

University of Massachusetts Boston

ScholarWorks at UMass Boston

Gerontology Institute Publications

Gerontology Institute

2009

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

Gerontology Institute, University of Massachusetts Boston

Wider Opportunities for Women

Follow this and additional works at: https://scholarworks.umb.edu/gerontologyinstitute_pubs



Part of the [Elder Law Commons](#), [Family, Life Course, and Society Commons](#), [Gerontology Commons](#), [Public Policy Commons](#), and the [Social Welfare Commons](#)

Recommended Citation

Gerontology Institute, University of Massachusetts Boston and Wider Opportunities for Women, "The Elder Economic Security Initiative™: The Elder Economic Security Standard™ Index for Michigan" (2009).

Gerontology Institute Publications. 43.

https://scholarworks.umb.edu/gerontologyinstitute_pubs/43

This Research Report is brought to you for free and open access by the Gerontology Institute at ScholarWorks at UMass Boston. It has been accepted for inclusion in Gerontology Institute Publications by an authorized administrator of ScholarWorks at UMass Boston. For more information, please contact scholarworks@umb.edu.

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



2009



Wider
Opportunities
for Women



Elder Law of Michigan (Elder Law)



Elder Law of Michigan (Elder Law) is the home of innovative programs and services that share a commitment to promote and protect the rights, health and economic well-being of people as they grow older or have disabilities. A mission and values driven non-profit organization, Elder Law works at the local, state, regional and national level to craft and deliver responsive programming to meet the changing needs of individuals who are living longer in a complicated world. Elder Law works to empower people to solve problems that arise in retirement or after the age of 60. Service delivery hallmarks include programs that explain options, offer unbiased and helpful information, link people to desperately needed money and benefits for basic needs such as food and medical care, and provide the encouragement to take action. Technology with a human touch is a common thread that underscores the organization's work. Based in Lansing, Michigan, Elder Law has assisted mature adults and their families since 1990. For more information please visit www.elderlawofmi.org or email info@elderlawofmi.org.



Gerontology Institute – University of Massachusetts Boston

The Gerontology Institute, John W. McCormack Graduate School of Policy 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 40 years, WOW has been a leader in the areas of nontraditional employment, job training and education, welfare to work and workforce development policy. Since 1995, WOW has been devoted to the self-sufficiency of women and their families through the national Family Economic Self-Sufficiency (FESS) Project. Through FESS, 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 FESS, 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.

Elder Economic Security Initiative™:

The Elder Economic Security Standard™ Index for Michigan



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

2009

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 to a total of twenty states, including **Minnesota, Connecticut, New Jersey, Michigan, New York, West Virginia and New Mexico** 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 that 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 today's 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 income needs 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 that is 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. Valued assistance was provided by Jillian Knox and Lauren Martin. We acknowledge the contributions of Laura Russell in developing the core methodology used in the Elder Index, and Judith Conahan for her work to develop the long-term care cost component of the Elder Index. The authors, of course, are responsible for the contents of this report and accept responsibility for any errors or omissions.

Foreword from Elder Law Of Michigan

Across Michigan, retirement has become a slow retreat from certainty for thousands of families. Pensions are disappearing, families are geographically dispersed, communities are struggling for resources, employment is scarce, and saving adequately for retirement is increasingly challenging and complicated. Achieving and maintaining dignity, independence and economic security after the age of 65 requires new information, innovative ideas and creative solutions.

The large baby boom generation begins to turn 65 in 2011 and, for the next 50 years, the aging of our families will rank high on the concerns for older adults, their caregivers and enlightened leaders. As our population ages, older adults and their families gradually determine the living arrangements and services that best fit their individual needs for support. Cost and financial circumstance can dramatically limit the available options for what experts call "long term care." Though more and more adults want to stay in their own home, many cannot afford to do so. At the same time, their incomes or assets are often too high to qualify for public programs and initiatives that might meet their needs.

Elder Law of Michigan, with our partners in the state and with the support of Wider Opportunities for Women, is proud to spearhead an important new woman-led agenda for our immediate future. Economic security in retirement is an urgent issue for families approaching retirement age and those currently in retirement. Older adults are a growing asset in our state. Supporting and creating strategies and infrastructure to empower their pursuit of economically secure and personally fulfilling lives in retirement is a critical social and economic opportunity for the health and well-being of our families, our economy and women of all ages.

In retirement, women as a group are more vulnerable to financial hardship than men. During their lives, women often earn a smaller income, may be absent from the workforce for a period of time, are more likely to work part-time and, as a result of these realities, are likely to save less and be eligible for less for retirement. Social Security and many other institutions do not yet recognize the economic value of unpaid care provided to children and other friends or family, reducing women's earnings and savings.

The Michigan Elder Economic Security Initiative™

The Michigan Elder Economic Security Initiative (Initiative) is designed to examine what financial resources older adults need in order to age in place with dignity. The centerpiece of this program is this publication, the *Elder Economic Security Standard™ Index for Michigan*. The narrative and tables in this document show the cost of living at home in the community. Released alongside this report is a complementary policy brief outlining policy recommendations that should be employed to improve the lives of adults 65 years of age and older.

How to Use the Michigan Elder Economic Security Standard™ Index

The Michigan Elder Economic Security Standard™ Index (Elder Index) provides critical new information for planning and problem solving for a wide range of audiences.

Single Elders and Elder Couples: The Elder Index shows how much single elders and elder couples need to budget in order to meet their basic needs based on home location and the need for health care and other assistance in retirement. The policy brief quantifies the contribution that income support and publicly funded programs can provide to low income families. It also highlights the gap between the cost of living and the value of available public benefits.

Policymakers, Legislators, and Advocates: As the Elder Index shows, it is almost impossible for an elder to survive on the average Social Security payment. Social Security is the only source of income for one out of four retired elders. The Elder Index demonstrates the real cost of living, and can guide public decision making and priorities

to bring elders closer to their goal of living independently in the community for their entire lives. Empirically and socially, it is less costly to support older adults living independently in their own homes. We must not lose sight of how much older adults enrich our lives and bring a wealth of experience, volunteerism, wisdom and humor to our communities. Assisting them in maintaining their health and independence enriches us all.

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

Leading the Way

The creation of the Elder Index and policy brief included the involvement of a group of capable advisors who generously shared their time and expertise. As the Elder Index and policy brief are used throughout the State of Michigan, we look forward to continuing to work with advocates, communities, employers, older adults, and policymakers at all levels and branches of government to create a future that ensures that citizens can live independently and with dignity.

For more information about Elder Law of Michigan or the Michigan Elder Economic Security Initiative, please visit www.elderlawofmi.org/eesi or call us at 1-866-400-9164.

Contributors to the Michigan Elder Economic Security Standard™ Index:

AARP Michigan

Accounting Aid Society

Area Agency on Aging Association of Michigan

Area Agency on Aging of Western Michigan

Center for Civil Justice

Council of Michigan Foundations

Detroit Area Agency on Aging

Director of the Michigan Women's Commission

Grand Valley State University, through the Dorothy M. Johnson Center for Philanthropy and Non-Profit Leadership, Community Research Institute, and the Gerontology Initiatives Workgroup

Michigan Association of United Ways

Michigan League for Human Services

Michigan Office of Financial and Insurance Regulations

Michigan Office of Services to the Aging

Michigan Poverty Law Program

Northeast Michigan Community Service Agency, Inc.

Northwest Michigan Council of Governments

PHI, Michigan

Presbyterian Villages of Michigan

Southeast Michigan Council of Governments

The Luella Hannan Memorial Foundation

The Senior Alliance (TSA)

United Way of Southeastern Michigan

University of Michigan Institute for Social Research
and UPCAP Care Management, Inc.

Wayne State University Institute of Gerontology

Table of Contents

Executive Summary.....	ix
I. Introduction	1
II. Cost Components of the Elder Economic Security Standard Index.....	6
III. The Elder Economic Security Standard Index for Michigan	8
IV. The Impact of Home and Community-Based Long-Term Care Services.....	17
V. Summary.....	21
References.....	22

Appendices

Appendix A: Data Sources.....	23
Appendix B: List of Michigan Metropolitan/Micropolitan Areas and Counties	24
Appendix C: Map of Michigan Counties	27
Appendix D: Elder Economic Security Standard Index for Michigan Counties, 2008 One- and Two-Person Elder Households	28
Appendix E: Wider Opportunities for Women	113
Appendix F: The Gerontology Institute.....	114

List of Figures and Tables

Table 1: The Statewide Elder Economic Security Standard Index for Michigan, 2008.....	2
Figure 1: The Elder Index Compared to Other Benchmarks, 2008 Elder Index for One-Person Elder Households in Michigan	3
Figure 2: The Elder Index Compared to Other Benchmarks, 2008 Elder Index for Two-Person Elder Households in Michigan	3
Figure 3: Michigan Median Household Income by Age, 2007	4
Figure 4: Michigan Elder Household Income Distribution by Age, 2007.....	4
Figure 5: Comparison of U.S. Poverty Thresholds by Age, 2008.....	5
Figure 6: Household Spending as a Percentage of Total Budget: Elder vs. All Households in the Midwest, 2006-2007	6
Figure 7: Owner and Renter Status of Householders Age 65 and Over in Michigan, 2007.....	7
Chart 1: Estimated Out-of-Pocket Health Care Expenses Assuming Medicare Advantage Coverage, for Three Levels of Health	7
Chart 2: Estimated Out-of-Pocket Health Care Expenses Assuming Medigap and Part D Rx Coverage, for Three Levels of Health.....	7
Table 2: The Elder Economic Security Standard Index for Alpena County, 2008 Expenses for Selected Household Types.....	9
Table 3: The Elder Economic Security Standard Index for Delta County, 2008 Expenses for Selected Household Types.....	11
Table 4: The Elder Economic Security Standard Index for Kent County, 2008 Expenses for Selected Household Types.....	13
Table 5: The Elder Economic Security Standard Index for Detroit City, 2008 Expenses for Selected Household Types.....	15
Table 6: Home and Community-Based Long-Term Care Costs for the Elder Economic Security Standard Index, 2008 — At Public Reimbursement and Private Pay Rates in Michigan.....	17
Table 7: Michigan Elder Economic Security Standard Index Home and Community-Based Long-Term Care Services Package — Long-Term Care at 6, 16 and 36 Hours/Week	18

Table 8: Michigan Elder Economic Security Standard Index Long-Term Care Services, Public and Private Pay Rates, 2008	19
Figure 8: Adding Home and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for the State of Michigan, 2008 — Example of an Elder Renter.....	19
Table 9: The Elder Economic Security Standard Index for the State of Michigan, 2008 Addition of Home and Community-Based Long-Term Care Costs.....	20

Appendix Tables

Tables D1–D85: Elder Economic Security Standard Index for Michigan Counties, 2008 One- and Two-Person Elder Households.....	28–112
---	--------

The Elder Economic Security Standard™ Index for Michigan

Executive Summary

Elder Law of Michigan, Inc. recognizes that many Michigan 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 strain to be prepared for the present but 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, Elder Law of Michigan, Inc. 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). The Elder Index for Michigan was tabulated using the WOW – University of Massachusetts Boston Gerontology Institute (GI) national methodology. The Elder Index measures the living expenses for older adults in today's economy. The Elder Index helps us answer key questions: What is an adequate income for older adults in Michigan 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. 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 Michigan 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 Michigan to benchmark basic living expense costs for elder households. It illustrates how expenses vary both by specific Michigan 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 Michigan

1. Michigan elders cannot meet their basic living expenses whether 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 8% of Michigan's older adults live at or below the federal poverty level.
- Social Security is the only source of income for one out of four older adults in Michigan, the majority of whom are women.¹
- Expenses vary widely across types of communities. For example, elder homeowners with no mortgage who live alone in Newaygo County need \$14,556 per year to cover basic living expenses. In contrast, elder renters living alone in Oakland County need as much as \$21,741 and elder homeowners with a mortgage living in Washtenaw County need as much as \$30,386 to cover basic expenses. The statewide average for single older adults is \$16,718 for an owner with no mortgage, \$19,058 for a single renter, and \$24,704 for an owner with a mortgage.
- Elder couples who own a home with no mortgage and live in Newaygo County need \$23,020 per year to cover basic living expenses. In contrast, couples who rent a home in Oakland County need as much as \$31,305 to meet their basic household budgets, and elder couples who own a home with a mortgage living in Washtenaw County need as much as \$39,690 to cover basic expenses. The statewide average for an older couple is \$26,236 for owners with no mortgage, \$28,577 for couples who rent, and \$34,222 for owners with a mortgage.

¹ http://assets.aarp.org/rgcenter/econ/ss_facts_08_mi.pdf

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 \$319 per month in 18 northeastern counties² to a high of \$546 per month in Oakland County.
- The monthly housing costs for older adults paying fair market rent for a one bedroom apartment range from a low of \$422 per month in Clare County to a high of \$802 per month in Oakland County.
- The monthly housing costs for elder homeowners with a mortgage range from a low of \$813 per month in five counties in the north Saginaw Bay area³ to a high of \$1,543 per month in Washtenaw County.

3. The Elder Index shows the significance of health care costs for Michigan 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.⁴

² Alcona, Alpena, Arenac, Cheboygan, Chippewa, Crawford, Delta, Gladwin, Iosco, Luce, Mackinac, Montmorency, Ogemaw, Oscoda, Otsego, Presque Isle, Roscommon, and Schoolcraft Counties

³ Arenac, Gladwin, Iosco, Ogemaw, and Roscommon Counties

⁴ Co-pays, deductibles and fees are included as well as other out-of-pocket costs, which vary according to health status.

- Older adults in Michigan who are in good health face combined health care costs (insurance premiums plus co-pays, deductibles, fees, and other out-of-pocket expenses) of \$242–\$342 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 \$483–\$683 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 Michigan has expenses reduced by only 33% when a spouse dies yet his or her income mix of Social Security and/or pension income may decrease substantially.
- 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 \$1,300 a year for an individual in fair to 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.⁵

- The need for home and community-based long-term care can double or even triple an elder’s expenses. Adding a low level of care for one person adds \$7,100 per year to living costs. Requiring a medium level of care adds \$19,000 and needing a high level of care adds \$34,900–\$43,600.⁶
- As a comparison, national market surveys report an average annual rate of \$69,610 for nursing facility care (semi-private room) in Michigan.⁷

The key findings are amplified for older women, as their incomes and assets tend to be lower; poverty increases with age; they live longer than men; and suffer with costly disabilities and chronic conditions.

⁵ 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.

⁶ These estimates are based on statewide averages.

⁷ Calculated from Genworth Financial (2008). *2008 Cost of Care Survey*. Richmond, VA: Genworth Financial. http://www.genworth.com/content/genworth/www_genworth_com/web/us/en/products_we_offer/long_term_care_insurance/long_term_care_overview/what_is_the_cost_of_long_term_care.html.

Determining Economic Security for Michigan Elders

I. INTRODUCTION

This report addresses income adequacy for Michigan'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 that 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, 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, taxes, and housing;
- 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 seniors 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 U.S. Census Bureau's population estimates for 2007, 13% of Michigan residents were 65 years or older, and 11% were between the ages of 55–64, poised to dramatically increase elders' numbers as the Baby Boomers age.⁸ The individual circumstances of Michigan elders vary from the most fortunate, who are healthy and economically secure, to the least fortunate, who are poor, ill and/or living with disability. Elders' situations vary greatly in terms of family support, neighborhood networks, and community and social connections. Michigan 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.

⁸ Source: Population Estimates program of the U.S. Census Bureau. See <http://www.census.gov/popest/datasets.html>

Statewide Findings of the Michigan Elder Economic Security Standard Index

1. For single elders in good health, the statewide Michigan Elder Index is \$16,718 (for homeowners without a mortgage), \$19,058 (for renters) and \$24,704 (for homeowners with a mortgage). This represents the living expense costs (housing, health care, transportation, food and miscellaneous) for elders age 65+ in Michigan. The Elder Index is much higher than other commonly used income benchmarks.
 - In 2008, the federal poverty guideline, which is a formula measuring income *inadequacy* that is based solely on food costs, was \$10,400 per year for an individual. This is only 62% of the statewide Elder Index for homeowners with no mortgage, 55% 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 Michigan elders is \$13,976 per year for an individual. This represents only 84% of the statewide Elder Index for homeowners with no mortgage, 73% of the statewide Elder Index for renters, or 57% of the statewide Elder Index for homeowners who have a mortgage.
2. For elder couples in good health, the statewide Michigan Elder Index is \$26,236 (for homeowners without a mortgage), \$28,577 (for renters), or \$34,222 (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 Michigan. The Elder Index is much higher than other commonly used income benchmarks.
 - In 2008, the federal poverty guideline was \$14,000 per year for elder couples. This is only 53% of the statewide Elder Index for homeowners with no mortgage, 49% of the statewide Elder Index for renters, or 41% of the statewide Elder Index for homeowners who have a mortgage.
 - The average Social Security benefit for Michigan couples is estimated to be \$22,734 per year. This represents only 87% of the Elder Index for homeowners with no mortgage, 80% of the Elder Index for renters, or 66% of the statewide Elder Index for homeowners who have a mortgage.

TABLE 1
The Statewide Elder Economic Security Standard Index for Michigan, 2008

Monthly Expenses	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter	Owner with Mortgage	Owner w/o Mortgage	Renter	Owner w/ Mortgage
Housing	\$412	\$607	\$1,077	\$412	\$607	\$1,077
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$214	\$214	\$214	\$378	\$378	\$378
Health Care (Good Health)	\$301	\$301	\$301	\$602	\$602	\$602
Miscellaneous	\$232	\$232	\$232	\$364	\$364	\$364
Total Monthly (Index) Expenses	\$1,393	\$1,588	\$2,059	\$2,186	\$2,381	\$2,852
Total Annual (Index) Expenses	\$16,718	\$19,058	\$24,704	\$26,236	\$28,577	\$34,222

Comparison to Other Benchmarks of Income

The following charts compare the Elder Index to other measures of income adequacy. **Figure 1** compares the Elder Index (for Michigan one-person elder households) with the federal poverty guideline and average Social Security benefits for single elders in Michigan. 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

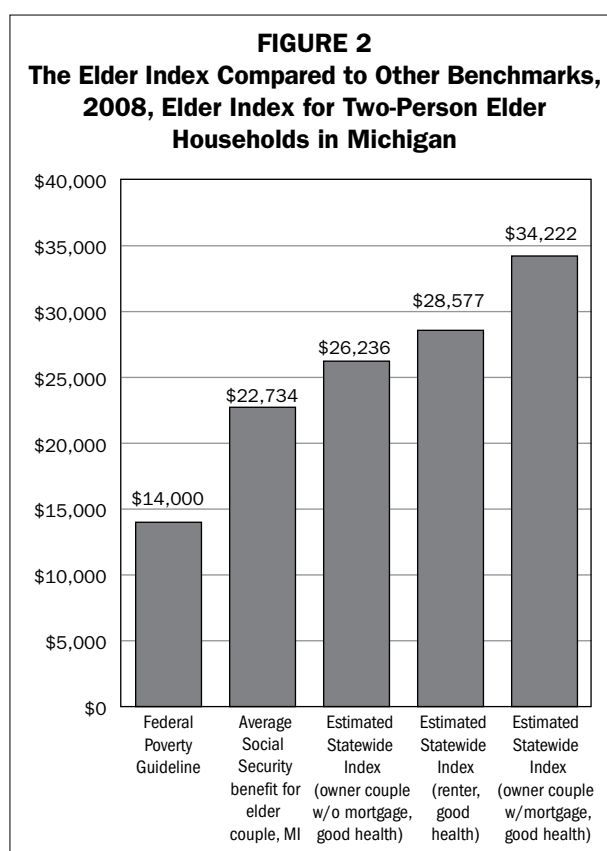
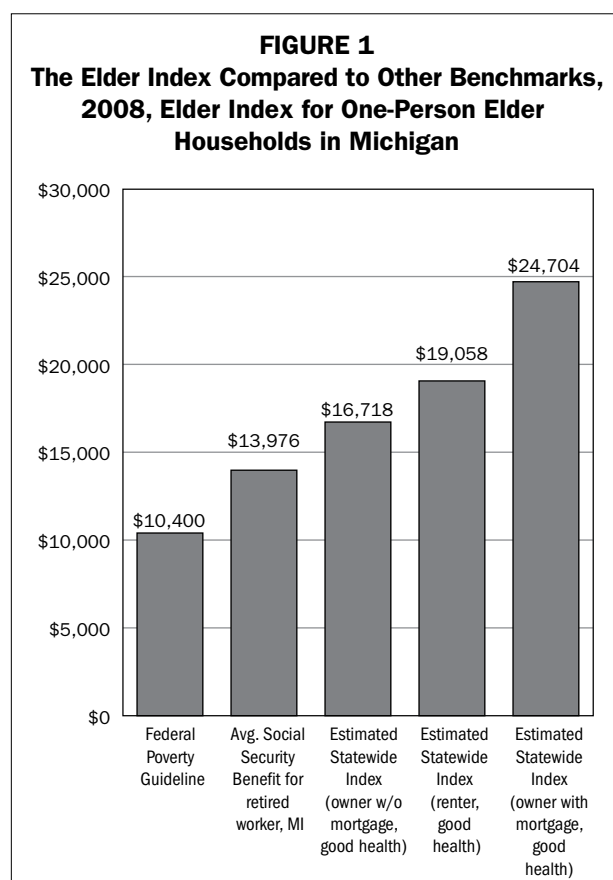
Federal Poverty Guidelines: As illustrated in **Figure 1**, the average after-tax income required by an elder living alone in Michigan is 1.6 to 2.4 times as high as the official poverty guideline. In 2008, under the federal poverty guidelines a single adult household is "poor" only if he or she has a monthly income of \$867 (\$10,400 per year) or less.

Average Social Security Benefit: The average Social Security benefit in Michigan in 2008, at \$1,165 per month (\$13,976 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: As illustrated in **Figure 2**, the average after-tax income required by an elder couple in Michigan is 1.9 to 2.4 times the official poverty guideline. In 2008, under the federal poverty guidelines, a two-adult household is poor if it has a monthly income of \$1,167 (\$14,000 per year).

Average Social Security Benefit: The estimated average Social Security benefit for an elder couple in Michigan in 2008, at \$1,895 per month (\$22,734 per year), is 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 Michigan'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 Michigan, median household income for householders 65 years and over,⁹ at \$31,513 in 2007, was just over half the median household income of householders in their "peak earning" years of 45-64, at \$60,278.¹⁰

According to the federal poverty threshold and 2007 American Community Survey data, an estimated 8% of Michigan's elders were considered "poor" in 2007, and even more Michigan seniors were just above the poverty threshold. A full 19% were estimated to have incomes at or below 150% of the poverty threshold.¹¹ Poverty rates

⁹ 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.

¹⁰ With inflation, \$31,513 in 2007 represents \$33,096 in 2008.

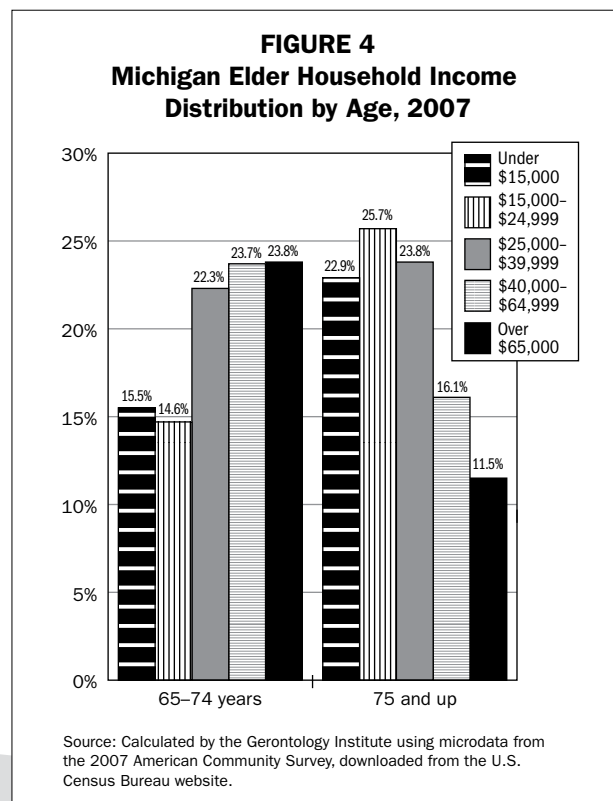
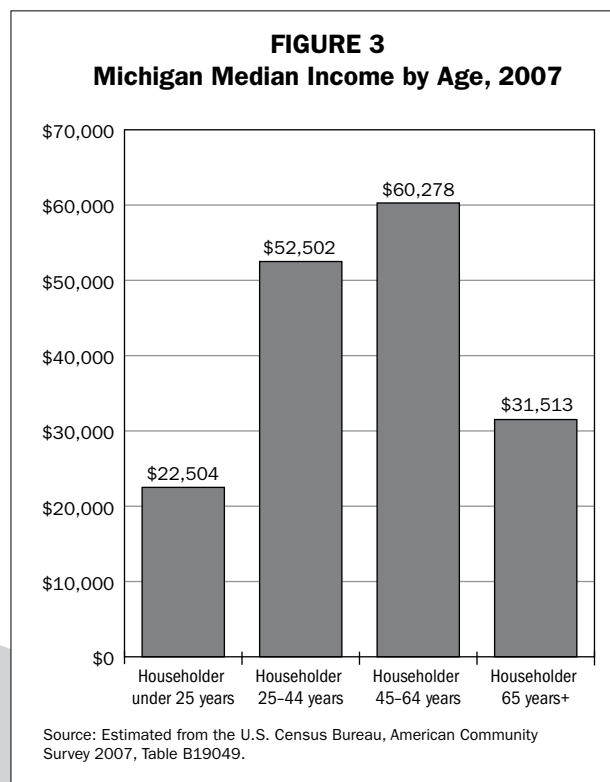
¹¹ Calculated from Tables B17001, B17024 and C17024, 2007 American Community Survey. Available online: [http://www.census.gov/hhes/www/poverty/threshld/thresh07.html](http://factfinder.census.gov/home/saff/main.html?_lang=en&_ts=In 2007, the poverty threshold for an older individual living alone was $9,944, and $12,533 for an older couple. Older individuals living alone were below 150% of the threshold if they had income of less than $14,916 annually; couples were below 150% of the threshold if they had income of less than $18,800 annually. For 2007 thresholds, see <a href=)

for older women are considerably higher than for older men, 10% (women) versus 5% (men). Moreover, poor older households are disproportionately headed by women. In 2007, 71% of older households in Michigan with incomes below the poverty level were headed by an older widowed or non-married woman.¹² Reasons for higher poverty rates among women include lower wages, lower lifetime earnings, and less time in the workforce. Women also have longer life expectancies but 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 2007, 16% of Michigan households headed by those aged 65-74 had incomes under \$15,000; 30% had incomes under \$25,000 (representing the two lower income categories combined). Of those 75 years and older, 23% had incomes under \$15,000; 49% had incomes under \$25,000.¹³ Households headed by those 75 and over have substantially lower income due to less employment income, an erosion of asset base with age, and gender. Single women head a progressively larger share of older households, due to their greater longevity.

¹² Estimated using table B17017, 2007 American Community Survey; see http://factfinder.census.gov/home/saff/main.html?_lang=en&_ts=

¹³ With inflation, \$15,000 in 2007 represents \$16,031 in 2008 dollars, and \$25,000 in 2007 represents \$26,718 in 2008 dollars.



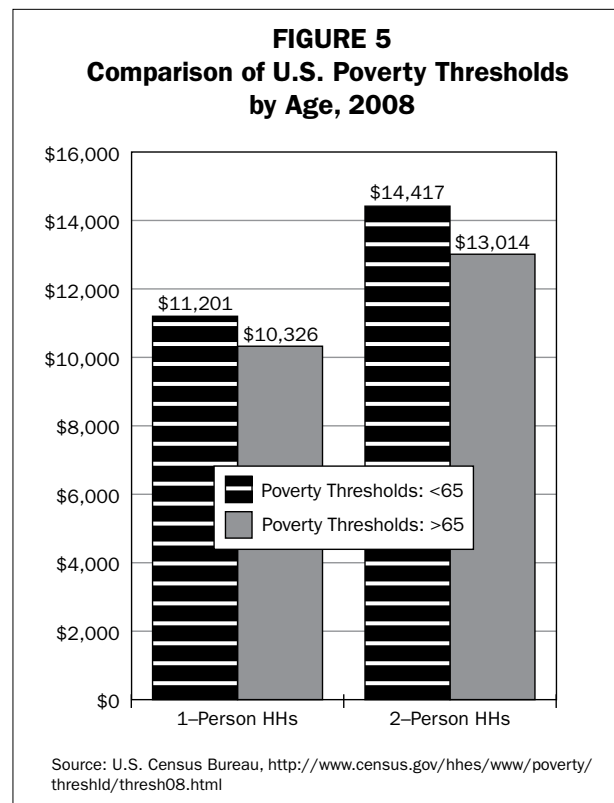
The Federal Poverty Threshold

The poverty thresholds are drawn from the original version of the federal poverty measure.¹⁴ The poverty thresholds were first calculated in the 1960's by taking the cost of food needed to meet the minimum nutritional needs of adults of different ages, and multiplying this 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 U.S. 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, the poverty thresholds continue to be used as the basis to estimate the number of Americans living in poverty each year. To make matters worse, the U.S. Department of Agriculture calculations assume that older adults have lower caloric requirements than younger adults. As a result, the official U.S. poverty thresholds are lower for adults 65 and older than for younger adults. ability 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 \$875 per year less than the cutoff for younger adults, and the poverty cutoff for elder couples is \$1,403 less than the cutoff for younger couples.¹⁵

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.¹⁶



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.¹⁷ 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 that elders face, and the interplay between living costs and elders' income adequacy.

¹⁴ The federal poverty thresholds were developed by Mollie Orshansky of the Social Security Administration in 1963-64 and are updated each year by the U.S. Census Bureau. For more information on the federal poverty measures, see <http://aspe.hhs.gov/poverty/08poverty.shtml>

¹⁵ 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 2008 are \$10,400 for one-person households and \$14,000 for two-person households, and do not differ by age of household. They are the same in 48 states and adjusted for living costs only in Alaska and Hawaii.

¹⁶ For an analysis of problems with the federal poverty measures and information on a proposed alternative measure, see Constance F. Citro and Robert T. Michael, *Measuring Poverty: A New Approach* (Washington, DC: National Academy of Sciences, 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.

¹⁷ 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. As of 2008, she teaches at the School of Social Work, University of Washington. The Self-Sufficiency Standard undergirds the six strategies of the Family Economic Self-Sufficiency Project (FESS). The FESS 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 Michigan Elder Economic Security Initiative convened by Elder Law of Michigan, Inc., and from the Advisory Board for the national Elder Economic Security Initiative convened by Wider Opportunities for Women.¹⁸

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 seniors 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 ages 65 and over to reflect the age at which Medicare begins;
- includes Medicare because elders qualify for and receive it based on age and eligibility for Social Security, without regard to income and assets, making Medicare nearly a universal program;¹⁹ and
- models costs for retired elders, who no longer have work-related expenses such as payroll taxes and commuting to work.

¹⁸ For more detailed information on the methodology and data sources used in calculating the Elder Standard, see the companion report, Laura Henze Russell, Ellen A. Bruce and Judith Conahan and Wider Opportunities for Women, *The WOW-GI National Elder Economic Security Standard: A Methodology for Determining Economic Security for Elders* (Washington, DC: Wider Opportunities for Women and Gerontology Institute at the University of Massachusetts Boston, 2006).

¹⁹ 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 (see <http://www.medicare.gov/MedicareEligibility/Home.asp?dest=NAV|Home|GeneralEnrollment#TabTop>). 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 Midwest region as a whole, elder households spend about the same percentage of their budgets on housing, food and apparel as do all households, slightly less on transportation, but more than twice the percentage on health care. All other expenditures account for 22% of household spending by the average older household, somewhat less than the percentage for all households in the Midwest (28%). Similar spending patterns for older households are reported in the Health and Retirement Survey (HRS).²⁰

Introduction to Cost Components of the Elder Index

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 U.S. Census reported elder owner housing costs, and U.S. Department of Housing and Urban Development (HUD) Fair Market Rents. As illustrated in

²⁰ Barbara Butrica et al. *Understanding Expenditure Patterns in Retirement* (Washington, DC: Urban Institute, 2005).

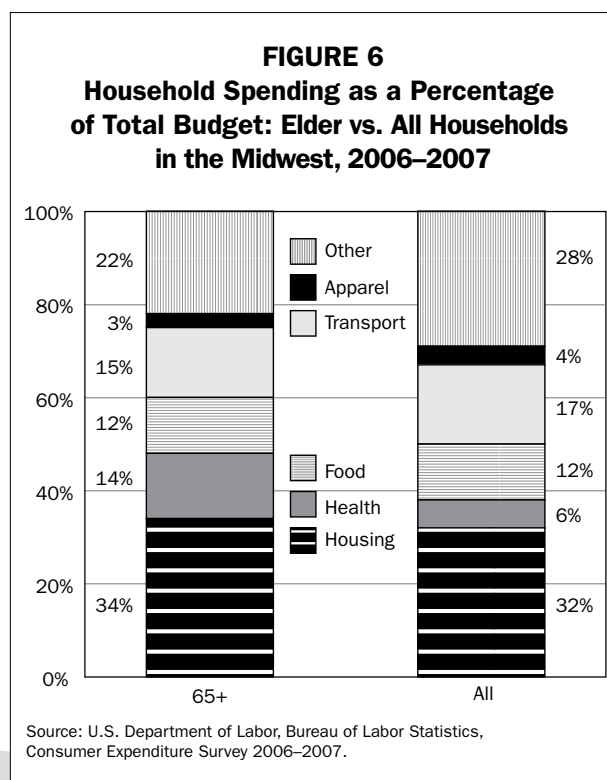


Figure 7, 58% of Michigan seniors own their homes without a mortgage, 17% are renters, and 25% are homeowners with a mortgage.

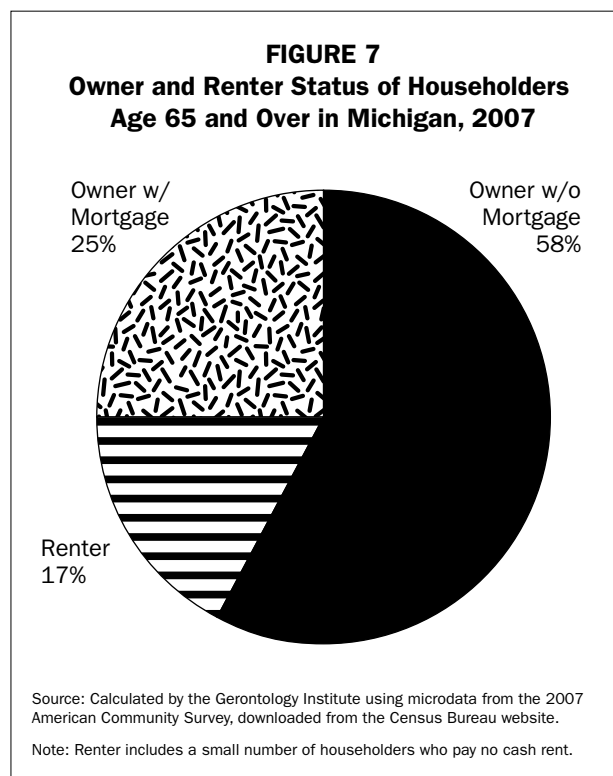
Food — represents costs of food prepared at home, based on USDA Low-Cost Food Plan for older adults, using the average of June 2008 low cost food plan budgets for women and men.²¹

Health Care — combines 2008 premium costs for full supplemental coverage to Medicare (Part B and Medicare Advantage, including prescription drug coverage) and out-of-pocket costs (including co-pays, deductibles and fees for uncovered expenses). Calculations are based on data from the Medicare Options Compare website (see <http://www.medicare.gov/MPPF/Include/DataSection/Questions/SearchOptions.asp>).

In calculating health care costs, we assume coverage through Medicare Advantage because, for half of Michigan's counties, enrollment rates for Medicare Advantage are higher than the national average, and the statewide enrollment rate is comparable to the national rate of 21% in 2008.²² In each county, total out-of-pocket

²¹ See Appendix A for source information. Although food expenses likely vary somewhat across geographic localities in Michigan, data to adequately reflect this variability are not available.

²² Kaiser Family Foundation, Health Plan Tracker, <http://www.kff.org/medicare/healthplantracker/topicgeo.jsp?i=8>



health care costs for a sampling of Medicare Advantage plans that included Prescription Drug coverage and were broadly available to individuals living in the community are averaged. Estimated costs are based on individuals age 70–74 since this is the median age group for people 65 and older. Costs are calculated for people in good, fair/poor, and very good/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 Michigan, the average monthly health care cost for older adults in good health is \$301 (or \$3,612 per year). The estimated out-of-pocket health care expenses for all three levels of health, assuming Medicare Advantage coverage, are presented in **Chart 1**.

CHART 1			
Estimated Out-of-Pocket Health Care Expenses Assuming Medicare Advantage Coverage, for Three Levels of Health			
Per Person:	Very Good/Excellent	Good Health	Fair/Poor
Cost Per Month	\$276	\$301	\$410
Cost Per Year	\$3,312	\$3,612	\$4,920

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>.

Although Medicare Advantage coverage is assumed in the calculations presented here, the costs would differ somewhat if Medigap coverage, in combination with the purchase of Part D Prescription Drug coverage, was assumed instead. In **Chart 2**, statewide Medigap costs are presented for three levels of health, again assuming age 70–74. For adults in good health, the annual costs are somewhat higher than what is estimated using Medicare Advantage — \$335 per month assuming Medigap, as compared to \$301 per month assuming Medicare Advantage. **Costs for those in**

CHART 2			
Estimated Out-of-Pocket Expenses Assuming Medigap and Part D Rx Coverage, for Three Levels of Health			
Per Person:	Very Good/Excellent	Good Health	Fair/Poor
Cost Per Month	\$315	\$335	\$358
Cost Per Year	\$3,784	\$4,018	\$4,293

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>.

excellent or very good health also are estimated to be more assuming Medigap than when assuming Medicare Advantage (\$315 per month as compared to \$276 per month). If poor or fair health is assumed, however, Medigap costs are estimated to be lower than those assuming Medicare Advantage (\$358 per month as compared to \$410 per month).

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 (NHTS).²³

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.²⁴ This amount is calculated separately for older individuals and older couples, and applied to each of the three housing scenarios.²⁵

See **Appendix A** for information on data sources and notes regarding the methodology. See also *The WOW-GI National Elder Economic Security Standard: A Methodology to Determine Economic Security for Elders*.²⁶

The Elder Economic Security Standard Index (Elder Index) for Michigan 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 them to remain in their home, are presented for three services packages along

the 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 Michigan sales tax (6%) is included in the miscellaneous category.²⁷

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 Social Security, pension, and savings. Because most of the Elder Index household basic budgets are near the no-tax limits,²⁸ 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 MICHIGAN

The four components — housing, food, health care, and transportation, plus miscellaneous expenses — are added together to calculate the Elder Index for Michigan 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 83 counties in Michigan. Wayne County is further divided into two areas: Detroit City and suburban Wayne County.

Tables 2, 3, 4, and 5 on the following pages illustrate the Elder Index for selected elder household scenarios in four areas across Michigan: Alpena County, Delta County, Kent County, and Detroit City. 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 Michigan counties are presented in **Appendix D**.

²³ See Appendix A for source information. In communities with public transportation systems having high usage patterns, an additional track is reported assuming public transportation use. Michigan has no communities with high rates of public transportation use so this option is not presented.

²⁴ See U.S. BLS Consumer Expenditure Survey (<http://www.bls.gov/cex/>), and Social Security Administration, *Expenditures of the Aged Chartbook*, May 2007.

²⁵ 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.

²⁶ Russell et al, *op. cit.*

²⁷ Federation of Tax Administrators: "State sales tax rates, January 1, 2008:" <http://www.taxadmin.org/fta/rate/sales.html>

²⁸ 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 (<http://www.socialsecurity.gov/pubs/10035.html>).

TABLE 2
The Elder Economic Security Standard Index for Alpena County, 2008
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)	\$319	\$498	\$838	\$319	\$498	\$838
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$237	\$237	\$237	\$417	\$417	\$417
Health Care (Good Health)	\$315	\$315	\$315	\$631	\$631	\$631
Miscellaneous	\$221	\$221	\$221	\$359	\$359	\$359
Index — Total Expenses Per Month	\$1,326	\$1,505	\$1,844	\$2,157	\$2,336	\$2,675
Index — Total Expenses Per Year	\$15,911	\$18,057	\$22,132	\$25,880	\$28,027	\$32,102

Comparative Income Benchmarks	Elder Person (age 65+)			Elder Couple (both age 65+)		
Federal Poverty Guideline (2008 DHHS)	\$10,400	\$10,400	\$10,400	\$14,000	\$14,000	\$14,000
Average Social Security Benefit for Alpena County, 2008	\$13,161	\$13,161	\$13,161	\$21,408	\$21,408	\$21,408
Federal Poverty Guidelines as a Percent of Index	65%	58%	47%	54%	50%	44%
Average Social Security Benefit as a Percent of Index	83%	73%	59%	83%	76%	67%
Elders in Alpena County with incomes at the federal poverty level, or even if living on the average Social Security benefit in 2008, 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 <i>only</i> income for one-quarter of Michigan elders.*						

Source: See Appendix D

* http://assets.aarp.org/rgcenter/econ/ss_facts_08_mi.pdf

**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	+\$99	-\$24
Change in Cost Per Year	+\$1,188	-\$288

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>.

**Annual Index Value for Elders in
Fair/Poor Health in Alpena County, 2008**

Per Person:	Owner w/o Mortgage	Renter/One Bedroom	Owner with Mortgage
Elder Person	\$17,336	\$19,483	\$23,558
Elder Couple	\$27,306	\$29,452	\$33,528

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.

Summary of Findings for Alpena County

1. Elders in Alpena 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 in Alpena County only 59-83% of the amount needed to cover basic expenses.
- In Alpena County, elders living alone on an income equivalent to the federal poverty guideline can cover only 47-65% of their basic living expenses.
- The average Social Security benefit provides an elder couple living in Alpena County only 67-83% of the amount needed to cover basic expenses.
- In Alpena County, elder couples living on an income equivalent to the federal poverty guideline can cover only 44-54% of their basic living expenses.

2. Elders *living alone* in Alpena County need \$15,911-\$22,132 to cover their basic annual living costs.

- Elders living alone in Alpena County who own their home without a mortgage need \$15,911 a year to cover their basic living expenses.
- If elders rent an apartment in Alpena County, their basic living expenses increase to \$18,057.
- Elders still paying a mortgage face housing costs more than double those for homeowners without a mortgage, increasing annual living expenses to \$22,132.
- 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 Alpena County need \$25,880-\$32,102 to cover their basic annual living costs.

- Elder couples in Alpena County who own their home without a mortgage need \$25,880 a year to cover their basic living expenses.
- If elder couples rent an apartment in Alpena County, their basic living expenses increase to \$28,027.
- Elder couples still paying a mortgage face housing costs more than double those for homeowners without a mortgage, increasing annual living expenses to \$32,102.
- Elder couples with lower incomes need rent subsidies and/or affordable housing units, as well as assistance to cover supplemental health plan costs.

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

- A member of an elder couple paying market rate rent in Alpena County has expenses reduced by only 36% when a spouse dies; \$18,057 from \$28,027, yet his or her income may decrease substantially based on the mix of Social Security and/or pension income.
- Elders in Alpena County face combined health care costs of \$315 per month — more than they spend on food — to have protection against high medical and prescription drug costs.

TABLE 3
The Elder Economic Security Standard Index for Delta County, 2008
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)	\$319	\$458	\$827	\$319	\$458	\$827
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$237	\$237	\$237	\$417	\$417	\$417
Health Care (Good Health)	\$315	\$315	\$315	\$631	\$631	\$631
Miscellaneous	\$221	\$221	\$221	\$359	\$359	\$359
Index — Total Expenses Per Month	\$1,326	\$1,465	\$1,834	\$2,157	\$2,296	\$2,665
Index — Total Expenses Per Year	\$15,911	\$17,577	\$22,005	\$25,880	\$27,547	\$31,975

Comparative Income Benchmarks	Elder Person (age 65+)			Elder Couple (both age 65+)		
Federal Poverty Guideline (2008 DHHS)	\$10,400	\$10,400	\$10,400	\$14,000	\$14,000	\$14,000
Average Social Security Benefit for Delta County, 2008	\$12,728	\$12,728	\$12,728	\$20,703	\$20,703	\$20,703
Federal Poverty Guidelines as a Percent of Index	65%	59%	47%	54%	51%	44%
Average Social Security Benefit as a Percent of Index	80%	72%	58%	80%	75%	65%
Elders in Delta County, with incomes at the federal poverty level, or even if living on the average Social Security benefit in 2008, cannot afford basic living expenses without public or private supports for housing and health care.						

Source: See Appendix D

* http://assets.aarp.org/rgcenter/econ/ss_facts_08_mi.pdf

**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	+\$99	-\$24
Change in Cost Per Year	+\$1,188	-\$288

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>.

**Annual Index Value for Elders in
Fair/Poor Health in Delta County, 2008**

Per Person:	Owner w/o Mortgage	Renter/One Bedroom	Owner with Mortgage
Elder Person	\$17,336	\$19,003	\$23,431
Elder Couple	\$27,306	\$28,972	\$33,400

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.

Summary of Findings for Delta County

1. Elders in Delta 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 in Delta County only 58–80% of the amount needed to cover basic expenses.
- In Delta County, elders living alone on an income equivalent to the federal poverty guideline can cover only 47–65% of their basic living expenses.
- The average Social Security benefit in Delta County provides a retired couple only 65–80% of the amount needed to cover basic expenses.
- In Delta County, elder couples living on an income equivalent to the federal poverty guideline can cover only 44–54% of their basic living expenses.

2. Elders *living alone* in Delta County need \$15,911–\$22,005 to cover their basic annual living costs.

- Elders living alone in Delta County who own their home without a mortgage need \$15,911 a year to cover their basic living expenses.
- If elders rent an apartment in Delta County, their basic living expenses increase to \$17,577.
- Elders still paying a mortgage face housing costs more than double those for homeowners without a mortgage, increasing annual living expenses to \$22,005.
- 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 Delta County need \$25,880–\$31,975 to cover their basic annual living costs.

- Elder couples in Delta County who own their home without a mortgage need \$25,880 a year to cover their basic living expenses.
- If elder couples rent an apartment in Delta County, their basic living expenses increase to \$27,547
- Elder couples still paying a mortgage face housing costs more than double those for homeowners without a mortgage, increasing annual living expenses to \$31,975.
- Elder couples with lower incomes need rent subsidies and/or affordable housing units, as well as assistance to cover supplemental health plan costs.

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

- A member of an elder couple paying market rate rent in Delta County has expenses reduced by only 36% when a spouse dies; \$17,577 from \$27,547, yet his or her income may decrease substantially based on the mix of Social Security and/or pension income.
- Elders in Delta County face combined health care costs of \$315 per month – more than they spend on food – to have protection against high medical and prescription drug costs.

TABLE 4
The Elder Economic Security Standard Index for Kent County, 2008
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)	\$411	\$583	\$1,090	\$411	\$583	\$1,090
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$196	\$196	\$196	\$346	\$346	\$346
Health Care (Good Health)	\$248	\$248	\$248	\$496	\$496	\$496
Miscellaneous	\$218	\$218	\$218	\$337	\$337	\$337
Index — Total Expenses Per Month	\$1,307	\$1,479	\$1,986	\$2,021	\$2,192	\$2,699
Index — Total Expenses Per Year	\$15,689	\$17,748	\$23,832	\$24,247	\$26,306	\$32,390

Comparative Income Benchmarks	Elder Person (age 65+)			Elder Couple (both age 65+)		
Federal Poverty Guideline (2008 DHHS)	\$10,400	\$10,400	\$10,400	\$14,000	\$14,000	\$14,000
Average Social Security Benefit for Kent County, 2008	\$13,865	\$13,865	\$13,865	\$22,553	\$22,553	\$22,553
Federal Poverty Guidelines as a Percent of Index	66%	59%	44%	58%	53%	43%
Average Social Security Benefit as a Percent of Index	88%	78%	58%	93%	86%	70%
Elders in Kent County with incomes at the federal poverty level, or even if living on the average Social Security benefit in 2008, cannot afford living expenses without public or private supports for housing and health care.						

Source: See Appendix D

**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	+\$144	-\$28
Change in Cost Per Year	+\$1,368	-\$336

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>.

**Annual Index Value for Elders in
Fair/Poor Health in Kent County, 2008**

Per Person:	Owner w/o Mortgage	Renter/One Bedroom	Owner with Mortgage
Elder Person	\$17,330	\$19,390	\$25,473
Elder Couple	\$25,889	\$27,948	\$34,031

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.

Summary of Findings for Kent County

1. Elders in Kent 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 in Kent County only 58-88% of the amount needed to cover basic expenses.
- In Kent County, elders living alone on an income equivalent to the federal poverty guideline can cover only 44-66% of their basic living expenses.
- The average Social Security benefit provides an elder couple living in Kent County only 70-93% of the amount needed to cover basic expenses.
- In Kent County, elder couples living on an income equivalent to the federal poverty guideline can cover only 43-58% of their basic living expenses.

2. Elders *living alone* in Kent County need \$15,689-\$23,832 to cover their basic annual living costs.

- Elders living alone in Kent County who own their home without a mortgage need \$15,689 a year to cover their basic living expenses.
- If elders rent an apartment in Kent County, their basic living expenses increase to \$17,748.
- Elders still paying a mortgage face housing costs more than double those for homeowners without a mortgage, increasing annual living expenses to \$23,832.
- 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 Kent County need \$24,247-\$32,390 to cover their basic annual living costs.

- Elder couples in Kent County who own their home without a mortgage need \$24,247 a year to cover their basic living expenses.
- If elder couples rent an apartment in Kent County, their basic living expenses increase to \$26,306.
- Elder couples still paying a mortgage face housing costs double those for homeowners without a mortgage, increasing annual living expenses to \$32,390.
- Elder couples with lower incomes need rent subsidies and/or affordable housing units, as well as assistance to cover supplemental health plan costs.

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

- A member of an elder couple paying market rate rent in Kent County has expenses reduced by only 33% when a spouse dies; \$17,748 from \$26,306, yet his or her income may decrease substantially based on the mix of Social Security and/or pension income.
- Elders in Kent County face combined health care costs of \$248 per month – more than they spend on food – to have protection against high medical and prescription drug costs.

TABLE 5
The Elder Economic Security Standard Index for Detroit City, 2008
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)	\$435	\$601	\$1,079	\$435	\$601	\$1,079
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$206	\$206	\$206	\$363	\$363	\$363
Health Care (Good Health)	\$311	\$311	\$311	\$621	\$621	\$621
Miscellaneous	\$237	\$237	\$237	\$370	\$370	\$370
Index — Total Expenses Per Month	\$1,422	\$1,589	\$2,067	\$2,219	\$2,386	\$2,864
Index — Total Expenses Per Year	\$17,063	\$19,063	\$24,799	\$26,627	\$28,627	\$34,363

Comparative Income Benchmarks	Elder Person (age 65+)			Elder Couple (both age 65+)		
Federal Poverty Guideline (2008 DHHS)	\$10,400	\$10,400	\$10,400	\$14,000	\$14,000	\$14,000
Average Social Security Benefit for Detroit City, 2008	\$14,162	\$14,162	\$14,162	\$23,037	\$23,037	\$23,037
Federal Poverty Guidelines as a Percent of Index	61%	55%	42%	53%	49%	41%
Average Social Security Benefit as a Percent of Index	83%	74%	57%	87%	80%	67%
Elders in the city of Detroit with incomes at the federal poverty level, or even if living on the average Social Security benefit in 2008, cannot afford living expenses without public or private supports for housing and health care.						

Source: See Appendix D

**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	+\$113	-\$24
Change in Cost Per Year	+\$1,356	-\$288

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>.

**Annual Index Value for Elders in
Fair/Poor Health in Detroit City, 2008**

Per Person:	Owner w/o Mortgage	Renter/One Bedroom	Owner with Mortgage
Elder Person	\$18,690	\$20,691	\$26,426
Elder Couple	\$28,254	\$30,254	\$35,990

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.

Summary of Findings for the City of Detroit

1. Elders in the city of Detroit at the poverty level or with the average Social Security benefit cannot make ends meet.

- The average Social Security benefit provides an elder living in Detroit only 57-83% of the amount needed to cover basic expenses.
- In Detroit, elders living alone on an income equivalent to the federal poverty guideline can cover only 42-61% of their basic living expenses.
- The average Social Security benefit provides an elder couple living in Detroit only 67-87% of the amount needed to cover basic expenses.
- In Detroit, elder couples living on an income equivalent to the federal poverty guideline can cover only 41-53% of their basic living expenses.

2. Elders *living alone* in the city of Detroit need \$17,063–\$24,799 to cover their basic annual living costs.

- Elders living alone in Detroit who own their home without a mortgage need \$17,063 a year to cover their basic living expenses.
- If elders rent an apartment in Detroit, their basic living expenses increase to \$19,063.
- Elders still paying a mortgage face housing costs more than double those for homeowners without a mortgage, increasing annual living expenses to \$24,799.
- 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 the city of Detroit need \$26,627–\$34,363 to cover their basic annual living costs.

- Elder couples in Detroit who own their home without a mortgage need \$26,627 a year to cover their basic living expenses.
- If elder couples rent an apartment in Detroit, their basic living expenses increase to \$28,627.
- Elder couples still paying a mortgage face housing costs double those for homeowners without a mortgage, increasing annual living expenses to \$34,363.
- Elder couples with lower incomes need rent subsidies and/or affordable housing units, as well as assistance to cover supplemental health plan costs.

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

- A member of an elder couple paying market rate rent in Detroit has expenses reduced by only 33% when a spouse dies; \$19,063 from \$28,627, yet his or her income may decrease substantially based on the mix of Social Security and/or pension income.
- Elders in Detroit face combined health care costs of \$311 per month – more than they spend on food – to have protection against high medical and prescription drug costs.

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

Home and community-based long-term care is a continuum that can start with a few hours of care per week and can increase to 24/7 year-round care.²⁹ 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."³⁰ 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.

Table 6 illustrates the annual cost of home and community-based long-term care services for elders in Michigan 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. 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.³¹ In Michigan, only elders who are at-risk for institutional placement and who meet Medicaid income and asset guidelines are eligible for the Michigan (MI) Choice Waiver Program and the Home Help 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.

TABLE 6 Home and Community-Based Long-Term Care Costs for the Elder Economic Security Standard Index, 2008 At Public Reimbursement and Private Pay Rates in Michigan				
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 Michigan	\$3,179	\$8,567	N/A	\$16,388
Private Rates: All of Michigan	\$7,085	\$18,953	\$34,906	\$43,574

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

Adult Day Health is not provided in either of the two MI publically-funded programs.

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

²⁹ At higher levels of need for care, the likelihood increases of receiving care in a nursing home.

³⁰ The authors acknowledge the work of Judith Conahan in developing the long-term care component of the methodology. See Russell, Bruce and Conahan (2006), *The WOW-GI National Elder Economic Security Standard: A Methodology to Determine Economic Security for Elders*.

³¹ Kemper, P., Komisar, H. & Alecxih, L. (2006). Long-term care over an uncertain future: What can current retirees expect? *Inquiry*, 42, 335-350.

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.

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. The long-term care services package is illustrated in **Table 7**. For example, a "low" level of service use assumes 6 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 Michigan. **Table 8** presents public reimbursement and private pay rates for each element of the long-term care services package.³²

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 double the costs of all other items in the Elder Index, creating a severe financial crisis for elders' budgets. 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 Michigan, the "low" home and community-based long-term care services package

³² Public reimbursement rates are from Michigan state government. Private pay rates are from the Genworth Financial 2008 Cost of Care Survey, and informal state partner survey of Michigan Adult Day Health Services programs and geriatric care managers.

TABLE 7 Michigan 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	155	155
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)

adds \$7,085 per year to living expenses for seniors. The "medium" home and community-based long-term care services package adds \$18,953 per year to living expenses. The "high" home and community-based long-term care services package with Adult Day Health Services adds \$34,906 per year to living expenses. The high home and community-based long-term care services package with all in-home care adds \$43,574 per year to living expenses.

Table 9 shows the impact of home and community-based long-term care costs on Michigan statewide elders' living expenses for the selected elder household scenarios.

Figure 8 illustrates the impact of adding these costs for an elder renter in Michigan. 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 9 have been adjusted to reflect an elder in fair to poor health, given that only individuals with poor health are likely to need long-term care.

TABLE 8
Michigan Elder Economic Security Standard Index Long-Term Care Services
Public and Private Pay Rates, 2008

	Public Reimbursement Rates* All of Michigan	Private Pay Rates** All of Michigan
Homemaker/Personal Care (per hour)	\$7.56	\$18.00
Home Health Aide (per hour)	+	\$26.00
Adult Day Health (ADH) (daily rate)	++	\$50.00
ADH Transport (roundtrip rate)	++	\$18.00
Case Management (per hour)	\$35.00	\$91.00
Supplies (per month)	\$124.00	\$124.00
Personal Emergency Response System (per month)	\$35.00	\$35.00

Sources:

*Public Rates

+ MI public pay system doesn't distinguish between homemaker and home health aides. They have a "home helper" who is a quasi homemaker/home health aide and is paid a weighted average public rate of \$7.56 per hour. (MI Choice Waiver clients receive an average of \$45/day in services that include homehelper and CM). Per conversations with Michigan government personnel.

++ Adult Day Health (or ADH transportation) is not provided in either of the two MI publically-funded programs. Case management is provided biannually @ \$209 per session (\$418/year), per conversation with Michigan government personnel. This averages \$34.83/month

**Private Rates

Adult Day Health is included as an option in the High package, at 3 days/week; each day is 6 hours of care. Homemaker, Home Health Aide, and Adult Day Health private pay rates from GenWorth Financial 2008 Cost of Care Survey. Weighted state average calculated by UMass Boston. ADH private-pay rates GenWorth Financial 2008 Cost of Care Survey (weighted state average).

Adult Day Health Transportation based on round trip cost of \$18 (according to National Center for Senior Transportation survey) cited in report: A Solutions Package for Adult Day Services Transportation Programs: http://seniortransportation.easterseals.com/site/PageServer?pagename=NCST2_tsc_adult_day

Case management range of private hourly rates based on conversations with providers in SE MI, SW MI and upper peninsula. Average weighted rate.

Supplies represent cost of incontinence supplies (4.3/day)

PERS is personal emergency response system.

TABLE 9 The Elder Economic Security Standard Index for the State of Michigan, 2008 Addition of Home and Community-Based Long-Term Care Costs*						
Expenses	Elder Person			Elder Couple		
	Owner w/o Mortgage	Renter One Bedroom	Owner with Mortgage	Owner w/o Mortgage	Renter One Bedroom	Owner with Mortgage
Index Per Year (assuming poor health)	\$18,287	\$20,628	\$26,273	\$27,806	\$30,146	\$35,792

Add Impact of Changes in Long-Term Care Status

Low Long-Term Care: 6 hrs/wk						
Cost Per Month \$590						
Cost Per Year	\$7,085	\$7,085	\$7,085	\$7,085	\$7,085	\$7,085
Index Per Year	\$25,372	\$27,713	\$33,358	\$34,890	\$37,231	\$42,877

Medium Long-Term Care: 16 hrs/wk						
Cost Per Month \$1,579						
Cost Per Year	\$18,953	\$18,953	\$18,953	\$18,953	\$18,953	\$18,953
Index Per Year	\$37,240	\$39,581	\$45,226	\$46,758	\$49,099	\$54,745

High Long-Term Care with Adult Day Health: 36 hrs/wk						
Cost Per Month \$2,909						
Cost Per Year	\$34,906	\$34,906	\$34,906	\$34,906	\$34,906	\$34,906
Index Per Year	\$53,193	\$55,533	\$61,179	\$62,711	\$65,052	\$70,697

High Long-Term Care all In-Home Care: 36 hrs/wk						
Cost Per Month \$3,631						
Cost Per Year	\$43,574	\$43,574	\$43,574	\$43,574	\$43,574	\$43,574
Index Per Year	\$61,862	\$64,202	\$69,848	\$71,380	\$73,721	\$79,366

* Elders needing home and community based long term care 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.

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

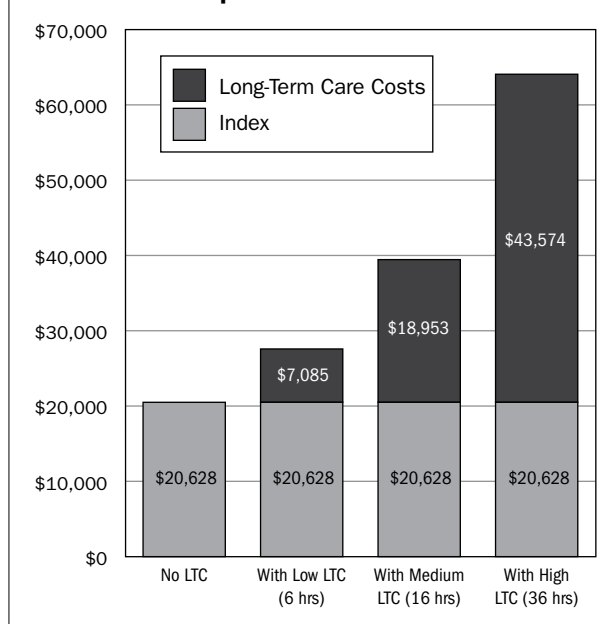
The need for home and community-based long-term care can more than double an elder's expenses, significantly increasing the income needed to meet basic needs:

- For the Michigan elder household scenarios described in this report, the Elder Index ranges from \$18,287 to \$35,792 (without home and community-based long-

term care, but assuming poor health for the elder person or for one member of the elder couple).

- Adding home and community-based long-term care for one person adds significantly to living expense costs – \$7,100 for "low" levels of care, \$19,000 for "medium" levels of care, and \$35,000–\$43,600 for "high" levels of care.
- Home and community-based long term care is preferred by elders to skilled nursing facility care, which is considerably more expensive. National market surveys

FIGURE 8
Adding Home- and Community-Based
Long-Term Care Costs to the
Elder Economic Security Standard Index
for the State of Michigan, 2008
Example of an Elder Renter



report an average rate of \$69,610 for skilled nursing facility care (semi-private room) in Michigan.³³

- The above estimates assume that only one member of an older couple needs long-term care assistance and is in poor health. If it is assumed that both members of a 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.

³³ Genworth Financial (2008). 2008 *Cost of Care Survey*. Richmond, VA: Genworth Financial. http://www.genworth.com/content/genworth/www_genworth_com/web/us/en/products_we_offer/long_term_care_insurance/long_term_care_overview/what_is_the_cost_of_long_term_care.html.

When elders become frail and are in poor health, they may need community-based long term care services to remain at home. Using the example of an elder renter living alone in Michigan, **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 who purchases no long-term care services (with estimated annual expenses of \$20,628), annual expenses are more than three times higher if high levels of home-based care are required (\$64,202).

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 are totally dependent on the average Social Security payment in 2008, need housing and health care supports to make ends meet. Long term care needs add significant cost.

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 that 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.

References

- AAARP (2008). Social Security Michigan Quick Facts. Retrieved 4/9/09: http://assets.aarp.org/rgcenter/econ/ss_facts_08_mi.pdf
- Butrica, B., Goldwyn, J. H., & Johnson, R. W. (2005). *Understanding Expenditure Patterns in Retirement*. Washington, DC: Urban Institute. Available online: <http://www.urban.org/publications/411130.html>
- Citro, C. F., & Michael, R. T. *Measuring Poverty: A New Approach* (1995). Washington, DC: National Academy of Sciences.
- Easter Seals (nd). A Solutions Package for Adult Day Services Transportation Programs. Retrieved 4/1/08: http://seniortransportation.easterseals.com/site/PageServer?pagename=NCST2_tsc_adult_day
- Genworth Financial (2008). *2008 Cost of Care Survey*. Richmond, VA. Retrieved 6/17/08: http://www.genworth.com/content/genworth/www_genworth_com/web/us/en/products_we_offer/long_term_care_insurance/long_term_care_overview/what_is_the_cost_of_long_term_care.html
- Federation of Tax Administrators. "State sales tax rates, January 1, 2008." Retrieved 3/1/09: <http://www.taxadmin.org/fta/rate/sales.html>
- Kaiser Family Foundation (n.d.) Medicare Health and Prescription Drug Plan Tracker. Available online: <http://www.kff.org/medicare/healthplantracker/topicgeo.jsp?i=8>.
- Kemper, P., Komisar, H., & Alecxih, L. (2006). Long-term care over an uncertain future: What can current retirees expect? *Inquiry*, 42, 335-350.
- Russell, Laura Henze, Bruce, Ellen A., Conahan, Judith and Wider Opportunities for Women (2006). *The WOW-GI National Elder Economic Security Standard: A Methodology to Determine Economic Security for Elders*. Washington, DC: Wilder Opportunities for Women.
- Social Security Administration (2007). *Expenditures of the Aged Chartbook*. Available online: http://www.ssa.gov/policy/docs/chartbooks/expenditures_aged/index.html
- Social Security Administration (2008). Retirement Benefits. SSA Publication No. 05-10035. Retrieved 6/17/08 from: <http://www.socialsecurity.gov/pubs/10035.html>
- U.S. Census Bureau (2009). Poverty Thresholds for 2008. Available online: <http://www.census.gov/hhes/www/poverty/threshld/thresh08.html>
- U.S. Census Bureau (2008). American Community Survey, 2007. Available online: http://factfinder.census.gov/home/saff/main.html?_lang=en
- U.S. Census Bureau (2008). Population Estimates program of the U.S. Census Bureau. Available online: <http://www.census.gov/popest/datasets.html>
- U.S. Department of Agriculture, Center for Nutrition Policy and Promotion (2008). USDA Food Plans: Cost of Food. Available online: <http://www.cnpp.usda.gov/USDAFoodPlansCostofFood.htm>
- U.S. Department of Health & Human Services (2009). The 2008 HHS Poverty Guidelines: One Version of the [U.S.] Federal Poverty Measure. Available online: <http://aspe.hhs.gov/poverty/08poverty.shtml>
- U.S. Department of Health & Human Services. (2008). Medicare Options Compare Tool. Available online: <http://www.medicare.gov/MPPF/Include/DataSection/Questions/Welcome.asp>
- U.S. Department of Health & Human Services (2008). Medicare Advantage/Part D Contract and Enrollment Data. Available online: <http://www.cms.hhs.gov/MCRAdvPartDEnrolData/MASCPen/list.asp#TopOfPage>
- U.S. Department of Health & Human Services (2008). General Enrollment and Eligibility. Available online: <http://www.medicare.gov/MedicareEligibility/home.asp?dest=NAV%7CHome%7CGeneralEnrollment&version=default&browser=Netscape%7C7%2E01%7CWinXP&language=English#TabTop>
- U.S. Department of Labor, Bureau of Labor Statistics. Consumer Expenditure Survey (2008). Available online: <http://www.bls.gov/cex/>
- U.S. Department of Transportation (2001). National Household Travel Survey (NHTS). Available online: <http://nhts.ornl.gov/download.shtml#2001>

Appendix A: Data Sources

Data Type	Source	Assumptions
Housing	<p>Rent: U.S. Department of Housing and Urban Development. Fair Market Rents — Fiscal Year 2008. Retrieved from http://www.huduser.org</p> <p>Owner Costs: U.S. Census: American Community Survey 2006 for Public Use Microdata Areas (PUMS data). Data retrieved from: http://factfinder.census.gov/home/en/acs_pums_2006.html</p> <p>Owner costs adjusted to 2008 by CPI-U for housing in the Midwest region. http://data.bls.gov/PDQ/outside.jsp?survey=cu</p>	<p>Fair Market Rents (FMRs) for 1-bedroom units by HUD statistical area (county or country group).</p> <p>Median selected monthly owner costs (SMOC) for owners 65+ with, and without a mortgage.</p> <p>SMOC includes property taxes, insurance, heat & utilities, condo fees, & mortgage payment (if any)</p>
Food	<p>U.S. Department of Agriculture, Low-Cost Food Plan: 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>U.S. Department of Health & Human Services. (2008). Medicare Options Compare Tool. Available online: http://www.medicare.gov/MPPF/Include/DataSection/Questions/Welcome.asp</p> <p>U.S. Department of Health & Human Services (2008). Medicare Advantage/Part D Contract and Enrollment Data. Available online: http://www.cms.hhs.gov/MCRAdvPartDEnrolData/MASCPen/list.asp#TopOfPage</p>	<p>Average costs calculated by the Gerontology Institute for Michigan assuming Medicare Advantage with Prescription coverage and an elder age 70–74.</p>
Transportation	<p>Private Automobile Cost: National Household Travel Survey (NHTS) http://nhts.ornl.gov/download.shtml#2001</p> <p>Per Mile Cost: U.S. Internal Revenue Service http://www.irs.gov/newsroom/article/0,,id=176030,00.html</p>	<p>Estimated annual mileage driven by retired singles and couples in MI x IRS standard mileage reimbursement rate for operating and owner costs for 2008.</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 Standard calculates miscellaneous expenses for owners without a mortgage, and applies that amount to each of the housing types.</p>
Long-Term Care	<p>Public home help aide and case management rates from MI state government personnel.</p> <p>Private rates from GenWorth Financial 2008 Cost of Care Survey (http://www.genworth.com/content/genworth/www_genworth_com/web/us/en/products_we_offer/long_term_care_insurance/long_term_care_overview/what_is_the_cost_of_long_term_care.html)</p>	<p>Authors' calculations using area costs for three prototypical levels of long-term care services packages.</p>

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

Metropolitan/Micropolitan Area	Table (App. D)	County Name(s)
Adrian, MI Micropolitan Statistical Area	46	Lenawee County, MI
Allegan, MI Micropolitan Statistical Area	3	Allegan County, MI
Alma, MI Micropolitan Statistical Area	29	Gratiot County, MI
Alpena, MI Micropolitan Statistical Area	4	Alpena County, MI
Ann Arbor, MI Metropolitan Statistical Area	81	Washtenaw County, MI
Battle Creek, MI Metropolitan Statistical Area	13	Calhoun County, MI
Bay City, MI Metropolitan Statistical Area	9	Bay County, MI
Big Rapids, MI Micropolitan Statistical Area	54	Mecosta County, MI
Cadillac, MI Micropolitan Statistical Area	57	Missaukee County, MI
	83	Wexford County, MI
Coldwater, MI Micropolitan Statistical Area	12	Branch County, MI
Detroit-Warren-Livonia, MI Metropolitan Statistical Area		
Detroit-Livonia-Dearborn, MI Metropolitan Division	82, 84, 85	Wayne County, MI
Warren-Troy-Farmington Hills, MI Metropolitan Division	44	Lapeer County, MI
	47	Livingston County, MI
	50	Macomb County, MI
	63	Oakland County, MI
	77	St. Clair County, MI
Escanaba, MI Micropolitan Statistical Area	21	Delta County, MI
Flint, MI Metropolitan Statistical Area	25	Genesee County, MI
Grand Rapids-Wyoming, MI Metropolitan Statistical Area	8	Barry County, MI
	34	Ionia County, MI
	41	Kent County, MI
	62	Newaygo County, MI
Holland-Grand Haven, MI Metropolitan Statistical Area	70	Ottawa County, MI
Houghton, MI Micropolitan Statistical Area	31	Houghton County, MI
	42	Keweenaw County, MI
Iron Mountain, MI-WI Micropolitan Statistical Area	22	Dickinson County, MI
Jackson, MI Metropolitan Statistical Area	38	Jackson County, MI
Kalamazoo-Portage, MI Metropolitan Statistical Area	39	Kalamazoo County, MI
	80	Van Buren County, MI
Lansing-East Lansing, MI Metropolitan Statistical Area	19	Clinton County, MI
	23	Eaton County, MI
	33	Ingham County, MI

Metropolitan/Micropolitan Area	Table (App. D)	County Name(s)
Marinette, WI-MI Micropolitan Statistical Area	55	Menominee County, MI
Marquette, MI Micropolitan Statistical Area	52	Marquette County, MI
Midland, MI Micropolitan Statistical Area	56	Midland County, MI
Monroe, MI Metropolitan Statistical Area	58	Monroe County, MI
Mount Pleasant, MI Micropolitan Statistical Area	37	Isabella County, MI
Muskegon-Norton Shores, MI Metropolitan Statistical Area	61	Muskegon County, MI
Niles-Benton Harbor, MI Metropolitan Statistical Area	11	Berrien County, MI
Owosso, MI Micropolitan Statistical Area	76	Shiawassee County, MI
Saginaw-Saginaw Township North, MI Metropolitan Statistical Area	73	Saginaw County, MI
Sault Ste. Marie, MI Micropolitan Statistical Area	17	Chippewa County, MI
South Bend-Mishawaka, IN-MI Metropolitan Statistical Area	14	Cass County, MI
Sturgis, MI Micropolitan Statistical Area	78	St. Joseph County, MI
Traverse City, MI Micropolitan Statistical Area	10	Benzie County, MI
	28	Grand Traverse County, MI
	40	Kalkaska County, MI
	45	Leelanau County, MI
Non-Metro Counties	1	Alcona County
	2	Alger County
	5	Antrim County
	6	Arenac County
	7	Baraga County
	15	Charlevoix County
	16	Cheboygan County
	18	Clare County
	20	Crawford County
	24	Emmet County
	26	Gladwin County
	27	Gogebic County
	30	Hillsdale County
	32	Huron County
	35	Iosco County
	36	Iron County
	43	Lake County
	48	Luce County

Metropolitan/Micropolitan Area	Table (App. D)	County Name(s)
Non-Metro Counties — continued	49	Mackinac County
	51	Manistee County
	53	Mason County
	59	Montcalm County
	60	Montmorency County
	64	Oceana County
	65	Ogemaw County
	66	Ontonagon County
	67	Osceola County
	68	Oscoda County
	69	Otsego County
	71	Presque Isle County
	72	Roscommon County
	74	Sanilac County
	75	Schoolcraft County
	79	Tuscola County

Appendix C: Map of Michigan Counties



Appendix D: Elder Economic Security Standard Index for Michigan Counties, 2008 One- and Two-Person Elder Households

Table D-1: The Elder Economic Security Standard Index for Alcona County, 2008
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)	\$319	\$458	\$838	\$319	\$458	\$838
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$237	\$237	\$237	\$417	\$417	\$417
Health Care (Good Health)	\$315	\$315	\$315	\$631	\$631	\$631
Miscellaneous	\$221	\$221	\$221	\$359	\$359	\$359
Index Per Month	\$1,326	\$1,465	\$1,844	\$2,157	\$2,296	\$2,675
Index Per Year	\$15,911	\$17,577	\$22,132	\$25,880	\$27,547	\$32,102

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum Maximum 2008	\$7,812	\$11,808
Average County Social Security Payment 2008	\$13,094	\$21,300

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,085	\$22,996	\$24,662	\$29,217	\$32,965	\$34,632	\$39,187
Medium (16 hrs)	\$18,953	\$34,864	\$36,530	\$41,085	\$44,833	\$46,500	\$51,055
High w/ADC (36 hrs)	\$34,906	\$50,816	\$52,483	\$57,038	\$60,786	\$62,452	\$67,008
High w/o ADC (36 hrs)	\$43,574	\$59,485	\$61,151	\$65,707	\$69,455	\$71,121	\$75,677

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), \$118 should be added to the monthly totals (\$99 for out-of-pocket medical costs and \$20 for miscellaneous costs) resulting in an annual increase in costs of \$1,420 (for an elder person). Totals may not add due to rounding.

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-2: The Elder Economic Security Standard Index for Alger County, 2008
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)	\$364	\$465	\$826	\$364	\$465	\$826
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$237	\$237	\$237	\$417	\$417	\$417
Health Care (Good Health)	\$315	\$315	\$315	\$631	\$631	\$631
Miscellaneous	\$230	\$230	\$230	\$368	\$368	\$368
Index Per Month	\$1,379	\$1,481	\$1,842	\$2,210	\$2,311	\$2,672
Index Per Year	\$16,552	\$17,768	\$22,099	\$26,522	\$27,738	\$32,069

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum 2008	\$7,812	\$11,808
Average County Social Security Payment 2008	\$12,633	\$20,548

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,085	\$23,637	\$24,853	\$29,184	\$33,607	\$34,822	\$39,154
Medium (16 hrs)	\$18,953	\$35,505	\$36,721	\$41,052	\$45,475	\$46,690	\$51,022
High w/ADC (36 hrs)	\$34,906	\$51,458	\$52,674	\$57,005	\$61,427	\$62,643	\$66,975
High w/o ADC (36 hrs)	\$43,574	\$60,126	\$61,342	\$65,674	\$70,096	\$71,312	\$75,643

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), \$118 should be added to the monthly totals (\$99 for out-of-pocket medical costs and \$20 for miscellaneous costs) resulting in an annual increase in costs of \$1,420 (for an elder person). Totals may not add due to rounding.

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-3: The Elder Economic Security Standard Index for Allegan County, 2008
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)	\$364	\$567	\$936	\$364	\$567	\$936
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$237	\$237	\$237	\$417	\$417	\$417
Health Care (Good Health)	\$265	\$265	\$265	\$530	\$530	\$530
Miscellaneous	\$220	\$220	\$220	\$348	\$348	\$348
Index Per Month	\$1,319	\$1,522	\$1,892	\$2,089	\$2,293	\$2,662
Index Per Year	\$15,828	\$18,268	\$22,699	\$25,074	\$27,514	\$31,944

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum 2008	\$7,812	\$11,808
Average County Social Security Payment 2008	\$13,387	\$21,776

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,085	\$22,913	\$25,353	\$29,783	\$32,159	\$34,598	\$39,029
Medium (16 hrs)	\$18,953	\$34,781	\$37,221	\$41,651	\$44,027	\$46,466	\$50,897
High w/ADC (36 hrs)	\$34,906	\$50,734	\$53,174	\$57,604	\$59,979	\$62,419	\$66,850
High w/o ADC (36 hrs)	\$43,574	\$59,402	\$61,842	\$66,273	\$68,648	\$71,088	\$75,519

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), \$132 should be added to the monthly totals (\$110 for out-of-pocket medical costs and \$22 for miscellaneous costs) resulting in an annual increase in costs of \$1,584 (for an elder person). Totals may not add due to rounding.

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-4: The Elder Economic Security Standard Index for Alpena County, 2008
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)	\$319	\$498	\$838	\$319	\$498	\$838
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$237	\$237	\$237	\$417	\$417	\$417
Health Care (Good Health)	\$315	\$315	\$315	\$631	\$631	\$631
Miscellaneous	\$221	\$221	\$221	\$359	\$359	\$359
Index Per Month	\$1,326	\$1,505	\$1,844	\$2,157	\$2,336	\$2,675
Index Per Year	\$15,911	\$18,057	\$22,132	\$25,880	\$28,027	\$32,102

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum 2008	\$7,812	\$11,808
Average County Social Security Payment 2008	\$13,161	\$21,408

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,085	\$22,996	\$25,142	\$29,217	\$32,965	\$35,112	\$39,187
Medium (16 hrs)	\$18,953	\$34,864	\$37,010	\$41,085	\$44,833	\$46,980	\$51,055
High w/ADC (36 hrs)	\$34,906	\$50,816	\$52,963	\$57,038	\$60,786	\$62,932	\$67,008
High w/o ADC (36 hrs)	\$43,574	\$59,485	\$61,631	\$65,707	\$69,455	\$71,601	\$75,677

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), \$118 should be added to the monthly totals (\$99 for out-of-pocket medical costs and \$20 for miscellaneous costs) resulting in an annual increase in costs of \$1,420 (for an elder person). Totals may not add due to rounding.

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-5: The Elder Economic Security Standard Index for Antrim County, 2008
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)	\$362	\$490	\$950	\$362	\$490	\$950
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$237	\$237	\$237	\$417	\$417	\$417
Health Care (Good Health)	\$315	\$315	\$315	\$631	\$631	\$631
Miscellaneous	\$229	\$229	\$229	\$368	\$368	\$368
Index Per Month	\$1,377	\$1,505	\$1,965	\$2,208	\$2,336	\$2,796
Index Per Year	\$16,521	\$18,063	\$23,583	\$26,491	\$28,033	\$33,553

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum 2008	\$7,812	\$11,808
Average County Social Security Payment 2008	\$13,493	\$21,947

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,085	\$23,606	\$25,148	\$30,668	\$33,576	\$35,117	\$40,637
Medium (16 hrs)	\$18,953	\$35,474	\$37,016	\$42,536	\$45,444	\$46,985	\$52,505
High w/ADC (36 hrs)	\$34,906	\$51,427	\$52,968	\$58,488	\$61,397	\$62,938	\$68,458
High w/o ADC (36 hrs)	\$43,574	\$60,096	\$61,637	\$67,157	\$70,066	\$71,607	\$77,127

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), \$118 should be added to the monthly totals (\$99 for out-of-pocket medical costs and \$20 for miscellaneous costs) resulting in an annual increase in costs of \$1,420 (for an elder person). Totals may not add due to rounding.

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-6: The Elder Economic Security Standard Index for Arenac County, 2008
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)	\$319	\$465	\$813	\$319	\$465	\$813
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$237	\$237	\$237	\$417	\$417	\$417
Health Care (Good Health)	\$342	\$342	\$342	\$683	\$683	\$683
Miscellaneous	\$226	\$226	\$226	\$370	\$370	\$370
Index Per Month	\$1,358	\$1,503	\$1,852	\$2,220	\$2,366	\$2,714
Index Per Year	\$16,291	\$18,041	\$22,220	\$26,640	\$28,391	\$32,569

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum 2008	\$7,812	\$11,808
Average County Social Security Payment 2008	\$13,006	\$21,156

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,085	\$23,376	\$25,126	\$29,305	\$33,725	\$35,476	\$39,654
Medium (16 hrs)	\$18,953	\$35,244	\$36,994	\$41,173	\$45,593	\$47,344	\$51,522
High w/ADC (36 hrs)	\$34,906	\$51,196	\$52,947	\$57,125	\$61,546	\$63,296	\$67,475
High w/o ADC (36 hrs)	\$43,574	\$59,865	\$61,615	\$65,794	\$70,215	\$71,965	\$76,144

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), \$118 should be added to the monthly totals (\$98 for out-of-pocket medical costs and \$20 for miscellaneous costs) resulting in an annual increase in costs of \$1,410 (for an elder person). Totals may not add due to rounding.

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-7: The Elder Economic Security Standard Index for Baraga County, 2008
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)	\$364	\$465	\$826	\$364	\$465	\$826
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$237	\$237	\$237	\$417	\$417	\$417
Health Care (Good Health)	\$315	\$315	\$315	\$631	\$631	\$631
Miscellaneous	\$230	\$230	\$230	\$368	\$368	\$368
Index Per Month	\$1,379	\$1,481	\$1,842	\$2,210	\$2,311	\$2,672
Index Per Year	\$16,552	\$17,768	\$22,099	\$26,522	\$27,738	\$32,069

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum 2008	\$7,812	\$11,808
Average County Social Security Payment 2008	\$12,510	\$20,348

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
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+)		
		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Need for Long-Term Care (hours/week)							
Low (6 hrs)	\$7,085	\$23,637	\$24,853	\$29,184	\$33,607	\$34,822	\$39,154
Medium (16 hrs)	\$18,953	\$35,505	\$36,721	\$41,052	\$45,475	\$46,690	\$51,022
High w/ADC (36 hrs)	\$34,906	\$51,458	\$52,674	\$57,005	\$61,427	\$62,643	\$66,975
High w/o ADC (36 hrs)	\$43,574	\$60,126	\$61,342	\$65,674	\$70,096	\$71,312	\$75,643

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), \$118 should be added to the monthly totals (\$99 for out-of-pocket medical costs and \$20 for miscellaneous costs) resulting in an annual increase in costs of \$1,420 (for an elder person). Totals may not add due to rounding.

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-8: The Elder Economic Security Standard Index for Barry County, 2008
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)	\$364	\$519	\$936	\$364	\$519	\$936
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$196	\$196	\$196	\$346	\$346	\$346
Health Care (Good Health)	\$292	\$292	\$292	\$583	\$583	\$583
Miscellaneous	\$217	\$217	\$217	\$345	\$345	\$345
Index Per Month	\$1,302	\$1,458	\$1,875	\$2,068	\$2,223	\$2,640
Index Per Year	\$15,627	\$17,491	\$22,498	\$24,811	\$26,675	\$31,682

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum 2008	\$7,812	\$11,808
Average County Social Security Payment 2008	\$13,433	\$21,850

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,085	\$22,712	\$24,576	\$29,583	\$31,896	\$33,760	\$38,767
Medium (16 hrs)	\$18,953	\$34,580	\$36,444	\$41,451	\$43,764	\$45,628	\$50,635
High w/ADC (36 hrs)	\$34,906	\$50,533	\$52,397	\$57,404	\$59,717	\$61,581	\$66,588
High w/o ADC (36 hrs)	\$43,574	\$59,202	\$61,066	\$66,072	\$68,386	\$70,250	\$75,256

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), \$118 should be added to the monthly totals (\$99 for out-of-pocket medical costs and \$20 for miscellaneous costs) resulting in an annual increase in costs of \$1,420 (for an elder person). Totals may not add due to rounding.

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-9: The Elder Economic Security Standard Index for Bay County, 2008
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$381	\$486	\$967	\$381	\$486	\$967
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$224	\$224	\$224	\$395	\$395	\$395
Health Care (Good Health)	\$308	\$308	\$308	\$615	\$615	\$615
Miscellaneous	\$229	\$229	\$229	\$364	\$364	\$364
Index Per Month	\$1,375	\$1,480	\$1,961	\$2,185	\$2,290	\$2,771
Index Per Year	\$16,499	\$17,763	\$23,535	\$26,216	\$27,480	\$33,252

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum 2008	\$7,812	\$11,808
Average County Social Security Payment 2008	\$13,716	\$22,311

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,085	\$23,584	\$24,848	\$30,620	\$33,300	\$34,565	\$40,336
Medium (16 hrs)	\$18,953	\$35,452	\$36,716	\$42,488	\$45,168	\$46,433	\$52,204
High w/ADC (36 hrs)	\$34,906	\$51,405	\$52,669	\$58,441	\$61,121	\$62,386	\$68,157
High w/o ADC (36 hrs)	\$43,574	\$60,074	\$61,338	\$67,109	\$69,790	\$71,054	\$76,826

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), \$130 should be added to the monthly totals (\$108 for out-of-pocket medical costs and \$22 for miscellaneous costs) resulting in an annual increase in costs of \$1,554 (for an elder person). Totals may not add due to rounding.

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-10: The Elder Economic Security Standard Index for Benzie County, 2008
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)	\$375	\$606	\$1,164	\$375	\$606	\$1,164
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$237	\$237	\$237	\$417	\$417	\$417
Health Care (Good Health)	\$318	\$318	\$318	\$635	\$635	\$635
Miscellaneous	\$233	\$233	\$233	\$372	\$372	\$372
Index Per Month	\$1,396	\$1,627	\$2,185	\$2,229	\$2,460	\$3,018
Index Per Year	\$16,752	\$19,520	\$26,218	\$26,754	\$29,522	\$36,220

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—NJ 2008	\$7,812	\$11,808
Average County Social Security Payment 2008	\$13,090	\$21,293

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
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+)		
		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Need for Long-Term Care (hours/week)							
Low (6 hrs)	\$7,085	\$23,837	\$26,605	\$33,303	\$33,838	\$36,606	\$43,305
Medium (16 hrs)	\$18,953	\$35,705	\$38,473	\$45,171	\$45,706	\$48,474	\$55,173
High w/ADC (36 hrs)	\$34,906	\$51,658	\$54,426	\$61,124	\$61,659	\$64,427	\$71,125
High w/o ADC (36 hrs)	\$43,574	\$60,326	\$63,094	\$69,792	\$70,328	\$73,096	\$79,794

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$132 should be added to the monthly totals (\$110 for out-of-pocket medical costs and \$22 for miscellaneous costs) resulting in an annual increase in costs of \$1,584 (for an elder person). Totals may not add due to rounding.

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-11: The Elder Economic Security Standard Index for Berrien County, 2008
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)	\$358	\$518	\$819	\$358	\$518	\$819
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$224	\$224	\$224	\$395	\$395	\$395
Health Care (Good Health)	\$292	\$292	\$292	\$583	\$583	\$583
Miscellaneous	\$222	\$222	\$222	\$353	\$353	\$353
Index Per Month	\$1,329	\$1,489	\$1,789	\$2,120	\$2,280	\$2,580
Index Per Year	\$15,950	\$17,866	\$21,472	\$25,439	\$27,355	\$30,961

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum 2008	\$7,812	\$11,808
Average County Social Security Payment 2008	\$13,563	\$22,062

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,085	\$23,035	\$24,951	\$28,557	\$32,524	\$34,439	\$38,046
Medium (16 hrs)	\$18,953	\$34,903	\$36,819	\$40,425	\$44,392	\$46,307	\$49,914
High w/ADC (36 hrs)	\$34,906	\$50,856	\$52,772	\$56,378	\$60,345	\$62,260	\$65,866
High w/o ADC (36 hrs)	\$43,574	\$59,525	\$61,440	\$65,047	\$69,013	\$70,929	\$74,535

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), \$118 should be added to the monthly totals (\$99 for out-of-pocket medical costs and \$20 for miscellaneous costs) resulting in an annual increase in costs of \$1,420 (for an elder person). Totals may not add due to rounding.

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-12: The Elder Economic Security Standard Index for Branch County, 2008
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	\$500	\$838	\$355	\$500	\$838
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$237	\$237	\$237	\$417	\$417	\$417
Health Care (Good Health)	\$321	\$321	\$321	\$642	\$642	\$642
Miscellaneous	\$229	\$229	\$229	\$369	\$369	\$369
Index Per Month	\$1,376	\$1,521	\$1,858	\$2,213	\$2,358	\$2,696
Index Per Year	\$16,510	\$18,248	\$22,299	\$26,560	\$28,297	\$32,349

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum 2008	\$7,812	\$11,808
Average County Social Security Payment 2008	\$13,030	\$21,194

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,085	\$23,595	\$25,332	\$29,384	\$33,644	\$35,382	\$39,433
Medium (16 hrs)	\$18,953	\$35,463	\$37,200	\$41,252	\$45,512	\$47,250	\$51,301
High w/ADC (36 hrs)	\$34,906	\$51,415	\$53,153	\$57,205	\$61,465	\$63,203	\$67,254
High w/o ADC (36 hrs)	\$43,574	\$60,084	\$61,822	\$65,873	\$70,134	\$71,872	\$75,923

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), \$118 should be added to the monthly totals (\$98 for out-of-pocket medical costs and \$20 for miscellaneous costs) resulting in an annual increase in costs of \$1,410 (for an elder person). Totals may not add due to rounding.

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-13: The Elder Economic Security Standard Index for Calhoun County, 2008
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)	\$386	\$541	\$957	\$386	\$541	\$957
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$224	\$224	\$224	\$395	\$395	\$395
Health Care (Good Health)	\$321	\$321	\$321	\$642	\$642	\$642
Miscellaneous	\$233	\$233	\$233	\$370	\$370	\$370
Index Per Month	\$1,397	\$1,552	\$1,969	\$2,223	\$2,378	\$2,794
Index Per Year	\$16,767	\$18,628	\$23,625	\$26,676	\$28,537	\$33,534

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum 2008	\$7,812	\$11,808
Average County Social Security Payment 2008	\$13,273	\$21,589

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,085	\$23,852	\$25,713	\$30,710	\$33,761	\$35,621	\$40,619
Medium (16 hrs)	\$18,953	\$35,720	\$37,581	\$42,578	\$45,629	\$47,489	\$52,487
High w/ADC (36 hrs)	\$34,906	\$51,673	\$53,534	\$58,531	\$61,582	\$63,442	\$68,439
High w/o ADC (36 hrs)	\$43,574	\$60,342	\$62,203	\$67,200	\$70,250	\$72,111	\$77,108

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), \$118 should be added to the monthly totals (\$98 for out-of-pocket medical costs and \$20 for miscellaneous costs) resulting in an annual increase in costs of \$1,410 (for an elder person). Totals may not add due to rounding.

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-14: The Elder Economic Security Standard Index for Cass County, 2008
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	\$523	\$838	\$355	\$523	\$838
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$214	\$214	\$214	\$377	\$377	\$377
Health Care (Good Health)	\$292	\$292	\$292	\$583	\$583	\$583
Miscellaneous	\$219	\$219	\$219	\$349	\$349	\$349
Index Per Month	\$1,313	\$1,481	\$1,796	\$2,094	\$2,262	\$2,577
Index Per Year	\$15,757	\$17,771	\$21,546	\$25,133	\$27,147	\$30,923

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum 2008	\$7,812	\$11,808
Average County Social Security Payment 2008	\$13,354	\$21,722

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,085	\$22,842	\$24,856	\$28,631	\$32,218	\$34,232	\$38,007
Medium (16 hrs)	\$18,953	\$34,710	\$36,724	\$40,499	\$44,086	\$46,100	\$49,875
High w/ADC (36 hrs)	\$34,906	\$50,663	\$52,677	\$56,452	\$60,039	\$62,053	\$65,828
High w/o ADC (36 hrs)	\$43,574	\$59,332	\$61,345	\$65,121	\$68,708	\$70,722	\$74,497

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), \$118 should be added to the monthly totals (\$99 for out-of-pocket medical costs and \$20 for miscellaneous costs) resulting in an annual increase in costs of \$1,420 (for an elder person). Totals may not add due to rounding.

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-15: The Elder Economic Security Standard Index for Charlevoix County, 2008
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)	\$362	\$555	\$950	\$362	\$555	\$950
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$237	\$237	\$237	\$417	\$417	\$417
Health Care (Good Health)	\$315	\$315	\$315	\$631	\$631	\$631
Miscellaneous	\$229	\$229	\$229	\$368	\$368	\$368
Index Per Month	\$1,377	\$1,570	\$1,965	\$2,208	\$2,401	\$2,796
Index Per Year	\$16,521	\$18,843	\$23,583	\$26,491	\$28,813	\$33,553

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum 2008	\$7,812	\$11,808
Average County Social Security Payment 2008	\$13,459	\$21,893

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,085	\$23,606	\$25,928	\$30,668	\$33,576	\$35,897	\$40,637
Medium (16 hrs)	\$18,953	\$35,474	\$37,796	\$42,536	\$45,444	\$47,765	\$52,505
High w/ADC (36 hrs)	\$34,906	\$51,427	\$53,748	\$58,488	\$61,397	\$63,718	\$68,458
High w/o ADC (36 hrs)	\$43,574	\$60,096	\$62,417	\$67,157	\$70,066	\$72,387	\$77,127

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), \$118 should be added to the monthly totals (\$99 for out-of-pocket medical costs and \$20 for miscellaneous costs) resulting in an annual increase in costs of \$1,420 (for an elder person). Totals may not add due to rounding.

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-16: The Elder Economic Security Standard Index for Cheboygan County, 2008
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)	\$319	\$458	\$838	\$319	\$458	\$838
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$237	\$237	\$237	\$417	\$417	\$417
Health Care (Good Health)	\$315	\$315	\$315	\$631	\$631	\$631
Miscellaneous	\$221	\$221	\$221	\$359	\$359	\$359
Index Per Month	\$1,326	\$1,465	\$1,844	\$2,157	\$2,296	\$2,675
Index Per Year	\$15,911	\$17,577	\$22,132	\$25,880	\$27,547	\$32,102

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum 2008	\$7,812	\$11,808
Average County Social Security Payment 2008	\$12,809	\$20,835

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,085	\$22,996	\$24,662	\$29,217	\$32,965	\$34,632	\$39,187
Medium (16 hrs)	\$18,953	\$34,864	\$36,530	\$41,085	\$44,833	\$46,500	\$51,055
High w/ADC (36 hrs)	\$34,906	\$50,816	\$52,483	\$57,038	\$60,786	\$62,452	\$67,008
High w/o ADC (36 hrs)	\$43,574	\$59,485	\$61,151	\$65,707	\$69,455	\$71,121	\$75,677

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), \$118 should be added to the monthly totals (\$99 for out-of-pocket medical costs and \$20 for miscellaneous costs) resulting in an annual increase in costs of \$1,420 (for an elder person). Totals may not add due to rounding.

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-17: The Elder Economic Security Standard Index for Chippewa County, 2008
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)	\$319	\$465	\$827	\$319	\$465	\$827
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$237	\$237	\$237	\$417	\$417	\$417
Health Care (Good Health)	\$315	\$315	\$315	\$631	\$631	\$631
Miscellaneous	\$221	\$221	\$221	\$359	\$359	\$359
Index Per Month	\$1,326	\$1,472	\$1,834	\$2,157	\$2,303	\$2,665
Index Per Year	\$15,911	\$17,661	\$22,005	\$25,880	\$27,631	\$31,975

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum 2008	\$7,812	\$11,808
Average County Social Security Payment 2008	\$12,045	\$19,592

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,085	\$22,996	\$24,746	\$29,090	\$32,965	\$34,716	\$39,060
Medium (16 hrs)	\$18,953	\$34,864	\$36,614	\$40,958	\$44,833	\$46,584	\$50,928
High w/ADC (36 hrs)	\$34,906	\$50,816	\$52,567	\$56,911	\$60,786	\$62,536	\$66,880
High w/o ADC (36 hrs)	\$43,574	\$59,485	\$61,235	\$65,580	\$69,455	\$71,205	\$75,549

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), \$118 should be added to the monthly totals (\$99 for out-of-pocket medical costs and \$20 for miscellaneous costs) resulting in an annual increase in costs of \$1,420 (for an elder person). Totals may not add due to rounding.

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-18: The Elder Economic Security Standard Index for Clare County, 2008
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$350	\$422	\$860	\$350	\$422	\$860
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$237	\$237	\$237	\$417	\$417	\$417
Health Care (Good Health)	\$342	\$342	\$342	\$683	\$683	\$683
Miscellaneous	\$232	\$232	\$232	\$376	\$376	\$376
Index Per Month	\$1,394	\$1,467	\$1,904	\$2,257	\$2,329	\$2,767
Index Per Year	\$16,734	\$17,599	\$22,853	\$27,083	\$27,949	\$33,203

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum 2008	\$7,812	\$11,808
Average County Social Security Payment 2008	\$12,921	\$21,017

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,085	\$23,818	\$24,684	\$29,938	\$34,168	\$35,033	\$40,288
Medium (16 hrs)	\$18,953	\$35,686	\$36,552	\$41,806	\$46,036	\$46,901	\$52,156
High w/ADC (36 hrs)	\$34,906	\$51,639	\$52,504	\$57,759	\$61,989	\$62,854	\$68,109
High w/o ADC (36 hrs)	\$43,574	\$60,308	\$61,173	\$66,428	\$70,658	\$71,523	\$76,778

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), \$118 should be added to the monthly totals (\$98 for out-of-pocket medical costs and \$20 for miscellaneous costs) resulting in an annual increase in costs of \$1,410 (for an elder person). Totals may not add due to rounding.

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-19: The Elder Economic Security Standard Index for Clinton County, 2008
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)	\$415	\$560	\$1,053	\$415	\$560	\$1,053
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$214	\$214	\$214	\$377	\$377	\$377
Health Care (Good Health)	\$259	\$259	\$259	\$518	\$518	\$518
Miscellaneous	\$224	\$224	\$224	\$348	\$348	\$348
Index Per Month	\$1,345	\$1,491	\$1,984	\$2,088	\$2,233	\$2,726
Index Per Year	\$16,144	\$17,887	\$23,804	\$25,052	\$26,795	\$32,712

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum 2008	\$7,812	\$11,808
Average County Social Security Payment 2008	\$14,016	\$22,798

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,085	\$23,229	\$24,971	\$30,889	\$32,137	\$33,880	\$39,797
Medium (16 hrs)	\$18,953	\$35,097	\$36,839	\$42,757	\$44,005	\$45,748	\$51,665
High w/ADC (36 hrs)	\$34,906	\$51,050	\$52,792	\$58,709	\$59,958	\$61,700	\$67,617
High w/o ADC (36 hrs)	\$43,574	\$59,719	\$61,461	\$67,378	\$68,627	\$70,369	\$76,286

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), \$130 should be added to the monthly totals (\$108 for out-of-pocket medical costs and \$22 for miscellaneous costs) resulting in an annual increase in costs of \$1,554 (for an elder person). Totals may not add due to rounding.

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-20: The Elder Economic Security Standard Index for Crawford County, 2008
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)	\$319	\$460	\$838	\$319	\$460	\$838
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$237	\$237	\$237	\$417	\$417	\$417
Health Care (Good Health)	\$315	\$315	\$315	\$631	\$631	\$631
Miscellaneous	\$221	\$221	\$221	\$359	\$359	\$359
Index Per Month	\$1,326	\$1,467	\$1,844	\$2,157	\$2,298	\$2,675
Index Per Year	\$15,911	\$17,601	\$22,132	\$25,880	\$27,571	\$32,102

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum 2008	\$7,812	\$11,808
Average County Social Security Payment 2008	\$12,774	\$20,777

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,085	\$22,996	\$24,686	\$29,217	\$32,965	\$34,656	\$39,187
Medium (16 hrs)	\$18,953	\$34,864	\$36,554	\$41,085	\$44,833	\$46,524	\$51,055
High w/ADC (36 hrs)	\$34,906	\$50,816	\$52,507	\$57,038	\$60,786	\$62,476	\$67,008
High w/o ADC (36 hrs)	\$43,574	\$59,485	\$61,175	\$65,707	\$69,455	\$71,145	\$75,677

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), \$118 should be added to the monthly totals (\$99 for out-of-pocket medical costs and \$20 for miscellaneous costs) resulting in an annual increase in costs of \$1,420 (for an elder person). Totals may not add due to rounding.

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-21: The Elder Economic Security Standard Index for Delta County, 2008
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)	\$319	\$458	\$827	\$319	\$458	\$827
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$237	\$237	\$237	\$417	\$417	\$417
Health Care (Good Health)	\$315	\$315	\$315	\$631	\$631	\$631
Miscellaneous	\$221	\$221	\$221	\$359	\$359	\$359
Index Per Month	\$1,326	\$1,465	\$1,834	\$2,157	\$2,296	\$2,665
Index Per Year	\$15,911	\$17,577	\$22,005	\$25,880	\$27,547	\$31,975

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum 2008	\$7,812	\$11,808
Average County Social Security Payment 2008	\$12,728	\$20,703

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
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+)		
		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Need for Long-Term Care (hours/week)							
Low (6 hrs)	\$7,085	\$22,996	\$24,662	\$29,090	\$32,965	\$34,632	\$39,060
Medium (16 hrs)	\$18,953	\$34,864	\$36,530	\$40,958	\$44,833	\$46,500	\$50,928
High w/ADC (36 hrs)	\$34,906	\$50,816	\$52,483	\$56,911	\$60,786	\$62,452	\$66,880
High w/o ADC (36 hrs)	\$43,574	\$59,485	\$61,151	\$65,580	\$69,455	\$71,121	\$75,549

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), \$118 should be added to the monthly totals (\$99 for out-of-pocket medical costs and \$20 for miscellaneous costs) resulting in an annual increase in costs of \$1,420 (for an elder person). Totals may not add due to rounding.

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-22: The Elder Economic Security Standard Index for Dickinson County, 2008
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)	\$335	\$438	\$905	\$335	\$438	\$905
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$237	\$237	\$237	\$417	\$417	\$417
Health Care (Good Health)	\$315	\$315	\$315	\$631	\$631	\$631
Miscellaneous	\$224	\$224	\$224	\$363	\$363	\$363
Index Per Month	\$1,345	\$1,448	\$1,915	\$2,176	\$2,279	\$2,746
Index Per Year	\$16,140	\$17,375	\$22,985	\$26,109	\$27,345	\$32,955

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum 2008	\$7,812	\$11,808
Average County Social Security Payment 2008	\$12,411	\$20,187

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,085	\$23,225	\$24,460	\$30,070	\$33,194	\$34,430	\$40,039
Medium (16 hrs)	\$18,953	\$35,093	\$36,328	\$41,938	\$45,062	\$46,298	\$51,907
High w/ADC (36 hrs)	\$34,906	\$51,045	\$52,281	\$57,890	\$61,015	\$62,251	\$67,860
High w/o ADC (36 hrs)	\$43,574	\$59,714	\$60,950	\$66,559	\$69,684	\$70,919	\$76,529

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), \$118 should be added to the monthly totals (\$99 for out-of-pocket medical costs and \$20 for miscellaneous costs) resulting in an annual increase in costs of \$1,420 (for an elder person). Totals may not add due to rounding.

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-23: The Elder Economic Security Standard Index for Eaton County, 2008
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)	\$415	\$623	\$1,053	\$415	\$623	\$1,053
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$214	\$214	\$214	\$377	\$377	\$377
Health Care (Good Health)	\$259	\$259	\$259	\$518	\$518	\$518
Miscellaneous	\$224	\$224	\$224	\$348	\$348	\$348
Index Per Month	\$1,345	\$1,554	\$1,984	\$2,088	\$2,296	\$2,726
Index Per Year	\$16,144	\$18,649	\$23,804	\$25,052	\$27,557	\$32,712

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum 2008	\$7,812	\$11,808
Average County Social Security Payment 2008	\$14,017	\$22,800

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,085	\$23,229	\$25,734	\$30,889	\$32,137	\$34,642	\$39,797
Medium (16 hrs)	\$18,953	\$35,097	\$37,602	\$42,757	\$44,005	\$46,510	\$51,665
High w/ADC (36 hrs)	\$34,906	\$51,050	\$53,555	\$58,709	\$59,958	\$62,463	\$67,617
High w/o ADC (36 hrs)	\$43,574	\$59,719	\$62,223	\$67,378	\$68,627	\$71,132	\$76,286

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), \$130 should be added to the monthly totals (\$108 for out-of-pocket medical costs and \$22 for miscellaneous costs) resulting in an annual increase in costs of \$1,554 (for an elder person). Totals may not add due to rounding.

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-24: The Elder Economic Security Standard Index for Emmet County, 2008
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)	\$362	\$529	\$950	\$362	\$529	\$950
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$237	\$237	\$237	\$417	\$417	\$417
Health Care (Good Health)	\$315	\$315	\$315	\$631	\$631	\$631
Miscellaneous	\$229	\$229	\$229	\$368	\$368	\$368
Index Per Month	\$1,377	\$1,544	\$1,965	\$2,208	\$2,375	\$2,796
Index Per Year	\$16,521	\$18,531	\$23,583	\$26,491	\$28,501	\$33,553

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum 2008	\$7,812	\$11,808
Average County Social Security Payment 2008	\$13,379	\$21,763

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,085	\$23,606	\$25,616	\$30,668	\$33,576	\$35,585	\$40,637
Medium (16 hrs)	\$18,953	\$35,474	\$37,484	\$42,536	\$45,444	\$47,453	\$52,505
High w/ADC (36 hrs)	\$34,906	\$51,427	\$53,436	\$58,488	\$61,397	\$63,406	\$68,458
High w/o ADC (36 hrs)	\$43,574	\$60,096	\$62,105	\$67,157	\$70,066	\$72,075	\$77,127

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), \$118 should be added to the monthly totals (\$99 for out-of-pocket medical costs and \$20 for miscellaneous costs) resulting in an annual increase in costs of \$1,420 (for an elder person). Totals may not add due to rounding.

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-25: The Elder Economic Security Standard Index for Genesee County, 2008
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)	\$391	\$522	\$944	\$391	\$522	\$944
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$214	\$214	\$214	\$377	\$377	\$377
Health Care (Good Health)	\$321	\$321	\$321	\$642	\$642	\$642
Miscellaneous	\$232	\$232	\$232	\$368	\$368	\$368
Index Per Month	\$1,391	\$1,522	\$1,944	\$2,208	\$2,338	\$2,760
Index Per Year	\$16,696	\$18,266	\$23,325	\$26,493	\$28,062	\$33,121

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum 2008	\$7,812	\$11,808
Average County Social Security Payment 2008	\$14,338	\$23,322

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,085	\$23,781	\$25,350	\$30,410	\$33,577	\$35,146	\$40,206
Medium (16 hrs)	\$18,953	\$35,649	\$37,218	\$42,278	\$45,445	\$47,014	\$52,074
High w/ADC (36 hrs)	\$34,906	\$51,602	\$53,171	\$58,231	\$61,398	\$62,967	\$68,027
High w/o ADC (36 hrs)	\$43,574	\$60,271	\$61,840	\$66,900	\$70,067	\$71,636	\$76,696

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), \$139 should be added to the monthly totals (\$116 for out-of-pocket medical costs and \$23 for miscellaneous costs) resulting in an annual increase in costs of \$1,672 (for an elder person). Totals may not add due to rounding.

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-26: The Elder Economic Security Standard Index for Gladwin County, 2008
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)	\$319	\$465	\$813	\$319	\$465	\$813
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$237	\$237	\$237	\$417	\$417	\$417
Health Care (Good Health)	\$342	\$342	\$342	\$683	\$683	\$683
Miscellaneous	\$226	\$226	\$226	\$370	\$370	\$370
Index Per Month	\$1,358	\$1,503	\$1,852	\$2,220	\$2,366	\$2,714
Index Per Year	\$16,291	\$18,041	\$22,220	\$26,640	\$28,391	\$32,569

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum 2008	\$7,812	\$11,808
Average County Social Security Payment 2008	\$13,305	\$21,641

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,085	\$23,376	\$25,126	\$29,305	\$33,725	\$35,476	\$39,654
Medium (16 hrs)	\$18,953	\$35,244	\$36,994	\$41,173	\$45,593	\$47,344	\$51,522
High w/ADC (36 hrs)	\$34,906	\$51,196	\$52,947	\$57,125	\$61,546	\$63,296	\$67,475
High w/o ADC (36 hrs)	\$43,574	\$59,865	\$61,615	\$65,794	\$70,215	\$71,965	\$76,144

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), \$118 should be added to the monthly totals (\$98 for out-of-pocket medical costs and \$20 for miscellaneous costs) resulting in an annual increase in costs of \$1,410 (for an elder person). Totals may not add due to rounding.

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-27: The Elder Economic Security Standard Index for Gogebic County, 2008
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)	\$335	\$458	\$905	\$335	\$458	\$905
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$237	\$237	\$237	\$417	\$417	\$417
Health Care (Good Health)	\$315	\$315	\$315	\$631	\$631	\$631
Miscellaneous	\$224	\$224	\$224	\$363	\$363	\$363
Index Per Month	\$1,345	\$1,468	\$1,915	\$2,176	\$2,299	\$2,746
Index Per Year	\$16,140	\$17,615	\$22,985	\$26,109	\$27,585	\$32,955

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum 2008	\$7,812	\$11,808
Average County Social Security Payment 2008	\$12,089	\$19,664

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,085	\$23,225	\$24,700	\$30,070	\$33,194	\$34,670	\$40,039
Medium (16 hrs)	\$18,953	\$35,093	\$36,568	\$41,938	\$45,062	\$46,538	\$51,907
High w/ADC (36 hrs)	\$34,906	\$51,045	\$52,521	\$57,890	\$61,015	\$62,491	\$67,860
High w/o ADC (36 hrs)	\$43,574	\$59,714	\$61,190	\$66,559	\$69,684	\$71,159	\$76,529

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), \$118 should be added to the monthly totals (\$98 for out-of-pocket medical costs and \$20 for miscellaneous costs) resulting in an annual increase in costs of \$1,410 (for an elder person). Totals may not add due to rounding.

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-28: The Elder Economic Security Standard Index for Grand Traverse County, 2008
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)	\$375	\$619	\$1,164	\$375	\$619	\$1,164
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$237	\$237	\$237	\$417	\$417	\$417
Health Care (Good Health)	\$318	\$318	\$318	\$635	\$635	\$635
Miscellaneous	\$233	\$233	\$233	\$372	\$372	\$372
Index Per Month	\$1,396	\$1,640	\$2,185	\$2,229	\$2,473	\$3,018
Index Per Year	\$16,752	\$19,676	\$26,218	\$26,754	\$29,678	\$36,220

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum 2008	\$7,812	\$11,808
Average County Social Security Payment 2008	\$13,454	\$21,884

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,085	\$23,837	\$26,761	\$33,303	\$33,838	\$36,762	\$43,305
Medium (16 hrs)	\$18,953	\$35,705	\$38,629	\$45,171	\$45,706	\$48,630	\$55,173
High w/ADC (36 hrs)	\$34,906	\$51,658	\$54,582	\$61,124	\$61,659	\$64,583	\$71,125
High w/o ADC (36 hrs)	\$43,574	\$60,326	\$63,250	\$69,792	\$70,328	\$73,252	\$79,794

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$132 should be added to the monthly totals (\$110 for out-of-pocket medical costs and \$22 for miscellaneous costs) resulting in an annual increase in costs of \$1,584 (for an elder person). Totals may not add due to rounding.

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-29: The Elder Economic Security Standard Index for Gratiot County, 2008
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$350	\$464	\$860	\$350	\$464	\$860
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$237	\$237	\$237	\$417	\$417	\$417
Health Care (Good Health)	\$289	\$289	\$289	\$578	\$578	\$578
Miscellaneous	\$222	\$222	\$222	\$355	\$355	\$355
Index Per Month	\$1,331	\$1,446	\$1,841	\$2,131	\$2,245	\$2,641
Index Per Year	\$15,978	\$17,347	\$22,097	\$25,571	\$26,941	\$31,691

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum 2008	\$7,812	\$11,808
Average County Social Security Payment 2008	\$12,926	\$21,025

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,085	\$23,062	\$24,432	\$29,182	\$32,656	\$34,025	\$38,776
Medium (16 hrs)	\$18,953	\$34,930	\$36,300	\$41,050	\$44,524	\$45,893	\$50,644
High w/ADC (36 hrs)	\$34,906	\$50,883	\$52,252	\$57,003	\$60,477	\$61,846	\$66,597
High w/o ADC (36 hrs)	\$43,574	\$59,552	\$60,921	\$65,672	\$69,146	\$70,515	\$75,266

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), \$129 should be added to the monthly totals (\$108 for out-of-pocket medical costs and \$22 for miscellaneous costs) resulting in an annual increase in costs of \$1,548 (for an elder person). Totals may not add due to rounding.

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-30: The Elder Economic Security Standard Index for Hillsdale County, 2008
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	\$487	\$965	\$368	\$487	\$965
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$237	\$237	\$237	\$417	\$417	\$417
Health Care (Good Health)	\$321	\$321	\$321	\$642	\$642	\$642
Miscellaneous	\$232	\$232	\$232	\$371	\$371	\$371
Index Per Month	\$1,391	\$1,510	\$1,988	\$2,229	\$2,348	\$2,825
Index Per Year	\$16,693	\$18,122	\$23,856	\$26,743	\$28,172	\$33,906

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum 2008	\$7,812	\$11,808
Average County Social Security Payment 2008	\$13,209	\$21,486

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,085	\$23,778	\$25,207	\$30,941	\$33,828	\$35,257	\$40,991
Medium (16 hrs)	\$18,953	\$35,646	\$37,075	\$42,809	\$45,696	\$47,125	\$52,859
High w/ADC (36 hrs)	\$34,906	\$51,599	\$53,028	\$58,762	\$61,648	\$63,077	\$68,812
High w/o ADC (36 hrs)	\$43,574	\$60,267	\$61,696	\$67,431	\$70,317	\$71,746	\$77,480

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), \$118 should be added to the monthly totals (\$98 for out-of-pocket medical costs and \$20 for miscellaneous costs) resulting in an annual increase in costs of \$1,410 (for an elder person). Totals may not add due to rounding.

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-31: The Elder Economic Security Standard Index for Houghton County, 2008
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)	\$335	\$462	\$905	\$335	\$462	\$905
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$237	\$237	\$237	\$417	\$417	\$417
Health Care (Good Health)	\$315	\$315	\$315	\$631	\$631	\$631
Miscellaneous	\$224	\$224	\$224	\$363	\$363	\$363
Index Per Month	\$1,345	\$1,472	\$1,915	\$2,176	\$2,303	\$2,746
Index Per Year	\$16,140	\$17,663	\$22,985	\$26,109	\$27,633	\$32,955

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum 2008	\$7,812	\$11,808
Average County Social Security Payment 2008	\$12,539	\$20,396

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,085	\$23,225	\$24,748	\$30,070	\$33,194	\$34,718	\$40,039
Medium (16 hrs)	\$18,953	\$35,093	\$36,616	\$41,938	\$45,062	\$46,586	\$51,907
High w/ADC (36 hrs)	\$34,906	\$51,045	\$52,569	\$57,890	\$61,015	\$62,539	\$67,860
High w/o ADC (36 hrs)	\$43,574	\$59,714	\$61,238	\$66,559	\$69,684	\$71,207	\$76,529

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), \$118 should be added to the monthly totals (\$99 for out-of-pocket medical costs and \$20 for miscellaneous costs) resulting in an annual increase in costs of \$1,420 (for an elder person). Totals may not add due to rounding.

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-32: The Elder Economic Security Standard Index for Huron County, 2008
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)	\$351	\$464	\$864	\$351	\$464	\$864
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$237	\$237	\$237	\$417	\$417	\$417
Health Care (Good Health)	\$342	\$342	\$342	\$683	\$683	\$683
Miscellaneous	\$233	\$233	\$233	\$376	\$376	\$376
Index Per Month	\$1,396	\$1,509	\$1,909	\$2,258	\$2,371	\$2,771
Index Per Year	\$16,749	\$18,105	\$22,907	\$27,098	\$28,455	\$33,257

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum 2008	\$7,812	\$11,808
Average County Social Security Payment 2008	\$12,874	\$20,941

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,085	\$23,834	\$25,190	\$29,992	\$34,183	\$35,540	\$40,341
Medium (16 hrs)	\$18,953	\$35,702	\$37,058	\$41,860	\$46,051	\$47,408	\$52,209
High w/ADC (36 hrs)	\$34,906	\$51,654	\$53,011	\$57,812	\$62,004	\$63,361	\$68,162
High w/o ADC (36 hrs)	\$43,574	\$60,323	\$61,680	\$66,481	\$70,673	\$72,029	\$76,831

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), \$118 should be added to the monthly totals (\$98 for out-of-pocket medical costs and \$20 for miscellaneous costs) resulting in an annual increase in costs of \$1,410 (for an elder person). Totals may not add due to rounding.

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-33: The Elder Economic Security Standard Index for Ingham County, 2008
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)	\$440	\$594	\$968	\$440	\$594	\$968
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$214	\$214	\$214	\$377	\$377	\$377
Health Care (Good Health)	\$259	\$259	\$259	\$518	\$518	\$518
Miscellaneous	\$229	\$229	\$229	\$353	\$353	\$353
Index Per Month	\$1,376	\$1,530	\$1,904	\$2,118	\$2,272	\$2,646
Index Per Year	\$16,511	\$18,355	\$22,847	\$25,419	\$27,263	\$31,755

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum 2008	\$7,812	\$11,808
Average County Social Security Payment 2008	\$14,299	\$23,259

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,085	\$23,596	\$25,440	\$29,932	\$32,504	\$34,348	\$38,840
Medium (16 hrs)	\$18,953	\$35,464	\$37,308	\$41,800	\$44,372	\$46,216	\$50,708
High w/ADC (36 hrs)	\$34,906	\$51,416	\$53,261	\$57,753	\$60,324	\$62,169	\$66,661
High w/o ADC (36 hrs)	\$43,574	\$60,085	\$61,930	\$66,421	\$68,993	\$70,838	\$75,329

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), \$130 should be added to the monthly totals (\$108 for out-of-pocket medical costs and \$22 for miscellaneous costs) resulting in an annual increase in costs of \$1,554 (for an elder person). Totals may not add due to rounding.

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-34: The Elder Economic Security Standard Index for Ionia County, 2008
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)	\$332	\$508	\$916	\$332	\$508	\$916
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$196	\$196	\$196	\$346	\$346	\$346
Health Care (Good Health)	\$292	\$292	\$292	\$583	\$583	\$583
Miscellaneous	\$211	\$211	\$211	\$338	\$338	\$338
Index Per Month	\$1,264	\$1,440	\$1,848	\$2,029	\$2,206	\$2,614
Index Per Year	\$15,169	\$17,283	\$22,180	\$24,353	\$26,467	\$31,364

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum 2008	\$7,812	\$11,808
Average County Social Security Payment 2008	\$13,161	\$21,408

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,085	\$22,254	\$24,368	\$29,265	\$31,438	\$33,552	\$38,449
Medium (16 hrs)	\$18,953	\$34,122	\$36,236	\$41,133	\$43,306	\$45,420	\$50,317
High w/ADC (36 hrs)	\$34,906	\$50,075	\$52,189	\$57,086	\$59,259	\$61,373	\$66,269
High w/o ADC (36 hrs)	\$43,574	\$58,744	\$60,857	\$65,754	\$67,928	\$70,041	\$74,938

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), \$118 should be added to the monthly totals (\$99 for out-of-pocket medical costs and \$20 for miscellaneous costs) resulting in an annual increase in costs of \$1,420 (for an elder person). Totals may not add due to rounding.

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-35: The Elder Economic Security Standard Index for Iosco County, 2008
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)	\$319	\$480	\$813	\$319	\$480	\$813
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$237	\$237	\$237	\$417	\$417	\$417
Health Care (Good Health)	\$342	\$342	\$342	\$683	\$683	\$683
Miscellaneous	\$226	\$226	\$226	\$370	\$370	\$370
Index Per Month	\$1,358	\$1,518	\$1,852	\$2,220	\$2,381	\$2,714
Index Per Year	\$16,291	\$18,221	\$22,220	\$26,640	\$28,571	\$32,569

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum 2008	\$7,812	\$11,808
Average County Social Security Payment 2008	\$12,825	\$20,861

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,085	\$23,376	\$25,306	\$29,305	\$33,725	\$35,656	\$39,654
Medium (16 hrs)	\$18,953	\$35,244	\$37,174	\$41,173	\$45,593	\$47,524	\$51,522
High w/ADC (36 hrs)	\$34,906	\$51,196	\$53,127	\$57,125	\$61,546	\$63,476	\$67,475
High w/o ADC (36 hrs)	\$43,574	\$59,865	\$61,795	\$65,794	\$70,215	\$72,145	\$76,144

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), \$118 should be added to the monthly totals (\$98 for out-of-pocket medical costs and \$20 for miscellaneous costs) resulting in an annual increase in costs of \$1,410 (for an elder person). Totals may not add due to rounding.

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-36: The Elder Economic Security Standard Index for Iron County, 2008
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)	\$335	\$458	\$905	\$335	\$458	\$905
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$237	\$237	\$237	\$417	\$417	\$417
Health Care (Good Health)	\$315	\$315	\$315	\$631	\$631	\$631
Miscellaneous	\$224	\$224	\$224	\$363	\$363	\$363
Index Per Month	\$1,345	\$1,468	\$1,915	\$2,176	\$2,299	\$2,746
Index Per Year	\$16,140	\$17,615	\$22,985	\$26,109	\$27,585	\$32,955

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum 2008	\$7,812	\$11,808
Average County Social Security Payment 2008	\$12,228	\$19,890

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,085	\$23,225	\$24,700	\$30,070	\$33,194	\$34,670	\$40,039
Medium (16 hrs)	\$18,953	\$35,093	\$36,568	\$41,938	\$45,062	\$46,538	\$51,907
High w/ADC (36 hrs)	\$34,906	\$51,045	\$52,521	\$57,890	\$61,015	\$62,491	\$67,860
High w/o ADC (36 hrs)	\$43,574	\$59,714	\$61,190	\$66,559	\$69,684	\$71,159	\$76,529

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), \$118 should be added to the monthly totals (\$99 for out-of-pocket medical costs and \$20 for miscellaneous costs) resulting in an annual increase in costs of \$1,420 (for an elder person). Totals may not add due to rounding.

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-37: The Elder Economic Security Standard Index for Isabella County, 2008
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)	\$350	\$498	\$860	\$350	\$498	\$860
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$237	\$237	\$237	\$417	\$417	\$417
Health Care (Good Health)	\$342	\$342	\$342	\$683	\$683	\$683
Miscellaneous	\$232	\$232	\$232	\$376	\$376	\$376
Index Per Month	\$1,394	\$1,543	\$1,904	\$2,257	\$2,405	\$2,767
Index Per Year	\$16,734	\$18,511	\$22,853	\$27,083	\$28,861	\$33,203

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum 2008	\$7,812	\$11,808
Average County Social Security Payment 2008	\$13,275	\$21,594

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,085	\$23,818	\$25,596	\$29,938	\$34,168	\$35,945	\$40,288
Medium (16 hrs)	\$18,953	\$35,686	\$37,464	\$41,806	\$46,036	\$47,813	\$52,156
High w/ADC (36 hrs)	\$34,906	\$51,639	\$53,416	\$57,759	\$61,989	\$63,766	\$68,109
High w/o ADC (36 hrs)	\$43,574	\$60,308	\$62,085	\$66,428	\$70,658	\$72,435	\$76,778

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), \$118 should be added to the monthly totals (\$98 for out-of-pocket medical costs and \$20 for miscellaneous costs) resulting in an annual increase in costs of \$1,410 (for an elder person). Totals may not add due to rounding.

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-38: The Elder Economic Security Standard Index for Jackson County, 2008
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	\$549	\$1,103	\$349	\$549	\$1,103
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$224	\$224	\$224	\$395	\$395	\$395
Health Care (Good Health)	\$287	\$287	\$287	\$573	\$573	\$573
Miscellaneous	\$219	\$219	\$219	\$349	\$349	\$349
Index Per Month	\$1,312	\$1,512	\$2,066	\$2,096	\$2,297	\$2,850
Index Per Year	\$15,741	\$18,143	\$24,787	\$25,158	\$27,560	\$34,204

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum 2008	\$7,812	\$11,808
Average County Social Security Payment 2008	\$13,726	\$22,327

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,085	\$22,826	\$25,228	\$31,872	\$32,242	\$34,644	\$41,289
Medium (16 hrs)	\$18,953	\$34,694	\$37,096	\$43,740	\$44,110	\$46,512	\$53,157
High w/ADC (36 hrs)	\$34,906	\$50,647	\$53,049	\$59,693	\$60,063	\$62,465	\$69,109
High w/o ADC (36 hrs)	\$43,574	\$59,315	\$61,718	\$68,362	\$68,732	\$71,134	\$77,778

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), \$130 should be added to the monthly totals (\$108 for out-of-pocket medical costs and \$22 for miscellaneous costs) resulting in an annual increase in costs of \$1,554 (for an elder person). Totals may not add due to rounding.

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-39: The Elder Economic Security Standard Index for Kalamazoo County, 2008
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)	\$358	\$561	\$1,009	\$358	\$561	\$1,009
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$214	\$214	\$214	\$377	\$377	\$377
Health Care (Good Health)	\$292	\$292	\$292	\$583	\$583	\$583
Miscellaneous	\$219	\$219	\$219	\$350	\$350	\$350
Index Per Month	\$1,317	\$1,520	\$1,968	\$2,098	\$2,301	\$2,749
Index Per Year	\$15,803	\$18,235	\$23,615	\$25,179	\$27,611	\$32,991

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum 2008	\$7,812	\$11,808
Average County Social Security Payment 2008	\$14,029	\$22,819

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,085	\$22,888	\$25,320	\$30,700	\$32,264	\$34,696	\$40,076
Medium (16 hrs)	\$18,953	\$34,756	\$37,188	\$42,568	\$44,132	\$46,564	\$51,944
High w/ADC (36 hrs)	\$34,906	\$50,709	\$53,141	\$58,521	\$60,085	\$62,517	\$67,897
High w/o ADC (36 hrs)	\$43,574	\$59,378	\$61,810	\$67,190	\$68,754	\$71,186	\$76,566

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), \$118 should be added to the monthly totals (\$99 for out-of-pocket medical costs and \$20 for miscellaneous costs) resulting in an annual increase in costs of \$1,420 (for an elder person). Totals may not add due to rounding.

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-40: The Elder Economic Security Standard Index for Kalkaska County, 2008
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)	\$362	\$527	\$950	\$362	\$527	\$950
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$237	\$237	\$237	\$417	\$417	\$417
Health Care (Good Health)	\$315	\$315	\$315	\$631	\$631	\$631
Miscellaneous	\$229	\$229	\$229	\$368	\$368	\$368
Index Per Month	\$1,377	\$1,542	\$1,965	\$2,208	\$2,373	\$2,796
Index Per Year	\$16,521	\$18,507	\$23,583	\$26,491	\$28,477	\$33,553

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum 2008	\$7,812	\$11,808
Average County Social Security Payment 2008	\$12,948	\$21,062

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,085	\$23,606	\$25,592	\$30,668	\$33,576	\$35,561	\$40,637
Medium (16 hrs)	\$18,953	\$35,474	\$37,460	\$42,536	\$45,444	\$47,429	\$52,505
High w/ADC (36 hrs)	\$34,906	\$51,427	\$53,412	\$58,488	\$61,397	\$63,382	\$68,458
High w/o ADC (36 hrs)	\$43,574	\$60,096	\$62,081	\$67,157	\$70,066	\$72,051	\$77,127

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), \$118 should be added to the monthly totals (\$99 for out-of-pocket medical costs and \$20 for miscellaneous costs) resulting in an annual increase in costs of \$1,420 (for an elder person). Totals may not add due to rounding.

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-41: The Elder Economic Security Standard Index for Kent County, 2008
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)	\$411	\$583	\$1,090	\$411	\$583	\$1,090
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$196	\$196	\$196	\$346	\$346	\$346
Health Care (Good Health)	\$248	\$248	\$248	\$496	\$496	\$496
Miscellaneous	\$218	\$218	\$218	\$337	\$337	\$337
Index Per Month	\$1,307	\$1,479	\$1,986	\$2,021	\$2,192	\$2,699
Index Per Year	\$15,689	\$17,748	\$23,832	\$24,247	\$26,306	\$32,390

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum 2008	\$7,812	\$11,808
Average County Social Security Payment 2008	\$13,865	\$22,553

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,085	\$22,774	\$24,833	\$30,916	\$31,332	\$33,391	\$39,475
Medium (16 hrs)	\$18,953	\$34,642	\$36,701	\$42,784	\$43,200	\$45,259	\$51,343
High w/ADC (36 hrs)	\$34,906	\$50,594	\$52,654	\$58,737	\$59,153	\$61,212	\$67,295
High w/o ADC (36 hrs)	\$43,574	\$59,263	\$61,323	\$67,406	\$67,821	\$69,881	\$75,964

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), \$136 should be added to the monthly totals (\$114 for out-of-pocket medical costs and \$23 for miscellaneous costs) resulting in an annual increase in costs of \$1,637 (for an elder person). Totals may not add due to rounding.

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-42: The Elder Economic Security Standard Index for Keweenaw County, 2008
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)	\$335	\$458	\$905	\$335	\$458	\$905
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$237	\$237	\$237	\$417	\$417	\$417
Health Care (Good Health)	\$315	\$315	\$315	\$631	\$631	\$631
Miscellaneous	\$224	\$224	\$224	\$363	\$363	\$363
Index Per Month	\$1,345	\$1,468	\$1,915	\$2,176	\$2,299	\$2,746
Index Per Year	\$16,140	\$17,615	\$22,985	\$26,109	\$27,585	\$32,955

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum 2008	\$7,812	\$11,808
Average County Social Security Payment 2008	\$12,955	\$21,072

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,085	\$23,225	\$24,700	\$30,070	\$33,194	\$34,670	\$40,039
Medium (16 hrs)	\$18,953	\$35,093	\$36,568	\$41,938	\$45,062	\$46,538	\$51,907
High w/ADC (36 hrs)	\$34,906	\$51,045	\$52,521	\$57,890	\$61,015	\$62,491	\$67,860
High w/o ADC (36 hrs)	\$43,574	\$59,714	\$61,190	\$66,559	\$69,684	\$71,159	\$76,529

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), \$118 should be added to the monthly totals (\$99 for out-of-pocket medical costs and \$20 for miscellaneous costs) resulting in an annual increase in costs of \$1,420 (for an elder person). Totals may not add due to rounding.

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-43: The Elder Economic Security Standard Index for Lake County, 2008
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	\$468	\$880	\$339	\$468	\$880
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$237	\$237	\$237	\$417	\$417	\$417
Health Care (Good Health)	\$342	\$342	\$342	\$683	\$683	\$683
Miscellaneous	\$230	\$230	\$230	\$374	\$374	\$374
Index Per Month	\$1,382	\$1,510	\$1,922	\$2,244	\$2,373	\$2,785
Index Per Year	\$16,581	\$18,125	\$23,070	\$26,931	\$28,475	\$33,419

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum 2008	\$7,812	\$11,808
Average County Social Security Payment 2008	\$12,513	\$20,354

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,085	\$23,666	\$25,210	\$30,154	\$34,015	\$35,560	\$40,504
Medium (16 hrs)	\$18,953	\$35,534	\$37,078	\$42,022	\$45,883	\$47,428	\$52,372
High w/ADC (36 hrs)	\$34,906	\$51,486	\$53,031	\$57,975	\$61,836	\$63,381	\$68,325
High w/o ADC (36 hrs)	\$43,574	\$60,155	\$61,700	\$66,644	\$70,505	\$72,050	\$76,994

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), \$118 should be added to the monthly totals (\$98 for out-of-pocket medical costs and \$20 for miscellaneous costs) resulting in an annual increase in costs of \$1,410 (for an elder person). Totals may not add due to rounding.

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-44: The Elder Economic Security Standard Index for Lapeer County, 2008
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)	\$403	\$614	\$1,051	\$403	\$614	\$1,051
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$206	\$206	\$206	\$363	\$363	\$363
Health Care (Good Health)	\$330	\$330	\$330	\$660	\$660	\$660
Miscellaneous	\$234	\$234	\$234	\$371	\$371	\$371
Index Per Month	\$1,407	\$1,618	\$2,055	\$2,227	\$2,438	\$2,875
Index Per Year	\$16,883	\$19,415	\$24,657	\$26,724	\$29,256	\$34,498

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum 2008	\$7,812	\$11,808
Average County Social Security Payment 2008	\$14,105	\$22,943

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,085	\$23,968	\$26,499	\$31,741	\$33,809	\$36,341	\$41,583
Medium (16 hrs)	\$18,953	\$35,836	\$38,367	\$43,609	\$45,677	\$48,209	\$53,451
High w/ADC (36 hrs)	\$34,906	\$51,788	\$54,320	\$59,562	\$61,630	\$64,162	\$69,404
High w/o ADC (36 hrs)	\$43,574	\$60,457	\$62,989	\$68,231	\$70,299	\$72,830	\$78,073

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), \$147 should be added to the monthly totals (\$123 for out-of-pocket medical costs and \$25 for miscellaneous costs) resulting in an annual increase in costs of \$1,766 (for an elder person). Totals may not add due to rounding.

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-45: The Elder Economic Security Standard Index for Leelanau County, 2008
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)	\$375	\$606	\$1,164	\$375	\$606	\$1,164
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$237	\$237	\$237	\$417	\$417	\$417
Health Care (Good Health)	\$315	\$315	\$315	\$631	\$631	\$631
Miscellaneous	\$232	\$232	\$232	\$371	\$371	\$371
Index Per Month	\$1,393	\$1,624	\$2,182	\$2,224	\$2,455	\$3,013
Index Per Year	\$16,720	\$19,488	\$26,186	\$26,690	\$29,458	\$36,156

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum 2008	\$7,812	\$11,808
Average County Social Security Payment 2008	\$13,748	\$22,362

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,085	\$23,805	\$26,573	\$33,271	\$33,774	\$36,542	\$43,241
Medium (16 hrs)	\$18,953	\$35,673	\$38,441	\$45,139	\$45,642	\$48,410	\$55,109
High w/ADC (36 hrs)	\$34,906	\$51,626	\$54,394	\$61,092	\$61,595	\$64,363	\$71,061
High w/o ADC (36 hrs)	\$43,574	\$60,294	\$63,062	\$69,760	\$70,264	\$73,032	\$79,730

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), \$118 should be added to the monthly totals (\$99 for out-of-pocket medical costs and \$20 for miscellaneous costs) resulting in an annual increase in costs of \$1,420 (for an elder person). Totals may not add due to rounding.

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-46: The Elder Economic Security Standard Index for Lenawee County, 2008
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	\$567	\$965	\$368	\$567	\$965
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$237	\$237	\$237	\$417	\$417	\$417
Health Care (Good Health)	\$321	\$321	\$321	\$642	\$642	\$642
Miscellaneous	\$232	\$232	\$232	\$371	\$371	\$371
Index Per Month	\$1,391	\$1,590	\$1,988	\$2,229	\$2,428	\$2,825
Index Per Year	\$16,693	\$19,082	\$23,856	\$26,743	\$29,132	\$33,906

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum 2008	\$7,812	\$11,808
Average County Social Security Payment 2008	\$13,440	\$21,861

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,085	\$23,778	\$26,167	\$30,941	\$33,828	\$36,217	\$40,991
Medium (16 hrs)	\$18,953	\$35,646	\$38,035	\$42,809	\$45,696	\$48,085	\$52,859
High w/ADC (36 hrs)	\$34,906	\$51,599	\$53,988	\$58,762	\$61,648	\$64,037	\$68,812
High w/o ADC (36 hrs)	\$43,574	\$60,267	\$62,656	\$67,431	\$70,317	\$72,706	\$77,480

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), \$118 should be added to the monthly totals (\$98 for out-of-pocket medical costs and \$20 for miscellaneous costs) resulting in an annual increase in costs of \$1,410 (for an elder person). Totals may not add due to rounding.

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-47: The Elder Economic Security Standard Index for Livingston County, 2008
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)	\$442	\$760	\$1,197	\$442	\$760	\$1,197
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$206	\$206	\$206	\$363	\$363	\$363
Health Care (Good Health)	\$287	\$287	\$287	\$573	\$573	\$573
Miscellaneous	\$234	\$234	\$234	\$362	\$362	\$362
Index Per Month	\$1,402	\$1,720	\$2,157	\$2,170	\$2,488	\$2,925
Index Per Year	\$16,824	\$20,638	\$25,883	\$26,041	\$29,856	\$35,100

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum 2008	\$7,812	\$11,808
Average County Social Security Payment 2008	\$14,799	\$24,072

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,085	\$23,908	\$27,723	\$32,967	\$33,126	\$36,940	\$42,185
Medium (16 hrs)	\$18,953	\$35,776	\$39,591	\$44,835	\$44,994	\$48,808	\$54,053
High w/ADC (36 hrs)	\$34,906	\$51,729	\$55,544	\$60,788	\$60,947	\$64,761	\$70,006
High w/o ADC (36 hrs)	\$43,574	\$60,398	\$64,212	\$69,457	\$69,616	\$73,430	\$78,674

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), \$130 should be added to the monthly totals (\$108 for out-of-pocket medical costs and \$22 for miscellaneous costs) resulting in an annual increase in costs of \$1,554 (for an elder person). Totals may not add due to rounding.

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-48: The Elder Economic Security Standard Index for Luce County, 2008
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)	\$319	\$468	\$827	\$319	\$468	\$827
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$237	\$237	\$237	\$417	\$417	\$417
Health Care (Good Health)	\$315	\$315	\$315	\$631	\$631	\$631
Miscellaneous	\$221	\$221	\$221	\$359	\$359	\$359
Index Per Month	\$1,326	\$1,475	\$1,834	\$2,157	\$2,306	\$2,665
Index Per Year	\$15,911	\$17,697	\$22,005	\$25,880	\$27,667	\$31,975

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum 2008	\$7,812	\$11,808
Average County Social Security Payment 2008	\$12,144	\$19,753

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,085	\$22,996	\$24,782	\$29,090	\$32,965	\$34,752	\$39,060
Medium (16 hrs)	\$18,953	\$34,864	\$36,650	\$40,958	\$44,833	\$46,620	\$50,928
High w/ADC (36 hrs)	\$34,906	\$50,816	\$52,603	\$56,911	\$60,786	\$62,572	\$66,880
High w/o ADC (36 hrs)	\$43,574	\$59,485	\$61,271	\$65,580	\$69,455	\$71,241	\$75,549

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), \$118 should be added to the monthly totals (\$99 for out-of-pocket medical costs and \$20 for miscellaneous costs) resulting in an annual increase in costs of \$1,420 (for an elder person). Totals may not add due to rounding.

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-49: The Elder Economic Security Standard Index for Mackinac County, 2008
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)	\$319	\$465	\$827	\$319	\$465	\$827
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$237	\$237	\$237	\$417	\$417	\$417
Health Care (Good Health)	\$315	\$315	\$315	\$631	\$631	\$631
Miscellaneous	\$221	\$221	\$221	\$359	\$359	\$359
Index Per Month	\$1,326	\$1,472	\$1,834	\$2,157	\$2,303	\$2,665
Index Per Year	\$15,911	\$17,661	\$22,005	\$25,880	\$27,631	\$31,975

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum 2008	\$7,812	\$11,808
Average County Social Security Payment 2008	\$12,609	\$20,509

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,085	\$22,996	\$24,746	\$29,090	\$32,965	\$34,716	\$39,060
Medium (16 hrs)	\$18,953	\$34,864	\$36,614	\$40,958	\$44,833	\$46,584	\$50,928
High w/ADC (36 hrs)	\$34,906	\$50,816	\$52,567	\$56,911	\$60,786	\$62,536	\$66,880
High w/o ADC (36 hrs)	\$43,574	\$59,485	\$61,235	\$65,580	\$69,455	\$71,205	\$75,549

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), \$118 should be added to the monthly totals (\$99 for out-of-pocket medical costs and \$20 for miscellaneous costs) resulting in an annual increase in costs of \$1,420 (for an elder person). Totals may not add due to rounding.

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-50: The Elder Economic Security Standard Index for Macomb County, 2008
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)	\$437	\$684	\$1,085	\$437	\$684	\$1,085
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$206	\$206	\$206	\$363	\$363	\$363
Health Care (Good Health)	\$311	\$311	\$311	\$621	\$621	\$621
Miscellaneous	\$237	\$237	\$237	\$370	\$370	\$370
Index Per Month	\$1,424	\$1,672	\$2,072	\$2,221	\$2,469	\$2,869
Index Per Year	\$17,094	\$20,063	\$24,868	\$26,657	\$29,626	\$34,431

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum 2008	\$7,812	\$11,808
Average County Social Security Payment 2008	\$14,430	\$23,472

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,085	\$24,178	\$27,147	\$31,952	\$33,742	\$36,711	\$41,516
Medium (16 hrs)	\$18,953	\$36,046	\$39,015	\$43,820	\$45,610	\$48,579	\$53,384
High w/ADC (36 hrs)	\$34,906	\$51,999	\$54,968	\$59,773	\$61,563	\$64,532	\$69,337
High w/o ADC (36 hrs)	\$43,574	\$60,668	\$63,637	\$68,442	\$70,232	\$73,201	\$78,006

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), \$136 should be added to the monthly totals (\$113 for out-of-pocket medical costs and \$23 for miscellaneous costs) resulting in an annual increase in costs of \$1,633 (for an elder person). Totals may not add due to rounding.

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-51: The Elder Economic Security Standard Index for Manistee County, 2008
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)	\$375	\$466	\$1,164	\$375	\$466	\$1,164
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$237	\$237	\$237	\$417	\$417	\$417
Health Care (Good Health)	\$342	\$342	\$342	\$683	\$683	\$683
Miscellaneous	\$237	\$237	\$237	\$381	\$381	\$381
Index Per Month	\$1,425	\$1,516	\$2,214	\$2,287	\$2,378	\$3,076
Index Per Year	\$17,100	\$18,188	\$26,566	\$27,450	\$28,538	\$36,916

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum 2008	\$7,812	\$11,808
Average County Social Security Payment 2008	\$12,885	\$20,958

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,085	\$24,185	\$25,273	\$33,651	\$34,534	\$35,622	\$44,001
Medium (16 hrs)	\$18,953	\$36,053	\$37,141	\$45,519	\$46,402	\$47,490	\$55,869
High w/ADC (36 hrs)	\$34,906	\$52,006	\$53,094	\$61,472	\$62,355	\$63,443	\$71,821
High w/o ADC (36 hrs)	\$43,574	\$60,674	\$61,762	\$70,140	\$71,024	\$72,112	\$80,490

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), \$118 should be added to the monthly totals (\$98 for out-of-pocket medical costs and \$20 for miscellaneous costs) resulting in an annual increase in costs of \$1,410 (for an elder person). Totals may not add due to rounding.

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-52: The Elder Economic Security Standard Index for Marquette County, 2008
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)	\$364	\$467	\$826	\$364	\$467	\$826
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$237	\$237	\$237	\$417	\$417	\$417
Health Care (Good Health)	\$315	\$315	\$315	\$631	\$631	\$631
Miscellaneous	\$230	\$230	\$230	\$368	\$368	\$368
Index Per Month	\$1,379	\$1,483	\$1,842	\$2,210	\$2,313	\$2,672
Index Per Year	\$16,552	\$17,792	\$22,099	\$26,522	\$27,762	\$32,069

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum 2008	\$7,812	\$11,808
Average County Social Security Payment 2008	\$12,986	\$21,124

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,085	\$23,637	\$24,877	\$29,184	\$33,607	\$34,846	\$39,154
Medium (16 hrs)	\$18,953	\$35,505	\$36,745	\$41,052	\$45,475	\$46,714	\$51,022
High w/ADC (36 hrs)	\$34,906	\$51,458	\$52,698	\$57,005	\$61,427	\$62,667	\$66,975
High w/o ADC (36 hrs)	\$43,574	\$60,126	\$61,366	\$65,674	\$70,096	\$71,336	\$75,643

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), \$118 should be added to the monthly totals (\$99 for out-of-pocket medical costs and \$20 for miscellaneous costs) resulting in an annual increase in costs of \$1,420 (for an elder person). Totals may not add due to rounding.

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-53: The Elder Economic Security Standard Index for Mason County, 2008
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	\$424	\$880	\$339	\$424	\$880
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$237	\$237	\$237	\$417	\$417	\$417
Health Care (Good Health)	\$342	\$342	\$342	\$683	\$683	\$683
Miscellaneous	\$230	\$230	\$230	\$374	\$374	\$374
Index Per Month	\$1,382	\$1,466	\$1,922	\$2,244	\$2,329	\$2,785
Index Per Year	\$16,581	\$17,597	\$23,070	\$26,931	\$27,947	\$33,419

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum 2008	\$7,812	\$11,808
Average County Social Security Payment 2008	\$12,803	\$20,825

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,085	\$23,666	\$24,682	\$30,154	\$34,015	\$35,032	\$40,504
Medium (16 hrs)	\$18,953	\$35,534	\$36,550	\$42,022	\$45,883	\$46,900	\$52,372
High w/ADC (36 hrs)	\$34,906	\$51,486	\$52,503	\$57,975	\$61,836	\$62,853	\$68,325
High w/o ADC (36 hrs)	\$43,574	\$60,155	\$61,172	\$66,644	\$70,505	\$71,522	\$76,994

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), \$118 should be added to the monthly totals (\$98 for out-of-pocket medical costs and \$20 for miscellaneous costs) resulting in an annual increase in costs of \$1,410 (for an elder person). Totals may not add due to rounding.

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-54: The Elder Economic Security Standard Index for Mecosta County, 2008
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	\$491	\$880	\$339	\$491	\$880
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$237	\$237	\$237	\$417	\$417	\$417
Health Care (Good Health)	\$342	\$342	\$342	\$683	\$683	\$683
Miscellaneous	\$230	\$230	\$230	\$374	\$374	\$374
Index Per Month	\$1,382	\$1,533	\$1,922	\$2,244	\$2,396	\$2,785
Index Per Year	\$16,581	\$18,401	\$23,070	\$26,931	\$28,751	\$33,419

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum 2008	\$7,812	\$11,808
Average County Social Security Payment 2008	\$13,082	\$21,279

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,085	\$23,666	\$25,486	\$30,154	\$34,015	\$35,836	\$40,504
Medium (16 hrs)	\$18,953	\$35,534	\$37,354	\$42,022	\$45,883	\$47,704	\$52,372
High w/ADC (36 hrs)	\$34,906	\$51,486	\$53,307	\$57,975	\$61,836	\$63,657	\$68,325
High w/o ADC (36 hrs)	\$43,574	\$60,155	\$61,976	\$66,644	\$70,505	\$72,326	\$76,994

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), \$118 should be added to the monthly totals (\$98 for out-of-pocket medical costs and \$20 for miscellaneous costs) resulting in an annual increase in costs of \$1,410 (for an elder person). Totals may not add due to rounding.

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-55: The Elder Economic Security Standard Index for Menominee County, 2008
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)	\$364	\$462	\$826	\$364	\$462	\$826
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$237	\$237	\$237	\$417	\$417	\$417
Health Care (Good Health)	\$315	\$315	\$315	\$631	\$631	\$631
Miscellaneous	\$230	\$230	\$230	\$368	\$368	\$368
Index Per Month	\$1,379	\$1,478	\$1,842	\$2,210	\$2,308	\$2,672
Index Per Year	\$16,552	\$17,732	\$22,099	\$26,522	\$27,702	\$32,069

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum 2008	\$7,812	\$11,808
Average County Social Security Payment 2008	\$12,374	\$20,128

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,085	\$23,637	\$24,817	\$29,184	\$33,607	\$34,786	\$39,154
Medium (16 hrs)	\$18,953	\$35,505	\$36,685	\$41,052	\$45,475	\$46,654	\$51,022
High w/ADC (36 hrs)	\$34,906	\$51,458	\$52,638	\$57,005	\$61,427	\$62,607	\$66,975
High w/o ADC (36 hrs)	\$43,574	\$60,126	\$61,306	\$65,674	\$70,096	\$71,276	\$75,643

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), \$118 should be added to the monthly totals (\$99 for out-of-pocket medical costs and \$20 for miscellaneous costs) resulting in an annual increase in costs of \$1,420 (for an elder person). Totals may not add due to rounding.

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-56: The Elder Economic Security Standard Index for Midland County, 2008
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$381	\$522	\$967	\$381	\$522	\$967
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$237	\$237	\$237	\$417	\$417	\$417
Health Care (Good Health)	\$289	\$289	\$289	\$578	\$578	\$578
Miscellaneous	\$228	\$228	\$228	\$361	\$361	\$361
Index Per Month	\$1,368	\$1,510	\$1,955	\$2,168	\$2,309	\$2,754
Index Per Year	\$16,420	\$18,117	\$23,456	\$26,014	\$27,710	\$33,050

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum 2008	\$7,812	\$11,808
Average County Social Security Payment 2008	\$13,778	\$22,411

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,085	\$23,505	\$25,201	\$30,541	\$33,099	\$34,795	\$40,135
Medium (16 hrs)	\$18,953	\$35,373	\$37,069	\$42,409	\$44,967	\$46,663	\$52,003
High w/ADC (36 hrs)	\$34,906	\$51,326	\$53,022	\$58,362	\$60,920	\$62,616	\$67,956
High w/o ADC (36 hrs)	\$43,574	\$59,995	\$61,691	\$67,031	\$69,588	\$71,285	\$76,624

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), \$129 should be added to the monthly totals (\$108 for out-of-pocket medical costs and \$22 for miscellaneous costs) resulting in an annual increase in costs of \$1,548 (for an elder person). Totals may not add due to rounding.

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-57: The Elder Economic Security Standard Index for Missaukee County, 2008
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)	\$362	\$522	\$950	\$362	\$522	\$950
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$237	\$237	\$237	\$417	\$417	\$417
Health Care (Good Health)	\$342	\$342	\$342	\$683	\$683	\$683
Miscellaneous	\$235	\$235	\$235	\$378	\$378	\$378
Index Per Month	\$1,408	\$1,569	\$1,997	\$2,271	\$2,431	\$2,859
Index Per Year	\$16,901	\$18,827	\$23,963	\$27,251	\$29,177	\$34,313

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum 2008	\$7,812	\$11,808
Average County Social Security Payment 2008	\$12,490	\$20,316

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,085	\$23,986	\$25,912	\$31,048	\$34,336	\$36,261	\$41,397
Medium (16 hrs)	\$18,953	\$35,854	\$37,780	\$42,916	\$46,204	\$48,129	\$53,265
High w/ADC (36 hrs)	\$34,906	\$51,807	\$53,732	\$58,868	\$62,157	\$64,082	\$69,218
High w/o ADC (36 hrs)	\$43,574	\$60,476	\$62,401	\$67,537	\$70,826	\$72,751	\$77,887

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), \$118 should be added to the monthly totals (\$98 for out-of-pocket medical costs and \$20 for miscellaneous costs) resulting in an annual increase in costs of \$1,410 (for an elder person). Totals may not add due to rounding.

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-58: The Elder Economic Security Standard Index for Monroe County, 2008
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)	\$400	\$647	\$1,001	\$400	\$647	\$1,001
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$224	\$224	\$224	\$395	\$395	\$395
Health Care (Good Health)	\$321	\$321	\$321	\$642	\$642	\$642
Miscellaneous	\$236	\$236	\$236	\$373	\$373	\$373
Index Per Month	\$1,414	\$1,661	\$2,015	\$2,240	\$2,487	\$2,841
Index Per Year	\$16,966	\$19,933	\$24,180	\$26,874	\$29,842	\$34,088

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum 2008	\$7,812	\$11,808
Average County Social Security Payment 2008	\$14,131	\$22,985

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,085	\$24,051	\$27,018	\$31,265	\$33,959	\$36,927	\$41,173
Medium (16 hrs)	\$18,953	\$35,919	\$38,886	\$43,133	\$45,827	\$48,795	\$53,041
High w/ADC (36 hrs)	\$34,906	\$51,872	\$54,839	\$59,086	\$61,780	\$64,747	\$68,994
High w/o ADC (36 hrs)	\$43,574	\$60,540	\$63,508	\$67,754	\$70,449	\$73,416	\$77,663

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), \$118 should be added to the monthly totals (\$98 for out-of-pocket medical costs and \$20 for miscellaneous costs) resulting in an annual increase in costs of \$1,410 (for an elder person). Totals may not add due to rounding.

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-59: The Elder Economic Security Standard Index for Montcalm County, 2008
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)	\$332	\$505	\$916	\$332	\$505	\$916
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$237	\$237	\$237	\$417	\$417	\$417
Health Care (Good Health)	\$320	\$320	\$320	\$640	\$640	\$640
Miscellaneous	\$224	\$224	\$224	\$364	\$364	\$364
Index Per Month	\$1,347	\$1,520	\$1,931	\$2,183	\$2,356	\$2,768
Index Per Year	\$16,162	\$18,240	\$23,172	\$26,200	\$28,277	\$33,210

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum 2008	\$7,812	\$11,808
Average County Social Security Payment 2008	\$12,799	\$20,819

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,085	\$23,247	\$25,324	\$30,257	\$33,284	\$35,362	\$40,295
Medium (16 hrs)	\$18,953	\$35,115	\$37,192	\$42,125	\$45,152	\$47,230	\$52,163
High w/ADC (36 hrs)	\$34,906	\$51,068	\$53,145	\$58,078	\$61,105	\$63,183	\$68,116
High w/o ADC (36 hrs)	\$43,574	\$59,736	\$61,814	\$66,747	\$69,774	\$71,852	\$76,785

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), \$132 should be added to the monthly totals (\$110 for out-of-pocket medical costs and \$22 for miscellaneous costs) resulting in an annual increase in costs of \$1,584 (for an elder person). Totals may not add due to rounding.

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-60: The Elder Economic Security Standard Index for Montmorency County, 2008

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)	\$319	\$459	\$838	\$319	\$459	\$838
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$237	\$237	\$237	\$417	\$417	\$417
Health Care (Good Health)	\$315	\$315	\$315	\$631	\$631	\$631
Miscellaneous	\$221	\$221	\$221	\$359	\$359	\$359
Index Per Month	\$1,326	\$1,466	\$1,844	\$2,157	\$2,297	\$2,675
Index Per Year	\$15,911	\$17,589	\$22,132	\$25,880	\$27,559	\$32,102

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum 2008	\$7,812	\$11,808
Average County Social Security Payment 2008	\$13,021	\$21,181

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
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+)		
		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Need for Long-Term Care (hours/week)							
Low (6 hrs)	\$7,085	\$22,996	\$24,674	\$29,217	\$32,965	\$34,644	\$39,187
Medium (16 hrs)	\$18,953	\$34,864	\$36,542	\$41,085	\$44,833	\$46,512	\$51,055
High w/ADC (36 hrs)	\$34,906	\$50,816	\$52,495	\$57,038	\$60,786	\$62,464	\$67,008
High w/o ADC (36 hrs)	\$43,574	\$59,485	\$61,163	\$65,707	\$69,455	\$71,133	\$75,677

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), \$118 should be added to the monthly totals (\$99 for out-of-pocket medical costs and \$20 for miscellaneous costs) resulting in an annual increase in costs of \$1,420 (for an elder person). Totals may not add due to rounding.

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-61: The Elder Economic Security Standard Index for Muskegon County, 2008
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)	\$354	\$457	\$1,008	\$354	\$457	\$1,008
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$224	\$224	\$224	\$395	\$395	\$395
Health Care (Good Health)	\$269	\$269	\$269	\$538	\$538	\$538
Miscellaneous	\$216	\$216	\$216	\$343	\$343	\$343
Index Per Month	\$1,297	\$1,400	\$1,951	\$2,061	\$2,163	\$2,715
Index Per Year	\$15,564	\$16,798	\$23,414	\$24,726	\$25,961	\$32,577

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum 2008	\$7,812	\$11,808
Average County Social Security Payment 2008	\$13,564	\$22,064

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,085	\$22,648	\$23,883	\$30,499	\$31,811	\$33,046	\$39,662
Medium (16 hrs)	\$18,953	\$34,516	\$35,751	\$42,367	\$43,679	\$44,914	\$51,530
High w/ADC (36 hrs)	\$34,906	\$50,469	\$51,704	\$58,320	\$59,632	\$60,867	\$67,482
High w/o ADC (36 hrs)	\$43,574	\$59,138	\$60,373	\$66,988	\$68,301	\$69,535	\$76,151

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), \$136 should be added to the monthly totals (\$114 for out-of-pocket medical costs and \$23 for miscellaneous costs) resulting in an annual increase in costs of \$1,637 (for an elder person). Totals may not add due to rounding.

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-62: The Elder Economic Security Standard Index for Newaygo County, 2008
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	\$510	\$880	\$339	\$510	\$880
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$196	\$196	\$196	\$346	\$346	\$346
Health Care (Good Health)	\$242	\$242	\$242	\$483	\$483	\$483
Miscellaneous	\$202	\$202	\$202	\$320	\$320	\$320
Index Per Month	\$1,213	\$1,384	\$1,754	\$1,918	\$2,089	\$2,459
Index Per Year	\$14,556	\$16,605	\$21,045	\$23,020	\$25,069	\$29,509

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum 2008	\$7,812	\$11,808
Average County Social Security Payment 2008	\$12,734	\$20,714

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,085	\$21,641	\$23,690	\$28,130	\$30,105	\$32,154	\$36,594
Medium (16 hrs)	\$18,953	\$33,509	\$35,558	\$39,998	\$41,973	\$44,022	\$48,462
High w/ADC (36 hrs)	\$34,906	\$49,462	\$51,510	\$55,951	\$57,926	\$59,974	\$64,415
High w/o ADC (36 hrs)	\$43,574	\$58,131	\$60,179	\$64,620	\$66,595	\$68,643	\$73,083

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), \$130 should be added to the monthly totals (\$108 for out-of-pocket medical costs and \$22 for miscellaneous costs) resulting in an annual increase in costs of \$1,554 (for an elder person). Totals may not add due to rounding.

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-63: The Elder Economic Security Standard Index for Oakland County, 2008
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)	\$546	\$802	\$1,431	\$546	\$802	\$1,431
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$206	\$206	\$206	\$363	\$363	\$363
Health Care (Good Health)	\$311	\$311	\$311	\$621	\$621	\$621
Miscellaneous	\$259	\$259	\$259	\$392	\$392	\$392
Index Per Month	\$1,556	\$1,812	\$2,441	\$2,352	\$2,609	\$3,238
Index Per Year	\$18,666	\$21,741	\$29,290	\$28,230	\$31,305	\$38,854

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum 2008	\$7,812	\$11,808
Average County Social Security Payment 2008	\$15,320	\$24,920

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,085	\$25,751	\$28,826	\$36,375	\$35,315	\$38,389	\$45,939
Medium (16 hrs)	\$18,953	\$37,619	\$40,694	\$48,243	\$47,183	\$50,257	\$57,807
High w/ADC (36 hrs)	\$34,906	\$53,572	\$56,646	\$64,196	\$63,136	\$66,210	\$73,759
High w/o ADC (36 hrs)	\$43,574	\$62,241	\$65,315	\$72,865	\$71,804	\$74,879	\$82,428

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), \$136 should be added to the monthly totals (\$113 for out-of-pocket medical costs and \$23 for miscellaneous costs) resulting in an annual increase in costs of \$1,633 (for an elder person). Totals may not add due to rounding.

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-64: The Elder Economic Security Standard Index for Oceana County, 2008
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	\$472	\$880	\$339	\$472	\$880
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$237	\$237	\$237	\$417	\$417	\$417
Health Care (Good Health)	\$342	\$342	\$342	\$683	\$683	\$683
Miscellaneous	\$230	\$230	\$230	\$374	\$374	\$374
Index Per Month	\$1,382	\$1,514	\$1,922	\$2,244	\$2,377	\$2,785
Index Per Year	\$16,581	\$18,173	\$23,070	\$26,931	\$28,523	\$33,419

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum 2008	\$7,812	\$11,808
Average County Social Security Payment 2008	\$12,619	\$20,526

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,085	\$23,666	\$25,258	\$30,154	\$34,015	\$35,608	\$40,504
Medium (16 hrs)	\$18,953	\$35,534	\$37,126	\$42,022	\$45,883	\$47,476	\$52,372
High w/ADC (36 hrs)	\$34,906	\$51,486	\$53,079	\$57,975	\$61,836	\$63,429	\$68,325
High w/o ADC (36 hrs)	\$43,574	\$60,155	\$61,748	\$66,644	\$70,505	\$72,098	\$76,994

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), \$118 should be added to the monthly totals (\$98 for out-of-pocket medical costs and \$20 for miscellaneous costs) resulting in an annual increase in costs of \$1,410 (for an elder person). Totals may not add due to rounding.

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-65: The Elder Economic Security Standard Index for Ogemaw County, 2008
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)	\$319	\$448	\$813	\$319	\$448	\$813
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$237	\$237	\$237	\$417	\$417	\$417
Health Care (Good Health)	\$342	\$342	\$342	\$683	\$683	\$683
Miscellaneous	\$226	\$226	\$226	\$370	\$370	\$370
Index Per Month	\$1,358	\$1,486	\$1,852	\$2,220	\$2,349	\$2,714
Index Per Year	\$16,291	\$17,837	\$22,220	\$26,640	\$28,187	\$32,569

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum 2008	\$7,812	\$11,808
Average County Social Security Payment 2008	\$12,918	\$21,013

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,085	\$23,376	\$24,922	\$29,305	\$33,725	\$35,272	\$39,654
Medium (16 hrs)	\$18,953	\$35,244	\$36,790	\$41,173	\$45,593	\$47,140	\$51,522
High w/ADC (36 hrs)	\$34,906	\$51,196	\$52,743	\$57,125	\$61,546	\$63,092	\$67,475
High w/o ADC (36 hrs)	\$43,574	\$59,865	\$61,411	\$65,794	\$70,215	\$71,761	\$76,144

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), \$118 should be added to the monthly totals (\$98 for out-of-pocket medical costs and \$20 for miscellaneous costs) resulting in an annual increase in costs of \$1,410 (for an elder person). Totals may not add due to rounding.

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-66: The Elder Economic Security Standard Index for Ontonagon County, 2008
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)	\$335	\$458	\$905	\$335	\$458	\$905
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$237	\$237	\$237	\$417	\$417	\$417
Health Care (Good Health)	\$315	\$315	\$315	\$631	\$631	\$631
Miscellaneous	\$224	\$224	\$224	\$363	\$363	\$363
Index Per Month	\$1,345	\$1,468	\$1,915	\$2,176	\$2,299	\$2,746
Index Per Year	\$16,140	\$17,615	\$22,985	\$26,109	\$27,585	\$32,955

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum 2008	\$7,812	\$11,808
Average County Social Security Payment 2008	\$12,639	\$20,559

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,085	\$23,225	\$24,700	\$30,070	\$33,194	\$34,670	\$40,039
Medium (16 hrs)	\$18,953	\$35,093	\$36,568	\$41,938	\$45,062	\$46,538	\$51,907
High w/ADC (36 hrs)	\$34,906	\$51,045	\$52,521	\$57,890	\$61,015	\$62,491	\$67,860
High w/o ADC (36 hrs)	\$43,574	\$59,714	\$61,190	\$66,559	\$69,684	\$71,159	\$76,529

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), \$118 should be added to the monthly totals (\$99 for out-of-pocket medical costs and \$20 for miscellaneous costs) resulting in an annual increase in costs of \$1,420 (for an elder person). Totals may not add due to rounding.

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-67: The Elder Economic Security Standard Index for Osceola County, 2008
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	\$462	\$880	\$339	\$462	\$880
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$237	\$237	\$237	\$417	\$417	\$417
Health Care (Good Health)	\$342	\$342	\$342	\$683	\$683	\$683
Miscellaneous	\$230	\$230	\$230	\$374	\$374	\$374
Index Per Month	\$1,382	\$1,504	\$1,922	\$2,244	\$2,367	\$2,785
Index Per Year	\$16,581	\$18,053	\$23,070	\$26,931	\$28,403	\$33,419

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum 2008	\$7,812	\$11,808
Average County Social Security Payment 2008	\$12,581	\$20,464

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,085	\$23,666	\$25,138	\$30,154	\$34,015	\$35,488	\$40,504
Medium (16 hrs)	\$18,953	\$35,534	\$37,006	\$42,022	\$45,883	\$47,356	\$52,372
High w/ADC (36 hrs)	\$34,906	\$51,486	\$52,959	\$57,975	\$61,836	\$63,309	\$68,325
High w/o ADC (36 hrs)	\$43,574	\$60,155	\$61,628	\$66,644	\$70,505	\$71,978	\$76,994

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), \$118 should be added to the monthly totals (\$98 for out-of-pocket medical costs and \$20 for miscellaneous costs) resulting in an annual increase in costs of \$1,420 (for an elder person). Totals may not add due to rounding.

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-68: The Elder Economic Security Standard Index for Oscoda County, 2008
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)	\$319	\$458	\$838	\$319	\$458	\$838
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$237	\$237	\$237	\$417	\$417	\$417
Health Care (Good Health)	\$315	\$315	\$315	\$631	\$631	\$631
Miscellaneous	\$221	\$221	\$221	\$359	\$359	\$359
Index Per Month	\$1,326	\$1,465	\$1,844	\$2,157	\$2,296	\$2,675
Index Per Year	\$15,911	\$17,577	\$22,132	\$25,880	\$27,547	\$32,102

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum 2008	\$7,812	\$11,808
Average County Social Security Payment 2008	\$12,737	\$20,719

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,085	\$22,996	\$24,662	\$29,217	\$32,965	\$34,632	\$39,187
Medium (16 hrs)	\$18,953	\$34,864	\$36,530	\$41,085	\$44,833	\$46,500	\$51,055
High w/ADC (36 hrs)	\$34,906	\$50,816	\$52,483	\$57,038	\$60,786	\$62,452	\$67,008
High w/o ADC (36 hrs)	\$43,574	\$59,485	\$61,151	\$65,707	\$69,455	\$71,121	\$75,677

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), \$118 should be added to the monthly totals (\$98 for out-of-pocket medical costs and \$20 for miscellaneous costs) resulting in an annual increase in costs of \$1,410 (for an elder person). Totals may not add due to rounding.

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-69: The Elder Economic Security Standard Index for Otsego County, 2008
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)	\$319	\$539	\$838	\$319	\$539	\$838
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$237	\$237	\$237	\$417	\$417	\$417
Health Care (Good Health)	\$315	\$315	\$315	\$631	\$631	\$631
Miscellaneous	\$221	\$221	\$221	\$359	\$359	\$359
Index Per Month	\$1,326	\$1,546	\$1,844	\$2,157	\$2,377	\$2,675
Index Per Year	\$15,911	\$18,549	\$22,132	\$25,880	\$28,519	\$32,102

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum 2008	\$7,812	\$11,808
Average County Social Security Payment 2008	\$13,068	\$21,256

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,085	\$22,996	\$25,634	\$29,217	\$32,965	\$35,604	\$39,187
Medium (16 hrs)	\$18,953	\$34,864	\$37,502	\$41,085	\$44,833	\$47,472	\$51,055
High w/ADC (36 hrs)	\$34,906	\$50,816	\$53,455	\$57,038	\$60,786	\$63,424	\$67,008
High w/o ADC (36 hrs)	\$43,574	\$59,485	\$62,123	\$65,707	\$69,455	\$72,093	\$75,677

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), \$118 should be added to the monthly totals (\$99 for out-of-pocket medical costs and \$20 for miscellaneous costs) resulting in an annual increase in costs of \$1,420 (for an elder person). Totals may not add due to rounding.

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-70: The Elder Economic Security Standard Index for Ottawa County, 2008
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)	\$391	\$601	\$918	\$391	\$601	\$918
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$214	\$214	\$214	\$377	\$377	\$377
Health Care (Good Health)	\$265	\$265	\$265	\$530	\$530	\$530
Miscellaneous	\$221	\$221	\$221	\$346	\$346	\$346
Index Per Month	\$1,324	\$1,534	\$1,851	\$2,074	\$2,283	\$2,601
Index Per Year	\$15,892	\$18,410	\$22,216	\$24,885	\$27,402	\$31,208

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum 2008	\$7,812	\$11,808
Average County Social Security Payment 2008	\$13,861	\$22,546

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,085	\$22,977	\$25,494	\$29,301	\$31,969	\$34,486	\$38,293
Medium (16 hrs)	\$18,953	\$34,845	\$37,362	\$41,169	\$43,837	\$46,354	\$50,161
High w/ADC (36 hrs)	\$34,906	\$50,798	\$53,315	\$57,122	\$59,790	\$62,307	\$66,114
High w/o ADC (36 hrs)	\$43,574	\$59,467	\$61,984	\$65,790	\$68,459	\$70,976	\$74,782

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), \$132 should be added to the monthly totals (\$110 for out-of-pocket medical costs and \$22 for miscellaneous costs) resulting in an annual increase in costs of \$1,584 (for an elder person). Totals may not add due to rounding.

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-71: The Elder Economic Security Standard Index for Presque Isle County, 2008
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)	\$319	\$458	\$838	\$319	\$458	\$838
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$237	\$237	\$237	\$417	\$417	\$417
Health Care (Good Health)	\$315	\$315	\$315	\$631	\$631	\$631
Miscellaneous	\$221	\$221	\$221	\$359	\$359	\$359
Index Per Month	\$1,326	\$1,465	\$1,844	\$2,157	\$2,296	\$2,675
Index Per Year	\$15,911	\$17,577	\$22,132	\$25,880	\$27,547	\$32,102

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum 2008	\$7,812	\$11,808
Average County Social Security Payment 2008	\$12,996	\$21,140

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,085	\$22,996	\$24,662	\$29,217	\$32,965	\$34,632	\$39,187
Medium (16 hrs)	\$18,953	\$34,864	\$36,530	\$41,085	\$44,833	\$46,500	\$51,055
High w/ADC (36 hrs)	\$34,906	\$50,816	\$52,483	\$57,038	\$60,786	\$62,452	\$67,008
High w/o ADC (36 hrs)	\$43,574	\$59,485	\$61,151	\$65,707	\$69,455	\$71,121	\$75,677

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), \$118 should be added to the monthly totals (\$99 for out-of-pocket medical costs and \$20 for miscellaneous costs) resulting in an annual increase in costs of \$1,420 (for an elder person). Totals may not add due to rounding.

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-72: The Elder Economic Security Standard Index for Roscommon County, 2008
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)	\$319	\$463	\$813	\$319	\$463	\$813
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$237	\$237	\$237	\$417	\$417	\$417
Health Care (Good Health)	\$342	\$342	\$342	\$683	\$683	\$683
Miscellaneous	\$226	\$226	\$226	\$370	\$370	\$370
Index Per Month	\$1,358	\$1,501	\$1,852	\$2,220	\$2,364	\$2,714
Index Per Year	\$16,291	\$18,017	\$22,220	\$26,640	\$28,367	\$32,569

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum 2008	\$7,812	\$11,808
Average County Social Security Payment 2008	\$13,132	\$21,361

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,085	\$23,376	\$25,102	\$29,305	\$33,725	\$35,452	\$39,654
Medium (16 hrs)	\$18,953	\$35,244	\$36,970	\$41,173	\$45,593	\$47,320	\$51,522
High w/ADC (36 hrs)	\$34,906	\$51,196	\$52,923	\$57,125	\$61,546	\$63,272	\$67,475
High w/o ADC (36 hrs)	\$43,574	\$59,865	\$61,591	\$65,794	\$70,215	\$71,941	\$76,144

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), \$118 should be added to the monthly totals (\$98 for out-of-pocket medical costs and \$20 for miscellaneous costs) resulting in an annual increase in costs of \$1,420 (for an elder person). Totals may not add due to rounding.

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-73: The Elder Economic Security Standard Index for Saginaw County, 2008
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)	\$371	\$520	\$992	\$371	\$520	\$992
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$224	\$224	\$224	\$395	\$395	\$395
Health Care (Good Health)	\$308	\$308	\$308	\$615	\$615	\$615
Miscellaneous	\$227	\$227	\$227	\$362	\$362	\$362
Index Per Month	\$1,363	\$1,512	\$1,985	\$2,173	\$2,322	\$2,795
Index Per Year	\$16,362	\$18,149	\$23,818	\$26,078	\$27,865	\$33,534

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum 2008	\$7,812	\$11,808
Average County Social Security Payment 2008	\$13,952	\$22,694

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,085	\$23,446	\$25,233	\$30,902	\$33,163	\$34,950	\$40,619
Medium (16 hrs)	\$18,953	\$35,314	\$37,101	\$42,770	\$45,031	\$46,818	\$52,487
High w/ADC (36 hrs)	\$34,906	\$51,267	\$53,054	\$58,723	\$60,984	\$62,771	\$68,440
High w/o ADC (36 hrs)	\$43,574	\$59,936	\$61,723	\$67,392	\$69,653	\$71,439	\$77,108

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), \$130 should be added to the monthly totals (\$108 for out-of-pocket medical costs and \$22 for miscellaneous costs) resulting in an annual increase in costs of \$1,554 (for an elder person). Totals may not add due to rounding.

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-74: The Elder Economic Security Standard Index for Sanilac County, 2008
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)	\$351	\$500	\$864	\$351	\$500	\$864
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$237	\$237	\$237	\$417	\$417	\$417
Health Care (Good Health)	\$342	\$342	\$342	\$683	\$683	\$683
Miscellaneous	\$233	\$233	\$233	\$376	\$376	\$376
Index Per Month	\$1,396	\$1,545	\$1,909	\$2,258	\$2,407	\$2,771
Index Per Year	\$16,749	\$18,537	\$22,907	\$27,098	\$28,887	\$33,257

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum 2008	\$7,812	\$11,808
Average County Social Security Payment 2008	\$12,780	\$20,787

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,085	\$23,834	\$25,622	\$29,992	\$34,183	\$35,972	\$40,341
Medium (16 hrs)	\$18,953	\$35,702	\$37,490	\$41,860	\$46,051	\$47,840	\$52,209
High w/ADC (36 hrs)	\$34,906	\$51,654	\$53,443	\$57,812	\$62,004	\$63,793	\$68,162
High w/o ADC (36 hrs)	\$43,574	\$60,323	\$62,112	\$66,481	\$70,673	\$72,461	\$76,831

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), \$118 should be added to the monthly totals (\$98 for out-of-pocket medical costs and \$20 for miscellaneous costs) resulting in an annual increase in costs of \$1,410 (for an elder person). Totals may not add due to rounding.

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-75: The Elder Economic Security Standard Index for Schoolcraft County, 2008
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)	\$319	\$468	\$827	\$319	\$468	\$827
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$237	\$237	\$237	\$417	\$417	\$417
Health Care (Good Health)	\$315	\$315	\$315	\$631	\$631	\$631
Miscellaneous	\$221	\$221	\$221	\$359	\$359	\$359
Index Per Month	\$1,326	\$1,475	\$1,834	\$2,157	\$2,306	\$2,665
Index Per Year	\$15,911	\$17,697	\$22,005	\$25,880	\$27,667	\$31,975

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum 2008	\$7,812	\$11,808
Average County Social Security Payment 2008	\$12,448	\$20,249

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,085	\$22,996	\$24,782	\$29,090	\$32,965	\$34,752	\$39,060
Medium (16 hrs)	\$18,953	\$34,864	\$36,650	\$40,958	\$44,833	\$46,620	\$50,928
High w/ADC (36 hrs)	\$34,906	\$50,816	\$52,603	\$56,911	\$60,786	\$62,572	\$66,880
High w/o ADC (36 hrs)	\$43,574	\$59,485	\$61,271	\$65,580	\$69,455	\$71,241	\$75,549

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), \$118 should be added to the monthly totals (\$99 for out-of-pocket medical costs and \$20 for miscellaneous costs) resulting in an annual increase in costs of \$1,420 (for an elder person). Totals may not add due to rounding.

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-76: The Elder Economic Security Standard Index for Shiawassee County, 2008
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)	\$391	\$495	\$944	\$391	\$495	\$944
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$237	\$237	\$237	\$417	\$417	\$417
Health Care (Good Health)	\$308	\$308	\$308	\$615	\$615	\$615
Miscellaneous	\$234	\$234	\$234	\$371	\$371	\$371
Index Per Month	\$1,403	\$1,507	\$1,955	\$2,225	\$2,328	\$2,777
Index Per Year	\$16,837	\$18,082	\$23,466	\$26,695	\$27,940	\$33,323

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum 2008	\$7,812	\$11,808
Average County Social Security Payment 2008	\$13,638	\$22,184

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,085	\$23,922	\$25,167	\$30,551	\$33,779	\$35,025	\$40,408
Medium (16 hrs)	\$18,953	\$35,790	\$37,035	\$42,419	\$45,647	\$46,893	\$52,276
High w/ADC (36 hrs)	\$34,906	\$51,743	\$52,988	\$58,371	\$61,600	\$62,845	\$68,229
High w/o ADC (36 hrs)	\$43,574	\$60,411	\$61,656	\$67,040	\$70,269	\$71,514	\$76,898

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), \$130 should be added to the monthly totals (\$108 for out-of-pocket medical costs and \$22 for miscellaneous costs) resulting in an annual increase in costs of \$1,554 (for an elder person). Totals may not add due to rounding.

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-77: The Elder Economic Security Standard Index for St. Clair County, 2008
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)	\$403	\$609	\$1,051	\$403	\$609	\$1,051
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$206	\$206	\$206	\$363	\$363	\$363
Health Care (Good Health)	\$289	\$289	\$289	\$578	\$578	\$578
Miscellaneous	\$226	\$226	\$226	\$355	\$355	\$355
Index Per Month	\$1,358	\$1,564	\$2,006	\$2,129	\$2,335	\$2,777
Index Per Year	\$16,295	\$18,772	\$24,069	\$25,548	\$28,026	\$33,322

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum 2008	\$7,812	\$11,808
Average County Social Security Payment 2008	\$13,756	\$22,375

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,085	\$23,380	\$25,857	\$31,153	\$32,633	\$35,110	\$40,407
Medium (16 hrs)	\$18,953	\$35,248	\$37,725	\$43,021	\$44,501	\$46,978	\$52,275
High w/ADC (36 hrs)	\$34,906	\$51,200	\$53,678	\$58,974	\$60,454	\$62,931	\$68,228
High w/o ADC (36 hrs)	\$43,574	\$59,869	\$62,347	\$67,643	\$69,123	\$71,600	\$76,897

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), \$129 should be added to the monthly totals (\$108 for out-of-pocket medical costs and \$22 for miscellaneous costs) resulting in an annual increase in costs of \$1,548 (for an elder person). Totals may not add due to rounding.

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-78: The Elder Economic Security Standard Index for St. Joseph County, 2008
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	\$520	\$838	\$355	\$520	\$838
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$237	\$237	\$237	\$417	\$417	\$417
Health Care (Good Health)	\$321	\$321	\$321	\$642	\$642	\$642
Miscellaneous	\$229	\$229	\$229	\$369	\$369	\$369
Index Per Month	\$1,376	\$1,541	\$1,858	\$2,213	\$2,378	\$2,696
Index Per Year	\$16,510	\$18,488	\$22,299	\$26,560	\$28,537	\$32,349

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum 2008	\$7,812	\$11,808
Average County Social Security Payment 2008	\$13,406	\$21,807

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,085	\$23,595	\$25,572	\$29,384	\$33,644	\$35,622	\$39,433
Medium (16 hrs)	\$18,953	\$35,463	\$37,440	\$41,252	\$45,512	\$47,490	\$51,301
High w/ADC (36 hrs)	\$34,906	\$51,415	\$53,393	\$57,205	\$61,465	\$63,443	\$67,254
High w/o ADC (36 hrs)	\$43,574	\$60,084	\$62,062	\$65,873	\$70,134	\$72,112	\$75,923

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), \$118 should be added to the monthly totals (\$98 for out-of-pocket medical costs and \$20 for miscellaneous costs) resulting in an annual increase in costs of \$1,410 (for an elder person). Totals may not add due to rounding.

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-79: The Elder Economic Security Standard Index for Tuscola County, 2008
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)	\$351	\$464	\$864	\$351	\$464	\$864
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$237	\$237	\$237	\$417	\$417	\$417
Health Care (Good Health)	\$308	\$308	\$308	\$615	\$615	\$615
Miscellaneous	\$226	\$226	\$226	\$363	\$363	\$363
Index Per Month	\$1,355	\$1,468	\$1,868	\$2,176	\$2,289	\$2,689
Index Per Year	\$16,257	\$17,613	\$22,415	\$26,114	\$27,471	\$32,273

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum 2008	\$7,812	\$11,808
Average County Social Security Payment 2008	\$13,403	\$21,802

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,085	\$23,342	\$24,698	\$29,500	\$33,199	\$34,556	\$39,357
Medium (16 hrs)	\$18,953	\$35,210	\$36,566	\$41,368	\$45,067	\$46,424	\$51,225
High w/ADC (36 hrs)	\$34,906	\$51,162	\$52,519	\$57,320	\$61,020	\$62,377	\$67,178
High w/o ADC (36 hrs)	\$43,574	\$59,831	\$61,188	\$65,989	\$69,689	\$71,045	\$75,847

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$130 should be added to the monthly totals (\$108 for out-of-pocket medical costs and \$22 for miscellaneous costs) resulting in an annual increase in costs of \$1,554 (for an elder person). Totals may not add due to rounding.

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-80: The Elder Economic Security Standard Index for Van Buren County, 2008
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)	\$358	\$478	\$1,009	\$358	\$478	\$1,009
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$214	\$214	\$214	\$377	\$377	\$377
Health Care (Good Health)	\$292	\$292	\$292	\$583	\$583	\$583
Miscellaneous	\$219	\$219	\$219	\$350	\$350	\$350
Index Per Month	\$1,317	\$1,437	\$1,968	\$2,098	\$2,218	\$2,749
Index Per Year	\$15,803	\$17,242	\$23,615	\$25,179	\$26,619	\$32,991

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum 2008	\$7,812	\$11,808
Average County Social Security Payment 2008	\$13,136	\$21,366

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,085	\$22,888	\$24,327	\$30,700	\$32,264	\$33,703	\$40,076
Medium (16 hrs)	\$18,953	\$34,756	\$36,195	\$42,568	\$44,132	\$45,571	\$51,944
High w/ADC (36 hrs)	\$34,906	\$50,709	\$52,148	\$58,521	\$60,085	\$61,524	\$67,897
High w/o ADC (36 hrs)	\$43,574	\$59,378	\$60,817	\$67,190	\$68,754	\$70,193	\$76,566

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), \$118 should be added to the monthly totals (\$99 for out-of-pocket medical costs and \$20 for miscellaneous costs) resulting in an annual increase in costs of \$1,420 (for an elder person). Totals may not add due to rounding.

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-81: The Elder Economic Security Standard Index for Washtenaw County, 2008
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)	\$543	\$774	\$1,543	\$543	\$774	\$1,543
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$214	\$214	\$214	\$377	\$377	\$377
Health Care (Good Health)	\$287	\$287	\$287	\$573	\$573	\$573
Miscellaneous	\$255	\$255	\$255	\$385	\$385	\$385
Index Per Month	\$1,532	\$1,763	\$2,532	\$2,308	\$2,539	\$3,307
Index Per Year	\$18,388	\$21,161	\$30,386	\$27,692	\$30,466	\$39,690

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum 2008	\$7,812	\$11,808
Average County Social Security Payment 2008	\$15,280	\$24,854

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,085	\$25,473	\$28,246	\$37,471	\$34,777	\$37,550	\$46,775
Medium (16 hrs)	\$18,953	\$37,341	\$40,114	\$49,339	\$46,645	\$49,418	\$58,643
High w/ADC (36 hrs)	\$34,906	\$53,293	\$56,067	\$65,291	\$62,597	\$65,371	\$74,595
High w/o ADC (36 hrs)	\$43,574	\$61,962	\$64,736	\$73,960	\$71,266	\$74,040	\$83,264

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), \$130 should be added to the monthly totals (\$108 for out-of-pocket medical costs and \$22 for miscellaneous costs) resulting in an annual increase in costs of \$1,554 (for an elder person). Totals may not add due to rounding.

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-82: The Elder Economic Security Standard Index for Wayne County, 2008
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)	\$453	\$601	\$1,110	\$453	\$601	\$1,110
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$206	\$206	\$206	\$363	\$363	\$363
Health Care (Good Health)	\$311	\$311	\$311	\$621	\$621	\$621
Miscellaneous	\$241	\$241	\$241	\$373	\$373	\$373
Index Per Month	\$1,444	\$1,592	\$2,101	\$2,241	\$2,389	\$2,898
Index Per Year	\$17,323	\$19,107	\$25,211	\$26,886	\$28,670	\$34,775

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum 2008	\$7,812	\$11,808
Average County Social Security Payment 2008	\$14,162	\$23,037

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,085	\$24,407	\$26,192	\$32,296	\$33,971	\$35,755	\$41,860
Medium (16 hrs)	\$18,953	\$36,275	\$38,060	\$44,164	\$45,839	\$47,623	\$53,728
High w/ADC (36 hrs)	\$34,906	\$52,228	\$54,012	\$60,117	\$61,792	\$63,576	\$69,680
High w/o ADC (36 hrs)	\$43,574	\$60,897	\$62,681	\$68,785	\$70,461	\$72,245	\$78,349

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), \$136 should be added to the monthly totals (\$113 for out-of-pocket medical costs and \$23 for miscellaneous costs) resulting in an annual increase in costs of \$1,633 (for an elder person). Totals may not add due to rounding.

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-83: The Elder Economic Security Standard Index for Wexford County, 2008
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)	\$362	\$522	\$950	\$362	\$522	\$950
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$237	\$237	\$237	\$417	\$417	\$417
Health Care (Good Health)	\$342	\$342	\$342	\$683	\$683	\$683
Miscellaneous	\$235	\$235	\$235	\$378	\$378	\$378
Index Per Month	\$1,408	\$1,569	\$1,997	\$2,271	\$2,431	\$2,859
Index Per Year	\$16,901	\$18,827	\$23,963	\$27,251	\$29,177	\$34,313

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum 2008	\$7,812	\$11,808
Average County Social Security Payment 2008	\$12,685	\$20,634

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,085	\$23,986	\$25,912	\$31,048	\$34,336	\$36,261	\$41,397
Medium (16 hrs)	\$18,953	\$35,854	\$37,780	\$42,916	\$46,204	\$48,129	\$53,265
High w/ADC (36 hrs)	\$34,906	\$51,807	\$53,732	\$58,868	\$62,157	\$64,082	\$69,218
High w/o ADC (36 hrs)	\$43,574	\$60,476	\$62,401	\$67,537	\$70,826	\$72,751	\$77,887

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), \$118 should be added to the monthly totals (\$98 for out-of-pocket medical costs and \$20 for miscellaneous costs) resulting in an annual increase in costs of \$1,410 (for an elder person). Totals may not add due to rounding.

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-84: The Elder Economic Security Standard Index for Detroit City, 2008
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)	\$435	\$601	\$1,079	\$435	\$601	\$1,079
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$206	\$206	\$206	\$363	\$363	\$363
Health Care (Good Health)	\$311	\$311	\$311	\$621	\$621	\$621
Miscellaneous	\$237	\$237	\$237	\$370	\$370	\$370
Index Per Month	\$1,422	\$1,589	\$2,067	\$2,219	\$2,386	\$2,864
Index Per Year	\$17,063	\$19,063	\$24,799	\$26,627	\$28,627	\$34,363

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum 2008	\$7,812	\$11,808
Average County Social Security Payment 2008	\$14,162	\$23,037

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,085	\$24,148	\$26,148	\$31,884	\$33,712	\$35,712	\$41,447
Medium (16 hrs)	\$18,953	\$36,016	\$38,016	\$43,752	\$45,580	\$47,580	\$53,315
High w/ADC (36 hrs)	\$34,906	\$51,969	\$53,969	\$59,704	\$61,532	\$63,533	\$69,268
High w/o ADC (36 hrs)	\$43,574	\$60,638	\$62,638	\$68,373	\$70,201	\$72,202	\$77,937

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), \$136 should be added to the monthly totals (\$113 for out-of-pocket medical costs and \$23 for miscellaneous costs) resulting in an annual increase in costs of \$1,633 (for an elder person). Totals may not add due to rounding.

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-85: The Elder Economic Security Standard Index for Balance of Wayne County, 2008

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)	\$464	\$601	\$1,123	\$464	\$601	\$1,123
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$206	\$206	\$206	\$363	\$363	\$363
Health Care (Good Health)	\$311	\$311	\$311	\$621	\$621	\$621
Miscellaneous	\$243	\$243	\$243	\$376	\$376	\$376
Index Per Month	\$1,458	\$1,595	\$2,116	\$2,255	\$2,392	\$2,913
Index Per Year	\$17,491	\$19,135	\$25,392	\$27,054	\$28,698	\$34,955

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum 2008	\$7,812	\$11,808
Average County Social Security Payment 2008	\$14,162	\$23,037

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,085	\$24,575	\$26,220	\$32,477	\$34,139	\$35,783	\$42,040
Medium (16 hrs)	\$18,953	\$36,443	\$38,088	\$44,345	\$46,007	\$47,651	\$53,908
High w/ADC (36 hrs)	\$34,906	\$52,396	\$54,040	\$60,297	\$61,960	\$63,604	\$69,861
High w/o ADC (36 hrs)	\$43,574	\$61,065	\$62,709	\$68,966	\$70,629	\$72,273	\$78,530

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), \$136 should be added to the monthly totals (\$113 for out-of-pocket medical costs and \$23 for miscellaneous costs) resulting in an annual increase in costs of \$1,633 (for an elder person). Totals may not add due to rounding.

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

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 40 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 'nontraditional' 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, D.C. 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 Self-Sufficiency (FESS) Project, and the Elder Economic Security Initiative™. For the last several years, a major part of WOW's work has been its Family Economic Self-Sufficiency (FESS) Project, through which WOW put tools in the hands of community organizations, public agencies, and policy makers to address the needs of low-income families. Through this project, WOW has helped to reframe the national debate on social policies and programs from one that focuses on poverty to one that focuses on what it takes families to make ends meet. WOW partners with key state organizations to develop and implement this project. Today, WOW has partners in 40 states and the District of Columbia. In turn, these partners form or participate in statewide coalitions organized around the concept of self-sufficiency. These programs focus on a range of issues including employment, aging, welfare, tax policy, child advocacy, and women's issues; more than 2,000 organizations are part of this network.

Wider Opportunities for Women • 1001 Connecticut Ave, NW, Ste. 930 • Washington, DC 20036
phone: 202.464.1596 • fax: 202.464.1660 • email: info@WOWonline.org • website: www.WOWonline.org

Appendix F: The Gerontology Institute



Gerontology Institute
Phone: 617-287-7300
Fax: 617-287-2080
www.geront.umb.edu

THE GERONTOLOGY INSTITUTE

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

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

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

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

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

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

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



Wider
Opportunities
for Women



Wider Opportunities for Women

Building pathways to economic independence for women and girls since 1964.

1001 Connecticut Ave, NW, Suite 930 • Washington, DC 20036
tel 202.464.1596 • fax 202.464.1660 • www.wowonline.org