38,688

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	\$14,929	\$24,232

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)	\$6,984	\$26,040	\$30,036	\$34,836	\$36,876	\$40,872	\$45,672
Medium (16 hrs)	\$18,512	\$37,568	\$41,564	\$46,364	\$48,404	\$52,400	\$57,200
High w/ADC (36 hrs)	\$32,400	\$51,456	\$55,452	\$60,252	\$62,292	\$66,288	\$71,088
High w/o ADC (36 hrs)	\$38,640	\$57,696	\$61,692	\$66,492	\$68,532	\$72,528	\$77,328

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), \$120 should be added to the monthly totals (\$100 for out-of-pocket medical costs and \$20 for miscellaneous costs) resulting in an annual increase in costs of \$1,440 (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 North Carolina*.

Table D-33: The Elder Economic Security Standard Index for Edgecombe 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)	\$340	\$468	\$973	\$340	\$468	\$973
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$255	\$255	\$255	\$395	\$395	\$395
Health Care (Good Health)	\$408	\$408	\$408	\$816	\$816	\$816
Miscellaneous	\$249	\$249	\$249	\$400	\$400	\$400
Elder Index Per Month	\$1,495	\$1,623	\$2,128	\$2,399	\$2,527	\$3,032
Elder Index Per Year	\$17,940	\$19,476	\$25,536	\$28,788	\$30,324	\$36,384

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	\$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)	\$6,984	\$26,364	\$27,900	\$33,960	\$37,212	\$38,748	\$44,808
Medium (16 hrs)	\$18,512	\$37,892	\$39,428	\$45,488	\$48,740	\$50,276	\$56,336
High w/ADC (36 hrs)	\$32,400	\$51,780	\$53,316	\$59,376	\$62,628	\$64,164	\$70,224
High w/o ADC (36 hrs)	\$38,640	\$58,020	\$59,556	\$65,616	\$68,868	\$70,404	\$76,464

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), \$120 should be added to the monthly totals (\$100 for out-of-pocket medical costs and \$20 for miscellaneous costs) resulting in an annual increase in costs of \$1,440 (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 North Carolina*.

Table D-34: The Elder Economic Security Standard Index for Forsyth 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)	\$334	\$559	\$1,023	\$334	\$559	\$1,023
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$261	\$261	\$261	\$404	\$404	\$404
Health Care (Good Health)	\$354	\$354	\$354	\$708	\$708	\$708
Miscellaneous	\$238	\$238	\$238	\$379	\$379	\$379
Elder Index Per Month	\$1,430	\$1,655	\$2,119	\$2,273	\$2,498	\$2,962
Elder Index Per Year	\$17,160	\$19,860	\$25,428	\$27,276	\$29,976	\$35,544

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	\$14,865	\$24,128

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)	\$6,984	\$26,232	\$28,932	\$34,500	\$36,348	\$39,048	\$44,616
Medium (16 hrs)	\$18,512	\$37,760	\$40,460	\$46,028	\$47,876	\$50,576	\$56,144
High w/ADC (36 hrs)	\$32,400	\$51,648	\$54,348	\$59,916	\$61,764	\$64,464	\$70,032
High w/o ADC (36 hrs)	\$38,640	\$57,888	\$60,588	\$66,156	\$68,004	\$70,704	\$76,272

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), \$174 should be added to the monthly totals (\$145 for out-of-pocket medical costs and \$29 for miscellaneous costs) resulting in an annual increase in costs of \$2,088 (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 North Carolina*.

Table D-35: The Elder Economic Security Standard Index for Franklin 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)	\$339	\$779	\$966	\$339	\$779	\$966
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$233	\$233	\$233	\$361	\$361	\$361
Health Care (Good Health)	\$408	\$408	\$408	\$816	\$816	\$816
Miscellaneous	\$245	\$245	\$245	\$393	\$393	\$393
Elder Index Per Month	\$1,468	\$1,908	\$2,095	\$2,357	\$2,797	\$2,984
Elder Index Per Year	\$17,616	\$22,896	\$25,140	\$28,284	\$33,564	\$35,808

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	\$13,532	\$21,964

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)	\$6,984	\$26,040	\$31,320	\$33,564	\$36,708	\$41,988	\$44,232
Medium (16 hrs)	\$18,512	\$37,568	\$42,848	\$45,092	\$48,236	\$53,516	\$55,760
High w/ADC (36 hrs)	\$32,400	\$51,456	\$56,736	\$58,980	\$62,124	\$67,404	\$69,648
High w/o ADC (36 hrs)	\$38,640	\$57,696	\$62,976	\$65,220	\$68,364	\$73,644	\$75,888

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), \$120 should be added to the monthly totals (\$100 for out-of-pocket medical costs and \$20 for miscellaneous costs) resulting in an annual increase in costs of \$1,440 (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 North Carolina*.

Table D-36: The Elder Economic Security Standard Index for Gaston 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)	\$321	\$738	\$936	\$321	\$738	\$936
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$233	\$233	\$233	\$361	\$361	\$361
Health Care (Good Health)	\$408	\$408	\$408	\$816	\$816	\$816
Miscellaneous	\$241	\$241	\$241	\$389	\$389	\$389
Elder Index Per Month	\$1,446	\$1,863	\$2,061	\$2,335	\$2,752	\$2,950
Elder Index Per Year	\$17,352	\$22,356	\$24,732	\$28,020	\$33,024	\$35,400

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	\$14,208	\$23,061

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)	\$6,984	\$25,776	\$30,780	\$33,156	\$36,444	\$41,448	\$43,824
Medium (16 hrs)	\$18,512	\$37,304	\$42,308	\$44,684	\$47,972	\$52,976	\$55,352
High w/ADC (36 hrs)	\$32,400	\$51,192	\$56,196	\$58,572	\$61,860	\$66,864	\$69,240
High w/o ADC (36 hrs)	\$38,640	\$57,432	\$62,436	\$64,812	\$68,100	\$73,104	\$75,480

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), \$120 should be added to the monthly totals (\$100 for out-of-pocket medical costs and \$20 for miscellaneous costs) resulting in an annual increase in costs of \$1,440 (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 North Carolina*.

Table D-37: The Elder Economic Security Standard Index for Gates 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)	\$406	\$566	\$1,206	\$406	\$566	\$1,206
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$257	\$257	\$257	\$397	\$397	\$397
Health Care (Good Health)	\$408	\$408	\$408	\$816	\$816	\$816
Miscellaneous	\$263	\$263	\$263	\$413	\$413	\$413
Elder Index Per Month	\$1,577	\$1,737	\$2,377	\$2,480	\$2,640	\$3,280
Elder Index Per Year	\$18,924	\$20,844	\$28,524	\$29,760	\$31,680	\$39,360

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	\$12,660	\$20,549

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)	\$6,984	\$27,348	\$29,268	\$36,948	\$38,184	\$40,104	\$47,784
Medium (16 hrs)	\$18,512	\$38,876	\$40,796	\$48,476	\$49,712	\$51,632	\$59,312
High w/ADC (36 hrs)	\$32,400	\$52,764	\$54,684	\$62,364	\$63,600	\$65,520	\$73,200
High w/o ADC (36 hrs)	\$38,640	\$59,004	\$60,924	\$68,604	\$69,840	\$71,760	\$79,440

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), \$120 should be added to the monthly totals (\$100 for out-of-pocket medical costs and \$20 for miscellaneous costs) resulting in an annual increase in costs of \$1,440 (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 North Carolina*.

Table D-38: The Elder Economic Security Standard Index for Graham 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)	\$263	\$497	\$942	\$263	\$497	\$942
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$257	\$257	\$257	\$397	\$397	\$397
Health Care (Good Health)	\$408	\$408	\$408	\$816	\$816	\$816
Miscellaneous	\$234	\$234	\$234	\$385	\$385	\$385
Elder Index Per Month	\$1,405	\$1,639	\$2,084	\$2,309	\$2,543	\$2,988
Elder Index Per Year	\$16,860	\$19,668	\$25,008	\$27,708	\$30,516	\$35,856

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	\$12,166	\$19,746

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)	\$6,984	\$25,284	\$28,092	\$33,432	\$36,132	\$38,940	\$44,280
Medium (16 hrs)	\$18,512	\$36,812	\$39,620	\$44,960	\$47,660	\$50,468	\$55,808
High w/ADC (36 hrs)	\$32,400	\$50,700	\$53,508	\$58,848	\$61,548	\$64,356	\$69,696
High w/o ADC (36 hrs)	\$38,640	\$56,940	\$59,748	\$65,088	\$67,788	\$70,596	\$75,936

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), \$120 should be added to the monthly totals (\$100 for out-of-pocket medical costs and \$20 for miscellaneous costs) resulting in an annual increase in costs of \$1,440 (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 North Carolina*.

Table D-39: The Elder Economic Security Standard Index for Granville 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	\$542	\$947	\$366	\$542	\$947
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$257	\$257	\$257	\$397	\$397	\$397
Health Care (Good Health)	\$408	\$408	\$408	\$816	\$816	\$816
Miscellaneous	\$255	\$255	\$255	\$405	\$405	\$405
Elder Index Per Month	\$1,529	\$1,705	\$2,110	\$2,432	\$2,608	\$3,013
Elder Index Per Year	\$18,348	\$20,460	\$25,320	\$29,184	\$31,296	\$36,156

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	\$13,205	\$21,433

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)	\$6,984	\$26,772	\$28,884	\$33,744	\$37,608	\$39,720	\$44,580
Medium (16 hrs)	\$18,512	\$38,300	\$40,412	\$45,272	\$49,136	\$51,248	\$56,108
High w/ADC (36 hrs)	\$32,400	\$52,188	\$54,300	\$59,160	\$63,024	\$65,136	\$69,996
High w/o ADC (36 hrs)	\$38,640	\$58,428	\$60,540	\$65,400	\$69,264	\$71,376	\$76,236

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), \$120 should be added to the monthly totals (\$100 for out-of-pocket medical costs and \$20 for miscellaneous costs) resulting in an annual increase in costs of \$1,440 (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 North Carolina*.

Table D-40: The Elder Economic Security Standard Index for Greene 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)	\$420	\$496	\$967	\$420	\$496	\$967
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$255	\$255	\$255	\$395	\$395	\$395
Health Care (Good Health)	\$408	\$408	\$408	\$816	\$816	\$816
Miscellaneous	\$265	\$265	\$265	\$416	\$416	\$416
Elder Index Per Month	\$1,591	\$1,667	\$2,138	\$2,495	\$2,571	\$3,042
Elder Index Per Year	\$19,092	\$20,004	\$25,656	\$29,940	\$30,852	\$36,504

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	\$12,465	\$20,232

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)	\$6,984	\$27,516	\$28,428	\$34,080	\$38,364	\$39,276	\$44,928
Medium (16 hrs)	\$18,512	\$39,044	\$39,956	\$45,608	\$49,892	\$50,804	\$56,456
High w/ADC (36 hrs)	\$32,400	\$52,932	\$53,844	\$59,496	\$63,780	\$64,692	\$70,344
High w/o ADC (36 hrs)	\$38,640	\$59,172	\$60,084	\$65,736	\$70,020	\$70,932	\$76,584

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), \$120 should be added to the monthly totals (\$100 for out-of-pocket medical costs and \$20 for miscellaneous costs) resulting in an annual increase in costs of \$1,440 (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 North Carolina*.

Table D-41: The Elder Economic Security Standard Index for Guilford 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	\$611	\$1,093	\$366	\$611	\$1,093
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$255	\$255	\$255	\$395	\$395	\$395
Health Care (Good Health)	\$346	\$346	\$346	\$692	\$692	\$692
Miscellaneous	\$242	\$242	\$242	\$380	\$380	\$380
Elder Index Per Month	\$1,452	\$1,697	\$2,179	\$2,281	\$2,526	\$3,008
Elder Index Per Year	\$17,424	\$20,364	\$26,148	\$27,372	\$30,312	\$36,096

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	\$14,879	\$24,150

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)	\$6,984	\$26,510	\$29,450	\$35,234	\$36,458	\$39,398	\$45,182
Medium (16 hrs)	\$18,512	\$38,038	\$40,978	\$46,762	\$47,986	\$50,926	\$56,710
High w/ADC (36 hrs)	\$32,400	\$51,926	\$54,866	\$60,650	\$61,874	\$64,814	\$70,598
High w/o ADC (36 hrs)	\$38,640	\$58,166	\$61,106	\$66,890	\$68,114	\$71,054	\$76,838

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), \$175.20 should be added to the monthly totals (\$146 for out-of-pocket medical costs and \$29.20 for miscellaneous costs) resulting in an annual increase in costs of \$2,102.40 (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 North Carolina*.

Table D-42: The Elder Economic Security Standard Index for Halifax 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)	\$368	\$538	\$848	\$368	\$538	\$848
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$257	\$257	\$257	\$397	\$397	\$397
Health Care (Good Health)	\$408	\$408	\$408	\$816	\$816	\$816
Miscellaneous	\$255	\$255	\$255	\$406	\$406	\$406
Elder Index Per Month	\$1,531	\$1,701	\$2,011	\$2,435	\$2,605	\$2,915
Elder Index Per Year	\$18,372	\$20,412	\$24,132	\$29,220	\$31,260	\$34,980

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	\$12,876	\$20,898

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)	\$6,984	\$26,796	\$28,836	\$32,556	\$37,644	\$39,684	\$43,404
Medium (16 hrs)	\$18,512	\$38,324	\$40,364	\$44,084	\$49,172	\$51,212	\$54,932
High w/ADC (36 hrs)	\$32,400	\$52,212	\$54,252	\$57,972	\$63,060	\$65,100	\$68,820
High w/o ADC (36 hrs)	\$38,640	\$58,452	\$60,492	\$64,212	\$69,300	\$71,340	\$75,060

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), \$120 should be added to the monthly totals (\$100 for out-of-pocket medical costs and \$20 for miscellaneous costs) resulting in an annual increase in costs of \$1,440 (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 North Carolina*.

Table D-43: The Elder Economic Security Standard Index for Harnett 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)	\$356	\$543	\$957	\$356	\$543	\$957
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$257	\$257	\$257	\$397	\$397	\$397
Health Care (Good Health)	\$408	\$408	\$408	\$816	\$816	\$816
Miscellaneous	\$253	\$253	\$253	\$403	\$403	\$403
Elder Index Per Month	\$1,517	\$1,704	\$2,118	\$2,420	\$2,607	\$3,021
Elder Index Per Year	\$18,204	\$20,448	\$25,416	\$29,040	\$31,284	\$36,252

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	\$13,023	\$21,138

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)	\$6,984	\$26,628	\$28,872	\$33,840	\$37,464	\$39,708	\$44,676
Medium (16 hrs)	\$18,512	\$38,156	\$40,400	\$45,368	\$48,992	\$51,236	\$56,204
High w/ADC (36 hrs)	\$32,400	\$52,044	\$54,288	\$59,256	\$62,880	\$65,124	\$70,092
High w/o ADC (36 hrs)	\$38,640	\$58,284	\$60,528	\$65,496	\$69,120	\$71,364	\$76,332

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), \$120 should be added to the monthly totals (\$100 for out-of-pocket medical costs and \$20 for miscellaneous costs) resulting in an annual increase in costs of \$1,440 (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 North Carolina*.

Table D-44: The Elder Economic Security Standard Index for Haywood 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)	\$263	\$516	\$942	\$263	\$516	\$942
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$261	\$261	\$261	\$404	\$404	\$404
Health Care (Good Health)	\$408	\$408	\$408	\$816	\$816	\$816
Miscellaneous	\$235	\$235	\$235	\$386	\$386	\$386
Elder Index Per Month	\$1,410	\$1,663	\$2,089	\$2,317	\$2,570	\$2,996
Elder Index Per Year	\$16,920	\$19,956	\$25,068	\$27,804	\$30,840	\$35,952

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	\$13,816	\$22,425

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)	\$6,984	\$25,344	\$28,380	\$33,492	\$36,228	\$39,264	\$44,376
Medium (16 hrs)	\$18,512	\$36,872	\$39,908	\$45,020	\$47,756	\$50,792	\$55,904
High w/ADC (36 hrs)	\$32,400	\$50,760	\$53,796	\$58,908	\$61,644	\$64,680	\$69,792
High w/o ADC (36 hrs)	\$38,640	\$57,000	\$60,036	\$65,148	\$67,884	\$70,920	\$76,032

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), \$120 should be added to the monthly totals (\$100 for out-of-pocket medical costs and \$20 for miscellaneous costs) resulting in an annual increase in costs of \$1,440 (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 North Carolina*.

Table D-45: The Elder Economic Security Standard Index for Henderson 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)	\$328	\$589	\$1,114	\$328	\$589	\$1,114
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$261	\$261	\$261	\$404	\$404	\$404
Health Care (Good Health)	\$408	\$408	\$408	\$816	\$816	\$816
Miscellaneous	\$248	\$248	\$248	\$399	\$399	\$399
Elder Index Per Month	\$1,488	\$1,749	\$2,274	\$2,395	\$2,656	\$3,181
Elder Index Per Year	\$17,856	\$20,988	\$27,288	\$28,740	\$31,872	\$38,172

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	\$14,347	\$23,287

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)	\$6,984	\$26,280	\$29,412	\$35,712	\$37,164	\$40,296	\$46,596
Medium (16 hrs)	\$18,512	\$37,808	\$40,940	\$47,240	\$48,692	\$51,824	\$58,124
High w/ADC (36 hrs)	\$32,400	\$51,696	\$54,828	\$61,128	\$62,580	\$65,712	\$72,012
High w/o ADC (36 hrs)	\$38,640	\$57,936	\$61,068	\$67,368	\$68,820	\$71,952	\$78,252

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), \$120 should be added to the monthly totals (\$100 for out-of-pocket medical costs and \$20 for miscellaneous costs) resulting in an annual increase in costs of \$1,440 (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 North Carolina*.

Table D-46: The Elder Economic Security Standard Index for Hertford 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)	\$368	\$535	\$848	\$368	\$535	\$848
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$257	\$257	\$257	\$397	\$397	\$397
Health Care (Good Health)	\$408	\$408	\$408	\$816	\$816	\$816
Miscellaneous	\$255	\$255	\$255	\$406	\$406	\$406
Elder Index Per Month	\$1,531	\$1,698	\$2,011	\$2,435	\$2,602	\$2,915
Elder Index Per Year	\$18,372	\$20,376	\$24,132	\$29,220	\$31,224	\$34,980

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	\$12,841	\$20,842

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)	\$6,984	\$26,796	\$28,800	\$32,556	\$37,644	\$39,648	\$43,404
Medium (16 hrs)	\$18,512	\$38,324	\$40,328	\$44,084	\$49,172	\$51,176	\$54,932
High w/ADC (36 hrs)	\$32,400	\$52,212	\$54,216	\$57,972	\$63,060	\$65,064	\$68,820
High w/o ADC (36 hrs)	\$38,640	\$58,452	\$60,456	\$64,212	\$69,300	\$71,304	\$75,060

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), \$120 should be added to the monthly totals (\$100 for out-of-pocket medical costs and \$20 for miscellaneous costs) resulting in an annual increase in costs of \$1,440 (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 North Carolina*.

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

	Elder Person (age 65+)			Elder Couple (both age 65+)		
Expenses/Monthly and Yearly Totals	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)	\$355	\$575	\$965	\$355	\$575	\$965
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$261	\$261	\$261	\$404	\$404	\$404
Health Care (Good Health)	\$408	\$408	\$408	\$816	\$816	\$816
Miscellaneous	\$253	\$253	\$253	\$405	\$405	\$405
Elder Index Per Month	\$1,520	\$1,740	\$2,130	\$2,428	\$2,648	\$3,038
Elder Index Per Year	\$18,240	\$20,880	\$25,560	\$29,136	\$31,776	\$36,456

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	\$12,451	\$20,210

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)	\$6,984	\$26,664	\$29,304	\$33,984	\$37,560	\$40,200	\$44,880
Medium (16 hrs)	\$18,512	\$38,192	\$40,832	\$45,512	\$49,088	\$51,728	\$56,408
High w/ADC (36 hrs)	\$32,400	\$52,080	\$54,720	\$59,400	\$62,976	\$65,616	\$70,296
High w/o ADC (36 hrs)	\$38,640	\$58,320	\$60,960	\$65,640	\$69,216	\$71,856	\$76,536

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), \$120 should be added to the monthly totals (\$100 for out-of-pocket medical costs and \$20 for miscellaneous costs) resulting in an annual increase in costs of \$1,440 (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 North Carolina*.

Table D-48: The Elder Economic Security Standard Index for Hyde 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)	\$406	\$566	\$1,206	\$406	\$566	\$1,206
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$257	\$257	\$257	\$397	\$397	\$397
Health Care (Good Health)	\$408	\$408	\$408	\$816	\$816	\$816
Miscellaneous	\$263	\$263	\$263	\$413	\$413	\$413
Elder Index Per Month	\$1,577	\$1,737	\$2,377	\$2,480	\$2,640	\$3,280
Elder Index Per Year	\$18,924	\$20,844	\$28,524	\$29,760	\$31,680	\$39,360

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	\$11,381	\$18,473

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)	\$6,984	\$27,348	\$29,268	\$36,948	\$38,184	\$40,104	\$47,784
Medium (16 hrs)	\$18,512	\$38,876	\$40,796	\$48,476	\$49,712	\$51,632	\$59,312
High w/ADC (36 hrs)	\$32,400	\$52,764	\$54,684	\$62,364	\$63,600	\$65,520	\$73,200
High w/o ADC (36 hrs)	\$38,640	\$59,004	\$60,924	\$68,604	\$69,840	\$71,760	\$79,440

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), \$120 should be added to the monthly totals (\$100 for out-of-pocket medical costs and \$20 for miscellaneous costs) resulting in an annual increase in costs of \$1,440 (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 North Carolina*.

Table D-49: The Elder Economic Security Standard Index for Iredell 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)	\$314	\$595	\$941	\$314	\$595	\$941
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$257	\$257	\$257	\$397	\$397	\$397
Health Care (Good Health)	\$408	\$408	\$408	\$816	\$816	\$816
Miscellaneous	\$244	\$244	\$244	\$395	\$395	\$395
Elder Index Per Month	\$1,466	\$1,747	\$2,093	\$2,370	\$2,651	\$2,997
Elder Index Per Year	\$17,592	\$20,964	\$25,116	\$28,440	\$31,812	\$35,964

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	\$14,378	\$23,336

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)	\$6,984	\$26,016	\$29,388	\$33,540	\$36,864	\$40,236	\$44,388
Medium (16 hrs)	\$18,512	\$37,544	\$40,916	\$45,068	\$48,392	\$51,764	\$55,916
High w/ADC (36 hrs)	\$32,400	\$51,432	\$54,804	\$58,956	\$62,280	\$65,652	\$69,804
High w/o ADC (36 hrs)	\$38,640	\$57,672	\$61,044	\$65,196	\$68,520	\$71,892	\$76,044

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), \$120 should be added to the monthly totals (\$100 for out-of-pocket medical costs and \$20 for miscellaneous costs) resulting in an annual increase in costs of \$1,440 (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 North Carolina*.

Table D-50: 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)	\$263	\$526	\$942	\$263	\$526	\$942
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$257	\$257	\$257	\$397	\$397	\$397
Health Care (Good Health)	\$408	\$408	\$408	\$816	\$816	\$816
Miscellaneous	\$234	\$234	\$234	\$385	\$385	\$385
Elder Index Per Month	\$1,405	\$1,668	\$2,084	\$2,309	\$2,572	\$2,988
Elder Index Per Year	\$16,860	\$20,016	\$25,008	\$27,708	\$30,864	\$35,856

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	\$13,358	\$21,682

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)	\$6,984	\$25,284	\$28,440	\$33,432	\$36,132	\$39,288	\$44,280
Medium (16 hrs)	\$18,512	\$36,812	\$39,968	\$44,960	\$47,660	\$50,816	\$55,808
High w/ADC (36 hrs)	\$32,400	\$50,700	\$53,856	\$58,848	\$61,548	\$64,704	\$69,696
High w/o ADC (36 hrs)	\$38,640	\$56,940	\$60,096	\$65,088	\$67,788	\$70,944	\$75,936

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), \$120 should be added to the monthly totals (\$100 for out-of-pocket medical costs and \$20 for miscellaneous costs) resulting in an annual increase in costs of \$1,440 (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 North Carolina*.

Table D-51: The Elder Economic Security Standard Index for Johnston 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)	\$339	\$779	\$966	\$339	\$779	\$966
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$233	\$233	\$233	\$361	\$361	\$361
Health Care (Good Health)	\$408	\$408	\$408	\$816	\$816	\$816
Miscellaneous	\$245	\$245	\$245	\$393	\$393	\$393
Elder Index Per Month	\$1,468	\$1,908	\$2,095	\$2,357	\$2,797	\$2,984
Elder Index Per Year	\$17,616	\$22,896	\$25,140	\$28,284	\$33,564	\$35,808

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	\$13,507	\$21,923

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)	\$6,984	\$26,040	\$31,320	\$33,564	\$36,708	\$41,988	\$44,232
Medium (16 hrs)	\$18,512	\$37,568	\$42,848	\$45,092	\$48,236	\$53,516	\$55,760
High w/ADC (36 hrs)	\$32,400	\$51,456	\$56,736	\$58,980	\$62,124	\$67,404	\$69,648
High w/o ADC (36 hrs)	\$38,640	\$57,696	\$62,976	\$65,220	\$68,364	\$73,644	\$75,888

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), \$120 should be added to the monthly totals (\$100 for out-of-pocket medical costs and \$20 for miscellaneous costs) resulting in an annual increase in costs of \$1,440 (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 North Carolina*.

Table D-52: The Elder Economic Security Standard Index for Jones 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)	\$395	\$535	\$1,106	\$395	\$535	\$1,106
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$257	\$257	\$257	\$397	\$397	\$397
Health Care (Good Health)	\$408	\$408	\$408	\$816	\$816	\$816
Miscellaneous	\$261	\$261	\$261	\$411	\$411	\$411
Elder Index Per Month	\$1,564	\$1,704	\$2,275	\$2,467	\$2,607	\$3,178
Elder Index Per Year	\$18,768	\$20,448	\$27,300	\$29,604	\$31,284	\$38,136

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	\$11,856	\$19,243

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)	\$6,984	\$27,192	\$28,872	\$35,724	\$38,028	\$39,708	\$46,560
Medium (16 hrs)	\$18,512	\$38,720	\$40,400	\$47,252	\$49,556	\$51,236	\$58,088
High w/ADC (36 hrs)	\$32,400	\$52,608	\$54,288	\$61,140	\$63,444	\$65,124	\$71,976
High w/o ADC (36 hrs)	\$38,640	\$58,848	\$60,528	\$67,380	\$69,684	\$71,364	\$78,216

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), \$120 should be added to the monthly totals (\$100 for out-of-pocket medical costs and \$20 for miscellaneous costs) resulting in an annual increase in costs of \$1,440 (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 North Carolina*.

Table D-53: The Elder Economic Security Standard Index for Lee 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)	\$356	\$587	\$957	\$356	\$587	\$957
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$257	\$257	\$257	\$397	\$397	\$397
Health Care (Good Health)	\$408	\$408	\$408	\$816	\$816	\$816
Miscellaneous	\$253	\$253	\$253	\$403	\$403	\$403
Elder Index Per Month	\$1,517	\$1,748	\$2,118	\$2,420	\$2,651	\$3,021
Elder Index Per Year	\$18,204	\$20,976	\$25,416	\$29,040	\$31,812	\$36,252

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	\$14,059	\$22,820

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)	\$6,984	\$26,628	\$29,400	\$33,840	\$37,464	\$40,236	\$44,676
Medium (16 hrs)	\$18,512	\$38,156	\$40,928	\$45,368	\$48,992	\$51,764	\$56,204
High w/ADC (36 hrs)	\$32,400	\$52,044	\$54,816	\$59,256	\$62,880	\$65,652	\$70,092
High w/o ADC (36 hrs)	\$38,640	\$58,284	\$61,056	\$65,496	\$69,120	\$71,892	\$76,332

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), \$120 should be added to the monthly totals (\$100 for out-of-pocket medical costs and \$20 for miscellaneous costs) resulting in an annual increase in costs of \$1,440 (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 North Carolina*.

Table D-54: The Elder Economic Security Standard Index for Lenoir 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)	\$420	\$454	\$967	\$420	\$454	\$967
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$257	\$257	\$257	\$397	\$397	\$397
Health Care (Good Health)	\$408	\$408	\$408	\$816	\$816	\$816
Miscellaneous	\$266	\$266	\$266	\$416	\$416	\$416
Elder Index Per Month	\$1,594	\$1,628	\$2,141	\$2,497	\$2,531	\$3,044
Elder Index Per Year	\$19,128	\$19,536	\$25,692	\$29,964	\$30,372	\$36,528

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	\$12,955	\$21,028

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)	\$6,984	\$27,552	\$27,960	\$34,116	\$38,388	\$38,796	\$44,952
Medium (16 hrs)	\$18,512	\$39,080	\$39,488	\$45,644	\$49,916	\$50,324	\$56,480
High w/ADC (36 hrs)	\$32,400	\$52,968	\$53,376	\$59,532	\$63,804	\$64,212	\$70,368
High w/o ADC (36 hrs)	\$38,640	\$59,208	\$59,616	\$65,772	\$70,044	\$70,452	\$76,608

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), \$120 should be added to the monthly totals (\$100 for out-of-pocket medical costs and \$20 for miscellaneous costs) resulting in an annual increase in costs of \$1,440 (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 North Carolina*.

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

	Elder Person (age 65+)			Elder Couple (both age 65+)		
Expenses/Monthly and Yearly Totals	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)	\$321	\$565	\$936	\$321	\$565	\$936
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$257	\$257	\$257	\$397	\$397	\$397
Health Care (Good Health)	\$408	\$408	\$408	\$816	\$816	\$816
Miscellaneous	\$246	\$246	\$246	\$396	\$396	\$396
Elder Index Per Month	\$1,475	\$1,719	\$2,090	\$2,378	\$2,622	\$2,993
Elder Index Per Year	\$17,700	\$20,628	\$25,080	\$28,536	\$31,464	\$35,916

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	\$14,243	\$23,118

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)	\$6,984	\$26,124	\$29,052	\$33,504	\$36,960	\$39,888	\$44,340
Medium (16 hrs)	\$18,512	\$37,652	\$40,580	\$45,032	\$48,488	\$51,416	\$55,868
High w/ADC (36 hrs)	\$32,400	\$51,540	\$54,468	\$58,920	\$62,376	\$65,304	\$69,756
High w/o ADC (36 hrs)	\$38,640	\$57,780	\$60,708	\$65,160	\$68,616	\$71,544	\$75,996

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), \$120 should be added to the monthly totals (\$100 for out-of-pocket medical costs and \$20 for miscellaneous costs) resulting in an annual increase in costs of \$1,440 (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 North Carolina*.

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

	Elder Person (age 65+)			Elder Couple (both age 65+)		
Expenses/Monthly and Yearly Totals	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)	\$263	\$483	\$942	\$263	\$483	\$942
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$257	\$257	\$257	\$397	\$397	\$397
Health Care (Good Health)	\$408	\$408	\$408	\$816	\$816	\$816
Miscellaneous	\$234	\$234	\$234	\$385	\$385	\$385
Elder Index Per Month	\$1,405	\$1,625	\$2,084	\$2,309	\$2,529	\$2,988
Elder Index Per Year	\$16,860	\$19,500	\$25,008	\$27,708	\$30,348	\$35,856

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	\$13,339	\$21,651

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)	\$6,984	\$25,284	\$27,924	\$33,432	\$36,132	\$38,772	\$44,280
Medium (16 hrs)	\$18,512	\$36,812	\$39,452	\$44,960	\$47,660	\$50,300	\$55,808
High w/ADC (36 hrs)	\$32,400	\$50,700	\$53,340	\$58,848	\$61,548	\$64,188	\$69,696
High w/o ADC (36 hrs)	\$38,640	\$56,940	\$59,580	\$65,088	\$67,788	\$70,428	\$75,936

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), \$120 should be added to the monthly totals (\$100 for out-of-pocket medical costs and \$20 for miscellaneous costs) resulting in an annual increase in costs of \$1,440 (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 North Carolina*.

Table D-57: The Elder Economic Security Standard Index for Madison 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)	\$330	\$589	\$1,006	\$330	\$589	\$1,006
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$261	\$261	\$261	\$404	\$404	\$404
Health Care (Good Health)	\$408	\$408	\$408	\$816	\$816	\$816
Miscellaneous	\$248	\$248	\$248	\$400	\$400	\$400
Elder Index Per Month	\$1,490	\$1,749	\$2,166	\$2,398	\$2,657	\$3,074
Elder Index Per Year	\$17,880	\$20,988	\$25,992	\$28,776	\$31,884	\$36,888

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	\$12,341	\$20,031

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)	\$6,984	\$26,304	\$29,412	\$34,416	\$37,200	\$40,308	\$45,312
Medium (16 hrs)	\$18,512	\$37,832	\$40,940	\$45,944	\$48,728	\$51,836	\$56,840
High w/ADC (36 hrs)	\$32,400	\$51,720	\$54,828	\$59,832	\$62,616	\$65,724	\$70,728
High w/o ADC (36 hrs)	\$38,640	\$57,960	\$61,068	\$66,072	\$68,856	\$71,964	\$76,968

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), \$120 should be added to the monthly totals (\$100 for out-of-pocket medical costs and \$20 for miscellaneous costs) resulting in an annual increase in costs of \$1,440 (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 North Carolina*.

Table D-58: The Elder Economic Security Standard Index for Martin 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)	\$392	\$525	\$900	\$392	\$525	\$900
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$257	\$257	\$257	\$397	\$397	\$397
Health Care (Good Health)	\$408	\$408	\$408	\$816	\$816	\$816
Miscellaneous	\$260	\$260	\$260	\$411	\$411	\$411
Elder Index Per Month	\$1,560	\$1,693	\$2,068	\$2,464	\$2,597	\$2,972
Elder Index Per Year	\$18,720	\$20,316	\$24,816	\$29,568	\$31,164	\$35,664

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	\$12,914	\$20,961

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)	\$6,984	\$27,144	\$28,740	\$33,240	\$37,992	\$39,588	\$44,088
Medium (16 hrs)	\$18,512	\$38,672	\$40,268	\$44,768	\$49,520	\$51,116	\$55,616
High w/ADC (36 hrs)	\$32,400	\$52,560	\$54,156	\$58,656	\$63,408	\$65,004	\$69,504
High w/o ADC (36 hrs)	\$38,640	\$58,800	\$60,396	\$64,896	\$69,648	\$71,244	\$75,744

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), \$120 should be added to the monthly totals (\$100 for out-of-pocket medical costs and \$20 for miscellaneous costs) resulting in an annual increase in costs of \$1,440 (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 North Carolina*.

Table D-59: The Elder Economic Security Standard Index for McDowell 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)	\$266	\$503	\$871	\$266	\$503	\$871
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$257	\$257	\$257	\$397	\$397	\$397
Health Care (Good Health)	\$364	\$364	\$364	\$728	\$728	\$728
Miscellaneous	\$226	\$226	\$226	\$368	\$368	\$368
Elder Index Per Month	\$1,356	\$1,593	\$1,961	\$2,207	\$2,444	\$2,812
Elder Index Per Year	\$16,272	\$19,116	\$23,532	\$26,484	\$29,328	\$33,744

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	\$13,178	\$21,390

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)	\$6,984	\$25,920	\$28,764	\$33,180	\$36,132	\$38,976	\$43,392
Medium (16 hrs)	\$18,512	\$37,448	\$40,292	\$44,708	\$47,660	\$50,504	\$54,920
High w/ADC (36 hrs)	\$32,400	\$51,336	\$54,180	\$58,596	\$61,548	\$64,392	\$68,808
High w/o ADC (36 hrs)	\$38,640	\$57,576	\$60,420	\$64,836	\$67,788	\$70,632	\$75,048

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), \$222 should be added to the monthly totals (\$185 for out-of-pocket medical costs and \$37 for miscellaneous costs) resulting in an annual increase in costs of \$2,664 (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 North Carolina*.

Table D-60: The Elder Economic Security Standard Index for Mecklenburg 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)	\$422	\$738	\$1,155	\$422	\$738	\$1,155
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$233	\$233	\$233	\$361	\$361	\$361
Health Care (Good Health)	\$408	\$408	\$408	\$816	\$816	\$816
Miscellaneous	\$261	\$261	\$261	\$409	\$409	\$409
Elder Index Per Month	\$1,567	\$1,883	\$2,300	\$2,456	\$2,772	\$3,189
Elder Index Per Year	\$18,804	\$22,596	\$27,600	\$29,472	\$33,264	\$38,268

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	\$15,151	\$24,592

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)	\$6,984	\$27,228	\$31,020	\$36,024	\$37,896	\$41,688	\$46,692
Medium (16 hrs)	\$18,512	\$38,756	\$42,548	\$47,552	\$49,424	\$53,216	\$58,220
High w/ADC (36 hrs)	\$32,400	\$52,644	\$56,436	\$61,440	\$63,312	\$67,104	\$72,108
High w/o ADC (36 hrs)	\$38,640	\$58,884	\$62,676	\$67,680	\$69,552	\$73,344	\$78,348

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), \$120 should be added to the monthly totals (\$100 for out-of-pocket medical costs and \$20 for miscellaneous costs) resulting in an annual increase in costs of \$1,440 (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 North Carolina*.

Table D-61: The Elder Economic Security Standard Index for Mitchell 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)	\$285	\$558	\$1,015	\$285	\$558	\$1,015
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$257	\$257	\$257	\$397	\$397	\$397
Health Care (Good Health)	\$408	\$408	\$408	\$816	\$816	\$816
Miscellaneous	\$239	\$239	\$239	\$389	\$389	\$389
Elder Index Per Month	\$1,432	\$1,705	\$2,162	\$2,335	\$2,608	\$3,065
Elder Index Per Year	\$17,184	\$20,460	\$25,944	\$28,020	\$31,296	\$36,780

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	\$12,596	\$20,444

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)	\$6,984	\$25,608	\$28,884	\$34,368	\$36,444	\$39,720	\$45,204
Medium (16 hrs)	\$18,512	\$37,136	\$40,412	\$45,896	\$47,972	\$51,248	\$56,732
High w/ADC (36 hrs)	\$32,400	\$51,024	\$54,300	\$59,784	\$61,860	\$65,136	\$70,620
High w/o ADC (36 hrs)	\$38,640	\$57,264	\$60,540	\$66,024	\$68,100	\$71,376	\$76,860

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), \$120 should be added to the monthly totals (\$100 for out-of-pocket medical costs and \$20 for miscellaneous costs) resulting in an annual increase in costs of \$1,440 (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 North Carolina*.

Table D-62: The Elder Economic Security Standard Index for Montgomery 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)	\$309	\$536	\$942	\$309	\$536	\$942
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$257	\$257	\$257	\$397	\$397	\$397
Health Care (Good Health)	\$408	\$408	\$408	\$816	\$816	\$816
Miscellaneous	\$243	\$243	\$243	\$394	\$394	\$394
Elder Index Per Month	\$1,460	\$1,687	\$2,093	\$2,364	\$2,591	\$2,997
Elder Index Per Year	\$17,520	\$20,244	\$25,116	\$28,368	\$31,092	\$35,964

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	\$13,355	\$21,677

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)	\$6,984	\$25,944	\$28,668	\$33,540	\$36,792	\$39,516	\$44,388
Medium (16 hrs)	\$18,512	\$37,472	\$40,196	\$45,068	\$48,320	\$51,044	\$55,916
High w/ADC (36 hrs)	\$32,400	\$51,360	\$54,084	\$58,956	\$62,208	\$64,932	\$69,804
High w/o ADC (36 hrs)	\$38,640	\$57,600	\$60,324	\$65,196	\$68,448	\$71,172	\$76,044

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), \$120 should be added to the monthly totals (\$100 for out-of-pocket medical costs and \$20 for miscellaneous costs) resulting in an annual increase in costs of \$1,440 (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 North Carolina*.

Table D-63: The Elder Economic Security Standard Index for Moore 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)	\$355	\$540	\$965	\$355	\$540	\$965
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$257	\$257	\$257	\$397	\$397	\$397
Health Care (Good Health)	\$408	\$408	\$408	\$816	\$816	\$816
Miscellaneous	\$253	\$253	\$253	\$403	\$403	\$403
Elder Index Per Month	\$1,516	\$1,701	\$2,126	\$2,419	\$2,604	\$3,029
Elder Index Per Year	\$18,192	\$20,412	\$25,512	\$29,028	\$31,248	\$36,348

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	\$14,526	\$23,578

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)	\$6,984	\$26,616	\$28,836	\$33,936	\$37,452	\$39,672	\$44,772
Medium (16 hrs)	\$18,512	\$38,144	\$40,364	\$45,464	\$48,980	\$51,200	\$56,300
High w/ADC (36 hrs)	\$32,400	\$52,032	\$54,252	\$59,352	\$62,868	\$65,088	\$70,188
High w/o ADC (36 hrs)	\$38,640	\$58,272	\$60,492	\$65,592	\$69,108	\$71,328	\$76,428

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), \$120 should be added to the monthly totals (\$100 for out-of-pocket medical costs and \$20 for miscellaneous costs) resulting in an annual increase in costs of \$1,440 (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 North Carolina*.

Table D-64: The Elder Economic Security Standard Index for Nash 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)	\$340	\$468	\$973	\$340	\$468	\$973
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$255	\$255	\$255	\$395	\$395	\$395
Health Care (Good Health)	\$408	\$408	\$408	\$816	\$816	\$816
Miscellaneous	\$249	\$249	\$249	\$400	\$400	\$400
Elder Index Per Month	\$1,495	\$1,623	\$2,128	\$2,399	\$2,527	\$3,032
Elder Index Per Year	\$17,940	\$19,476	\$25,536	\$28,788	\$30,324	\$36,384

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	\$21,810

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)	\$6,984	\$26,364	\$27,900	\$33,960	\$37,212	\$38,748	\$44,808
Medium (16 hrs)	\$18,512	\$37,892	\$39,428	\$45,488	\$48,740	\$50,276	\$56,336
High w/ADC (36 hrs)	\$32,400	\$51,780	\$53,316	\$59,376	\$62,628	\$64,164	\$70,224
High w/o ADC (36 hrs)	\$38,640	\$58,020	\$59,556	\$65,616	\$68,868	\$70,404	\$76,464

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), \$120 should be added to the monthly totals (\$100 for out-of-pocket medical costs and \$20 for miscellaneous costs) resulting in an annual increase in costs of \$1,440 (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 North Carolina*.

Table D-65: The Elder Economic Security Standard Index for New Hanover 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)	\$416	\$664	\$1,206	\$416	\$664	\$1,206
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$261	\$261	\$261	\$404	\$404	\$404
Health Care (Good Health)	\$408	\$408	\$408	\$816	\$816	\$816
Miscellaneous	\$266	\$266	\$266	\$417	\$417	\$417
Elder Index Per Month	\$1,594	\$1,842	\$2,384	\$2,501	\$2,749	\$3,291
Elder Index Per Year	\$19,128	\$22,104	\$28,608	\$30,012	\$32,988	\$39,492

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	\$14,784	\$23,995

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)	\$6,984	\$27,552	\$30,528	\$37,032	\$38,436	\$41,412	\$47,916
Medium (16 hrs)	\$18,512	\$39,080	\$42,056	\$48,560	\$49,964	\$52,940	\$59,444
High w/ADC (36 hrs)	\$32,400	\$52,968	\$55,944	\$62,448	\$63,852	\$66,828	\$73,332
High w/o ADC (36 hrs)	\$38,640	\$59,208	\$62,184	\$68,688	\$70,092	\$73,068	\$79,572

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), \$120 should be added to the monthly totals (\$100 for out-of-pocket medical costs and \$20 for miscellaneous costs) resulting in an annual increase in costs of \$1,440 (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 North Carolina*.

Table D-66: The Elder Economic Security Standard Index for Northampton 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)	\$368	\$525	\$848	\$368	\$525	\$848
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$257	\$257	\$257	\$397	\$397	\$397
Health Care (Good Health)	\$408	\$408	\$408	\$816	\$816	\$816
Miscellaneous	\$255	\$255	\$255	\$406	\$406	\$406
Elder Index Per Month	\$1,531	\$1,688	\$2,011	\$2,435	\$2,592	\$2,915
Elder Index Per Year	\$18,372	\$20,256	\$24,132	\$29,220	\$31,104	\$34,980

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	\$12,635	\$20,507

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)	\$6,984	\$26,796	\$28,680	\$32,556	\$37,644	\$39,528	\$43,404
Medium (16 hrs)	\$18,512	\$38,324	\$40,208	\$44,084	\$49,172	\$51,056	\$54,932
High w/ADC (36 hrs)	\$32,400	\$52,212	\$54,096	\$57,972	\$63,060	\$64,944	\$68,820
High w/o ADC (36 hrs)	\$38,640	\$58,452	\$60,336	\$64,212	\$69,300	\$71,184	\$75,060

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), \$120 should be added to the monthly totals (\$100 for out-of-pocket medical costs and \$20 for miscellaneous costs) resulting in an annual increase in costs of \$1,440 (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 North Carolina*.

Table D-67: The Elder Economic Security Standard Index for Onslow 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)	\$354	\$560	\$1,137	\$354	\$560	\$1,137
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$255	\$255	\$255	\$395	\$395	\$395
Health Care (Good Health)	\$408	\$408	\$408	\$816	\$816	\$816
Miscellaneous	\$252	\$252	\$252	\$403	\$403	\$403
Elder Index Per Month	\$1,512	\$1,718	\$2,295	\$2,416	\$2,622	\$3,199
Elder Index Per Year	\$18,144	\$20,616	\$27,540	\$28,992	\$31,464	\$38,388

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	\$12,540	\$20,354

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)	\$6,984	\$26,568	\$29,040	\$35,964	\$37,416	\$39,888	\$46,812
Medium (16 hrs)	\$18,512	\$38,096	\$40,568	\$47,492	\$48,944	\$51,416	\$58,340
High w/ADC (36 hrs)	\$32,400	\$51,984	\$54,456	\$61,380	\$62,832	\$65,304	\$72,228
High w/o ADC (36 hrs)	\$38,640	\$58,224	\$60,696	\$67,620	\$69,072	\$71,544	\$78,468

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), \$120 should be added to the monthly totals (\$100 for out-of-pocket medical costs and \$20 for miscellaneous costs) resulting in an annual increase in costs of \$1,440 (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 North Carolina*.

Table D-68: The Elder Economic Security Standard Index for Orange 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)	\$476	\$750	\$1,311	\$476	\$750	\$1,311
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$255	\$255	\$255	\$395	\$395	\$395
Health Care (Good Health)	\$408	\$408	\$408	\$816	\$816	\$816
Miscellaneous	\$276	\$276	\$276	\$427	\$427	\$427
Elder Index Per Month	\$1,658	\$1,932	\$2,493	\$2,562	\$2,836	\$3,397
Elder Index Per Year	\$19,896	\$23,184	\$29,916	\$30,744	\$34,032	\$40,764

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	\$15,548	\$25,236

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)	\$6,984	\$28,320	\$31,608	\$38,340	\$39,168	\$42,456	\$49,188
Medium (16 hrs)	\$18,512	\$39,848	\$43,136	\$49,868	\$50,696	\$53,984	\$60,716
High w/ADC (36 hrs)	\$32,400	\$53,736	\$57,024	\$63,756	\$64,584	\$67,872	\$74,604
High w/o ADC (36 hrs)	\$38,640	\$59,976	\$63,264	\$69,996	\$70,824	\$74,112	\$80,844

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), \$120 should be added to the monthly totals (\$100 for out-of-pocket medical costs and \$20 for miscellaneous costs) resulting in an annual increase in costs of \$1,440 (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 North Carolina*.

Table D-69: The Elder Economic Security Standard Index for Pamlico 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)	\$392	\$507	\$900	\$392	\$507	\$900
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$257	\$257	\$257	\$397	\$397	\$397
Health Care (Good Health)	\$408	\$408	\$408	\$816	\$816	\$816
Miscellaneous	\$260	\$260	\$260	\$411	\$411	\$411
Elder Index Per Month	\$1,560	\$1,675	\$2,068	\$2,464	\$2,579	\$2,972
Elder Index Per Year	\$18,720	\$20,100	\$24,816	\$29,568	\$30,948	\$35,664

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	\$13,354	\$21,675

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)	\$6,984	\$27,144	\$28,524	\$33,240	\$37,992	\$39,372	\$44,088
Medium (16 hrs)	\$18,512	\$38,672	\$40,052	\$44,768	\$49,520	\$50,900	\$55,616
High w/ADC (36 hrs)	\$32,400	\$52,560	\$53,940	\$58,656	\$63,408	\$64,788	\$69,504
High w/o ADC (36 hrs)	\$38,640	\$58,800	\$60,180	\$64,896	\$69,648	\$71,028	\$75,744

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), \$120 should be added to the monthly totals (\$100 for out-of-pocket medical costs and \$20 for miscellaneous costs) resulting in an annual increase in costs of \$1,440 (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 North Carolina*.

Table D-70: The Elder Economic Security Standard Index for Pasquotank 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)	\$406	\$555	\$1,206	\$406	\$555	\$1,206
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$257	\$257	\$257	\$397	\$397	\$397
Health Care (Good Health)	\$408	\$408	\$408	\$816	\$816	\$816
Miscellaneous	\$263	\$263	\$263	\$413	\$413	\$413
Elder Index Per Month	\$1,577	\$1,726	\$2,377	\$2,480	\$2,629	\$3,280
Elder Index Per Year	\$18,924	\$20,712	\$28,524	\$29,760	\$31,548	\$39,360

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	\$12,783	\$20,748

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)	\$6,984	\$27,348	\$29,136	\$36,948	\$38,184	\$39,972	\$47,784
Medium (16 hrs)	\$18,512	\$38,876	\$40,664	\$48,476	\$49,712	\$51,500	\$59,312
High w/ADC (36 hrs)	\$32,400	\$52,764	\$54,552	\$62,364	\$63,600	\$65,388	\$73,200
High w/o ADC (36 hrs)	\$38,640	\$59,004	\$60,792	\$68,604	\$69,840	\$71,628	\$79,440

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), \$120 should be added to the monthly totals (\$100 for out-of-pocket medical costs and \$20 for miscellaneous costs) resulting in an annual increase in costs of \$1,440 (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 North Carolina*.

Table D-71: The Elder Economic Security Standard Index for Pender 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	\$526	\$901	\$366	\$526	\$901
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$261	\$261	\$261	\$404	\$404	\$404
Health Care (Good Health)	\$408	\$408	\$408	\$816	\$816	\$816
Miscellaneous	\$256	\$256	\$256	\$407	\$407	\$407
Elder Index Per Month	\$1,534	\$1,694	\$2,069	\$2,441	\$2,601	\$2,976
Elder Index Per Year	\$18,408	\$20,328	\$24,828	\$29,292	\$31,212	\$35,712

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	\$22,429

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)	\$6,984	\$26,832	\$28,752	\$33,252	\$37,716	\$39,636	\$44,136
Medium (16 hrs)	\$18,512	\$38,360	\$40,280	\$44,780	\$49,244	\$51,164	\$55,664
High w/ADC (36 hrs)	\$32,400	\$52,248	\$54,168	\$58,668	\$63,132	\$65,052	\$69,552
High w/o ADC (36 hrs)	\$38,640	\$58,488	\$60,408	\$64,908	\$69,372	\$71,292	\$75,792

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), \$120 should be added to the monthly totals (\$100 for out-of-pocket medical costs and \$20 for miscellaneous costs) resulting in an annual increase in costs of \$1,440 (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 North Carolina*.

Table D-72: The Elder Economic Security Standard Index for Perquimans 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)	\$406	\$566	\$1,206	\$406	\$566	\$1,206
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$257	\$257	\$257	\$397	\$397	\$397
Health Care (Good Health)	\$408	\$408	\$408	\$816	\$816	\$816
Miscellaneous	\$263	\$263	\$263	\$413	\$413	\$413
Elder Index Per Month	\$1,577	\$1,737	\$2,377	\$2,480	\$2,640	\$3,280
Elder Index Per Year	\$18,924	\$20,844	\$28,524	\$29,760	\$31,680	\$39,360

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	\$13,381	\$21,718

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)	\$6,984	\$27,348	\$29,268	\$36,948	\$38,184	\$40,104	\$47,784
Medium (16 hrs)	\$18,512	\$38,876	\$40,796	\$48,476	\$49,712	\$51,632	\$59,312
High w/ADC (36 hrs)	\$32,400	\$52,764	\$54,684	\$62,364	\$63,600	\$65,520	\$73,200
High w/o ADC (36 hrs)	\$38,640	\$59,004	\$60,924	\$68,604	\$69,840	\$71,760	\$79,440

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), \$120 should be added to the monthly totals (\$100 for out-of-pocket medical costs and \$20 for miscellaneous costs) resulting in an annual increase in costs of \$1,440 (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 North Carolina*.

Table D-73: The Elder Economic Security Standard Index for Person 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)	\$294	\$526	\$907	\$294	\$526	\$907
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$255	\$255	\$255	\$395	\$395	\$395
Health Care (Good Health)	\$351	\$351	\$351	\$702	\$702	\$702
Miscellaneous	\$229	\$229	\$229	\$368	\$368	\$368
Elder Index Per Month	\$1,372	\$1,604	\$1,985	\$2,207	\$2,439	\$2,820
Elder Index Per Year	\$16,464	\$19,248	\$23,820	\$26,484	\$29,268	\$33,840

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	\$13,403	\$21,755

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)	\$6,984	\$25,752	\$28,536	\$33,108	\$35,772	\$38,556	\$43,128
Medium (16 hrs)	\$18,512	\$37,280	\$40,064	\$44,636	\$47,300	\$50,084	\$54,656
High w/ADC (36 hrs)	\$32,400	\$51,168	\$53,952	\$58,524	\$61,188	\$63,972	\$68,544
High w/o ADC (36 hrs)	\$38,640	\$57,408	\$60,192	\$64,764	\$67,428	\$70,212	\$74,784

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), \$192 should be added to the monthly totals (\$160 for out-of-pocket medical costs and \$32 for miscellaneous costs) resulting in an annual increase in costs of \$2,304 (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 North Carolina*.

Table D-74: The Elder Economic Security Standard Index for Pitt 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)	\$402	\$528	\$963	\$402	\$528	\$963
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$255	\$255	\$255	\$395	\$395	\$395
Health Care (Good Health)	\$408	\$408	\$408	\$816	\$816	\$816
Miscellaneous	\$262	\$262	\$262	\$412	\$412	\$412
Elder Index Per Month	\$1,570	\$1,696	\$2,131	\$2,473	\$2,599	\$3,034
Elder Index Per Year	\$18,840	\$20,352	\$25,572	\$29,676	\$31,188	\$36,408

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	\$13,611	\$22,092

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)	\$6,984	\$27,264	\$28,776	\$33,996	\$38,100	\$39,612	\$44,832
Medium (16 hrs)	\$18,512	\$38,792	\$40,304	\$45,524	\$49,628	\$51,140	\$56,360
High w/ADC (36 hrs)	\$32,400	\$52,680	\$54,192	\$59,412	\$63,516	\$65,028	\$70,248
High w/o ADC (36 hrs)	\$38,640	\$58,920	\$60,432	\$65,652	\$69,756	\$71,268	\$76,488

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), \$120 should be added to the monthly totals (\$100 for out-of-pocket medical costs and \$20 for miscellaneous costs) resulting in an annual increase in costs of \$1,440 (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 North Carolina*.

Table D-75: The Elder Economic Security Standard Index for Polk 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)	\$266	\$545	\$871	\$266	\$545	\$871
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$257	\$257	\$257	\$397	\$397	\$397
Health Care (Good Health)	\$408	\$408	\$408	\$816	\$816	\$816
Miscellaneous	\$235	\$235	\$235	\$385	\$385	\$385
Elder Index Per Month	\$1,409	\$1,688	\$2,014	\$2,312	\$2,591	\$2,917
Elder Index Per Year	\$16,908	\$20,256	\$24,168	\$27,744	\$31,092	\$35,004

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	\$14,363	\$23,313

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)	\$6,984	\$25,332	\$28,680	\$32,592	\$36,168	\$39,516	\$43,428
Medium (16 hrs)	\$18,512	\$36,860	\$40,208	\$44,120	\$47,696	\$51,044	\$54,956
High w/ADC (36 hrs)	\$32,400	\$50,748	\$54,096	\$58,008	\$61,584	\$64,932	\$68,844
High w/o ADC (36 hrs)	\$38,640	\$56,988	\$60,336	\$64,248	\$67,824	\$71,172	\$75,084

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), \$120 should be added to the monthly totals (\$100 for out-of-pocket medical costs and \$20 for miscellaneous costs) resulting in an annual increase in costs of \$1,440 (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 North Carolina*.

Table D-76: The Elder Economic Security Standard Index for Randolph 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)	\$299	\$611	\$938	\$299	\$611	\$938
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$255	\$255	\$255	\$395	\$395	\$395
Health Care (Good Health)	\$331	\$331	\$331	\$662	\$662	\$662
Miscellaneous	\$226	\$226	\$226	\$361	\$361	\$361
Elder Index Per Month	\$1,354	\$1,666	\$1,993	\$2,165	\$2,477	\$2,804
Elder Index Per Year	\$16,248	\$19,992	\$23,916	\$25,980	\$29,724	\$33,648

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	\$13,758	\$22,330

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)	\$6,984	\$25,464	\$29,208	\$33,132	\$35,196	\$38,940	\$42,864
Medium (16 hrs)	\$18,512	\$36,992	\$40,736	\$44,660	\$46,724	\$50,468	\$54,392
High w/ADC (36 hrs)	\$32,400	\$50,880	\$54,624	\$58,548	\$60,612	\$64,356	\$68,280
High w/o ADC (36 hrs)	\$38,640	\$57,120	\$60,864	\$64,788	\$66,852	\$70,596	\$74,520

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), \$186 should be added to the monthly totals (\$155 for out-of-pocket medical costs and \$31 for miscellaneous costs) resulting in an annual increase in costs of \$2,232 (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 North Carolina*.

Table D-77: The Elder Economic Security Standard Index for Richmond 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)	\$355	\$537	\$965	\$355	\$537	\$965
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$257	\$257	\$257	\$397	\$397	\$397
Health Care (Good Health)	\$408	\$408	\$408	\$816	\$816	\$816
Miscellaneous	\$253	\$253	\$253	\$403	\$403	\$403
Elder Index Per Month	\$1,516	\$1,698	\$2,126	\$2,419	\$2,601	\$3,029
Elder Index Per Year	\$18,192	\$20,376	\$25,512	\$29,028	\$31,212	\$36,348

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	\$13,129	\$21,310

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)	\$6,984	\$26,616	\$28,800	\$33,936	\$37,452	\$39,636	\$44,772
Medium (16 hrs)	\$18,512	\$38,144	\$40,328	\$45,464	\$48,980	\$51,164	\$56,300
High w/ADC (36 hrs)	\$32,400	\$52,032	\$54,216	\$59,352	\$62,868	\$65,052	\$70,188
High w/o ADC (36 hrs)	\$38,640	\$58,272	\$60,456	\$65,592	\$69,108	\$71,292	\$76,428

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), \$120 should be added to the monthly totals (\$100 for out-of-pocket medical costs and \$20 for miscellaneous costs) resulting in an annual increase in costs of \$1,440 (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 North Carolina*.

Table D-78: The Elder Economic Security Standard Index for Robeson 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)	\$354	\$514	\$1,017	\$354	\$514	\$1,017
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$257	\$257	\$257	\$397	\$397	\$397
Health Care (Good Health)	\$408	\$408	\$408	\$816	\$816	\$816
Miscellaneous	\$252	\$252	\$252	\$403	\$403	\$403
Elder Index Per Month	\$1,514	\$1,674	\$2,177	\$2,418	\$2,578	\$3,081
Elder Index Per Year	\$18,168	\$20,088	\$26,124	\$29,016	\$30,936	\$36,972

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	\$12,348	\$20,043

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)	\$6,984	\$26,592	\$28,512	\$34,548	\$37,440	\$39,360	\$45,396
Medium (16 hrs)	\$18,512	\$38,120	\$40,040	\$46,076	\$48,968	\$50,888	\$56,924
High w/ADC (36 hrs)	\$32,400	\$52,008	\$53,928	\$59,964	\$62,856	\$64,776	\$70,812
High w/o ADC (36 hrs)	\$38,640	\$58,248	\$60,168	\$66,204	\$69,096	\$71,016	\$77,052

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), \$120 should be added to the monthly totals (\$100 for out-of-pocket medical costs and \$20 for miscellaneous costs) resulting in an annual increase in costs of \$1,440 (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 North Carolina*.

Table D-79: The Elder Economic Security Standard Index for Rockingham 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)	\$294	\$503	\$907	\$294	\$503	\$907
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$255	\$255	\$255	\$395	\$395	\$395
Health Care (Good Health)	\$346	\$346	\$346	\$692	\$692	\$692
Miscellaneous	\$228	\$228	\$228	\$366	\$366	\$366
Elder Index Per Month	\$1,366	\$1,575	\$1,979	\$2,195	\$2,404	\$2,808
Elder Index Per Year	\$16,392	\$18,900	\$23,748	\$26,340	\$28,848	\$33,696

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	\$13,751	\$22,320

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)	\$6,984	\$25,478	\$27,986	\$32,834	\$35,426	\$37,934	\$42,782
Medium (16 hrs)	\$18,512	\$37,006	\$39,514	\$44,362	\$46,954	\$49,462	\$54,310
High w/ADC (36 hrs)	\$32,400	\$50,894	\$53,402	\$58,250	\$60,842	\$63,350	\$68,198
High w/o ADC (36 hrs)	\$38,640	\$57,134	\$59,642	\$64,490	\$67,082	\$69,590	\$74,438

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), \$175.20 should be added to the monthly totals (\$146 for out-of-pocket medical costs and \$29.20 for miscellaneous costs) resulting in an annual increase in costs of \$2,102.40 (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 North Carolina*.

Table D-80: The Elder Economic Security Standard Index for Rowan 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)	\$292	\$604	\$939	\$292	\$604	\$939
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$257	\$257	\$257	\$397	\$397	\$397
Health Care (Good Health)	\$357	\$357	\$357	\$714	\$714	\$714
Miscellaneous	\$230	\$230	\$230	\$370	\$370	\$370
Elder Index Per Month	\$1,379	\$1,691	\$2,026	\$2,221	\$2,533	\$2,868
Elder Index Per Year	\$16,548	\$20,292	\$24,312	\$26,652	\$30,396	\$34,416

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	\$13,897	\$22,556

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)	\$6,984	\$25,937	\$29,681	\$33,701	\$36,041	\$39,785	\$43,805
Medium (16 hrs)	\$18,512	\$37,465	\$41,209	\$45,229	\$47,569	\$51,313	\$55,333
High w/ADC (36 hrs)	\$32,400	\$51,353	\$55,097	\$59,117	\$61,457	\$65,201	\$69,221
High w/o ADC (36 hrs)	\$38,640	\$57,593	\$61,337	\$65,357	\$67,697	\$71,441	\$75,461

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 North Carolina*.

Table D-81: The Elder Economic Security Standard Index for Rutherford 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)	\$266	\$533	\$871	\$266	\$533	\$871
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$257	\$257	\$257	\$397	\$397	\$397
Health Care (Good Health)	\$408	\$408	\$408	\$816	\$816	\$816
Miscellaneous	\$235	\$235	\$235	\$385	\$385	\$385
Elder Index Per Month	\$1,409	\$1,676	\$2,014	\$2,312	\$2,579	\$2,917
Elder Index Per Year	\$16,908	\$20,112	\$24,168	\$27,744	\$30,948	\$35,004

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	\$13,566	\$22,019

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)	\$6,984	\$25,332	\$28,536	\$32,592	\$36,168	\$39,372	\$43,428
Medium (16 hrs)	\$18,512	\$36,860	\$40,064	\$44,120	\$47,696	\$50,900	\$54,956
High w/ADC (36 hrs)	\$32,400	\$50,748	\$53,952	\$58,008	\$61,584	\$64,788	\$68,844
High w/o ADC (36 hrs)	\$38,640	\$56,988	\$60,192	\$64,248	\$67,824	\$71,028	\$75,084

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), \$120 should be added to the monthly totals (\$100 for out-of-pocket medical costs and \$20 for miscellaneous costs) resulting in an annual increase in costs of \$1,440 (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 North Carolina*.

Table D-82: The Elder Economic Security Standard Index for Sampson County, 2011
Monthly Expenses for Selected Household Types

	Elder Person (age 65+)			Elder Couple (both age 65+)		
Expenses/Monthly and Yearly Totals	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)	\$355	\$505	\$823	\$355	\$505	\$823
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$257	\$257	\$257	\$397	\$397	\$397
Health Care (Good Health)	\$408	\$408	\$408	\$816	\$816	\$816
Miscellaneous	\$253	\$253	\$253	\$403	\$403	\$403
Elder Index Per Month	\$1,516	\$1,666	\$1,984	\$2,419	\$2,569	\$2,887
Elder Index Per Year	\$18,192	\$19,992	\$23,808	\$29,028	\$30,828	\$34,644

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	\$12,526	\$20,331

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)	\$6,984	\$26,616	\$28,416	\$32,232	\$37,452	\$39,252	\$43,068
Medium (16 hrs)	\$18,512	\$38,144	\$39,944	\$43,760	\$48,980	\$50,780	\$54,596
High w/ADC (36 hrs)	\$32,400	\$52,032	\$53,832	\$57,648	\$62,868	\$64,668	\$68,484
High w/o ADC (36 hrs)	\$38,640	\$58,272	\$60,072	\$63,888	\$69,108	\$70,908	\$74,724

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), \$120 should be added to the monthly totals (\$100 for out-of-pocket medical costs and \$20 for miscellaneous costs) resulting in an annual increase in costs of \$1,440 (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 North Carolina*.

Table D-83: The Elder Economic Security Standard Index for Scotland 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)	\$355	\$486	\$965	\$355	\$486	\$965
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$257	\$257	\$257	\$397	\$397	\$397
Health Care (Good Health)	\$408	\$408	\$408	\$816	\$816	\$816
Miscellaneous	\$253	\$253	\$253	\$403	\$403	\$403
Elder Index Per Month	\$1,516	\$1,647	\$2,126	\$2,419	\$2,550	\$3,029
Elder Index Per Year	\$18,192	\$19,764	\$25,512	\$29,028	\$30,600	\$36,348

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	\$13,678	\$22,201

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)	\$6,984	\$26,616	\$28,188	\$33,936	\$37,452	\$39,024	\$44,772
Medium (16 hrs)	\$18,512	\$38,144	\$39,716	\$45,464	\$48,980	\$50,552	\$56,300
High w/ADC (36 hrs)	\$32,400	\$52,032	\$53,604	\$59,352	\$62,868	\$64,440	\$70,188
High w/o ADC (36 hrs)	\$38,640	\$58,272	\$59,844	\$65,592	\$69,108	\$70,680	\$76,428

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), \$120 should be added to the monthly totals (\$100 for out-of-pocket medical costs and \$20 for miscellaneous costs) resulting in an annual increase in costs of \$1,440 (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 North Carolina*.

Table D-84: The Elder Economic Security Standard Index for Stanly 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)	\$309	\$492	\$942	\$309	\$492	\$942
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$257	\$257	\$257	\$397	\$397	\$397
Health Care (Good Health)	\$408	\$408	\$408	\$816	\$816	\$816
Miscellaneous	\$243	\$243	\$243	\$394	\$394	\$394
Elder Index Per Month	\$1,460	\$1,643	\$2,093	\$2,364	\$2,547	\$2,997
Elder Index Per Year	\$17,520	\$19,716	\$25,116	\$28,368	\$30,564	\$35,964

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	\$13,675	\$22,196

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)	\$6,984	\$25,944	\$28,140	\$33,540	\$36,792	\$38,988	\$44,388
Medium (16 hrs)	\$18,512	\$37,472	\$39,668	\$45,068	\$48,320	\$50,516	\$55,916
High w/ADC (36 hrs)	\$32,400	\$51,360	\$53,556	\$58,956	\$62,208	\$64,404	\$69,804
High w/o ADC (36 hrs)	\$38,640	\$57,600	\$59,796	\$65,196	\$68,448	\$70,644	\$76,044

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), \$120 should be added to the monthly totals (\$100 for out-of-pocket medical costs and \$20 for miscellaneous costs) resulting in an annual increase in costs of \$1,440 (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 North Carolina*.

Table D-85: The Elder Economic Security Standard Index for Stokes 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)	\$284	\$559	\$904	\$284	\$559	\$904
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$261	\$261	\$261	\$404	\$404	\$404
Health Care (Good Health)	\$354	\$354	\$354	\$708	\$708	\$708
Miscellaneous	\$228	\$228	\$228	\$369	\$369	\$369
Elder Index Per Month	\$1,370	\$1,645	\$1,990	\$2,213	\$2,488	\$2,833
Elder Index Per Year	\$16,440	\$19,740	\$23,880	\$26,556	\$29,856	\$33,996

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	\$13,670	\$22,188

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)	\$6,984	\$25,512	\$28,812	\$32,952	\$35,628	\$38,928	\$43,068
Medium (16 hrs)	\$18,512	\$37,040	\$40,340	\$44,480	\$47,156	\$50,456	\$54,596
High w/ADC (36 hrs)	\$32,400	\$50,928	\$54,228	\$58,368	\$61,044	\$64,344	\$68,484
High w/o ADC (36 hrs)	\$38,640	\$57,168	\$60,468	\$64,608	\$67,284	\$70,584	\$74,724

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), \$174 should be added to the monthly totals (\$145 for out-of-pocket medical costs and \$29 for miscellaneous costs) resulting in an annual increase in costs of \$2,088 (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 North Carolina*.

Table D-86: The Elder Economic Security Standard Index for Surry County, 2011
Monthly Expenses for Selected Household Types

	Elder Person (age 65+)			Elder Couple (both age 65+)		
Expenses/Monthly and Yearly Totals	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)	\$270	\$536	\$837	\$270	\$536	\$837
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$257	\$257	\$257	\$397	\$397	\$397
Health Care (Good Health)	\$354	\$354	\$354	\$708	\$708	\$708
Miscellaneous	\$225	\$225	\$225	\$365	\$365	\$365
Elder Index Per Month	\$1,349	\$1,615	\$1,916	\$2,188	\$2,454	\$2,755
Elder Index Per Year	\$16,188	\$19,380	\$22,992	\$26,256	\$29,448	\$33,060

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	\$12,992	\$21,088

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)	\$6,984	\$25,260	\$28,452	\$32,064	\$35,328	\$38,520	\$42,132
Medium (16 hrs)	\$18,512	\$36,788	\$39,980	\$43,592	\$46,856	\$50,048	\$53,660
High w/ADC (36 hrs)	\$32,400	\$50,676	\$53,868	\$57,480	\$60,744	\$63,936	\$67,548
High w/o ADC (36 hrs)	\$38,640	\$56,916	\$60,108	\$63,720	\$66,984	\$70,176	\$73,788

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), \$174 should be added to the monthly totals (\$145 for out-of-pocket medical costs and \$29 for miscellaneous costs) resulting in an annual increase in costs of \$2,088 (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 North Carolina*.

Table D-87: The Elder Economic Security Standard Index for Swain 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)	\$263	\$497	\$942	\$263	\$497	\$942
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$257	\$257	\$257	\$397	\$397	\$397
Health Care (Good Health)	\$408	\$408	\$408	\$816	\$816	\$816
Miscellaneous	\$234	\$234	\$234	\$385	\$385	\$385
Elder Index Per Month	\$1,405	\$1,639	\$2,084	\$2,309	\$2,543	\$2,988
Elder Index Per Year	\$16,860	\$19,668	\$25,008	\$27,708	\$30,516	\$35,856

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	\$11,880	\$19,282

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)	\$6,984	\$25,284	\$28,092	\$33,432	\$36,132	\$38,940	\$44,280
Medium (16 hrs)	\$18,512	\$36,812	\$39,620	\$44,960	\$47,660	\$50,468	\$55,808
High w/ADC (36 hrs)	\$32,400	\$50,700	\$53,508	\$58,848	\$61,548	\$64,356	\$69,696
High w/o ADC (36 hrs)	\$38,640	\$56,940	\$59,748	\$65,088	\$67,788	\$70,596	\$75,936

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), \$120 should be added to the monthly totals (\$100 for out-of-pocket medical costs and \$20 for miscellaneous costs) resulting in an annual increase in costs of \$1,440 (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 North Carolina*.

Table D-88: The Elder Economic Security Standard Index for Transylvania 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)	\$328	\$688	\$1,114	\$328	\$688	\$1,114
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$257	\$257	\$257	\$397	\$397	\$397
Health Care (Good Health)	\$408	\$408	\$408	\$816	\$816	\$816
Miscellaneous	\$247	\$247	\$247	\$398	\$398	\$398
Elder Index Per Month	\$1,483	\$1,843	\$2,269	\$2,387	\$2,747	\$3,173
Elder Index Per Year	\$17,796	\$22,116	\$27,228	\$28,644	\$32,964	\$38,076

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	\$14,466	\$23,480

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)	\$6,984	\$26,220	\$30,540	\$35,652	\$37,068	\$41,388	\$46,500
Medium (16 hrs)	\$18,512	\$37,748	\$42,068	\$47,180	\$48,596	\$52,916	\$58,028
High w/ADC (36 hrs)	\$32,400	\$51,636	\$55,956	\$61,068	\$62,484	\$66,804	\$71,916
High w/o ADC (36 hrs)	\$38,640	\$57,876	\$62,196	\$67,308	\$68,724	\$73,044	\$78,156

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), \$120 should be added to the monthly totals (\$100 for out-of-pocket medical costs and \$20 for miscellaneous costs) resulting in an annual increase in costs of \$1,440 (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 North Carolina*.

Table D-89: The Elder Economic Security Standard Index for Tyrrell 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)	\$406	\$566	\$1,206	\$406	\$566	\$1,206
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$257	\$257	\$257	\$397	\$397	\$397
Health Care (Good Health)	\$408	\$408	\$408	\$816	\$816	\$816
Miscellaneous	\$263	\$263	\$263	\$413	\$413	\$413
Elder Index Per Month	\$1,577	\$1,737	\$2,377	\$2,480	\$2,640	\$3,280
Elder Index Per Year	\$18,924	\$20,844	\$28,524	\$29,760	\$31,680	\$39,360

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	\$12,068	\$19,587

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)	\$6,984	\$27,348	\$29,268	\$36,948	\$38,184	\$40,104	\$47,784
Medium (16 hrs)	\$18,512	\$38,876	\$40,796	\$48,476	\$49,712	\$51,632	\$59,312
High w/ADC (36 hrs)	\$32,400	\$52,764	\$54,684	\$62,364	\$63,600	\$65,520	\$73,200
High w/o ADC (36 hrs)	\$38,640	\$59,004	\$60,924	\$68,604	\$69,840	\$71,760	\$79,440

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), \$120 should be added to the monthly totals (\$100 for out-of-pocket medical costs and \$20 for miscellaneous costs) resulting in an annual increase in costs of \$1,440 (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 North Carolina*.

Table D-90: The Elder Economic Security Standard Index for Union 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)	\$372	\$738	\$1,147	\$372	\$738	\$1,147
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$233	\$233	\$233	\$361	\$361	\$361
Health Care (Good Health)	\$408	\$408	\$408	\$816	\$816	\$816
Miscellaneous	\$251	\$251	\$251	\$399	\$399	\$399
Elder Index Per Month	\$1,507	\$1,873	\$2,282	\$2,396	\$2,762	\$3,171
Elder Index Per Year	\$18,084	\$22,476	\$27,384	\$28,752	\$33,144	\$38,052

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	\$14,749	\$23,939

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)	\$6,984	\$26,508	\$30,900	\$35,808	\$37,176	\$41,568	\$46,476
Medium (16 hrs)	\$18,512	\$38,036	\$42,428	\$47,336	\$48,704	\$53,096	\$58,004
High w/ADC (36 hrs)	\$32,400	\$51,924	\$56,316	\$61,224	\$62,592	\$66,984	\$71,892
High w/o ADC (36 hrs)	\$38,640	\$58,164	\$62,556	\$67,464	\$68,832	\$73,224	\$78,132

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), \$120 should be added to the monthly totals (\$100 for out-of-pocket medical costs and \$20 for miscellaneous costs) resulting in an annual increase in costs of \$1,440 (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 North Carolina*.

Table D-91: The Elder Economic Security Standard Index for Vance 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	\$495	\$947	\$366	\$495	\$947
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$257	\$257	\$257	\$397	\$397	\$397
Health Care (Good Health)	\$353	\$353	\$353	\$706	\$706	\$706
Miscellaneous	\$244	\$244	\$244	\$383	\$383	\$383
Elder Index Per Month	\$1,463	\$1,592	\$2,044	\$2,300	\$2,429	\$2,881
Elder Index Per Year	\$17,556	\$19,104	\$24,528	\$27,600	\$29,148	\$34,572

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	\$13,286	\$21,564

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)	\$6,984	\$27,276	\$28,824	\$34,248	\$37,320	\$38,868	\$44,292
Medium (16 hrs)	\$18,512	\$38,804	\$40,352	\$45,776	\$48,848	\$50,396	\$55,820
High w/ADC (36 hrs)	\$32,400	\$52,692	\$54,240	\$59,664	\$62,736	\$64,284	\$69,708
High w/o ADC (36 hrs)	\$38,640	\$58,932	\$60,480	\$65,904	\$68,976	\$70,524	\$75,948

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), \$228 should be added to the monthly totals (\$190 for out-of-pocket medical costs and \$38 for miscellaneous costs) resulting in an annual increase in costs of \$2,736 (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 North Carolina*.

Table D-92: The Elder Economic Security Standard Index for Wake 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)	\$421	\$779	\$1,247	\$421	\$779	\$1,247
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$233	\$233	\$233	\$361	\$361	\$361
Health Care (Good Health)	\$408	\$408	\$408	\$816	\$816	\$816
Miscellaneous	\$261	\$261	\$261	\$409	\$409	\$409
Elder Index Per Month	\$1,566	\$1,924	\$2,392	\$2,455	\$2,813	\$3,281
Elder Index Per Year	\$18,792	\$23,088	\$28,704	\$29,460	\$33,756	\$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	\$15,229	\$24,718

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)	\$6,984	\$27,216	\$31,512	\$37,128	\$37,884	\$42,180	\$47,796
Medium (16 hrs)	\$18,512	\$38,744	\$43,040	\$48,656	\$49,412	\$53,708	\$59,324
High w/ADC (36 hrs)	\$32,400	\$52,632	\$56,928	\$62,544	\$63,300	\$67,596	\$73,212
High w/o ADC (36 hrs)	\$38,640	\$58,872	\$63,168	\$68,784	\$69,540	\$73,836	\$79,452

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), \$120 should be added to the monthly totals (\$100 for out-of-pocket medical costs and \$20 for miscellaneous costs) resulting in an annual increase in costs of \$1,440 (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 North Carolina*.

Table D-93: The Elder Economic Security Standard Index for Warren 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	\$500	\$947	\$366	\$500	\$947
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$257	\$257	\$257	\$397	\$397	\$397
Health Care (Good Health)	\$344	\$344	\$344	\$688	\$688	\$688
Miscellaneous	\$242	\$242	\$242	\$380	\$380	\$380
Elder Index Per Month	\$1,452	\$1,586	\$2,033	\$2,279	\$2,413	\$2,860
Elder Index Per Year	\$17,424	\$19,032	\$24,396	\$27,348	\$28,956	\$34,320

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	\$12,444	\$20,197

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)	\$6,984	\$27,173	\$28,781	\$34,145	\$37,097	\$38,705	\$44,069
Medium (16 hrs)	\$18,512	\$38,701	\$40,309	\$45,673	\$48,625	\$50,233	\$55,597
High w/ADC (36 hrs)	\$32,400	\$52,589	\$54,197	\$59,561	\$62,513	\$64,121	\$69,485
High w/o ADC (36 hrs)	\$38,640	\$58,829	\$60,437	\$65,801	\$68,753	\$70,361	\$75,725

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), \$230.40 should be added to the monthly totals (\$192 for out-of-pocket medical costs and \$38.40 for miscellaneous costs) resulting in an annual increase in costs of \$2,764.80 (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 North Carolina*.

Table D-94: 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)	\$406	\$552	\$1,206	\$406	\$552	\$1,206
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$257	\$257	\$257	\$397	\$397	\$397
Health Care (Good Health)	\$408	\$408	\$408	\$816	\$816	\$816
Miscellaneous	\$263	\$263	\$263	\$413	\$413	\$413
Elder Index Per Month	\$1,577	\$1,723	\$2,377	\$2,480	\$2,626	\$3,280
Elder Index Per Year	\$18,924	\$20,676	\$28,524	\$29,760	\$31,512	\$39,360

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	\$14,019	\$22,754

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)	\$6,984	\$27,348	\$29,100	\$36,948	\$38,184	\$39,936	\$47,784
Medium (16 hrs)	\$18,512	\$38,876	\$40,628	\$48,476	\$49,712	\$51,464	\$59,312
High w/ADC (36 hrs)	\$32,400	\$52,764	\$54,516	\$62,364	\$63,600	\$65,352	\$73,200
High w/o ADC (36 hrs)	\$38,640	\$59,004	\$60,756	\$68,604	\$69,840	\$71,592	\$79,440

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), \$120 should be added to the monthly totals (\$100 for out-of-pocket medical costs and \$20 for miscellaneous costs) resulting in an annual increase in costs of \$1,440 (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 North Carolina*.

Table D-95: The Elder Economic Security Standard Index for Watauga 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)	\$285	\$595	\$1,015	\$285	\$595	\$1,015
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$257	\$257	\$257	\$397	\$397	\$397
Health Care (Good Health)	\$408	\$408	\$408	\$816	\$816	\$816
Miscellaneous	\$239	\$239	\$239	\$389	\$389	\$389
Elder Index Per Month	\$1,432	\$1,742	\$2,162	\$2,335	\$2,645	\$3,065
Elder Index Per Year	\$17,184	\$20,904	\$25,944	\$28,020	\$31,740	\$36,780

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	\$13,773	\$22,354

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)	\$6,984	\$25,608	\$29,328	\$34,368	\$36,444	\$40,164	\$45,204
Medium (16 hrs)	\$18,512	\$37,136	\$40,856	\$45,896	\$47,972	\$51,692	\$56,732
High w/ADC (36 hrs)	\$32,400	\$51,024	\$54,744	\$59,784	\$61,860	\$65,580	\$70,620
High w/o ADC (36 hrs)	\$38,640	\$57,264	\$60,984	\$66,024	\$68,100	\$71,820	\$76,860

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), \$120 should be added to the monthly totals (\$100 for out-of-pocket medical costs and \$20 for miscellaneous costs) resulting in an annual increase in costs of \$1,440 (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 North Carolina*.

Table D-96: The Elder Economic Security Standard Index for Wayne 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)	\$349	\$524	\$910	\$349	\$524	\$910
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$255	\$255	\$255	\$395	\$395	\$395
Health Care (Good Health)	\$408	\$408	\$408	\$816	\$816	\$816
Miscellaneous	\$251	\$251	\$251	\$402	\$402	\$402
Elder Index Per Month	\$1,506	\$1,681	\$2,067	\$2,410	\$2,585	\$2,971
Elder Index Per Year	\$18,072	\$20,172	\$24,804	\$28,920	\$31,020	\$35,652

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	\$12,947	\$21,015

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)	\$6,984	\$26,496	\$28,596	\$33,228	\$37,344	\$39,444	\$44,076
Medium (16 hrs)	\$18,512	\$38,024	\$40,124	\$44,756	\$48,872	\$50,972	\$55,604
High w/ADC (36 hrs)	\$32,400	\$51,912	\$54,012	\$58,644	\$62,760	\$64,860	\$69,492
High w/o ADC (36 hrs)	\$38,640	\$58,152	\$60,252	\$64,884	\$69,000	\$71,100	\$75,732

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), \$120 should be added to the monthly totals (\$100 for out-of-pocket medical costs and \$20 for miscellaneous costs) resulting in an annual increase in costs of \$1,440 (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 North Carolina*.

Table D-97: The Elder Economic Security Standard Index for Wilkes 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)	\$270	\$499	\$837	\$270	\$499	\$837
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$257	\$257	\$257	\$397	\$397	\$397
Health Care (Good Health)	\$374	\$374	\$374	\$748	\$748	\$748
Miscellaneous	\$229	\$229	\$229	\$373	\$373	\$373
Elder Index Per Month	\$1,373	\$1,602	\$1,940	\$2,236	\$2,465	\$2,803
Elder Index Per Year	\$16,476	\$19,224	\$23,280	\$26,832	\$29,580	\$33,636

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	\$12,793	\$20,764

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)	\$6,984	\$25,750	\$28,498	\$32,554	\$36,106	\$38,854	\$42,910
Medium (16 hrs)	\$18,512	\$37,278	\$40,026	\$44,082	\$47,634	\$50,382	\$54,438
High w/ADC (36 hrs)	\$32,400	\$51,166	\$53,914	\$57,970	\$61,522	\$64,270	\$68,326
High w/o ADC (36 hrs)	\$38,640	\$57,406	\$60,154	\$64,210	\$67,762	\$70,510	\$74,566

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), \$190.80 should be added to the monthly totals (\$159 for out-of-pocket medical costs and \$31.80 for miscellaneous costs) resulting in an annual increase in costs of \$2,289.60 (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 North Carolina*.

Table D-98: The Elder Economic Security Standard Index for Wilson 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)	\$420	\$554	\$967	\$420	\$554	\$967
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$257	\$257	\$257	\$397	\$397	\$397
Health Care (Good Health)	\$408	\$408	\$408	\$816	\$816	\$816
Miscellaneous	\$266	\$266	\$266	\$416	\$416	\$416
Elder Index Per Month	\$1,594	\$1,728	\$2,141	\$2,497	\$2,631	\$3,044
Elder Index Per Year	\$19,128	\$20,736	\$25,692	\$29,964	\$31,572	\$36,528

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	\$13,417	\$21,777

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)	\$6,984	\$27,552	\$29,160	\$34,116	\$38,388	\$39,996	\$44,952
Medium (16 hrs)	\$18,512	\$39,080	\$40,688	\$45,644	\$49,916	\$51,524	\$56,480
High w/ADC (36 hrs)	\$32,400	\$52,968	\$54,576	\$59,532	\$63,804	\$65,412	\$70,368
High w/o ADC (36 hrs)	\$38,640	\$59,208	\$60,816	\$65,772	\$70,044	\$71,652	\$76,608

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), \$120 should be added to the monthly totals (\$100 for out-of-pocket medical costs and \$20 for miscellaneous costs) resulting in an annual increase in costs of \$1,440 (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 North Carolina*.

Table D-99: The Elder Economic Security Standard Index for Yadkin 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)	\$284	\$559	\$904	\$284	\$559	\$904
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$261	\$261	\$261	\$404	\$404	\$404
Health Care (Good Health)	\$354	\$354	\$354	\$708	\$708	\$708
Miscellaneous	\$228	\$228	\$228	\$369	\$369	\$369
Elder Index Per Month	\$1,370	\$1,645	\$1,990	\$2,213	\$2,488	\$2,833
Elder Index Per Year	\$16,440	\$19,740	\$23,880	\$26,556	\$29,856	\$33,996

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	\$13,356	\$21,678

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)	\$6,984	\$25,512	\$28,812	\$32,952	\$35,628	\$38,928	\$43,068
Medium (16 hrs)	\$18,512	\$37,040	\$40,340	\$44,480	\$47,156	\$50,456	\$54,596
High w/ADC (36 hrs)	\$32,400	\$50,928	\$54,228	\$58,368	\$61,044	\$64,344	\$68,484
High w/o ADC (36 hrs)	\$38,640	\$57,168	\$60,468	\$64,608	\$67,284	\$70,584	\$74,724

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), \$174 should be added to the monthly totals (\$145 for out-of-pocket medical costs and \$29 for miscellaneous costs) resulting in an annual increase in costs of \$2,088 (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 North Carolina*.

Table D-100: The Elder Economic Security Standard Index for Yancey 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)	\$285	\$495	\$1,015	\$285	\$495	\$1,015
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$257	\$257	\$257	\$397	\$397	\$397
Health Care (Good Health)	\$408	\$408	\$408	\$816	\$816	\$816
Miscellaneous	\$239	\$239	\$239	\$389	\$389	\$389
Elder Index Per Month	\$1,432	\$1,642	\$2,162	\$2,335	\$2,545	\$3,065
Elder Index Per Year	\$17,184	\$19,704	\$25,944	\$28,020	\$30,540	\$36,780

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	\$12,326	\$20,006

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)	\$6,984	\$25,608	\$28,128	\$34,368	\$36,444	\$38,964	\$45,204
Medium (16 hrs)	\$18,512	\$37,136	\$39,656	\$45,896	\$47,972	\$50,492	\$56,732
High w/ADC (36 hrs)	\$32,400	\$51,024	\$53,544	\$59,784	\$61,860	\$64,380	\$70,620
High w/o ADC (36 hrs)	\$38,640	\$57,264	\$59,784	\$66,024	\$68,100	\$70,620	\$76,860

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), \$120 should be added to the monthly totals (\$100 for out-of-pocket medical costs and \$20 for miscellaneous costs) resulting in an annual increase in costs of \$1,440 (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 North Carolina*.

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) Program and the Elder Economic Security Initiative (Initiative). For the last several years, a major part of WOW's work has been its FES Program, 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 35 states and the District of Columbia. In turn, these partners form or participate in statewide coalitions organized around the concept of economic security. 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.

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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 and Global 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

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.



Wider
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for Women



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