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Gerontology Institute, University of Massachusetts Boston and Wider Opportunities for Women, "The Elder Economic Security Initiative™ Program: The Elder Economic Security Standard™ Index for New York" (2010). *Gerontology Institute Publications*. 48.

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The Elder Economic Security Initiative™: The Elder Economic Security Standard™ Index for New York



2010



The 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.


StateWide Senior Action Council, Inc.



The New York StateWide Senior Action Council, Inc. (StateWide) is a grassroots advocacy organization founded in 1972. Funded by our member contributions, private foundations and government support for particular projects, StateWide has its main office in Albany. Seniors serve as regional coordinators in some parts of the state. StateWide members elect a Board of Directors of 30 older persons from around the state. For more information, please visit www.nysenior.org.

Elder Economic Security Initiative™:

The Elder Economic Security Standard™ Index for New York



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

2010

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 New York StateWide Senior Action Council, Inc.

According to the US Census Bureau, 3.2 million New Yorkers, 17% of the state's population, are over the age of 60. By the year 2015, this population is expected to reach 3.7 million and increase to over 4.4 million by the year 2025.

New York's seniors are an ethnically, culturally, socially, and economically diverse population. By the year 2015, 54 of New York's 62 counties will count on populations containing at least 20 percent (or greater) of people 60 years of age or older. The Baby Boom generation, which is beginning to age in place, will become a greater part of the senior citizen cohort.

The majority of older adults live in their communities and most consider themselves healthy and active, which is counter to public perceptions in which aging is viewed as a time of loss—both physically and mentally. Combating stereotypes and ageism in the general public, but also among health and mental health professionals themselves, is critical to our state and our nation's ability to effectively serve older adults.

Now is the time to ensure New York's growing population of seniors can age in place with economic security and dignity.

The New York State Elder Economic Security Initiative™

Through a partnership with Wider Opportunities for Women, New York StateWide Senior Action Council, Inc. (StateWide) and its stakeholders have developed the New York Elder Economic Security Standard™ Index (Elder Index) as a tool that can be used to measure what elder adults and elder couples need to age in place with dignity.

The narrative and tables in this document show not only the cost of living in the home, but also variations in cost based on housing and health care statuses, long-term care needs, and the county in which the elder lives. All 62 New York counties are represented in the Elder Index, the first tool of its kind to look specifically at the needs of elders in the state.

New York State needs to design and commit funding to the development of an infrastructure of programs, networks and services that address the coming population shift. Through the Elder Index, StateWide aims to promote dialogue and action among New Yorkers to yield a standard and quality of living for all seniors. The Elder Index offers a measure of income adequacy that promotes the independence and dignity of New York's seniors and supports their overwhelming desire to remain at home in their communities.

StateWide expects that the Elder Index will align with the goals of the New York State Office for the Aging in the Community Empowerment & Civics Engagement Program. The Elder Index can help inform conversations to develop and implement a statewide system that would:

- Give consumers control and meaningful involvement in the design and delivery of the programs and services that affect their lives.
- Empower consumers to make informed decisions about their care options and where people can easily access a full range of health and long-term care supports.
- Provide high quality, flexible services and supports that can respond to the unique and ever changing needs of individual consumers and their family caregivers.
- Promote healthy aging through disease prevention and health promotion.

How to Use the Elder Economic Security Standard™ Index

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

Single Elders and Elder Couples: The Elder Index shows how much single elders and elder couples need in order to be secure in their own homes based on their location and need for long-term care. Single elders or elder couples (or one of their family members), can use the Elder Index to see how their finances match what is needed in their respective counties. Those who do not have enough to make ends meet, may be able to access available income supports to bridge the gap separating them from economic security.

Policymakers, Legislators, and Advocates: As the Elder Index shows, it is almost impossible for an elder to survive on the average Social Security payment in New York. However, Social Security is the only source of income for one out of four retired elders in the state. The Elder Index shows the real cost of living in a particular county, and can help determine what policies are most appropriate in bringing elders closer to their goal of aging in their homes.

Younger Adults and Families Planning for Retirement: The Elder Index is applicable to New Yorkers of all ages, regardless if they are 22 or 62 years of age. Upon retiring, there must be a plan in order to be economically secure. The Elder Index can help individuals of all ages determine what is needed to live in the county of their choice, facilitating their retirement plan for that eventuality.

What is New York Doing for the Aging Population?

In New York, as in all states, it is actually less expensive to provide care to elders in their own homes than to provide care through nursing homes. In recognition of this reality, New York is working to rebalance the services it provides towards the goal of allowing more elders to receive home and community-based care. While New York still has a long way to go, the state provides a wealth of services to help elders age successfully. For more information on short- and long-term policy recommendations to improve services and supports for New York's seniors, refer to the complement to this report, "Elders Living on the Edge: When Basic Needs Exceed Income in New York."

Participating Organizations in the New York Elder Economic Security Initiative:

1199 Retiree Members Services	Catholic Charities of Ogdensburg
Albany Presbytery	Center for Aging in Place Support
Albert Einstein University	Center for Independence of the Disabled in New York
Better Neighborhoods, Inc	Citizen Action of New York
BWICA Educational Fund, Brooklyn	Citizens for Universal Healthcare
Campaign for America's Future – Social Security	Community Action Organization of Erie County, Inc.
Canton Senior Citizens Club	Cornell Cooperative Extension – Orange County
Capital Area Consortium on Aging and Disability	Cortland County Area Agency on Aging
Capital District Alliance for Retired Americans	Dale Association, Lockport Senior Center

Debra Drive Senior Center, Potsdam	Long Term Care Community Coalition
Disabled in Action Metro NY	Maston Block Club Coalition, Inc., Buffalo
Disabled in Action of Greater Syracuse	Medicare Rights Center
East End Byways & Beaches	Midwood Active Adult Program,
Edwards Senior Club, St. Lawrence County	Millennium Development Corp., Brooklyn
Families USA	Monticello Senior Citizens, Sullivan County
Flushing House Senior Retirement Residence	National Committee of Grandparents for Children's Rights (NCGCR)
Friends of the Elderly, Buffalo, NY,	National Committee to Preserve Social Security
Funeral Consumers Alliance of L.I./NYC	National Caucus and Center on Black Aged (NCBA), Buffalo Chapter
Funeral Consumer Information Society of Westchester	New Fellowship Church of God in Christ, Buffalo
Goodard Riverside Community Center	New York Citizens' Committee on Aging
Gray Panthers NY Network	New York Network for Action on Medicare and Social Security
Greater New York Older Women's League	New York State Alliance for Retired Americans
Gray Panthers NYC	New York State Coalition for the Aging, Inc.
Hammond Area Health Center	New York State Independent Living Council (NYSILC)
Hispanic Senior Action Council	New York State United Teachers
Independent Living Center of the Hudson Valley, Inc.	New Yorkers for Fiscal Fairness
Institute for the Puerto Rican / Hispanic Elderly, Inc.	Niagara County Council on Aging
Intergenerational Strategies, Long Island	NNORC Project in Albany
Joint Public Affairs Committee for Older Adults (JPAC) of the Jewish Association for Services for the Aging (JASA)	NY Public Librarians Retirees Assoc.
Lifespan of Greater Rochester Inc.	NY State Ombudsman Program
Loch Sheldrake Seniors	NYS Association of Area Agencies on Aging
Lockport Senior Center, Niagara County	NYSUT Retirees, Rockland County
Long Island Alliance for Retired Americans	

Ontario County Office for the Aging	Senior Legislative Action Committee of Sullivan County
OWL - The Voice of Midlife and Older Women - GNY	Single Payer New York
Paraprofessional Healthcare Institute	Steuben County Office for the Aging
Parishville Hilltoppers Senior Citizen Club	The Legal Aid Society
Prescription Access Litigation Project	Ulster County Office for the Aging
Rensselaer Organization United for Senior Endeavors (R.O.U.S.E.), Troy	United Way of Rochester
Rochester Area Community Foundation	Westchester County Board of Legislators
Rockland County Office for the Aging Advisory Council	Westchester County Department of Senior Programs and Services
Sandstone Seniors Club, Potsdam	Western NY Coalition of NYSUT Retirees
Selfhelp Community Services, Inc.	Women's Center for Education and Career Advancement
Senior Citizens Council of Clinton County, Inc.	

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The Elder Economic Security Standard™ Index for New York

Executive Summary

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

In an effort to address these issues, New York StateWide Senior Action Council, 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 New York 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 New York 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 New York 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 New York to benchmark basic living expense costs for elder households. It illustrates how expenses vary both by specific New York 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 New York

1. New York 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 12% of New York'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 New York, 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 Oswego County need \$16,116 per year to cover basic living expenses. In contrast, elder renters living alone in Putnam County need as much as \$32,268 and elder homeowners with a mortgage living in Westchester County need as much as \$42,732 to cover basic expenses. The statewide average for single older adults is \$19,380 for an owner with no mortgage, \$24,516 for a single renter, and \$29,652 for an owner with a mortgage.
- Elder couples who own a home with no mortgage and live in Oswego County need \$24,864 per year to cover basic living expenses. In contrast, couples who rent a home in Putnam County need as much as \$43,152 to meet their basic household budgets, and elder couples who own a home with a mortgage living in Westchester County need as much as \$53,616 to cover basic expenses. The statewide average for an older couple is \$28,872 for owners with no mortgage, \$34,008 for couples who rent, and \$39,144 for owners with a mortgage.

¹ http://assets.aarp.org/rgcenter/econ/ss_facts_08_ny.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 \$365 per month in Saint Lawrence County to a high of \$1,057 per month in Westchester County.
- The monthly housing costs for older adults paying fair market rent for a one bedroom apartment range from a low of \$549 per month in Herkimer County to a high of \$1,507 per month in Putnam County.
- The monthly housing costs for elder homeowners with a mortgage range from a low of \$861 per month in Chemung and Schuyler Counties to a high of \$2,435 per month in New York County.

3. The Elder Index shows the significance of health care costs for New York 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 provides critical protection against high medical and prescription drug costs.²
- Older adults in New York who are in good health face combined health care costs (insurance premiums plus co-pays, deductibles, fees, and other out-of-pocket expenses) of \$226-\$401 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 \$452-\$802 per month.

² Co-pays, deductibles and fees are included as well as other out-of-pocket costs, which vary according to health status.

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 New York has expenses reduced by only 28% 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 \$1,044 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.³

- 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 \$7,608 per year to living costs. Requiring a medium level of care adds \$20,176, and needing a high level of care adds \$39,108–\$42,384.⁴
- As a comparison, national market surveys report an average annual rate of \$121,038 for nursing facility care (semi-private room) in New York.⁵

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

³ 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.

⁴ These estimates are based on statewide averages.

⁵ Genworth 2009 Cost of Care Survey. (April, 2009). Richmond, VA: Genworth Financial. http://www.genworth.com/content/etc/medialib/genworth_v2/pdf/ltc_cost_of_care.Par.8024.File.dat/cost_of_care.pdf.

Determining Economic Security for New York Elders

I. INTRODUCTION

This report addresses income adequacy for New York'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 2008, 13.4% of New York residents were 65 years or older, and 11.3% were between the ages of 55-64, poised to dramatically increase elders' numbers as the Baby Boomers age.⁶ The individual circumstances of New York 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. New York 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.

⁶ Source: Population Estimates program of the U.S. Census Bureau. See <http://www.census.gov/popest/datasets.html>

TABLE 1
The Statewide Elder Economic Security Standard Index for New York, 2009

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	\$602	\$1,030	\$1,458	\$602	\$1,030	\$1,458
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$210	\$210	\$210	\$371	\$371	\$371
Health Care (Good Health)	\$302	\$302	\$302	\$604	\$604	\$604
Miscellaneous	\$269	\$269	\$269	\$401	\$401	\$401
Total Monthly (Index) Expenses	\$1,615	\$2,043	\$2,471	\$2,406	\$2,834	\$3,262
Total Annual (Index) Expenses	\$19,380	\$24,516	\$29,652	\$28,872	\$34,008	\$39,144

Across New York state, there is considerable variation with respect to both cost of living and size of population. Given this, Elder Index averages were also calculated for four key regions, including New York City, the Lower Hudson River Valley, Long Island and North and Western New York⁷ in addition to statewide.

⁷ New York City area includes the following counties: Bronx, Kings, New York, Queens, and Richmond; Lower Hudson River Valley area includes the following counties: Rockland and Westchester; Long Island area includes the following counties: Nassau and Suffolk; North and Western New York includes all counties not in the New York City, Long Island, or Lower Hudson River Valley areas.

TABLE 2
New York Elder Economic Security Standard Index, by Region, 2009

Regions	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner with Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Long Island	\$26,076	\$30,528	\$39,228	\$36,960	\$41,412	\$50,112
Lower Hudson River Valley	\$26,988	\$31,428	\$41,484	\$37,872	\$42,312	\$52,368
North and Western New York	\$18,204	\$20,232	\$25,680	\$27,996	\$30,024	\$35,472
New York City	\$19,740	\$25,656	\$35,064	\$28,140	\$34,056	\$43,464

Source: Gerontology Institute and Wider Opportunities for Women, *The Elder Economic Security Initiative™: The Elder Economic Security Standard Index for New York* (Washington, DC: Wider Opportunities for Women, 2009).

Statewide Findings of the New York Elder Economic Security Standard Index

1. For single elders in good health, the statewide New York Elder Index is \$19,380 (for homeowners without a mortgage), \$24,516 (for renters) and \$29,652 (for homeowners with a mortgage). This represents the living expense costs (housing, health care, transportation, food and miscellaneous) for elders age 65+ in New York. The Elder Index is much higher than other commonly used income benchmarks.

- In 2009, the federal poverty guideline, which is a formula measuring income *inadequacy* that is based solely on food costs, was \$10,830 per year for an individual. This is only 56% of the statewide Elder Index for homeowners with no mortgage, 44% of the statewide Elder Index for renters, or 37% of the statewide Elder Index for homeowners who have a mortgage.
- The average Social Security benefit for New York elders is \$14,568 per year for an individual. This represents only 75% of the statewide Elder Index for homeowners with no mortgage, 59% of the statewide Elder Index for renters, or 49% of the statewide Elder Index for homeowners who have a mortgage.

2. For elder couples in good health, the statewide New York Elder Index is \$28,872 (for homeowners without a mortgage), \$34,008 (for renters), or \$39,144 (for homeowners with a mortgage). This represents the living expense costs (housing, health care, transportation, food and miscellaneous) for couples age 65+ in New York. The Elder Index is much higher than other commonly used income benchmarks.

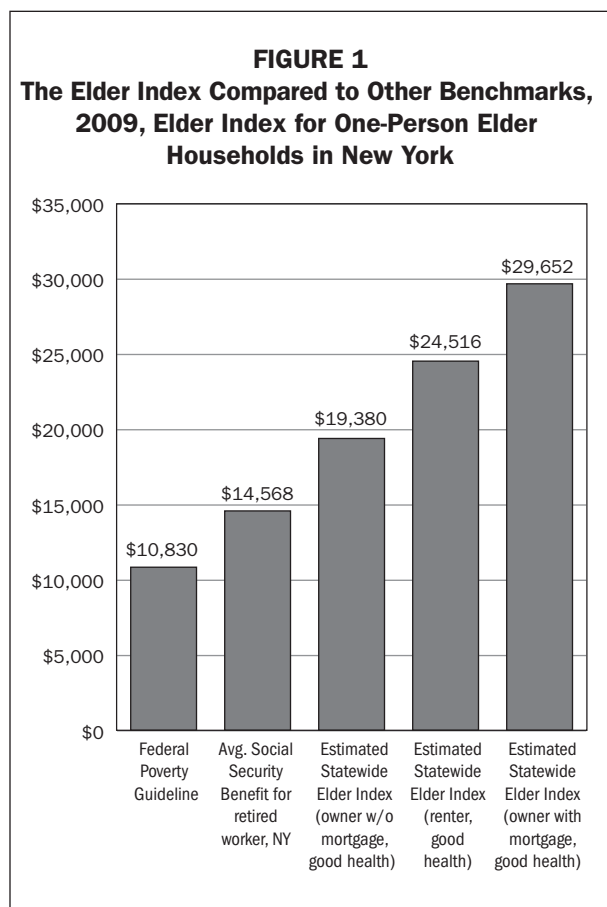
- In 2009, the federal poverty guideline was \$14,570 per year for elder couples. This is only 50% of the statewide Elder Index for homeowners with no mortgage, 43% of the statewide Elder Index for renters, or 37% of the statewide Elder Index for homeowners who have a mortgage.
- The average Social Security benefit for New York couples is estimated to be \$23,703 per year. This represents only 82% of the Elder Index for homeowners with no mortgage, 70% of the Elder Index for renters, or 61% of the statewide Elder Index for homeowners who have a mortgage.

Comparison to Other Benchmarks of Income

The following charts compare the Elder Index to other measures of income adequacy. **Figure 1** compares the Elder Index (for New York one-person elder households) with the federal poverty guideline and average Social Security benefits for single elders in New York. 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 New York is 1.8 to 2.7 times as high as the official poverty guideline. In 2009, under the federal poverty guidelines a single adult household is "poor" only if he or she has a monthly income of \$903 (\$10,830 per year) or less.



Average Social Security Benefit: The average Social Security benefit in New York in 2009, at \$1,214 per month (\$14,568 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 adult renters, 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 New York is 2.0 to 2.7 times the official poverty guideline. In 2009, under the federal poverty guidelines, a two-adult household is poor if it has a monthly income of \$1,214 (\$14,570 per year).

Average Social Security Benefit: The estimated average Social Security benefit for an elder couple in New York in 2009, at \$1,975 per month (\$23,703 per year), is below the Elder Index for homeowner couples without a mortgage, further below the Elder Index for elder couples renting at market rates, and even further below the Elder Index for owners who have a mortgage.

Income Trends of New York's Older Adults

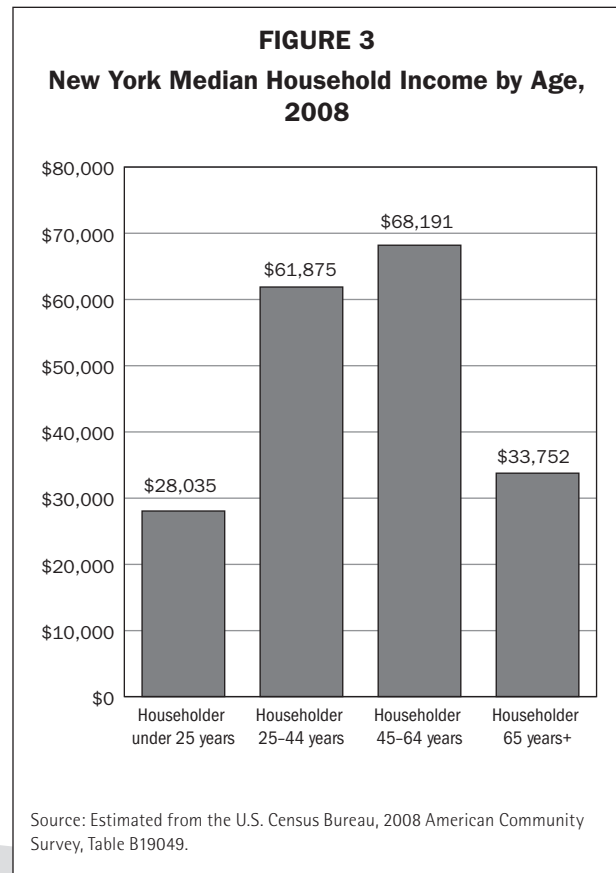
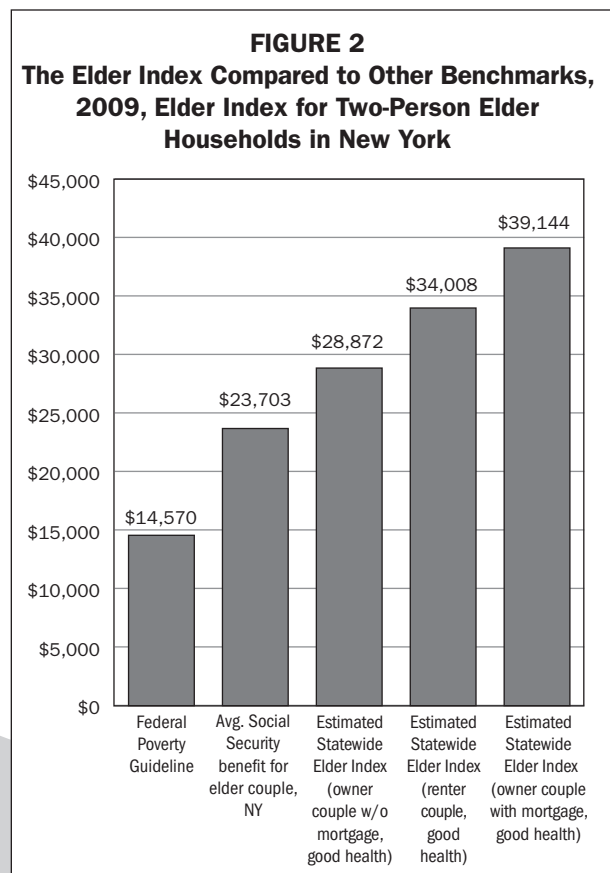
Household income levels vary by age and life circumstance. Typically, median income levels rise with age until mid-life and then decline with advancing age, as indicated in **Figure 3**. In New York, median household income for householders 65 years and over⁸, at \$33,752 in 2008, was half the median household income of householders in their "peak earning" years of 45-64, at \$68,191.⁹

According to the federal poverty threshold and 2008 American Community Survey data, an estimated 12% of New York's elders were considered "poor" in 2008, and even more New York seniors were just above the poverty threshold. A full 23% were estimated to have incomes at or below 150% of the poverty threshold.¹⁰ Poverty rates for older women

⁸ 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.

⁹ Adjusted using the CPI, \$33,752 in 2008 represents \$33,270 in 2009.

¹⁰ Calculated from Tables B17024 and C17024, 2008 American Community Survey. Available online: http://factfinder.census.gov/home/saff/main.html?_lang=en&_ts=. In 2008, the poverty threshold for an older individual living alone was \$10,326, and \$13,014 for an older couple. Older individuals living alone were below 150% of the threshold if they had income of less than \$15,489 annually; couples were below 150% of the threshold if they had income of less than \$19,521 annually. For 2008 thresholds, see <http://www.census.gov/hhes/www/poverty/threshld/thresh08.html>



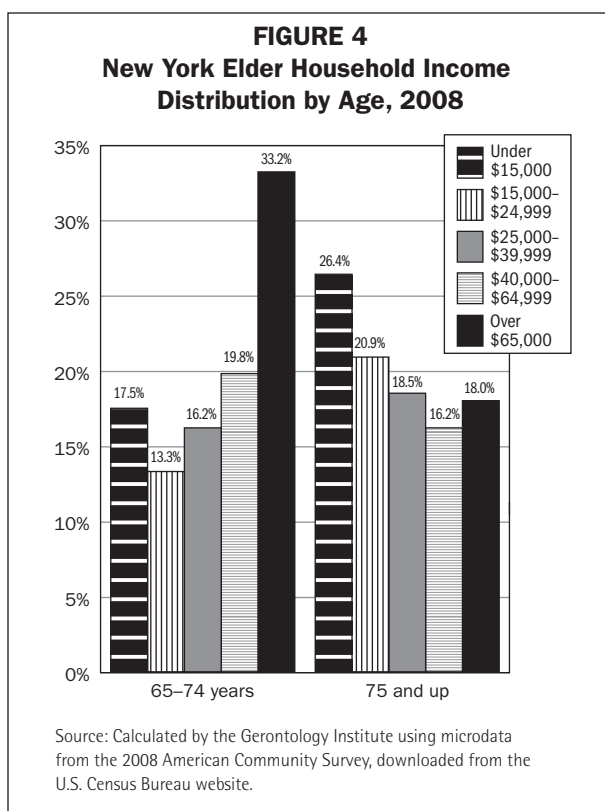
are considerably higher than for older men, 14% (women) versus 9% (men). Moreover, poor older households are disproportionately headed by women. In 2008, 67% of older households in New York with incomes below the poverty level were headed by an older widowed or non-married woman.¹¹ Reasons for higher 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 2008, 17.5% of New York households headed by those aged 65–74 had incomes under \$15,000; 31% had incomes under \$25,000 (representing the two lower income categories combined). Of those 75 years and older, 26% had incomes under \$15,000; 47% had incomes under \$25,000.¹² 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.

The Federal Poverty Threshold

The poverty thresholds are drawn from the original version of the federal poverty measure.¹³ The poverty thresholds were first calculated in the 1960s by taking the cost of food needed to meet the minimum nutritional needs of adults of different ages, and multiplying this 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. The federal poverty thresholds



do not consider age variability in any other costs—e.g., housing, health care, transportation or long-term care.

Figure 5 compares the US poverty thresholds by age for one- and two-person households. The poverty cutoff for elders living alone is \$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.¹⁴

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.¹⁵

¹¹ Estimated using table B17017, 2008 American Community Survey; see http://factfinder.census.gov/home/saff/main.html?_lang=en&_ts=

¹² Adjusted using the CPI, \$15,000 in 2008 represents \$14,786 in 2009 dollars, and \$25,000 in 2008 represents \$24,643 in 2009 dollars.

¹³ 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/09poverty.shtml>

¹⁴ 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 2009 are \$10,830 for one-person households and \$14,570 for two-person households, and do not differ by age of householder. They are the same in 48 states and adjusted for living costs only in Alaska and Hawaii.

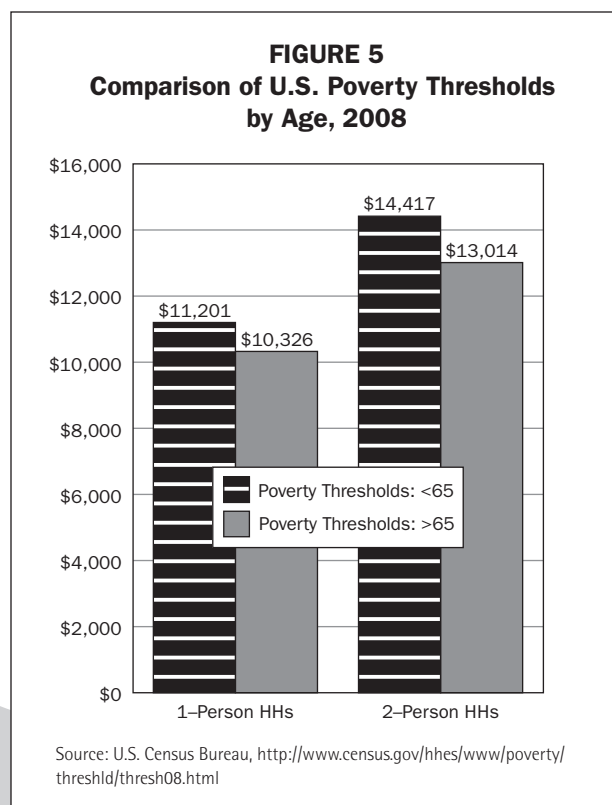
¹⁵ For an analysis of problems with the federal poverty measures and information on a proposed alternative measure, see Constance F. Citro and Robert T. Michael, *Measuring Poverty: A New Approach* (Washington, DC: National Academy of Sciences, 1995). Their proposed measure is based on household spending 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.

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.¹⁶ 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.

¹⁶ The methodology embodied in the Self-Sufficiency Standard was developed by WOW's research partner, Dr. Diana Pearce, when she directed the Women and Poverty Project at WOW. She teaches at the School of Social Work, University of Washington. The Self-Sufficiency Standard undergirds the 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 community partners of the New York Elder Economic Security Initiative convened by New York StateWide Senior Action Council, Inc. and from the Advisory Board for the Elder Economic Security Initiative convened by Wider Opportunities for Women.¹⁷

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;¹⁸ and
- models costs for retired elders, who no longer have work-related expenses such as payroll taxes and commuting to work.

¹⁷ For more detailed information on the methodology and data sources used in calculating the Elder Index, 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).

¹⁸ 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 Northeast 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 Northeast (26%). Similar spending patterns for older households are reported in the Health and Retirement Survey (HRS).¹⁹

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

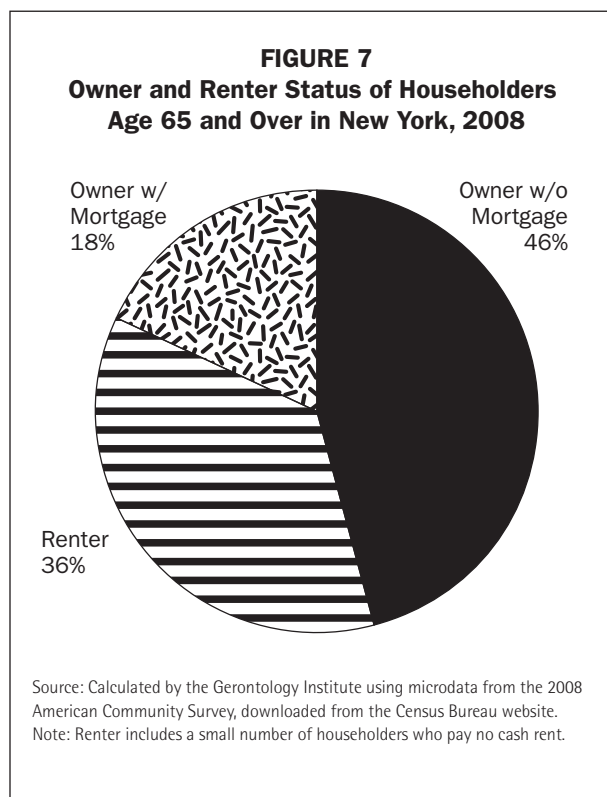
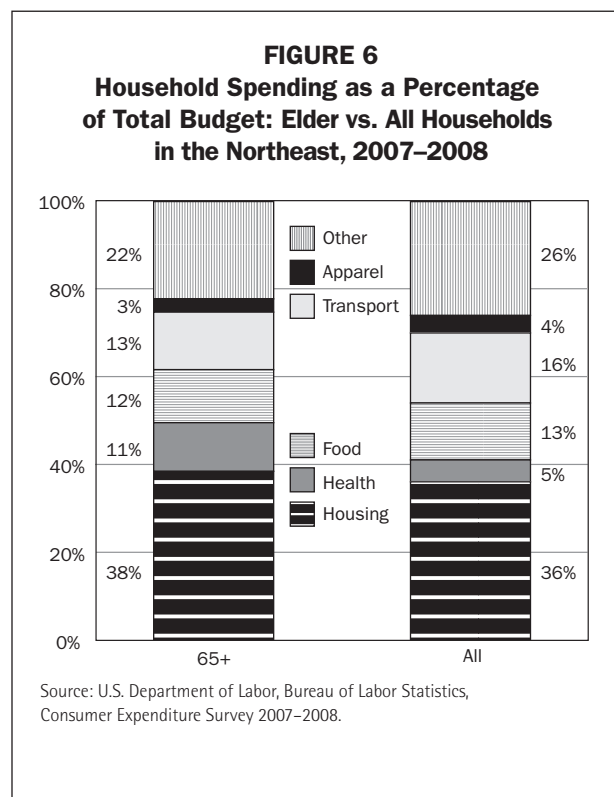
Development (HUD) Fair Market Rents. As illustrated in **Figure 7**, 46% of New York seniors own their homes without a mortgage, 36% are renters, and 18% are homeowners with a mortgage.

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.²⁰

Health Care—includes 2009 premium costs for full supplemental coverage to Medicare. Costs include Medicare Part B and either Medicare Advantage, including prescription drug coverage, or Medicare Supplemental Insurance (Medigap) plus Medicare Part D for prescription drug coverage. Calculations also include out of pocket costs including co-pays, deductibles and fees for uncovered expenses. Calculations are based on data from the Medicare Options Compare website (see <http://www.medicare.gov/MPPF/Include/DataSection/Questions/SearchOptions.asp>).

¹⁹ Barbara Butrica et al. *Understanding Expenditure Patterns in Retirement* (Washington, DC: Urban Institute, 2005).

²⁰ See Appendix A for source information. Although food expenses likely vary somewhat across geographic localities in New York, data to adequately reflect this variability are not available.



In calculating New York health care costs, we assume coverage through Medicare Advantage for the 34 counties with Medicare Advantage enrollment rates of 20% or more. We assume coverage through a Medicare supplemental plan (Medigap) for the remaining 28 counties. 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 New York, the average monthly health care cost for older adults in good health based on Medicare Advantage is \$247 (or \$2,964 per year). The estimated out of pocket health care expenses for all three levels of health, assuming Medicare Advantage coverage, are presented in **Chart 1**.

CHART 1				
Estimated Out-of-Pocket Health Care Expenses Assuming Medicare Advantage Coverage, for Three Levels of Health (Statewide Average)				
Per Person:	Very Good/Excellent	Good Health	Fair/Poor	
Cost Per Month	\$212	\$247	\$355	
Cost Per Year	\$2,544	\$2,964	\$4,260	

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

The average estimated monthly health care cost for older adults in good health based on Medigap coverage in combination with the purchase of Part D Prescription Drug coverage is \$401 (or \$4,812 per year). In Chart 2, statewide Medigap costs are presented for three levels of health, again assuming age 70-74. Health care costs based on Medigap estimates are substantially higher than costs based on Medicare Advantage for all levels of care. However, the additional expense associated with being in fair/poor health, as compared to being in good health, is less assuming Medigap (+\$600) than with Medicare Advantage (+\$1,300).

CHART 2			
Estimated Out-of-Pocket Expenses Assuming Medigap and Part D Rx Coverage, for Three Levels of Health (Statewide Average)			
Per Person:	Very Good/Excellent	Good Health	Fair/Poor
Cost Per Month	\$384	\$401	\$451
Cost Per Year	\$4,608	\$4,812	\$5,412

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

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).²¹ Where readily available to seniors, the cost of a monthly public transportation pass (single elder: \$44.50 per month; elder couple: \$89.00) is reflected in the Elder Index tables, see Appendix D.

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.²² This amount is calculated separately for older individuals and older couples, and applied to each of the three housing scenarios.²³

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*.²⁴

The Elder Economic Security Standard Index (Elder Index) for New York 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.

²¹ See Appendix A for source information.

²² See U.S. BLS Consumer Expenditure Survey (<http://www.bls.gov/cex/>), and Social Security Administration, *Expenditures of the Aged Chartbook*, May 2007.

²³ 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.

²⁴ Russell et al, *op. cit.*

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 New York sales tax, which includes both statewide and county-specific components, is included in the miscellaneous category.²⁵

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,²⁶ 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 NEW YORK

The four components—housing, food, health care, and transportation, plus miscellaneous expenses—are added together to calculate the Elder Index for New York 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 62 counties in New York. New York County is further divided into two areas: North Manhattan and South Manhattan. The Elder Index values are also reported for four regions within New York state: New York City (including Bronx, Kings, New York, Queens, and Richmond counties), Long Island (including Nassau and Suffolk counties), Lower Hudson River Valley (including Rockland and Westchester counties), and the balance of New York, referred to as North and Western New York, (including all remaining counties).

Tables 3, 4, and 5, on the following pages illustrate the Elder Index for selected elder household scenarios in three areas across New York: Monroe County, Sullivan County, and Tompkins County. In all areas, those with the lowest living expenses are elders living alone who own their own home and are no longer paying a mortgage. Highest costs are for elder couples who own a home with a mortgage.

The Elder Indexes for all New York counties are presented in **Appendix D**.

²⁵ Rand New York New York Statistics. <http://ny.rand.org/stats/govtfin/salestax.html>

²⁶ 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 3
The Elder Economic Security Standard Index for Monroe County, 2009
Expenses for Selected Household Types

Expenses	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (including utilities, taxes & insurance)	\$509	\$675	\$1,132	\$509	\$675	\$1,132
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$206	\$206	\$206	\$363	\$363	\$363
Health Care (Good Health)	\$287	\$287	\$287	\$574	\$574	\$574
Miscellaneous	\$221	\$247	\$247	\$375	\$375	\$375
Elder Index — Total Expenses Per Month	\$1,481	\$1,647	\$2,104	\$2,249	\$2,415	\$2,872
Elder Index — Total Expenses Per Year	\$17,772	\$19,764	\$25,248	\$26,988	\$28,980	\$34,464

Comparative Income Benchmarks	Elder Person (age 65+)			Elder Couple (both age 65+)		
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$10,830	\$10,830	\$14,570	\$14,570	\$14,570
Average Social Security Benefit for Monroe County, 2009	\$15,021	\$15,021	\$15,021	\$24,439	\$24,439	\$24,439
Federal Poverty Guidelines as a Percent of Elder Index	61%	55%	43%	54%	50%	42%
Average Social Security Benefit as a Percent of Elder Index	85%	76%	59%	91%	84%	71%
<p>Elders in Monroe County with incomes at the federal poverty level, or even if living on the average Social Security benefit in 2009, 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 New York elders.²⁷</p>						

²⁷ http://assets.aarp.org/rgcenter/econ/ss_facts_08_ny.pdf

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	+\$121	-\$40
Change in Cost Per Year	+\$1,452	-\$480

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 Elder Index Value for Elders in Fair/Poor
Health in Monroe County, 2009**

Per Person:	Owner w/o Mortgage	Renter/One Bedroom	Owner with Mortgage
Elder Person	\$19,514	\$21,506	\$26,990
Elder Couple	\$28,730	\$30,722	\$36,206

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 Monroe County

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

- The average Social Security benefit provides an elder living alone in Monroe County only 59–85% of the amount needed to cover basic expenses.
- In Monroe County, elders living alone on an income equivalent to the federal poverty guideline can cover only 43–61% of their basic living expenses.
- The average Social Security benefit provides an elder couple living in Monroe County only 71–91% of the amount needed to cover basic expenses.
- In Monroe County, elder couples living on an income equivalent to the federal poverty guideline can cover only 42–54% of their basic living expenses.

2. Elders *living alone* in Monroe County need \$17,772–\$25,248 to cover their basic annual living costs.

- Elders living alone in Monroe County who own their home without a mortgage need \$17,772 a year to cover their basic living expenses.
- If elders rent an apartment in Monroe County, their basic living expenses increase to \$19,764.
- Elders still paying a mortgage face housing costs more than double those for homeowners without a mortgage, increasing annual living expenses to \$25,248.
- 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 Monroe County need \$26,988–\$34,464 to cover their basic annual living costs.

- Elder couples in Monroe County who own their home without a mortgage need \$26,988 a year to cover their basic living expenses.
- If elder couples rent an apartment in Monroe County, their basic living expenses increase to \$28,980.
- Elder couples still paying a mortgage face housing costs more than double those for homeowners without a mortgage, increasing annual living expenses to \$34,464.
- 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 Monroe County has expenses reduced by only 32% when a spouse dies; \$19,764 from \$28,980, yet his or her income may decrease substantially based on the mix of Social Security and/or pension income.
- Elders in good health in Monroe County face health care costs of \$287 per month—more than they spend on food. Declines in health status result in a rise in health care expenses, increasing to \$408 per month for a single elder.

TABLE 4
The Elder Economic Security Standard Index for Sullivan County, 2009
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)	\$593	\$680	\$1,618	\$593	\$680	\$1,618
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$237	\$237	\$237	\$418	\$418	\$418
Health Care (Good Health)	\$401	\$401	\$401	\$802	\$802	\$802
Miscellaneous	\$293	\$293	\$293	\$448	\$448	\$448
Elder Index — Total Expenses Per Month	\$1,756	\$1,843	\$2,781	\$2,689	\$2,776	\$3,714
Elder Index — Total Expenses Per Year	\$21,072	\$22,116	\$33,372	\$32,268	\$33,312	\$44,568

Comparative Income Benchmarks	Elder Person (age 65+)			Elder Couple (both age 65+)		
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$10,830	\$10,830	\$14,570	\$14,570	\$14,570
Average Social Security Benefit for Sullivan County, 2009	\$14,010	\$14,010	\$14,010	\$22,795	\$22,795	\$22,795
Federal Poverty Guidelines as a Percent of Elder Index	51%	49%	32%	45%	44%	33%
Average Social Security Benefit as a Percent of Elder Index	66%	63%	42%	71%	68%	51%
Elders in Sullivan County with incomes at the federal poverty level, or even if living on the average Social Security benefit in 2009, cannot afford living expenses without public or private supports for housing and health care.						

**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	+\$50	-\$17
Change in Cost Per Year	+\$600	-\$204

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 Elder Index Value for Elders in
Fair/Poor Health in Sullivan County, 2009**

Per Person:	Owner w/o Mortgage	Renter/One Bedroom	Owner with Mortgage
Elder Person	\$21,792	\$22,836	\$34,092
Elder Couple	\$32,988	\$34,032	\$45,288

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 Sullivan County

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

- The average Social Security benefit provides an elder living alone in Sullivan County only 42-66% of the amount needed to cover basic expenses.
- In Sullivan County, elders living alone on an income equivalent to the federal poverty guideline can cover only 32-51% of their basic living expenses.
- The average Social Security benefit in Sullivan County provides a retired couple only 51-71% of the amount needed to cover basic expenses.
- In Sullivan County, elder couples living on an income equivalent to the federal poverty guideline can cover only 33-45% of their basic living expenses.

2. Elders *living alone* in Sullivan County need \$21,072-\$33,372 to cover their basic annual living costs.

- Elders living alone in Sullivan County who own their home without a mortgage need \$21,072 a year to cover their basic living expenses.
- If elders rent an apartment in Sullivan County, their basic living expenses increase to \$22,116.
- Elders still paying a mortgage face housing costs more than double those for homeowners without a mortgage, increasing annual living expenses to \$33,372.
- 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 Sullivan County need \$32,268-\$44,568 to cover their basic annual living costs.

- Elder couples in Sullivan County who own their home without a mortgage need \$32,268 a year to cover their basic living expenses.
- If elder couples rent an apartment in Sullivan County, their basic living expenses increase to \$33,312.
- Elder couples still paying a mortgage face housing costs more than double those for homeowners without a mortgage, increasing annual living expenses to \$44,568.
- 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 Sullivan County has expenses reduced by only 34% when a spouse dies; \$22,116 from \$33,312, yet his or her income may decrease substantially based on the mix of Social Security and/or pension income.
- Elders in good health in Sullivan County face health care costs of \$401 per month—more than they spend on food. Declines in health status result in a rise in health care expenses, increasing to \$451 per month for a single elder.

TABLE 5
The Elder Economic Security Standard Index for Tompkins County, 2009
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)	\$519	\$788	\$1,255	\$519	\$788	\$1,255
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$224	\$224	\$224	\$395	\$395	\$395
Health Care (Good Health)	\$401	\$401	\$401	\$802	\$802	\$802
Miscellaneous	\$275	\$275	\$275	\$429	\$429	\$429
Elder Index — Total Expenses Per Month	\$1,651	\$1,920	\$2,387	\$2,573	\$2,842	\$3,309
Elder Index — Total Expenses Per Year	\$19,812	\$23,040	\$28,644	\$30,876	\$34,104	\$39,708

Comparative Income Benchmarks	Elder Person (age 65+)			Elder Couple (both age 65+)		
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$10,830	\$10,830	\$14,570	\$14,570	\$14,570
Average Social Security Benefit for Tompkins County, 2009	\$14,947	\$14,947	\$14,947	\$24,319	\$24,319	\$24,319
Federal Poverty Guidelines as a Percent of Elder Index	55%	47%	38%	47%	43%	37%
Average Social Security Benefit as a Percent of Elder Index	75%	65%	52%	79%	71%	61%
Elders in Tompkins County with incomes at the federal poverty level, or even if living on the average Social Security benefit in 2009, cannot afford living expenses without public or private supports for housing and health care.						

**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	+\$50	-\$17
Change in Cost Per Year	+\$600	-\$204

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 Elder Index Value for Elders in
Fair/Poor Health in Tompkins County, 2009**

Per Person:	Owner w/o Mortgage	Renter/One Bedroom	Owner with Mortgage
Elder Person	\$20,532	\$23,760	\$29,364
Elder Couple	\$31,596	\$34,824	\$40,428

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 Tompkins County

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

- The average Social Security benefit provides an elder living alone in Tompkins County only 52-75% of the amount needed to cover basic expenses.
- In Tompkins County, elders living alone on an income equivalent to the federal poverty guideline can cover only 38-55% of their basic living expenses.
- The average Social Security benefit provides an elder couple living in Tompkins County only 61-79% of the amount needed to cover basic expenses.
- In Tompkins County, elder couples living on an income equivalent to the federal poverty guideline can cover only 37-47% of their basic living expenses.

2. Elders *living alone* in Tompkins County need \$19,812-\$28,644 to cover their basic annual living costs.

- Elders living alone in Tompkins County who own their home without a mortgage need \$19,812 a year to cover their basic living expenses.
- If elders rent an apartment in Tompkins County, their basic living expenses increase to \$23,040.
- Elders still paying a mortgage face housing costs more than double those for homeowners without a mortgage, increasing annual living expenses to \$28,644.
- 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 Tompkins County need \$30,876-\$39,708 to cover their basic annual living costs.

- Elder couples in Tompkins County who own their home without a mortgage need \$30,876 a year to cover their basic living expenses.
- If elder couples rent an apartment in Tompkins County, their basic living expenses increase to \$34,104.
- Elder couples still paying a mortgage face housing costs double those for homeowners without a mortgage, increasing annual living expenses to \$39,708.
- 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 Tompkins County has expenses reduced by only 32% when a spouse dies; \$23,040 from \$34,104, yet his or her income may decrease substantially based on the mix of Social Security and/or pension income.
- Elders in good health in Tompkins County face health care costs of \$401 per month—more than they spend on food. Declines in health status result in a rise in health care expenses, increasing to \$451 per month for a single elder.

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.²⁸ 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."²⁹ 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 New York 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.

²⁸ At higher levels of need for care, the likelihood increases of receiving care in a nursing home.

²⁹ 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*.

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.³⁰ In New York, elders who are at-risk for institutional placement and who meet Medicaid income and asset guidelines are eligible for the New York (NY) Long Term Home Health Care Program (Medicaid Waiver Program).

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

³⁰ Kemper, P., Komisar, H. & Alecxih, L. (2006). Long-term care over an uncertain future: What can current retirees expect? *Inquiry*, 42, 335-350.

TABLE 6 Home and Community-Based Long-Term Care Costs for the Elder Economic Security Standard Index, 2009 At Public Reimbursement and Private Pay Rates in New York				
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 New York	\$7,032	\$19,440	\$32,700	\$45,024
Private Rates: All of New York	\$7,608	\$20,176	\$39,108	\$42,384

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

Source: Authors' calculations based on applying public and private rates for NY to the long-term care services package at three levels.

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

TABLE 7 New York 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)

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.

pay rates for each element of the long-term care services package.³¹

Next, the Elder Index benchmarks the rates for each element of the long-term care services package in New York. **Table 8** presents public reimbursement and private

³¹ Public reimbursement rates are from New York state government. Private pay rates are from the Genworth 2009 Cost of Care Survey, and informal state partner survey of New York Adult Day Health Services programs and geriatric care managers.

TABLE 8 New York Elder Economic Security Standard Index Long-Term Care Services Public and Private Pay Rates, 2009		
	Public Reimbursement Rates* All of New York	Private Pay Rates** All of New York
Homemaker/Personal Care (per hour)	\$21.00	\$19.00
Home Health Aide (per hour)	\$27.00	\$21.00
Adult Day Health (ADH) (daily rate)	\$41.00	\$79.00
ADH Transport (roundtrip rate)	\$18.00	\$18.00
Case Management (per hour)	***	\$100.00
Supplies (per month)	\$124.00	\$124.00
Personal Emergency Response System (per month)	\$40.00	\$40.00

Sources:

* Public (Medicaid waiver) rate information from NYSDOH Bureau of LTC Reimbursement.

Case management costs are folded into other service rates within the Long Term Home Health Care Program (Medicaid Waiver). The public rates presented here are averages across service providers and counties. Homemaker services range from \$14 to \$36 per hour. Home Health services range from \$15 to \$46 per hour. Social day care is provided only through the Medicaid Waiver program (Long Term Home Health Care Program-LTHHCP). The ceiling for a full day is \$41. This ceiling rate is used statewide.

** Private Rates.

Homemaker, Home Health Aide, and Adult Day Health private pay rates from GenWorth Financial 2009 Cost of Care Survey. Weighted state average calculated by UMass Boston. ADH private-pay rates GenWorth Financial 2009 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. Supplies represent cost of incontinence supplies (4.3/day). PERS is personal emergency response system.

*** No rate available.

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 New York, the "low" home and community-based long-term care services package adds \$7,608 per year to living expenses for seniors. The "medium" home and community-based long-term care services package adds \$20,176 per year to living expenses.

The "high" home and community-based long-term care services package with Adult Day Health Services adds \$39,108 per year to living expenses. The high home and community-based long-term care services package with all in-home care adds \$42,384 per year to living expenses.

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

Figure 8 illustrates the impact of adding these costs for an elder renter in New York. 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 9 The Elder Economic Security Standard Index for the State of New York, 2009 Addition of Home and Community-Based Long-Term Care Costs*						
Expenses	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter One Bedroom	Owner with Mortgage	Owner w/o Mortgage	Renter One Bedroom	Owner with Mortgage
Elder Index Per Year (assuming poor health)	\$20,633	\$25,769	\$30,905	\$30,125	\$35,261	\$40,397

Add Impact of Changes in Long-Term Care Status

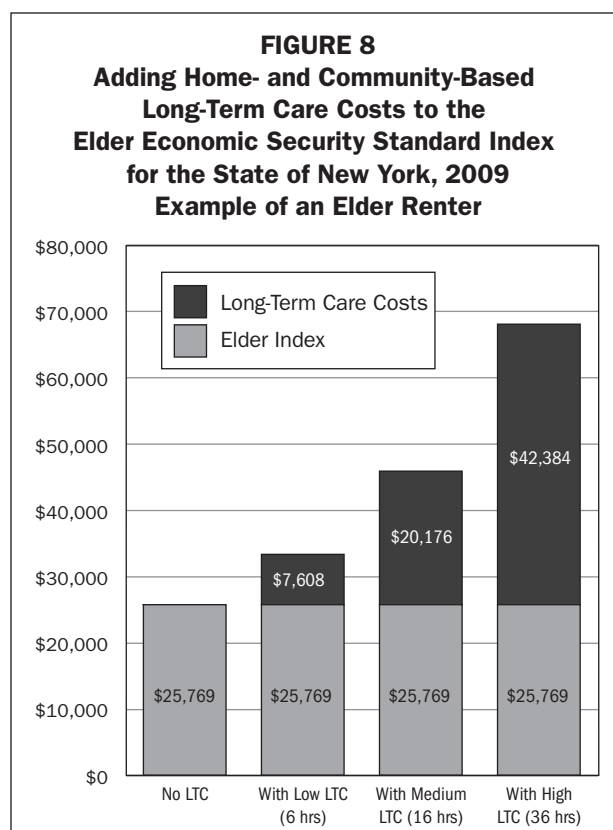
Low Long-Term Care: 6 hrs/wk						
Cost Per Month \$634						
Cost Per Year	\$7,608	\$7,608	\$7,608	\$7,608	\$7,608	\$7,608
Elder Index Per Year	\$28,241	\$33,377	\$38,513	\$37,733	\$42,869	\$48,005

Medium Long-Term Care: 16 hrs/wk						
Cost Per Month \$1,681						
Cost Per Year	\$20,176	\$20,176	\$20,176	\$20,176	\$20,176	\$20,176
Elder Index Per Year	\$40,809	\$45,945	\$51,081	\$50,301	\$55,437	\$60,573

High Long-Term Care with Adult Day Health: 36 hrs/wk						
Cost Per Month \$3,259						
Cost Per Year	\$39,108	\$39,108	\$39,108	\$39,108	\$39,108	\$39,108
Elder Index Per Year	\$59,741	\$64,877	\$70,013	\$69,233	\$74,369	\$79,505

High Long-Term Care all In-Home Care: 36 hrs/wk						
Cost Per Month \$3,532						
Cost Per Year	\$42,384	\$42,384	\$42,384	\$42,384	\$42,384	\$42,384
Elder Index Per Year	\$63,017	\$68,153	\$73,289	\$72,509	\$77,645	\$82,781

* 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 New York

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 New York elder household scenarios described in this report, the Elder Index ranges from \$20,633–\$40,397 (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—\$7,608 for “low” levels of care, \$20,176 for “medium” levels of care, and \$39,108–\$42,384 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 report an average rate of \$121,038 for skilled nursing facility care (semi-private room) in New York.³²
- 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.

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 New York, Figure 8 illustrates the dramatic increase in annual expenses experienced when low (6 hours/week), medium (16 hours/week), or high (36 hours/week) levels of home- and community-based long-term care services are required. For example, compared to the elder renter in fair to poor health who purchases no long-term care services (with estimated annual expenses of \$25,769), annual expenses are more than two and a half times higher if high levels of home-based care are required (\$68,153).

³² Genworth 2009 Cost of Care Survey. (April, 2009). Richmond, VA: Genworth Financial. http://www.genworth.com/content/etc/medialib/genworth_v2/pdf/ltc_cost_of_care.Par.8024.File.dat/cost_of_care.pdf.

V. SUMMARY

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

The Elder Economic Security Initiative, through the use and development of the national WOW-GI Elder Economic

Security Standard Index, provides a framework to help guide public, private, and personal decisions that can directly shape the well being of today's and tomorrow's older adults. Additionally, it provides information for decisions 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.

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Appendix A: Data Sources

Data Type	Source	Assumptions
Housing	<p>Rent: US Department of Housing and Urban Development. Fair Market Rents—Fiscal Year 2009. Retrieved from http://www.huduser.org</p> <p>Owner Costs: US Census Bureau: American Community Survey Public Use Microdata Sample (PUMS) 2005-2007 3-year file. Data retrieved from: http://factfinder.census.gov/home/en/acs_pums_2007_3yr.html</p> <p>Owner costs adjusted to 2009 by CPI-U for housing in the Northeast 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. (2009). 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 (2009). 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 New York assuming Medicare Advantage with Prescription coverage or Medigap Supplement and Medicare Part D coverage; also assuming 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: US Internal Revenue Service http://www.irs.gov/newsroom/article/0,,id=200505,00.html</p>	<p>Estimated annual mileage driven by retired singles and couples in NY x IRS standard mileage reimbursement rate for operating and owner costs for 2009.</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 (Medicaid waiver) rate information from New York State Department of Health, Bureau of LTC Reimbursement.</p> <p>Private rates from Genworth Financial 2009 Cost of Care Survey http://www.genworth.com/content/etc/medialib/genworth_v2/pdf/ltc_cost_of_care.Par.8024.File.dat/cost_of_care.pdf.</p>	<p>Authors' calculations using area costs for three prototypical levels of long-term care services packages.</p>

Appendix B: List of New York Metropolitan/Micropolitan Areas and Counties

Metropolitan/Micropolitan Area	Table (App. D)	County Name(s)
Albany-Schenectady-Troy, NY Metropolitan Statistical Area	1	Albany County
	42	Rensselaer County
	46	Saratoga County
	47	Schenectady County
	48	Schoharie County
Amsterdam, NY Micropolitan Statistical Area	29	Montgomery County
Auburn, NY Micropolitan Statistical Area	6	Cayuga County
Batavia, NY Micropolitan Statistical Area	19	Genesee County
Binghamton, NY Metropolitan Statistical Area	4	Broome County
	54	Tioga County
Buffalo-Niagara Falls, NY Metropolitan Statistical Area	15	Erie County
	32	Niagara County
Corning, NY Micropolitan Statistical Area	51	Steuben County
Cortland, NY Micropolitan Statistical Area	12	Cortland County
Elmira, NY Metropolitan Statistical Area	8	Chemung County
Glens Falls, NY Metropolitan Statistical Area	57	Warren County
	58	Washington County
Gloversville, NY Micropolitan Statistical Area	18	Fulton County
Hudson, NY Micropolitan Statistical Area	11	Columbia County
Ithaca, NY Metropolitan Statistical Area	55	Tompkins County
Jamestown-Dunkirk-Fredonia, NY Micropolitan Statistical Area	7	Chautauqua County
Kingston, NY Metropolitan Statistical Area	56	Ulster County
Malone, NY Micropolitan Statistical Area	17	Franklin County
New York-Northern New Jersey-Long Island, NY-NJ-PA Metropolitan Statistical Area		
Nassau-Suffolk, NY Metropolitan Division	30	Nassau County
	52	Suffolk County
New York-White Plains-Wayne, NY-NJ Metropolitan Division	3	Bronx County
	24	Kings County
	31	New York County
	40	Putnam County
	41	Queens County
	43	Richmond County
	44	Rockland County
	60	Westchester County
Ogdensburg-Massena, NY Micropolitan Statistical Area	45	St. Lawrence County

Metropolitan/Micropolitan Area	Table (App. D)	County Name(s)
Olean, NY Micropolitan Statistical Area	5	Cattaraugus County
Oneonta, NY Micropolitan Statistical Area	39	Otsego County
Plattsburgh, NY Micropolitan Statistical Area	10	Clinton County
Poughkeepsie-Newburgh-Middletown, NY Metropolitan Statistical Area	14	Dutchess County
	36	Orange County
Rochester, NY Metropolitan Statistical Area	26	Livingston County
	28	Monroe County
	35	Ontario County
	37	Orleans County
	59	Wayne County
Seneca Falls, NY Micropolitan Statistical Area	50	Seneca County
Syracuse, NY Metropolitan Statistical Area	27	Madison County
	34	Onondaga County
	38	Oswego County
Utica-Rome, NY Metropolitan Statistical Area	22	Herkimer County
	33	Oneida County
Watertown-Fort Drum, NY Micropolitan Statistical Area	23	Jefferson County
Non-Metro Counties	2	Allegany County
	9	Chenango County
	13	Delaware County
	16	Essex County
	20	Greene County
	21	Hamilton County
	25	Lewis County
	49	Schuyler County
	53	Sullivan County
	61	Wyoming County
	62	Yates County

Appendix C: Map of New York Counties



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

Appendix D: Elder Economic Security Standard Index for New York Counties, 2009 One- and Two-Person Elder Households

Table D-1: The Elder Economic Security Standard Index for Albany County, 2009
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)	\$504	\$730	\$1,201	\$504	\$730	\$1,201
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$196	\$196	\$196	\$346	\$346	\$346
Health Care (Good Health)	\$280	\$280	\$280	\$560	\$560	\$560
Miscellaneous	\$242	\$242	\$242	\$368	\$368	\$368
Index Per Month	\$1,454	\$1,680	\$2,151	\$2,206	\$2,432	\$2,903
Index Per Year	\$17,448	\$20,160	\$25,812	\$26,472	\$29,184	\$34,836

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2009	\$8,088	\$12,132
Average County Social Security Benefit 2009	\$14,614	\$23,778

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)	\$7,608	\$25,056	\$27,768	\$33,420	\$34,080	\$36,792	\$42,444
Medium (16 hrs)	\$20,176	\$37,624	\$40,336	\$45,988	\$46,648	\$49,360	\$55,012
High w/ADC (36 hrs)	\$39,108	\$56,556	\$59,268	\$64,920	\$65,580	\$68,292	\$73,944
High w/o ADC (36 hrs)	\$42,384	\$59,832	\$62,544	\$68,196	\$68,856	\$71,568	\$77,220

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 \$1,670 (for an elder person).

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

Table D-2: The Elder Economic Security Standard Index for Allegany County, 2009
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)	\$404	\$555	\$912	\$404	\$555	\$912
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$237	\$237	\$237	\$418	\$418	\$418
Health Care (Good Health)	\$276	\$276	\$276	\$552	\$552	\$552
Miscellaneous	\$230	\$230	\$230	\$360	\$360	\$360
Index Per Month	\$1,379	\$1,530	\$1,887	\$2,162	\$2,313	\$2,670
Index Per Year	\$16,548	\$18,360	\$22,644	\$25,944	\$27,756	\$32,040

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2009	\$8,088	\$12,132
Average County Social Security Benefit 2009	\$13,459	\$21,899

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)	\$7,608	\$24,156	\$25,968	\$30,252	\$33,552	\$35,364	\$39,648
Medium (16 hrs)	\$20,176	\$36,724	\$38,536	\$42,820	\$46,120	\$47,932	\$52,216
High w/ADC (36 hrs)	\$39,108	\$55,656	\$57,468	\$61,752	\$65,052	\$66,864	\$71,148
High w/o ADC (36 hrs)	\$42,384	\$58,932	\$60,744	\$65,028	\$68,328	\$70,140	\$74,424

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), \$125 should be added to the monthly totals (\$104 for out-of-pocket medical costs and \$21 for miscellaneous costs) resulting in an annual increase in costs of \$1,498 (for an elder person).

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

Table D-3: The Elder Economic Security Standard Index for Bronx County, 2009
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)	\$603	\$1,023	\$1,760	\$603	\$1,023	\$1,760
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$209	\$209	\$209	\$368	\$368	\$368
Health Care (Good Health)	\$226	\$226	\$226	\$452	\$452	\$452
Miscellaneous	\$254	\$254	\$254	\$370	\$370	\$370
Index Per Month	\$1,524	\$1,944	\$2,681	\$2,221	\$2,641	\$3,378
Index Per Year	\$18,288	\$23,328	\$32,172	\$26,652	\$31,692	\$40,536

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2009	\$8,088	\$12,132
Average County Social Security Benefit 2009	\$12,859	\$20,922

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)	\$7,608	\$25,896	\$30,936	\$39,780	\$34,260	\$39,300	\$48,144
Medium (16 hrs)	\$20,176	\$38,464	\$43,504	\$52,348	\$46,828	\$51,868	\$60,712
High w/ADC (36 hrs)	\$39,108	\$57,396	\$62,436	\$71,280	\$65,760	\$70,800	\$79,644
High w/o ADC (36 hrs)	\$42,384	\$60,672	\$65,712	\$74,556	\$69,036	\$74,076	\$82,920

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$120 should be added to the monthly totals (\$100 for out-of-pocket medical costs and \$20 for miscellaneous costs) resulting in an annual increase in costs of \$1,440 (for an elder person).

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

Table D-4: The Elder Economic Security Standard Index for Broome County, 2009
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)	\$452	\$582	\$894	\$452	\$582	\$894
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$224	\$224	\$224	\$395	\$395	\$395
Health Care (Good Health)	\$268	\$268	\$268	\$536	\$536	\$536
Miscellaneous	\$235	\$235	\$235	\$362	\$362	\$362
Index Per Month	\$1,411	\$1,541	\$1,853	\$2,173	\$2,303	\$2,615
Index Per Year	\$16,932	\$18,492	\$22,236	\$26,076	\$27,636	\$31,380

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2009	\$8,088	\$12,132
Average County Social Security Benefit 2009	\$14,150	\$23,022

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)	\$7,608	\$24,540	\$26,100	\$29,844	\$33,684	\$35,244	\$38,988
Medium (16 hrs)	\$20,176	\$37,108	\$38,668	\$42,412	\$46,252	\$47,812	\$51,556
High w/ADC (36 hrs)	\$39,108	\$56,040	\$57,600	\$61,344	\$65,184	\$66,744	\$70,488
High w/o ADC (36 hrs)	\$42,384	\$59,316	\$60,876	\$64,620	\$68,460	\$70,020	\$73,764

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), \$143 should be added to the monthly totals (\$119 for out-of-pocket medical costs and \$24 for miscellaneous costs) resulting in an annual increase in costs of \$1,714 (for an elder person).

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

Table D-5: The Elder Economic Security Standard Index for Cattaraugus County, 2009
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)	\$404	\$562	\$912	\$404	\$562	\$912
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$237	\$237	\$237	\$418	\$418	\$418
Health Care (Good Health)	\$276	\$276	\$276	\$552	\$552	\$552
Miscellaneous	\$230	\$230	\$230	\$360	\$360	\$360
Index Per Month	\$1,379	\$1,537	\$1,887	\$2,162	\$2,320	\$2,670
Index Per Year	\$16,548	\$18,444	\$22,644	\$25,944	\$27,840	\$32,040

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2009	\$8,088	\$12,132
Average County Social Security Benefit 2009	\$13,383	\$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)	\$7,608	\$24,156	\$26,052	\$30,252	\$33,552	\$35,448	\$39,648
Medium (16 hrs)	\$20,176	\$36,724	\$38,620	\$42,820	\$46,120	\$48,016	\$52,216
High w/ADC (36 hrs)	\$39,108	\$55,656	\$57,552	\$61,752	\$65,052	\$66,948	\$71,148
High w/o ADC (36 hrs)	\$42,384	\$58,932	\$60,828	\$65,028	\$68,328	\$70,224	\$74,424

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), \$126 should be added to the monthly totals (\$105 for out-of-pocket medical costs and \$21 for miscellaneous costs) resulting in an annual increase in costs of \$1,512 (for an elder person).

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

Table D-6: The Elder Economic Security Standard Index for Cayuga County, 2009
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)	\$478	\$602	\$1,110	\$478	\$602	\$1,110
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$237	\$237	\$237	\$418	\$418	\$418
Health Care (Good Health)	\$401	\$401	\$401	\$802	\$802	\$802
Miscellaneous	\$270	\$270	\$270	\$425	\$425	\$425
Index Per Month	\$1,618	\$1,742	\$2,250	\$2,551	\$2,675	\$3,183
Index Per Year	\$19,416	\$20,904	\$27,000	\$30,612	\$32,100	\$38,196

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2009	\$8,088	\$12,132
Average County Social Security Benefit 2009	\$13,910	\$22,632

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)	\$7,608	\$27,024	\$28,512	\$34,608	\$38,220	\$39,708	\$45,804
Medium (16 hrs)	\$20,176	\$39,592	\$41,080	\$47,176	\$50,788	\$52,276	\$58,372
High w/ADC (36 hrs)	\$39,108	\$58,524	\$60,012	\$66,108	\$69,720	\$71,208	\$77,304
High w/o ADC (36 hrs)	\$42,384	\$61,800	\$63,288	\$69,384	\$72,996	\$74,484	\$80,580

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), \$60 should be added to the monthly totals (\$50 for out-of-pocket medical costs and \$10 for miscellaneous costs) resulting in an annual increase in costs of \$720 (for an elder person).

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

Table D-7: The Elder Economic Security Standard Index for Chautauqua County, 2009
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)	\$458	\$570	\$878	\$458	\$570	\$878
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$237	\$237	\$237	\$418	\$418	\$418
Health Care (Good Health)	\$276	\$276	\$276	\$552	\$552	\$552
Miscellaneous	\$241	\$241	\$241	\$371	\$371	\$371
Index Per Month	\$1,444	\$1,556	\$1,864	\$2,227	\$2,339	\$2,647
Index Per Year	\$17,328	\$18,672	\$22,368	\$26,724	\$28,068	\$31,764

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2009	\$8,088	\$12,132
Average County Social Security Benefit 2009	\$13,769	\$22,403

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)	\$7,608	\$24,936	\$26,280	\$29,976	\$34,332	\$35,676	\$39,372
Medium (16 hrs)	\$20,176	\$37,504	\$38,848	\$42,544	\$46,900	\$48,244	\$51,940
High w/ADC (36 hrs)	\$39,108	\$56,436	\$57,780	\$61,476	\$65,832	\$67,176	\$70,872
High w/o ADC (36 hrs)	\$42,384	\$59,712	\$61,056	\$64,752	\$69,108	\$70,452	\$74,148

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), \$126 should be added to the monthly totals (\$105 for out-of-pocket medical costs and \$21 for miscellaneous costs) resulting in an annual increase in costs of \$1,512 (for an elder person).

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

Table D-8: The Elder Economic Security Standard Index for Chemung County, 2009
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$423	\$636	\$861	\$423	\$636	\$861
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$224	\$224	\$224	\$395	\$395	\$395
Health Care (Good Health)	\$401	\$401	\$401	\$802	\$802	\$802
Miscellaneous	\$256	\$256	\$256	\$410	\$410	\$410
Index Per Month	\$1,536	\$1,749	\$1,974	\$2,458	\$2,671	\$2,896
Index Per Year	\$18,432	\$20,988	\$23,688	\$29,496	\$32,052	\$34,752

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2009	\$8,088	\$12,132
Average County Social Security Benefit 2009	\$13,908	\$22,630

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)	\$7,608	\$26,040	\$28,596	\$31,296	\$37,104	\$39,660	\$42,360
Medium (16 hrs)	\$20,176	\$38,608	\$41,164	\$43,864	\$49,672	\$52,228	\$54,928
High w/ADC (36 hrs)	\$39,108	\$57,540	\$60,096	\$62,796	\$68,604	\$71,160	\$73,860
High w/o ADC (36 hrs)	\$42,384	\$60,816	\$63,372	\$66,072	\$71,880	\$74,436	\$77,136

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), \$60 should be added to the monthly totals (\$50 for out-of-pocket medical costs and \$10 for miscellaneous costs) resulting in an annual increase in costs of \$720 (for an elder person)

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

Table D-9: The Elder Economic Security Standard Index for Chenango County, 2009
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)	\$451	\$569	\$1,016	\$451	\$569	\$1,016
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$237	\$237	\$237	\$418	\$418	\$418
Health Care (Good Health)	\$271	\$271	\$271	\$542	\$542	\$542
Miscellaneous	\$238	\$238	\$238	\$368	\$368	\$368
Index Per Month	\$1,429	\$1,547	\$1,994	\$2,207	\$2,325	\$2,772
Index Per Year	\$17,148	\$18,564	\$23,928	\$26,484	\$27,900	\$33,264

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2009	\$8,088	\$12,132
Average County Social Security Benefit 2009	\$13,388	\$21,784

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)	\$7,608	\$24,756	\$26,172	\$31,536	\$34,092	\$35,508	\$40,872
Medium (16 hrs)	\$20,176	\$37,324	\$38,740	\$44,104	\$46,660	\$48,076	\$53,440
High w/ADC (36 hrs)	\$39,108	\$56,256	\$57,672	\$63,036	\$65,592	\$67,008	\$72,372
High w/o ADC (36 hrs)	\$42,384	\$59,532	\$60,948	\$66,312	\$68,868	\$70,284	\$75,648

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), \$154 should be added to the monthly totals (\$128 for out-of-pocket medical costs and \$26 for miscellaneous costs) resulting in an annual increase in costs of \$1,843 (for an elder person).

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

Table D-10: The Elder Economic Security Standard Index for Clinton County, 2009
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$422	\$640	\$1,092	\$422	\$640	\$1,092
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$237	\$237	\$237	\$418	\$418	\$418
Health Care (Good Health)	\$401	\$401	\$401	\$802	\$802	\$802
Miscellaneous	\$258	\$258	\$258	\$414	\$414	\$414
Index Per Month	\$1,550	\$1,768	\$2,220	\$2,484	\$2,702	\$3,154
Index Per Year	\$18,600	\$21,216	\$26,640	\$29,808	\$32,424	\$37,848

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2009	\$8,088	\$12,132
Average County Social Security Benefit 2009	\$13,465	\$21,909

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)	\$7,608	\$26,208	\$28,824	\$34,248	\$37,416	\$40,032	\$45,456
Medium (16 hrs)	\$20,176	\$38,776	\$41,392	\$46,816	\$49,984	\$52,600	\$58,024
High w/ADC (36 hrs)	\$39,108	\$57,708	\$60,324	\$65,748	\$68,916	\$71,532	\$76,956
High w/o ADC (36 hrs)	\$42,384	\$60,984	\$63,600	\$69,024	\$72,192	\$74,808	\$80,232

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), \$60 should be added to the monthly totals (\$50 for out-of-pocket medical costs and \$10 for miscellaneous costs) resulting in an annual increase in costs of \$720 (for an elder person).

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

Table D-11: The Elder Economic Security Standard Index for Columbia County, 2009
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)	\$495	\$710	\$1,269	\$495	\$710	\$1,269
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$237	\$237	\$237	\$418	\$418	\$418
Health Care (Good Health)	\$401	\$401	\$401	\$802	\$802	\$802
Miscellaneous	\$273	\$273	\$273	\$429	\$429	\$429
Index Per Month	\$1,638	\$1,853	\$2,412	\$2,572	\$2,787	\$3,346
Index Per Year	\$19,656	\$22,236	\$28,944	\$30,864	\$33,444	\$40,152

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2009	\$8,088	\$12,132
Average County Social Security Benefit 2009	\$14,261	\$23,204

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)	\$7,608	\$27,264	\$29,844	\$36,552	\$38,472	\$41,052	\$47,760
Medium (16 hrs)	\$20,176	\$39,832	\$42,412	\$49,120	\$51,040	\$53,620	\$60,328
High w/ADC (36 hrs)	\$39,108	\$58,764	\$61,344	\$68,052	\$69,972	\$72,552	\$79,260
High w/o ADC (36 hrs)	\$42,384	\$62,040	\$64,620	\$71,328	\$73,248	\$75,828	\$82,536

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$60 should be added to the monthly totals (\$50 for out-of-pocket medical costs and \$10 for miscellaneous costs) resulting in an annual increase in costs of \$720 (for an elder person).

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

Table D-12: The Elder Economic Security Standard Index for Cortland County, 2009
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)	\$451	\$609	\$1,016	\$451	\$609	\$1,016
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$237	\$237	\$237	\$418	\$418	\$418
Health Care (Good Health)	\$401	\$401	\$401	\$802	\$802	\$802
Miscellaneous	\$264	\$264	\$264	\$420	\$420	\$420
Index Per Month	\$1,585	\$1,743	\$2,150	\$2,519	\$2,677	\$3,084
Index Per Year	\$19,020	\$20,916	\$25,800	\$30,228	\$32,124	\$37,008

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2009	\$8,088	\$12,132
Average County Social Security Benefit 2009	\$13,594	\$22,118

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)	\$7,608	\$26,628	\$28,524	\$33,408	\$37,836	\$39,732	\$44,616
Medium (16 hrs)	\$20,176	\$39,196	\$41,092	\$45,976	\$50,404	\$52,300	\$57,184
High w/ADC (36 hrs)	\$39,108	\$58,128	\$60,024	\$64,908	\$69,336	\$71,232	\$76,116
High w/o ADC (36 hrs)	\$42,384	\$61,404	\$63,300	\$68,184	\$72,612	\$74,508	\$79,392

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), \$60 should be added to the monthly totals (\$50 for out-of-pocket medical costs and \$10 for miscellaneous costs) resulting in an annual increase in costs of \$720 (for an elder person).

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

Table D-13: The Elder Economic Security Standard Index for Delaware County, 2009
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$417	\$575	\$909	\$417	\$575	\$909
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$237	\$237	\$237	\$418	\$418	\$418
Health Care (Good Health)	\$401	\$401	\$401	\$802	\$802	\$802
Miscellaneous	\$257	\$257	\$257	\$413	\$413	\$413
Index Per Month	\$1,544	\$1,702	\$2,036	\$2,478	\$2,636	\$2,970
Index Per Year	\$18,528	\$20,424	\$24,432	\$29,736	\$31,632	\$35,640

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2009	\$8,088	\$12,132
Average County Social Security Benefit 2009	\$13,592	\$22,115

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)	\$7,608	\$26,136	\$28,032	\$32,040	\$37,344	\$39,240	\$43,248
Medium (16 hrs)	\$20,176	\$38,704	\$40,600	\$44,608	\$49,912	\$51,808	\$55,816
High w/ADC (36 hrs)	\$39,108	\$57,636	\$59,532	\$63,540	\$68,844	\$70,740	\$74,748
High w/o ADC (36 hrs)	\$42,384	\$60,912	\$62,808	\$66,816	\$72,120	\$74,016	\$78,024

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), \$60 should be added to the monthly totals (\$50 for out-of-pocket medical costs and \$10 for miscellaneous costs) resulting in an annual increase in costs of \$720 (for an elder person).

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

Table D-14: The Elder Economic Security Standard Index for Dutchess County, 2009
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)	\$676	\$908	\$1,586	\$676	\$908	\$1,586
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$196	\$196	\$196	\$346	\$346	\$346
Health Care (Good Health)	\$401	\$401	\$401	\$802	\$802	\$802
Miscellaneous	\$301	\$301	\$301	\$450	\$450	\$450
Index Per Month	\$1,806	\$2,038	\$2,716	\$2,702	\$2,934	\$3,612
Index Per Year	\$21,672	\$24,456	\$32,592	\$32,424	\$35,208	\$43,344

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2009	\$8,088	\$12,132
Average County Social Security Benefit 2009	\$15,346	\$24,969

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)	\$7,608	\$29,280	\$32,064	\$40,200	\$40,032	\$42,816	\$50,952
Medium (16 hrs)	\$20,176	\$41,848	\$44,632	\$52,768	\$52,600	\$55,384	\$63,520
High w/ADC (36 hrs)	\$39,108	\$60,780	\$63,564	\$71,700	\$71,532	\$74,316	\$82,452
High w/o ADC (36 hrs)	\$42,384	\$64,056	\$66,840	\$74,976	\$74,808	\$77,592	\$85,728

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), \$60 should be added to the monthly totals (\$50 for out-of-pocket medical costs and \$10 for miscellaneous costs) resulting in an annual increase in costs of \$720 (for an elder person).

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

Table D-15: The Elder Economic Security Standard Index for Erie County, 2009
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)	\$492	\$609	\$1,020	\$492	\$609	\$1,020
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$206	\$206	\$206	\$363	\$363	\$363
Health Care (Good Health)	\$276	\$276	\$276	\$552	\$552	\$552
Miscellaneous	\$241	\$241	\$241	\$367	\$367	\$367
Index Per Month	\$1,447	\$1,564	\$1,975	\$2,202	\$2,319	\$2,730
Index Per Year	\$17,364	\$18,768	\$23,700	\$26,424	\$27,828	\$32,760

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2009	\$8,088	\$12,132
Average County Social Security Benefit 2009	\$14,579	\$23,721

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)	\$7,608	\$24,972	\$26,376	\$31,308	\$34,032	\$35,436	\$40,368
Medium (16 hrs)	\$20,176	\$37,540	\$38,944	\$43,876	\$46,600	\$48,004	\$52,936
High w/ADC (36 hrs)	\$39,108	\$56,472	\$57,876	\$62,808	\$65,532	\$66,936	\$71,868
High w/o ADC (36 hrs)	\$42,384	\$59,748	\$61,152	\$66,084	\$68,808	\$70,212	\$75,144

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), \$127 should be added to the monthly totals (\$106 for out-of-pocket medical costs and \$21 for miscellaneous costs) resulting in an annual increase in costs of \$1,526 (for an elder person).

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

Table D-16: The Elder Economic Security Standard Index for Essex County, 2009
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$422	\$601	\$1,092	\$422	\$601	\$1,092
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$237	\$237	\$237	\$418	\$418	\$418
Health Care (Good Health)	\$401	\$401	\$401	\$802	\$802	\$802
Miscellaneous	\$258	\$258	\$258	\$414	\$414	\$414
Index Per Month	\$1,550	\$1,729	\$2,220	\$2,484	\$2,663	\$3,154
Index Per Year	\$18,600	\$20,748	\$26,640	\$29,808	\$31,956	\$37,848

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2009	\$8,088	\$12,132
Average County Social Security Benefit 2009	\$13,786	\$22,430

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)	\$7,608	\$26,208	\$28,356	\$34,248	\$37,416	\$39,564	\$45,456
Medium (16 hrs)	\$20,176	\$38,776	\$40,924	\$46,816	\$49,984	\$52,132	\$58,024
High w/ADC (36 hrs)	\$39,108	\$57,708	\$59,856	\$65,748	\$68,916	\$71,064	\$76,956
High w/o ADC (36 hrs)	\$42,384	\$60,984	\$63,132	\$69,024	\$72,192	\$74,340	\$80,232

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), \$60 should be added to the monthly totals (\$50 for out-of-pocket medical costs and \$10 for miscellaneous costs) resulting in an annual increase in costs of \$720 (for an elder person).

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

Table D-17: The Elder Economic Security Standard Index for Franklin County, 2009
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$422	\$552	\$1,092	\$422	\$552	\$1,092
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$237	\$237	\$237	\$418	\$418	\$418
Health Care (Good Health)	\$401	\$401	\$401	\$802	\$802	\$802
Miscellaneous	\$258	\$258	\$258	\$414	\$414	\$414
Index Per Month	\$1,550	\$1,680	\$2,220	\$2,484	\$2,614	\$3,154
Index Per Year	\$18,600	\$20,160	\$26,640	\$29,808	\$31,368	\$37,848

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2009	\$8,088	\$12,132
Average County Social Security Benefit 2009	\$12,921	\$21,023

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)	\$7,608	\$26,208	\$27,768	\$34,248	\$37,416	\$38,976	\$45,456
Medium (16 hrs)	\$20,176	\$38,776	\$40,336	\$46,816	\$49,984	\$51,544	\$58,024
High w/ADC (36 hrs)	\$39,108	\$57,708	\$59,268	\$65,748	\$68,916	\$70,476	\$76,956
High w/o ADC (36 hrs)	\$42,384	\$60,984	\$62,544	\$69,024	\$72,192	\$73,752	\$80,232

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), \$60 should be added to the monthly totals (\$50 for out-of-pocket medical costs and \$10 for miscellaneous costs) resulting in an annual increase in costs of \$720 (for an elder person).

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

Table D-18: The Elder Economic Security Standard Index for Fulton County, 2009
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)	\$471	\$575	\$893	\$471	\$575	\$893
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$237	\$237	\$237	\$418	\$418	\$418
Health Care (Good Health)	\$295	\$295	\$295	\$590	\$590	\$590
Miscellaneous	\$247	\$247	\$247	\$381	\$381	\$381
Index Per Month	\$1,482	\$1,586	\$1,904	\$2,288	\$2,392	\$2,710
Index Per Year	\$17,784	\$19,032	\$22,848	\$27,456	\$28,704	\$32,520

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2009	\$8,088	\$12,132
Average County Social Security Benefit 2009	\$13,483	\$21,938

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)	\$7,608	\$25,392	\$26,640	\$30,456	\$35,064	\$36,312	\$40,128
Medium (16 hrs)	\$20,176	\$37,960	\$39,208	\$43,024	\$47,632	\$48,880	\$52,696
High w/ADC (36 hrs)	\$39,108	\$56,892	\$58,140	\$61,956	\$66,564	\$67,812	\$71,628
High w/o ADC (36 hrs)	\$42,384	\$60,168	\$61,416	\$65,232	\$69,840	\$71,088	\$74,904

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), \$145 should be added to the monthly totals (\$121 for out-of-pocket medical costs and \$24 for miscellaneous costs) resulting in an annual increase in costs of \$1,742 (for an elder person).

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

Table D-19: The Elder Economic Security Standard Index for Genesee County, 2009
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)	\$480	\$658	\$1,058	\$480	\$658	\$1,058
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$237	\$237	\$237	\$418	\$418	\$418
Health Care (Good Health)	\$277	\$277	\$277	\$554	\$554	\$554
Miscellaneous	\$245	\$245	\$245	\$376	\$376	\$376
Index Per Month	\$1,471	\$1,649	\$2,049	\$2,256	\$2,434	\$2,834
Index Per Year	\$17,652	\$19,788	\$24,588	\$27,072	\$29,208	\$34,008

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2009	\$8,088	\$12,132
Average County Social Security Benefit 2009	\$14,081	\$22,910

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)	\$7,608	\$25,260	\$27,396	\$32,196	\$34,680	\$36,816	\$41,616
Medium (16 hrs)	\$20,176	\$37,828	\$39,964	\$44,764	\$47,248	\$49,384	\$54,184
High w/ADC (36 hrs)	\$39,108	\$56,760	\$58,896	\$63,696	\$66,180	\$68,316	\$73,116
High w/o ADC (36 hrs)	\$42,384	\$60,036	\$62,172	\$66,972	\$69,456	\$71,592	\$76,392

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), \$126 should be added to the monthly totals (\$105 for out-of-pocket medical costs and \$21 for miscellaneous costs) resulting in an annual increase in costs of \$1,512 (for an elder person).

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

Table D-20: The Elder Economic Security Standard Index for Greene County, 2009
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)	\$495	\$649	\$1,269	\$495	\$649	\$1,269
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$237	\$237	\$237	\$418	\$418	\$418
Health Care (Good Health)	\$401	\$401	\$401	\$802	\$802	\$802
Miscellaneous	\$273	\$273	\$273	\$429	\$429	\$429
Index Per Month	\$1,638	\$1,792	\$2,412	\$2,572	\$2,726	\$3,346
Index Per Year	\$19,656	\$21,504	\$28,944	\$30,864	\$32,712	\$40,152

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2009	\$8,088	\$12,132
Average County Social Security Benefit 2009	\$13,923	\$22,654

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)	\$7,608	\$27,264	\$29,112	\$36,552	\$38,472	\$40,320	\$47,760
Medium (16 hrs)	\$20,176	\$39,832	\$41,680	\$49,120	\$51,040	\$52,888	\$60,328
High w/ADC (36 hrs)	\$39,108	\$58,764	\$60,612	\$68,052	\$69,972	\$71,820	\$79,260
High w/o ADC (36 hrs)	\$42,384	\$62,040	\$63,888	\$71,328	\$73,248	\$75,096	\$82,536

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$60 should be added to the monthly totals (\$50 for out-of-pocket medical costs and \$10 for miscellaneous costs) resulting in an annual increase in costs of \$720 (for an elder person).

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

Table D-21: The Elder Economic Security Standard Index for Hamilton County, 2009
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)	\$422	\$607	\$1,092	\$422	\$607	\$1,092
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$237	\$237	\$237	\$418	\$418	\$418
Health Care (Good Health)	\$401	\$401	\$401	\$802	\$802	\$802
Miscellaneous	\$258	\$258	\$258	\$414	\$414	\$414
Index Per Month	\$1,550	\$1,735	\$2,220	\$2,484	\$2,669	\$3,154
Index Per Year	\$18,600	\$20,820	\$26,640	\$29,808	\$32,028	\$37,848

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2009	\$8,088	\$12,132
Average County Social Security Benefit 2009	\$14,142	\$23,009

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)	\$7,608	\$26,208	\$28,428	\$34,248	\$37,416	\$39,636	\$45,456
Medium (16 hrs)	\$20,176	\$38,776	\$40,996	\$46,816	\$49,984	\$52,204	\$58,024
High w/ADC (36 hrs)	\$39,108	\$57,708	\$59,928	\$65,748	\$68,916	\$71,136	\$76,956
High w/o ADC (36 hrs)	\$42,384	\$60,984	\$63,204	\$69,024	\$72,192	\$74,412	\$80,232

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), \$60 should be added to the monthly totals (\$50 for out-of-pocket medical costs and \$10 for miscellaneous costs) resulting in an annual increase in costs of \$720 (for an elder person).

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

Table D-22: The Elder Economic Security Standard Index for Herkimer County, 2009
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)	\$418	\$549	\$973	\$418	\$549	\$973
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$214	\$214	\$214	\$377	\$377	\$377
Health Care (Good Health)	\$268	\$268	\$268	\$536	\$536	\$536
Miscellaneous	\$226	\$226	\$226	\$352	\$352	\$352
Index Per Month	\$1,358	\$1,489	\$1,913	\$2,111	\$2,242	\$2,666
Index Per Year	\$16,296	\$17,868	\$22,956	\$25,332	\$26,904	\$31,992

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2009	\$8,088	\$12,132
Average County Social Security Benefit 2009	\$13,243	\$21,547

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)	\$7,608	\$23,904	\$25,476	\$30,564	\$32,940	\$34,512	\$39,600
Medium (16 hrs)	\$20,176	\$36,472	\$38,044	\$43,132	\$45,508	\$47,080	\$52,168
High w/ADC (36 hrs)	\$39,108	\$55,404	\$56,976	\$62,064	\$64,440	\$66,012	\$71,100
High w/o ADC (36 hrs)	\$42,384	\$58,680	\$60,252	\$65,340	\$67,716	\$69,288	\$74,376

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), \$156 should be added to the monthly totals (\$130 for out-of-pocket medical costs and \$26 for miscellaneous costs) resulting in an annual increase in costs of \$1,872 (for an elder person).

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

Table D-23: The Elder Economic Security Standard Index for Jefferson County, 2009
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)	\$394	\$627	\$987	\$394	\$627	\$987
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$237	\$237	\$237	\$418	\$418	\$418
Health Care (Good Health)	\$401	\$401	\$401	\$802	\$802	\$802
Miscellaneous	\$253	\$253	\$253	\$408	\$408	\$408
Index Per Month	\$1,517	\$1,750	\$2,110	\$2,450	\$2,683	\$3,043
Index Per Year	\$18,204	\$21,000	\$25,320	\$29,400	\$32,196	\$36,516

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2009	\$8,088	\$12,132
Average County Social Security Benefit 2009	\$13,312	\$21,659

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)	\$7,608	\$25,812	\$28,608	\$32,928	\$37,008	\$39,804	\$44,124
Medium (16 hrs)	\$20,176	\$38,380	\$41,176	\$45,496	\$49,576	\$52,372	\$56,692
High w/ADC (36 hrs)	\$39,108	\$57,312	\$60,108	\$64,428	\$68,508	\$71,304	\$75,624
High w/o ADC (36 hrs)	\$42,384	\$60,588	\$63,384	\$67,704	\$71,784	\$74,580	\$78,900

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), \$60 should be added to the monthly totals (\$50 for out-of-pocket medical costs and \$10 for miscellaneous costs) resulting in an annual increase in costs of \$720 (for an elder person).

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

Table D-24: The Elder Economic Security Standard Index for Kings County, 2009
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)	\$722	\$1,109	\$1,953	\$722	\$1,109	\$1,953
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$209	\$209	\$209	\$368	\$368	\$368
Health Care (Good Health)	\$226	\$226	\$226	\$452	\$452	\$452
Miscellaneous	\$278	\$278	\$278	\$394	\$394	\$394
Index Per Month	\$1,667	\$2,054	\$2,898	\$2,364	\$2,751	\$3,595
Index Per Year	\$20,004	\$24,648	\$34,776	\$28,368	\$33,012	\$43,140

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2009	\$8,088	\$12,132
Average County Social Security Benefit 2009	\$12,847	\$20,903

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)	\$7,608	\$27,612	\$32,256	\$42,384	\$35,976	\$40,620	\$50,748
Medium (16 hrs)	\$20,176	\$40,180	\$44,824	\$54,952	\$48,544	\$53,188	\$63,316
High w/ADC (36 hrs)	\$39,108	\$59,112	\$63,756	\$73,884	\$67,476	\$72,120	\$82,248
High w/o ADC (36 hrs)	\$42,384	\$62,388	\$67,032	\$77,160	\$70,752	\$75,396	\$85,524

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$120 should be added to the monthly totals (\$100 for out-of-pocket medical costs and \$20 for miscellaneous costs) resulting in an annual increase in costs of \$1,440 (for an elder person).

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

Table D-25: The Elder Economic Security Standard Index for Lewis County, 2009
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)	\$394	\$561	\$987	\$394	\$561	\$987
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$237	\$237	\$237	\$418	\$418	\$418
Health Care (Good Health)	\$401	\$401	\$401	\$802	\$802	\$802
Miscellaneous	\$253	\$253	\$253	\$408	\$408	\$408
Index Per Month	\$1,517	\$1,684	\$2,110	\$2,450	\$2,617	\$3,043
Index Per Year	\$18,204	\$20,208	\$25,320	\$29,400	\$31,404	\$36,516

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2009	\$8,088	\$12,132
Average County Social Security Benefit 2009	\$13,108	\$21,327

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)	\$7,608	\$25,812	\$27,816	\$32,928	\$37,008	\$39,012	\$44,124
Medium (16 hrs)	\$20,176	\$38,380	\$40,384	\$45,496	\$49,576	\$51,580	\$56,692
High w/ADC (36 hrs)	\$39,108	\$57,312	\$59,316	\$64,428	\$68,508	\$70,512	\$75,624
High w/o ADC (36 hrs)	\$42,384	\$60,588	\$62,592	\$67,704	\$71,784	\$73,788	\$78,900

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), \$60 should be added to the monthly totals (\$50 for out-of-pocket medical costs and \$10 for miscellaneous costs) resulting in an annual increase in costs of \$720 (for an elder person).

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

Table D-26: The Elder Economic Security Standard Index for Livingston County, 2009
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)	\$478	\$597	\$1,205	\$478	\$597	\$1,205
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$206	\$206	\$206	\$363	\$363	\$363
Health Care (Good Health)	\$281	\$281	\$281	\$562	\$562	\$562
Miscellaneous	\$239	\$239	\$239	\$366	\$366	\$366
Index Per Month	\$1,436	\$1,555	\$2,163	\$2,197	\$2,316	\$2,924
Index Per Year	\$17,232	\$18,660	\$25,956	\$26,364	\$27,792	\$35,088

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2009	\$8,088	\$12,132
Average County Social Security Benefit 2009	\$14,301	\$23,269

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)	\$7,608	\$24,840	\$26,268	\$33,564	\$33,972	\$35,400	\$42,696
Medium (16 hrs)	\$20,176	\$37,408	\$38,836	\$46,132	\$46,540	\$47,968	\$55,264
High w/ADC (36 hrs)	\$39,108	\$56,340	\$57,768	\$65,064	\$65,472	\$66,900	\$74,196
High w/o ADC (36 hrs)	\$42,384	\$59,616	\$61,044	\$68,340	\$68,748	\$70,176	\$77,472

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), \$154 should be added to the monthly totals (\$128 for out-of-pocket medical costs and \$26 for miscellaneous costs) resulting in an annual increase in costs of \$1,843 (for an elder person).

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

Table D-27: The Elder Economic Security Standard Index for Madison County, 2009
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)	\$459	\$593	\$1,130	\$459	\$593	\$1,130
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$196	\$196	\$196	\$346	\$346	\$346
Health Care (Good Health)	\$278	\$278	\$278	\$556	\$556	\$556
Miscellaneous	\$233	\$233	\$233	\$358	\$358	\$358
Index Per Month	\$1,398	\$1,532	\$2,069	\$2,147	\$2,281	\$2,818
Index Per Year	\$16,776	\$18,384	\$24,828	\$25,764	\$27,372	\$33,816

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2009	\$8,088	\$12,132
Average County Social Security Benefit 2009	\$14,022	\$22,815

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)	\$7,608	\$24,384	\$25,992	\$32,436	\$33,372	\$34,980	\$41,424
Medium (16 hrs)	\$20,176	\$36,952	\$38,560	\$45,004	\$45,940	\$47,548	\$53,992
High w/ADC (36 hrs)	\$39,108	\$55,884	\$57,492	\$63,936	\$64,872	\$66,480	\$72,924
High w/o ADC (36 hrs)	\$42,384	\$59,160	\$60,768	\$67,212	\$68,148	\$69,756	\$76,200

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), \$160 should be added to the monthly totals (\$133 for out-of-pocket medical costs and \$27 for miscellaneous costs) resulting in an annual increase in costs of \$1,915 (for an elder person).

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

Table D-28: The Elder Economic Security Standard Index for Monroe County, 2009
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)	\$509	\$675	\$1,132	\$509	\$675	\$1,132
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$206	\$206	\$206	\$363	\$363	\$363
Health Care (Good Health)	\$287	\$287	\$287	\$574	\$574	\$574
Miscellaneous	\$247	\$247	\$247	\$375	\$375	\$375
Index Per Month	\$1,481	\$1,647	\$2,104	\$2,249	\$2,415	\$2,872
Index Per Year	\$17,772	\$19,764	\$25,248	\$26,988	\$28,980	\$34,464

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2009	\$8,088	\$12,132
Average County Social Security Benefit 2009	\$15,021	\$24,439

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)	\$7,608	\$25,380	\$27,372	\$32,856	\$34,596	\$36,588	\$42,072
Medium (16 hrs)	\$20,176	\$37,948	\$39,940	\$45,424	\$47,164	\$49,156	\$54,640
High w/ADC (36 hrs)	\$39,108	\$56,880	\$58,872	\$64,356	\$66,096	\$68,088	\$73,572
High w/o ADC (36 hrs)	\$42,384	\$60,156	\$62,148	\$67,632	\$69,372	\$71,364	\$76,848

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), \$145 should be added to the monthly totals (\$121 for out-of-pocket medical costs and \$24 for miscellaneous costs) resulting in an annual increase in costs of \$1,742 (for an elder person).

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

Table D-29: The Elder Economic Security Standard Index for Montgomery County, 2009

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)	\$471	\$600	\$893	\$471	\$600	\$893
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$237	\$237	\$237	\$418	\$418	\$418
Health Care (Good Health)	\$286	\$286	\$286	\$572	\$572	\$572
Miscellaneous	\$245	\$245	\$245	\$378	\$378	\$378
Index Per Month	\$1,471	\$1,600	\$1,893	\$2,267	\$2,396	\$2,689
Index Per Year	\$17,652	\$19,200	\$22,716	\$27,204	\$28,752	\$32,268

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2009	\$8,088	\$12,132
Average County Social Security Benefit 2009	\$13,377	\$21,766

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)	\$7,608	\$25,260	\$26,808	\$30,324	\$34,812	\$36,360	\$39,876
Medium (16 hrs)	\$20,176	\$37,828	\$39,376	\$42,892	\$47,380	\$48,928	\$52,444
High w/ADC (36 hrs)	\$39,108	\$56,760	\$58,308	\$61,824	\$66,312	\$67,860	\$71,376
High w/o ADC (36 hrs)	\$42,384	\$60,036	\$61,584	\$65,100	\$69,588	\$71,136	\$74,652

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), \$145 should be added to the monthly totals (\$121 for out-of-pocket medical costs and \$24 for miscellaneous costs) resulting in an annual increase in costs of \$1,742 (for an elder person).

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

Table D-30: The Elder Economic Security Standard Index for Nassau County, 2009
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)	\$1,025	\$1,353	\$2,198	\$1,025	\$1,353	\$2,198
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$209	\$209	\$209	\$368	\$368	\$368
Health Care (Good Health)	\$401	\$401	\$401	\$802	\$802	\$802
Miscellaneous	\$373	\$373	\$373	\$525	\$525	\$525
Index Per Month	\$2,240	\$2,568	\$3,413	\$3,148	\$3,476	\$4,321
Index Per Year	\$26,880	\$30,816	\$40,956	\$37,776	\$41,712	\$51,852

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2009	\$8,088	\$12,132
Average County Social Security Benefit 2009	\$16,278	\$26,486

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)	\$7,608	\$34,488	\$38,424	\$48,564	\$45,384	\$49,320	\$59,460
Medium (16 hrs)	\$20,176	\$47,056	\$50,992	\$61,132	\$57,952	\$61,888	\$72,028
High w/ADC (36 hrs)	\$39,108	\$65,988	\$69,924	\$80,064	\$76,884	\$80,820	\$90,960
High w/o ADC (36 hrs)	\$42,384	\$69,264	\$73,200	\$83,340	\$80,160	\$84,096	\$94,236

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$60 should be added to the monthly totals (\$50 for out-of-pocket medical costs and \$10 for miscellaneous costs) resulting in an annual increase in costs of \$720 (for an elder person).

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

Table D-31: The Elder Economic Security Standard Index for New York County, 2009
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)	\$772	\$1,314	\$2,435	\$772	\$1,314	\$2,435
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation*	\$209	\$209	\$209	\$368	\$368	\$368
Health Care (Good Health)	\$228	\$228	\$228	\$456	\$456	\$456
Miscellaneous	\$288	\$288	\$288	\$405	\$405	\$405
Index Per Month	\$1,729	\$2,271	\$3,392	\$2,429	\$2,971	\$4,092
Index Per Year	\$20,748	\$27,252	\$40,704	\$29,148	\$35,652	\$49,104

* Transportation Cost with Public Transportation: Elder person \$44.50, Elder couple \$89.

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2009	\$8,088	\$12,132
Average County Social Security Benefit 2009	\$15,131	\$24,619

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)	\$7,608	\$28,356	\$34,860	\$48,312	\$36,756	\$43,260	\$56,712
Medium (16 hrs)	\$20,176	\$40,924	\$47,428	\$60,880	\$49,324	\$55,828	\$69,280
High w/ADC (36 hrs)	\$39,108	\$59,856	\$66,360	\$79,812	\$68,256	\$74,760	\$88,212
High w/o ADC (36 hrs)	\$42,384	\$63,132	\$69,636	\$83,088	\$71,532	\$78,036	\$91,488

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$125 should be added to the monthly totals (\$104 for out-of-pocket medical costs and \$21 for miscellaneous costs) resulting in an annual increase in costs of \$1,498 (for an elder person).

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

Table D-32: The Elder Economic Security Standard Index for Niagara County, 2009
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)	\$486	\$565	\$1,067	\$486	\$565	\$1,067
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$206	\$206	\$206	\$363	\$363	\$363
Health Care (Good Health)	\$276	\$276	\$276	\$552	\$552	\$552
Miscellaneous	\$240	\$240	\$240	\$366	\$366	\$366
Index Per Month	\$1,440	\$1,519	\$2,021	\$2,195	\$2,274	\$2,776
Index Per Year	\$17,280	\$18,228	\$24,252	\$26,340	\$27,288	\$33,312

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2009	\$8,088	\$12,132
Average County Social Security Benefit 2009	\$14,604	\$23,762

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)	\$7,608	\$24,888	\$25,836	\$31,860	\$33,948	\$34,896	\$40,920
Medium (16 hrs)	\$20,176	\$37,456	\$38,404	\$44,428	\$46,516	\$47,464	\$53,488
High w/ADC (36 hrs)	\$39,108	\$56,388	\$57,336	\$63,360	\$65,448	\$66,396	\$72,420
High w/o ADC (36 hrs)	\$42,384	\$59,664	\$60,612	\$66,636	\$68,724	\$69,672	\$75,696

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), \$126 should be added to the monthly totals (\$105 for out-of-pocket medical costs and \$21 for miscellaneous costs) resulting in an annual increase in costs of \$1,512 (for an elder person).

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

Table D-33: The Elder Economic Security Standard Index for Oneida County, 2009
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)	\$460	\$614	\$999	\$460	\$614	\$999
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$214	\$214	\$214	\$377	\$377	\$377
Health Care (Good Health)	\$267	\$267	\$267	\$534	\$534	\$534
Miscellaneous	\$235	\$235	\$235	\$360	\$360	\$360
Index Per Month	\$1,408	\$1,562	\$1,947	\$2,159	\$2,313	\$2,698
Index Per Year	\$16,896	\$18,744	\$23,364	\$25,908	\$27,756	\$32,376

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2009	\$8,088	\$12,132
Average County Social Security Benefit 2009	\$13,488	\$21,945

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)	\$7,608	\$24,504	\$26,352	\$30,972	\$33,516	\$35,364	\$39,984
Medium (16 hrs)	\$20,176	\$37,072	\$38,920	\$43,540	\$46,084	\$47,932	\$52,552
High w/ADC (36 hrs)	\$39,108	\$56,004	\$57,852	\$62,472	\$65,016	\$66,864	\$71,484
High w/o ADC (36 hrs)	\$42,384	\$59,280	\$61,128	\$65,748	\$68,292	\$70,140	\$74,760

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), \$157 should be added to the monthly totals (\$131 for out-of-pocket medical costs and \$26 for miscellaneous costs) resulting in an annual increase in costs of \$1,886 (for an elder person).

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

Table D-34: The Elder Economic Security Standard Index for Onondaga County, 2009
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)	\$472	\$641	\$1,070	\$472	\$641	\$1,070
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$196	\$196	\$196	\$346	\$346	\$346
Health Care (Good Health)	\$401	\$401	\$401	\$802	\$802	\$802
Miscellaneous	\$260	\$260	\$260	\$410	\$410	\$410
Index Per Month	\$1,561	\$1,730	\$2,159	\$2,458	\$2,627	\$3,056
Index Per Year	\$18,732	\$20,760	\$25,908	\$29,496	\$31,524	\$36,672

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2009	\$8,088	\$12,132
Average County Social Security Benefit 2009	\$14,729	\$23,964

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)	\$7,608	\$26,340	\$28,368	\$33,516	\$37,104	\$39,132	\$44,280
Medium (16 hrs)	\$20,176	\$38,908	\$40,936	\$46,084	\$49,672	\$51,700	\$56,848
High w/ADC (36 hrs)	\$39,108	\$57,840	\$59,868	\$65,016	\$68,604	\$70,632	\$75,780
High w/o ADC (36 hrs)	\$42,384	\$61,116	\$63,144	\$68,292	\$71,880	\$73,908	\$79,056

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), \$60 should be added to the monthly totals (\$50 for out-of-pocket medical costs and \$10 for miscellaneous costs) resulting in an annual increase in costs of \$720 (for an elder person).

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

Table D-35: The Elder Economic Security Standard Index for Ontario County, 2009
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)	\$523	\$622	\$1,117	\$523	\$622	\$1,117
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$206	\$206	\$206	\$363	\$363	\$363
Health Care (Good Health)	\$279	\$279	\$279	\$558	\$558	\$558
Miscellaneous	\$248	\$248	\$248	\$374	\$374	\$374
Index Per Month	\$1,488	\$1,587	\$2,082	\$2,246	\$2,345	\$2,840
Index Per Year	\$17,856	\$19,044	\$24,984	\$26,952	\$28,140	\$34,080

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2009	\$8,088	\$12,132
Average County Social Security Benefit 2009	\$14,429	\$23,476

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)	\$7,608	\$25,464	\$26,652	\$32,592	\$34,560	\$35,748	\$41,688
Medium (16 hrs)	\$20,176	\$38,032	\$39,220	\$45,160	\$47,128	\$48,316	\$54,256
High w/ADC (36 hrs)	\$39,108	\$56,964	\$58,152	\$64,092	\$66,060	\$67,248	\$73,188
High w/o ADC (36 hrs)	\$42,384	\$60,240	\$61,428	\$67,368	\$69,336	\$70,524	\$76,464

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$149 should be added to the monthly totals (\$124 for out-of-pocket medical costs and \$25 for miscellaneous costs) resulting in an annual increase in costs of \$1,786 (for an elder person).

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

Table D-36: The Elder Economic Security Standard Index for Orange County, 2009
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)	\$685	\$917	\$1,496	\$685	\$917	\$1,496
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$196	\$196	\$196	\$346	\$346	\$346
Health Care (Good Health)	\$401	\$401	\$401	\$802	\$802	\$802
Miscellaneous	\$303	\$303	\$303	\$452	\$452	\$452
Index Per Month	\$1,817	\$2,049	\$2,628	\$2,713	\$2,945	\$3,524
Index Per Year	\$21,804	\$24,588	\$31,536	\$32,556	\$35,340	\$42,288

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2009	\$8,088	\$12,132
Average County Social Security Benefit 2009	\$14,674	\$23,876

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)	\$7,608	\$29,412	\$32,196	\$39,144	\$40,164	\$42,948	\$49,896
Medium (16 hrs)	\$20,176	\$41,980	\$44,764	\$51,712	\$52,732	\$55,516	\$62,464
High w/ADC (36 hrs)	\$39,108	\$60,912	\$63,696	\$70,644	\$71,664	\$74,448	\$81,396
High w/o ADC (36 hrs)	\$42,384	\$64,188	\$66,972	\$73,920	\$74,940	\$77,724	\$84,672

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), \$60 should be added to the monthly totals (\$50 for out-of-pocket medical costs and \$10 for miscellaneous costs) resulting in an annual increase in costs of \$720 (for an elder person).

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

Table D-37: The Elder Economic Security Standard Index for Orleans County, 2009
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)	\$480	\$572	\$1,058	\$480	\$572	\$1,058
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$206	\$206	\$206	\$363	\$363	\$363
Health Care (Good Health)	\$277	\$277	\$277	\$554	\$554	\$554
Miscellaneous	\$239	\$239	\$239	\$365	\$365	\$365
Index Per Month	\$1,434	\$1,526	\$2,012	\$2,190	\$2,282	\$2,768
Index Per Year	\$17,208	\$18,312	\$24,144	\$26,280	\$27,384	\$33,216

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2009	\$8,088	\$12,132
Average County Social Security Benefit 2009	\$14,239	\$23,168

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)	\$7,608	\$24,816	\$25,920	\$31,752	\$33,888	\$34,992	\$40,824
Medium (16 hrs)	\$20,176	\$37,384	\$38,488	\$44,320	\$46,456	\$47,560	\$53,392
High w/ADC (36 hrs)	\$39,108	\$56,316	\$57,420	\$63,252	\$65,388	\$66,492	\$72,324
High w/o ADC (36 hrs)	\$42,384	\$59,592	\$60,696	\$66,528	\$68,664	\$69,768	\$75,600

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), \$126 should be added to the monthly totals (\$105 for out-of-pocket medical costs and \$21 for miscellaneous costs) resulting in an annual increase in costs of \$1,512 (for an elder person).

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

Table D-38: The Elder Economic Security Standard Index for Oswego County, 2009
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)	\$429	\$590	\$993	\$429	\$590	\$993
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$196	\$196	\$196	\$346	\$346	\$346
Health Care (Good Health)	\$262	\$262	\$262	\$524	\$524	\$524
Miscellaneous	\$224	\$224	\$224	\$345	\$345	\$345
Index Per Month	\$1,343	\$1,504	\$1,907	\$2,072	\$2,233	\$2,636
Index Per Year	\$16,116	\$18,048	\$22,884	\$24,864	\$26,796	\$31,632

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2009	\$8,088	\$12,132
Average County Social Security Benefit 2009	\$14,311	\$23,285

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)	\$7,608	\$23,724	\$25,656	\$30,492	\$32,472	\$34,404	\$39,240
Medium (16 hrs)	\$20,176	\$36,292	\$38,224	\$43,060	\$45,040	\$46,972	\$51,808
High w/ADC (36 hrs)	\$39,108	\$55,224	\$57,156	\$61,992	\$63,972	\$65,904	\$70,740
High w/o ADC (36 hrs)	\$42,384	\$58,500	\$60,432	\$65,268	\$67,248	\$69,180	\$74,016

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 \$1,627 (for an elder person).

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

Table D-39: The Elder Economic Security Standard Index for Otsego County, 2009
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$417	\$606	\$909	\$417	\$606	\$909
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$237	\$237	\$237	\$418	\$418	\$418
Health Care (Good Health)	\$401	\$401	\$401	\$802	\$802	\$802
Miscellaneous	\$257	\$257	\$257	\$413	\$413	\$413
Index Per Month	\$1,544	\$1,733	\$2,036	\$2,478	\$2,667	\$2,970
Index Per Year	\$18,528	\$20,796	\$24,432	\$29,736	\$32,004	\$35,640

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2009	\$8,088	\$12,132
Average County Social Security Benefit 2009	\$13,584	\$22,102

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)	\$7,608	\$26,136	\$28,404	\$32,040	\$37,344	\$39,612	\$43,248
Medium (16 hrs)	\$20,176	\$38,704	\$40,972	\$44,608	\$49,912	\$52,180	\$55,816
High w/ADC (36 hrs)	\$39,108	\$57,636	\$59,904	\$63,540	\$68,844	\$71,112	\$74,748
High w/o ADC (36 hrs)	\$42,384	\$60,912	\$63,180	\$66,816	\$72,120	\$74,388	\$78,024

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), \$60 should be added to the monthly totals (\$50 for out-of-pocket medical costs and \$10 for miscellaneous costs) resulting in an annual increase in costs of \$720 (for an elder person).

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

Table D-40: The Elder Economic Security Standard Index for Putnam County, 2009
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)	\$858	\$1,507	\$1,919	\$858	\$1,507	\$1,919
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$209	\$209	\$209	\$368	\$368	\$368
Health Care (Good Health)	\$401	\$401	\$401	\$802	\$802	\$802
Miscellaneous	\$340	\$340	\$340	\$491	\$491	\$491
Index Per Month	\$2,040	\$2,689	\$3,101	\$2,947	\$3,596	\$4,008
Index Per Year	\$24,480	\$32,268	\$37,212	\$35,364	\$43,152	\$48,096

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2009	\$8,088	\$12,132
Average County Social Security Benefit 2009	\$15,767	\$25,655

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)	\$7,608	\$32,088	\$39,876	\$44,820	\$42,972	\$50,760	\$55,704
Medium (16 hrs)	\$20,176	\$44,656	\$52,444	\$57,388	\$55,540	\$63,328	\$68,272
High w/ADC (36 hrs)	\$39,108	\$63,588	\$71,376	\$76,320	\$74,472	\$82,260	\$87,204
High w/o ADC (36 hrs)	\$42,384	\$66,864	\$74,652	\$79,596	\$77,748	\$85,536	\$90,480

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), \$60 should be added to the monthly totals (\$50 for out-of-pocket medical costs and \$10 for miscellaneous costs) resulting in an annual increase in costs of \$720 (for an elder person).

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

Table D-41: The Elder Economic Security Standard Index for Queens County, 2009
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)	\$686	\$1,279	\$1,852	\$686	\$1,279	\$1,852
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$209	\$209	\$209	\$368	\$368	\$368
Health Care (Good Health)	\$229	\$229	\$229	\$458	\$458	\$458
Miscellaneous	\$271	\$271	\$271	\$388	\$388	\$388
Index Per Month	\$1,627	\$2,220	\$2,793	\$2,328	\$2,921	\$3,494
Index Per Year	\$19,524	\$26,640	\$33,516	\$27,936	\$35,052	\$41,928

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2009	\$8,088	\$12,132
Average County Social Security Benefit 2009	\$13,818	\$22,482

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)	\$7,608	\$27,132	\$34,248	\$41,124	\$35,544	\$42,660	\$49,536
Medium (16 hrs)	\$20,176	\$39,700	\$46,816	\$53,692	\$48,112	\$55,228	\$62,104
High w/ADC (36 hrs)	\$39,108	\$58,632	\$65,748	\$72,624	\$67,044	\$74,160	\$81,036
High w/o ADC (36 hrs)	\$42,384	\$61,908	\$69,024	\$75,900	\$70,320	\$77,436	\$84,312

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), \$127 should be added to the monthly totals (\$106 for out-of-pocket medical costs and \$21 for miscellaneous costs) resulting in an annual increase in costs of \$1,526 (for an elder person).

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

Table D-42: The Elder Economic Security Standard Index for Rensselaer County, 2009
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)	\$545	\$654	\$1,113	\$545	\$654	\$1,113
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$196	\$196	\$196	\$346	\$346	\$346
Health Care (Good Health)	\$280	\$280	\$280	\$560	\$560	\$560
Miscellaneous	\$251	\$251	\$251	\$376	\$376	\$376
Index Per Month	\$1,504	\$1,613	\$2,072	\$2,255	\$2,364	\$2,823
Index Per Year	\$18,048	\$19,356	\$24,864	\$27,060	\$28,368	\$33,876

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2009	\$8,088	\$12,132
Average County Social Security Benefit 2009	\$14,249	\$23,184

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)	\$7,608	\$25,656	\$26,964	\$32,472	\$34,668	\$35,976	\$41,484
Medium (16 hrs)	\$20,176	\$38,224	\$39,532	\$45,040	\$47,236	\$48,544	\$54,052
High w/ADC (36 hrs)	\$39,108	\$57,156	\$58,464	\$63,972	\$66,168	\$67,476	\$72,984
High w/o ADC (36 hrs)	\$42,384	\$60,432	\$61,740	\$67,248	\$69,444	\$70,752	\$76,260

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), \$137 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 \$1,642 (for an elder person).

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

Table D-43: The Elder Economic Security Standard Index for Richmond County, 2009
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)	\$679	\$1,225	\$1,701	\$679	\$1,225	\$1,701
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$209	\$209	\$209	\$368	\$368	\$368
Health Care (Good Health)	\$234	\$234	\$234	\$468	\$468	\$468
Miscellaneous	\$271	\$271	\$271	\$389	\$389	\$389
Index Per Month	\$1,625	\$2,171	\$2,647	\$2,332	\$2,878	\$3,354
Index Per Year	\$19,500	\$26,052	\$31,764	\$27,984	\$34,536	\$40,248

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2009	\$8,088	\$12,132
Average County Social Security Benefit 2009	\$15,016	\$24,431

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)	\$7,608	\$27,108	\$33,660	\$39,372	\$35,592	\$42,144	\$47,856
Medium (16 hrs)	\$20,176	\$39,676	\$46,228	\$51,940	\$48,160	\$54,712	\$60,424
High w/ADC (36 hrs)	\$39,108	\$58,608	\$65,160	\$70,872	\$67,092	\$73,644	\$79,356
High w/o ADC (36 hrs)	\$42,384	\$61,884	\$68,436	\$74,148	\$70,368	\$76,920	\$82,632

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), \$127 should be added to the monthly totals (\$106 for out-of-pocket medical costs and \$21 for miscellaneous costs) resulting in an annual increase in costs of \$1,526 (for an elder person).

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

Table D-44: The Elder Economic Security Standard Index for Rockland County, 2009
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)	\$947	\$1,459	\$1,908	\$947	\$1,459	\$1,908
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$209	\$209	\$209	\$368	\$368	\$368
Health Care (Good Health)	\$401	\$401	\$401	\$802	\$802	\$802
Miscellaneous	\$358	\$358	\$358	\$509	\$509	\$509
Index Per Month	\$2,147	\$2,659	\$3,108	\$3,054	\$3,566	\$4,015
Index Per Year	\$25,764	\$31,908	\$37,296	\$36,648	\$42,792	\$48,180

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2009	\$8,088	\$12,132
Average County Social Security Benefit 2009	\$15,978	\$25,997

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)	\$7,608	\$33,372	\$39,516	\$44,904	\$44,256	\$50,400	\$55,788
Medium (16 hrs)	\$20,176	\$45,940	\$52,084	\$57,472	\$56,824	\$62,968	\$68,356
High w/ADC (36 hrs)	\$39,108	\$64,872	\$71,016	\$76,404	\$75,756	\$81,900	\$87,288
High w/o ADC (36 hrs)	\$42,384	\$68,148	\$74,292	\$79,680	\$79,032	\$85,176	\$90,564

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), \$60 should be added to the monthly totals (\$50 for out-of-pocket medical costs and \$10 for miscellaneous costs) resulting in an annual increase in costs of \$720 (for an elder person).

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

Table D-45: The Elder Economic Security Standard Index for St. Lawrence County, 2009
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)	\$365	\$561	\$951	\$365	\$561	\$951
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$237	\$237	\$237	\$418	\$418	\$418
Health Care (Good Health)	\$401	\$401	\$401	\$802	\$802	\$802
Miscellaneous	\$247	\$247	\$247	\$403	\$403	\$403
Index Per Month	\$1,482	\$1,678	\$2,068	\$2,416	\$2,612	\$3,002
Index Per Year	\$17,784	\$20,136	\$24,816	\$28,992	\$31,344	\$36,024

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2009	\$8,088	\$12,132
Average County Social Security Benefit 2009	\$13,568	\$22,076

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)	\$7,608	\$25,392	\$27,744	\$32,424	\$36,600	\$38,952	\$43,632
Medium (16 hrs)	\$20,176	\$37,960	\$40,312	\$44,992	\$49,168	\$51,520	\$56,200
High w/ADC (36 hrs)	\$39,108	\$56,892	\$59,244	\$63,924	\$68,100	\$70,452	\$75,132
High w/o ADC (36 hrs)	\$42,384	\$60,168	\$62,520	\$67,200	\$71,376	\$73,728	\$78,408

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$60 should be added to the monthly totals (\$50 for out-of-pocket medical costs and \$10 for miscellaneous costs) resulting in an annual increase in costs of \$720 (for an elder person).

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

Table D-46: The Elder Economic Security Standard Index for Saratoga County, 2009
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)	\$490	\$763	\$1,158	\$490	\$763	\$1,158
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$196	\$196	\$196	\$346	\$346	\$346
Health Care (Good Health)	\$281	\$281	\$281	\$562	\$562	\$562
Miscellaneous	\$240	\$240	\$240	\$365	\$365	\$365
Index Per Month	\$1,439	\$1,712	\$2,107	\$2,191	\$2,464	\$2,859
Index Per Year	\$17,268	\$20,544	\$25,284	\$26,292	\$29,568	\$34,308

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2009	\$8,088	\$12,132
Average County Social Security Benefit 2009	\$14,730	\$23,966

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)	\$7,608	\$24,876	\$28,152	\$32,892	\$33,900	\$37,176	\$41,916
Medium (16 hrs)	\$20,176	\$37,444	\$40,720	\$45,460	\$46,468	\$49,744	\$54,484
High w/ADC (36 hrs)	\$39,108	\$56,376	\$59,652	\$64,392	\$65,400	\$68,676	\$73,416
High w/o ADC (36 hrs)	\$42,384	\$59,652	\$62,928	\$67,668	\$68,676	\$71,952	\$76,692

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), \$142 should be added to the monthly totals (\$118 for out-of-pocket medical costs and \$24 for miscellaneous costs) resulting in an annual increase in costs of \$1,699 (for an elder person).

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

Table D-47: The Elder Economic Security Standard Index for Schenectady County, 2009
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)	\$518	\$684	\$1,136	\$518	\$684	\$1,136
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$196	\$196	\$196	\$346	\$346	\$346
Health Care (Good Health)	\$281	\$281	\$281	\$562	\$562	\$562
Miscellaneous	\$245	\$245	\$245	\$371	\$371	\$371
Index Per Month	\$1,472	\$1,638	\$2,090	\$2,225	\$2,391	\$2,843
Index Per Year	\$17,664	\$19,656	\$25,080	\$26,700	\$28,692	\$34,116

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2009	\$8,088	\$12,132
Average County Social Security Benefit 2009	\$14,520	\$23,625

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)	\$7,608	\$25,272	\$27,264	\$32,688	\$34,308	\$36,300	\$41,724
Medium (16 hrs)	\$20,176	\$37,840	\$39,832	\$45,256	\$46,876	\$48,868	\$54,292
High w/ADC (36 hrs)	\$39,108	\$56,772	\$58,764	\$64,188	\$65,808	\$67,800	\$73,224
High w/o ADC (36 hrs)	\$42,384	\$60,048	\$62,040	\$67,464	\$69,084	\$71,076	\$76,500

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), \$142 should be added to the monthly totals (\$118 for out-of-pocket medical costs and \$24 for miscellaneous costs) resulting in an annual increase in costs of \$1,699 (for an elder person).

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

Table D-48: The Elder Economic Security Standard Index for Schoharie County, 2009
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$417	\$605	\$909	\$417	\$605	\$909
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$196	\$196	\$196	\$346	\$346	\$346
Health Care (Good Health)	\$401	\$401	\$401	\$802	\$802	\$802
Miscellaneous	\$249	\$249	\$249	\$399	\$399	\$399
Index Per Month	\$1,495	\$1,683	\$1,987	\$2,392	\$2,580	\$2,884
Index Per Year	\$17,940	\$20,196	\$23,844	\$28,704	\$30,960	\$34,608

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2009	\$8,088	\$12,132
Average County Social Security Benefit 2009	\$13,485	\$21,941

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)	\$7,608	\$25,548	\$27,804	\$31,452	\$36,312	\$38,568	\$42,216
Medium (16 hrs)	\$20,176	\$38,116	\$40,372	\$44,020	\$48,880	\$51,136	\$54,784
High w/ADC (36 hrs)	\$39,108	\$57,048	\$59,304	\$62,952	\$67,812	\$70,068	\$73,716
High w/o ADC (36 hrs)	\$42,384	\$60,324	\$62,580	\$66,228	\$71,088	\$73,344	\$76,992

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), \$60 should be added to the monthly totals (\$50 for out-of-pocket medical costs and \$10 for miscellaneous costs) resulting in an annual increase in costs of \$720 (for an elder person).

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

Table D-49: The Elder Economic Security Standard Index for Schuyler County, 2009
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$423	\$612	\$861	\$423	\$612	\$861
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$237	\$237	\$237	\$418	\$418	\$418
Health Care (Good Health)	\$401	\$401	\$401	\$802	\$802	\$802
Miscellaneous	\$259	\$259	\$259	\$414	\$414	\$414
Index Per Month	\$1,552	\$1,741	\$1,990	\$2,485	\$2,674	\$2,923
Index Per Year	\$18,624	\$20,892	\$23,880	\$29,820	\$32,088	\$35,076

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2009	\$8,088	\$12,132
Average County Social Security Benefit 2009	\$13,640	\$22,193

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)	\$7,608	\$26,232	\$28,500	\$31,488	\$37,428	\$39,696	\$42,684
Medium (16 hrs)	\$20,176	\$38,800	\$41,068	\$44,056	\$49,996	\$52,264	\$55,252
High w/ADC (36 hrs)	\$39,108	\$57,732	\$60,000	\$62,988	\$68,928	\$71,196	\$74,184
High w/o ADC (36 hrs)	\$42,384	\$61,008	\$63,276	\$66,264	\$72,204	\$74,472	\$77,460

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), \$60 should be added to the monthly totals (\$50 for out-of-pocket medical costs and \$10 for miscellaneous costs) resulting in an annual increase in costs of \$720 (for an elder person).

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

Table D-50: The Elder Economic Security Standard Index for Seneca County, 2009
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)	\$519	\$646	\$1,255	\$519	\$646	\$1,255
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$237	\$237	\$237	\$418	\$418	\$418
Health Care (Good Health)	\$280	\$280	\$280	\$560	\$560	\$560
Miscellaneous	\$254	\$254	\$254	\$385	\$385	\$385
Index Per Month	\$1,522	\$1,649	\$2,258	\$2,310	\$2,437	\$3,046
Index Per Year	\$18,264	\$19,788	\$27,096	\$27,720	\$29,244	\$36,552

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2009	\$8,088	\$12,132
Average County Social Security Benefit 2009	\$13,505	\$21,973

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)	\$7,608	\$25,872	\$27,396	\$34,704	\$35,328	\$36,852	\$44,160
Medium (16 hrs)	\$20,176	\$38,440	\$39,964	\$47,272	\$47,896	\$49,420	\$56,728
High w/ADC (36 hrs)	\$39,108	\$57,372	\$58,896	\$66,204	\$66,828	\$68,352	\$75,660
High w/o ADC (36 hrs)	\$42,384	\$60,648	\$62,172	\$69,480	\$70,104	\$71,628	\$78,936

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$151 should be added to the monthly totals (\$126 for out-of-pocket medical costs and \$25 for miscellaneous costs) resulting in an annual increase in costs of \$1,814 (for an elder person).

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

Table D-51: The Elder Economic Security Standard Index for Steuben County, 2009
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)	\$424	\$596	\$891	\$424	\$596	\$891
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$237	\$237	\$237	\$418	\$418	\$418
Health Care (Good Health)	\$401	\$401	\$401	\$802	\$802	\$802
Miscellaneous	\$259	\$259	\$259	\$414	\$414	\$414
Index Per Month	\$1,553	\$1,725	\$2,020	\$2,486	\$2,658	\$2,953
Index Per Year	\$18,636	\$20,700	\$24,240	\$29,832	\$31,896	\$35,436

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2009	\$8,088	\$12,132
Average County Social Security Benefit 2009	\$13,702	\$22,294

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)	\$7,608	\$26,244	\$28,308	\$31,848	\$37,440	\$39,504	\$43,044
Medium (16 hrs)	\$20,176	\$38,812	\$40,876	\$44,416	\$50,008	\$52,072	\$55,612
High w/ADC (36 hrs)	\$39,108	\$57,744	\$59,808	\$63,348	\$68,940	\$71,004	\$74,544
High w/o ADC (36 hrs)	\$42,384	\$61,020	\$63,084	\$66,624	\$72,216	\$74,280	\$77,820

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), \$60 should be added to the monthly totals (\$50 for out-of-pocket medical costs and \$10 for miscellaneous costs) resulting in an annual increase in costs of \$720 (for an elder person).

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

Table D-52: The Elder Economic Security Standard Index for Suffolk County, 2009
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)	\$912	\$1,326	\$1,928	\$912	\$1,326	\$1,928
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$209	\$209	\$209	\$368	\$368	\$368
Health Care (Good Health)	\$401	\$401	\$401	\$802	\$802	\$802
Miscellaneous	\$351	\$351	\$351	\$502	\$502	\$502
Index Per Month	\$2,105	\$2,519	\$3,121	\$3,012	\$3,426	\$4,028
Index Per Year	\$25,260	\$30,228	\$37,452	\$36,144	\$41,112	\$48,336

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2009	\$8,088	\$12,132
Average County Social Security Benefit 2009	\$15,614	\$25,404

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)	\$7,608	\$32,868	\$37,836	\$45,060	\$43,752	\$48,720	\$55,944
Medium (16 hrs)	\$20,176	\$45,436	\$50,404	\$57,628	\$56,320	\$61,288	\$68,512
High w/ADC (36 hrs)	\$39,108	\$64,368	\$69,336	\$76,560	\$75,252	\$80,220	\$87,444
High w/o ADC (36 hrs)	\$42,384	\$67,644	\$72,612	\$79,836	\$78,528	\$83,496	\$90,720

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), \$60 should be added to the monthly totals (\$50 for out-of-pocket medical costs and \$10 for miscellaneous costs) resulting in an annual increase in costs of \$720 (for an elder person).

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

Table D-53: The Elder Economic Security Standard Index for Sullivan County, 2009
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)	\$593	\$680	\$1,618	\$593	\$680	\$1,618
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$237	\$237	\$237	\$418	\$418	\$418
Health Care (Good Health)	\$401	\$401	\$401	\$802	\$802	\$802
Miscellaneous	\$293	\$293	\$293	\$448	\$448	\$448
Index Per Month	\$1,756	\$1,843	\$2,781	\$2,689	\$2,776	\$3,714
Index Per Year	\$21,072	\$22,116	\$33,372	\$32,268	\$33,312	\$44,568

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2009	\$8,088	\$12,132
Average County Social Security Benefit 2009	\$14,010	\$22,795

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)	\$7,608	\$28,680	\$29,724	\$40,980	\$39,876	\$40,920	\$52,176
Medium (16 hrs)	\$20,176	\$41,248	\$42,292	\$53,548	\$52,444	\$53,488	\$64,744
High w/ADC (36 hrs)	\$39,108	\$60,180	\$61,224	\$72,480	\$71,376	\$72,420	\$83,676
High w/o ADC (36 hrs)	\$42,384	\$63,456	\$64,500	\$75,756	\$74,652	\$75,696	\$86,952

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), \$60 should be added to the monthly totals (\$50 for out-of-pocket medical costs and \$10 for miscellaneous costs) resulting in an annual increase in costs of \$720 (for an elder person).

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

Table D-54: The Elder Economic Security Standard Index for Tioga County, 2009
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)	\$441	\$589	\$955	\$441	\$589	\$955
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$224	\$224	\$224	\$395	\$395	\$395
Health Care (Good Health)	\$275	\$275	\$275	\$550	\$550	\$550
Miscellaneous	\$234	\$234	\$234	\$363	\$363	\$363
Index Per Month	\$1,406	\$1,554	\$1,920	\$2,177	\$2,325	\$2,691
Index Per Year	\$16,872	\$18,648	\$23,040	\$26,124	\$27,900	\$32,292

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2009	\$8,088	\$12,132
Average County Social Security Benefit 2009	\$14,046	\$22,853

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)	\$7,608	\$24,480	\$26,256	\$30,648	\$33,732	\$35,508	\$39,900
Medium (16 hrs)	\$20,176	\$37,048	\$38,824	\$43,216	\$46,300	\$48,076	\$52,468
High w/ADC (36 hrs)	\$39,108	\$55,980	\$57,756	\$62,148	\$65,232	\$67,008	\$71,400
High w/o ADC (36 hrs)	\$42,384	\$59,256	\$61,032	\$65,424	\$68,508	\$70,284	\$74,676

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), \$145 should be added to the monthly totals (\$121 for out-of-pocket medical costs and \$24 for miscellaneous costs) resulting in an annual increase in costs of \$1,742 (for an elder person).

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

Table D-55: The Elder Economic Security Standard Index for Tompkins County, 2009
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)	\$519	\$788	\$1,255	\$519	\$788	\$1,255
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$224	\$224	\$224	\$395	\$395	\$395
Health Care (Good Health)	\$401	\$401	\$401	\$802	\$802	\$802
Miscellaneous	\$275	\$275	\$275	\$429	\$429	\$429
Index Per Month	\$1,651	\$1,920	\$2,387	\$2,573	\$2,842	\$3,309
Index Per Year	\$19,812	\$23,040	\$28,644	\$30,876	\$34,104	\$39,708

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2009	\$8,088	\$12,132
Average County Social Security Benefit 2009	\$14,947	\$24,319

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)	\$7,608	\$27,420	\$30,648	\$36,252	\$38,484	\$41,712	\$47,316
Medium (16 hrs)	\$20,176	\$39,988	\$43,216	\$48,820	\$51,052	\$54,280	\$59,884
High w/ADC (36 hrs)	\$39,108	\$58,920	\$62,148	\$67,752	\$69,984	\$73,212	\$78,816
High w/o ADC (36 hrs)	\$42,384	\$62,196	\$65,424	\$71,028	\$73,260	\$76,488	\$82,092

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), \$60 should be added to the monthly totals (\$50 for out-of-pocket medical costs and \$10 for miscellaneous costs) resulting in an annual increase in costs of \$720 (for an elder person).

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

Table D-56: The Elder Economic Security Standard Index for Ulster County, 2009
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)	\$578	\$805	\$1,554	\$578	\$805	\$1,554
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$224	\$224	\$224	\$395	\$395	\$395
Health Care (Good Health)	\$401	\$401	\$401	\$802	\$802	\$802
Miscellaneous	\$287	\$287	\$287	\$441	\$441	\$441
Index Per Month	\$1,722	\$1,949	\$2,698	\$2,644	\$2,871	\$3,620
Index Per Year	\$20,664	\$23,388	\$32,376	\$31,728	\$34,452	\$43,440

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2009	\$8,088	\$12,132
Average County Social Security Benefit 2009	\$14,549	\$23,673

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)	\$7,608	\$28,272	\$30,996	\$39,984	\$39,336	\$42,060	\$51,048
Medium (16 hrs)	\$20,176	\$40,840	\$43,564	\$52,552	\$51,904	\$54,628	\$63,616
High w/ADC (36 hrs)	\$39,108	\$59,772	\$62,496	\$71,484	\$70,836	\$73,560	\$82,548
High w/o ADC (36 hrs)	\$42,384	\$63,048	\$65,772	\$74,760	\$74,112	\$76,836	\$85,824

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), \$60 should be added to the monthly totals (\$50 for out-of-pocket medical costs and \$10 for miscellaneous costs) resulting in an annual increase in costs of \$720 (for an elder person).

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

Table D-57: The Elder Economic Security Standard Index for Warren County, 2009
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$423	\$664	\$1,143	\$423	\$664	\$1,143
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$224	\$224	\$224	\$395	\$395	\$395
Health Care (Good Health)	\$292	\$292	\$292	\$584	\$584	\$584
Miscellaneous	\$234	\$234	\$234	\$366	\$366	\$366
Index Per Month	\$1,405	\$1,646	\$2,125	\$2,196	\$2,437	\$2,916
Index Per Year	\$16,860	\$19,752	\$25,500	\$26,352	\$29,244	\$34,992

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2009	\$8,088	\$12,132
Average County Social Security Benefit 2009	\$14,320	\$23,300

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)	\$7,608	\$24,468	\$27,360	\$33,108	\$33,960	\$36,852	\$42,600
Medium (16 hrs)	\$20,176	\$37,036	\$39,928	\$45,676	\$46,528	\$49,420	\$55,168
High w/ADC (36 hrs)	\$39,108	\$55,968	\$58,860	\$64,608	\$65,460	\$68,352	\$74,100
High w/o ADC (36 hrs)	\$42,384	\$59,244	\$62,136	\$67,884	\$68,736	\$71,628	\$77,376

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), \$143 should be added to the monthly totals (\$119 for out-of-pocket medical costs and \$24 for miscellaneous costs) resulting in an annual increase in costs of \$1,714 (for an elder person).

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

Table D-58: The Elder Economic Security Standard Index for Washington County, 2009
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$423	\$607	\$1,143	\$423	\$607	\$1,143
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$224	\$224	\$224	\$395	\$395	\$395
Health Care (Good Health)	\$292	\$292	\$292	\$584	\$584	\$584
Miscellaneous	\$234	\$234	\$234	\$366	\$366	\$366
Index Per Month	\$1,405	\$1,589	\$2,125	\$2,196	\$2,380	\$2,916
Index Per Year	\$16,860	\$19,068	\$25,500	\$26,352	\$28,560	\$34,992

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2009	\$8,088	\$12,132
Average County Social Security Benefit 2009	\$13,742	\$22,358

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)	\$7,608	\$24,468	\$26,676	\$33,108	\$33,960	\$36,168	\$42,600
Medium (16 hrs)	\$20,176	\$37,036	\$39,244	\$45,676	\$46,528	\$48,736	\$55,168
High w/ADC (36 hrs)	\$39,108	\$55,968	\$58,176	\$64,608	\$65,460	\$67,668	\$74,100
High w/o ADC (36 hrs)	\$42,384	\$59,244	\$61,452	\$67,884	\$68,736	\$70,944	\$77,376

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), \$144 should be added to the monthly totals (\$120 for out-of-pocket medical costs and \$24 for miscellaneous costs) resulting in an annual increase in costs of \$1,728 (for an elder person).

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

Table D-59: The Elder Economic Security Standard Index for Wayne County, 2009
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)	\$457	\$581	\$1,200	\$457	\$581	\$1,200
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$206	\$206	\$206	\$363	\$363	\$363
Health Care (Good Health)	\$281	\$281	\$281	\$562	\$562	\$562
Miscellaneous	\$235	\$235	\$235	\$362	\$362	\$362
Index Per Month	\$1,411	\$1,535	\$2,154	\$2,172	\$2,296	\$2,915
Index Per Year	\$16,932	\$18,420	\$25,848	\$26,064	\$27,552	\$34,980

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2009	\$8,088	\$12,132
Average County Social Security Benefit 2009	\$14,314	\$23,290

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)	\$7,608	\$24,540	\$26,028	\$33,456	\$33,672	\$35,160	\$42,588
Medium (16 hrs)	\$20,176	\$37,108	\$38,596	\$46,024	\$46,240	\$47,728	\$55,156
High w/ADC (36 hrs)	\$39,108	\$56,040	\$57,528	\$64,956	\$65,172	\$66,660	\$74,088
High w/o ADC (36 hrs)	\$42,384	\$59,316	\$60,804	\$68,232	\$68,448	\$69,936	\$77,364

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$154 should be added to the monthly totals (\$128 for out-of-pocket medical costs and \$26 for miscellaneous costs) resulting in an annual increase in costs of \$1,843 (for an elder person).

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

Table D-60: The Elder Economic Security Standard Index for Westchester County, 2009

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)	\$1,057	\$1,385	\$2,339	\$1,057	\$1,385	\$2,339
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$209	\$209	\$209	\$368	\$368	\$368
Health Care (Good Health)	\$401	\$401	\$401	\$802	\$802	\$802
Miscellaneous	\$380	\$380	\$380	\$531	\$531	\$531
Index Per Month	\$2,279	\$2,607	\$3,561	\$3,186	\$3,514	\$4,468
Index Per Year	\$27,348	\$31,284	\$42,732	\$38,232	\$42,168	\$53,616

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2009	\$8,088	\$12,132
Average County Social Security Benefit 2009	\$16,291	\$26,507

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)	\$7,608	\$34,956	\$38,892	\$50,340	\$45,840	\$49,776	\$61,224
Medium (16 hrs)	\$20,176	\$47,524	\$51,460	\$62,908	\$58,408	\$62,344	\$73,792
High w/ADC (36 hrs)	\$39,108	\$66,456	\$70,392	\$81,840	\$77,340	\$81,276	\$92,724
High w/o ADC (36 hrs)	\$42,384	\$69,732	\$73,668	\$85,116	\$80,616	\$84,552	\$96,000

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), \$60 should be added to the monthly totals (\$50 for out-of-pocket medical costs and \$10 for miscellaneous costs) resulting in an annual increase in costs of \$720 (for an elder person).

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

Table D-61: The Elder Economic Security Standard Index for Wyoming County, 2009
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)	\$478	\$594	\$1,205	\$478	\$594	\$1,205
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$237	\$237	\$237	\$418	\$418	\$418
Health Care (Good Health)	\$277	\$277	\$277	\$554	\$554	\$554
Miscellaneous	\$245	\$245	\$245	\$376	\$376	\$376
Index Per Month	\$1,469	\$1,585	\$2,196	\$2,254	\$2,370	\$2,981
Index Per Year	\$17,628	\$19,020	\$26,352	\$27,048	\$28,440	\$35,772

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2009	\$8,088	\$12,132
Average County Social Security Benefit 2009	\$13,780	\$22,420

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)	\$7,608	\$25,236	\$26,628	\$33,960	\$34,656	\$36,048	\$43,380
Medium (16 hrs)	\$20,176	\$37,804	\$39,196	\$46,528	\$47,224	\$48,616	\$55,948
High w/ADC (36 hrs)	\$39,108	\$56,736	\$58,128	\$65,460	\$66,156	\$67,548	\$74,880
High w/o ADC (36 hrs)	\$42,384	\$60,012	\$61,404	\$68,736	\$69,432	\$70,824	\$78,156

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$124 should be added to the monthly totals (\$103 for out-of-pocket medical costs and \$21 for miscellaneous costs) resulting in an annual increase in costs of \$1,483 (for an elder person).

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

Table D-62: The Elder Economic Security Standard Index for Yates County, 2009
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)	\$424	\$600	\$891	\$424	\$600	\$891
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$237	\$237	\$237	\$418	\$418	\$418
Health Care (Good Health)	\$280	\$280	\$280	\$560	\$560	\$560
Miscellaneous	\$235	\$235	\$235	\$366	\$366	\$366
Index Per Month	\$1,408	\$1,584	\$1,875	\$2,196	\$2,372	\$2,663
Index Per Year	\$16,896	\$19,008	\$22,500	\$26,352	\$28,464	\$31,956

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2009	\$8,088	\$12,132
Average County Social Security Benefit 2009	\$13,753	\$22,376

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)	\$7,608	\$24,504	\$26,616	\$30,108	\$33,960	\$36,072	\$39,564
Medium (16 hrs)	\$20,176	\$37,072	\$39,184	\$42,676	\$46,528	\$48,640	\$52,132
High w/ADC (36 hrs)	\$39,108	\$56,004	\$58,116	\$61,608	\$65,460	\$67,572	\$71,064
High w/o ADC (36 hrs)	\$42,384	\$59,280	\$61,392	\$64,884	\$68,736	\$70,848	\$74,340

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), \$151 should be added to the monthly totals (\$126 for out-of-pocket medical costs and \$25 for miscellaneous costs) resulting in an annual increase in costs of \$1,814 (for an elder person).

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

Table D-63: The Elder Economic Security Standard Index for New York County (North Manhattan), 2009

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)	\$528	\$1,314	\$1,613	\$528	\$1,314	\$1,613
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation*	\$209	\$209	\$209	\$368	\$368	\$368
Health Care (Good Health)	\$228	\$228	\$228	\$456	\$456	\$456
Miscellaneous	\$239	\$239	\$239	\$356	\$356	\$356
Index Per Month	\$1,436	\$2,222	\$2,521	\$2,136	\$2,922	\$3,221
Index Per Year	\$17,232	\$26,664	\$30,252	\$25,632	\$35,064	\$38,652

* Transportation Cost with Public Transportation: Elder person \$44.50, Elder couple \$89.

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2009	\$8,088	\$12,132
Average County Social Security Benefit 2009	\$15,131	\$24,619

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)	\$7,608	\$24,840	\$34,272	\$37,860	\$33,240	\$42,672	\$46,260
Medium (16 hrs)	\$20,176	\$37,408	\$46,840	\$50,428	\$45,808	\$55,240	\$58,828
High w/ADC (36 hrs)	\$39,108	\$56,340	\$65,772	\$69,360	\$64,740	\$74,172	\$77,760
High w/o ADC (36 hrs)	\$42,384	\$59,616	\$69,048	\$72,636	\$68,016	\$77,448	\$81,036

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), \$125 should be added to the monthly totals (\$104 for out-of-pocket medical costs and \$21 for miscellaneous costs) resulting in an annual increase in costs of \$1,498 (for an elder person).

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

Table D-64: The Elder Economic Security Standard Index for New York County (South Manhattan), 2009

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)	\$808	\$1,314	\$2,546	\$808	\$1,314	\$2,546
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation*	\$209	\$209	\$209	\$368	\$368	\$368
Health Care (Good Health)	\$228	\$228	\$228	\$456	\$456	\$456
Miscellaneous	\$295	\$295	\$295	\$412	\$412	\$412
Index Per Month	\$1,772	\$2,278	\$3,510	\$2,472	\$2,978	\$4,210
Index Per Year	\$21,264	\$27,336	\$42,120	\$29,664	\$35,736	\$50,520

* Transportation Cost with Public Transportation: Elder person \$44.50, Elder Couple \$89.

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2009	\$8,088	\$12,132
Average County Social Security Benefit 2009	\$15,131	\$24,619

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)	\$7,608	\$28,872	\$34,944	\$49,728	\$37,272	\$43,344	\$58,128
Medium (16 hrs)	\$20,176	\$41,440	\$47,512	\$62,296	\$49,840	\$55,912	\$70,696
High w/ADC (36 hrs)	\$39,108	\$60,372	\$66,444	\$81,228	\$68,772	\$74,844	\$89,628
High w/o ADC (36 hrs)	\$42,384	\$63,648	\$69,720	\$84,504	\$72,048	\$78,120	\$92,904

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), \$125 should be added to the monthly totals (\$104 for out-of-pocket medical costs and \$21 for miscellaneous costs) resulting in an annual increase in costs of \$1,498 (for an elder person).

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

Table D-65: The Elder Economic Security Standard Index for New York City, 2009
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)	\$702	\$1,195	\$1,979	\$702	\$1,195	\$1,979
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation*	\$209	\$209	\$209	\$368	\$368	\$368
Health Care (Good Health)	\$228	\$228	\$228	\$456	\$456	\$456
Miscellaneous	\$274	\$274	\$274	\$391	\$391	\$391
Index Per Month	\$1,645	\$2,138	\$2,922	\$2,345	\$2,838	\$3,622
Index Per Year	\$19,740	\$25,656	\$35,064	\$28,140	\$34,056	\$43,464

* Transportation Cost with Public Transportation: Elder person \$44.50, Elder Couple \$89.

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2009	\$8,088	\$12,132
Average County Social Security Benefit 2009	\$13,815	\$22,477

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)	\$7,608	\$27,348	\$33,264	\$42,672	\$35,748	\$41,664	\$51,072
Medium (16 hrs)	\$20,176	\$39,916	\$45,832	\$55,240	\$48,316	\$54,232	\$63,640
High w/ADC (36 hrs)	\$39,108	\$58,848	\$64,764	\$74,172	\$67,248	\$73,164	\$82,572
High w/o ADC (36 hrs)	\$42,384	\$62,124	\$68,040	\$77,448	\$70,524	\$76,440	\$85,848

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), \$124 should be added to the monthly totals (\$103 for out-of-pocket medical costs and \$21 for miscellaneous costs) resulting in an annual increase in costs of \$1,483 (for an elder person).

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

Table D-66: The Elder Economic Security Standard Index for Long Island, 2009
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)	\$969	\$1,340	\$2,065	\$969	\$1,340	\$2,065
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$209	\$209	\$209	\$368	\$368	\$368
Health Care (Good Health)	\$401	\$401	\$401	\$802	\$802	\$802
Miscellaneous	\$362	\$362	\$362	\$513	\$513	\$513
Index Per Month	\$2,173	\$2,544	\$3,269	\$3,080	\$3,451	\$4,176
Index Per Year	\$26,076	\$30,528	\$39,228	\$36,960	\$41,412	\$50,112

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2009	\$8,088	\$12,132
Average County Social Security Benefit 2009	\$15,945	\$25,943

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)	\$7,608	\$33,684	\$38,136	\$46,836	\$44,568	\$49,020	\$57,720
Medium (16 hrs)	\$20,176	\$46,252	\$50,704	\$59,404	\$57,136	\$61,588	\$70,288
High w/ADC (36 hrs)	\$39,108	\$65,184	\$69,636	\$78,336	\$76,068	\$80,520	\$89,220
High w/o ADC (36 hrs)	\$42,384	\$68,460	\$72,912	\$81,612	\$79,344	\$83,796	\$92,496

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$60 should be added to the monthly totals (\$50 for out-of-pocket medical costs and \$10 for miscellaneous costs) resulting in an annual increase in costs of \$720 (for an elder person).

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

Table D-67: The Elder Economic Security Standard Index for Lower Hudson River Valley, 2009

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)	\$1,032	\$1,402	\$2,240	\$1,032	\$1,402	\$2,240
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$209	\$209	\$209	\$368	\$368	\$368
Health Care (Good Health)	\$401	\$401	\$401	\$802	\$802	\$802
Miscellaneous	\$375	\$375	\$375	\$526	\$526	\$526
Index Per Month	\$2,249	\$2,619	\$3,457	\$3,156	\$3,526	\$4,364
Index Per Year	\$26,988	\$31,428	\$41,484	\$37,872	\$42,312	\$52,368

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2009	\$8,088	\$12,132
Average County Social Security Benefit 2009	\$16,217	\$26,387

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)	\$7,608	\$34,596	\$39,036	\$49,092	\$45,480	\$49,920	\$59,976
Medium (16 hrs)	\$20,176	\$47,164	\$51,604	\$61,660	\$58,048	\$62,488	\$72,544
High w/ADC (36 hrs)	\$39,108	\$66,096	\$70,536	\$80,592	\$76,980	\$81,420	\$91,476
High w/o ADC (36 hrs)	\$42,384	\$69,372	\$73,812	\$83,868	\$80,256	\$84,696	\$94,752

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), \$60 should be added to the monthly totals (\$50 for out-of-pocket medical costs and \$10 for miscellaneous costs) resulting in an annual increase in costs of \$720 (for an elder person).

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

Table D-68: The Elder Economic Security Standard Index for North & Western New York State, 2009

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)	\$497	\$666	\$1,120	\$497	\$666	\$1,120
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$213	\$213	\$213	\$375	\$375	\$375
Health Care (Good Health)	\$322	\$322	\$322	\$644	\$644	\$644
Miscellaneous	\$253	\$253	\$253	\$389	\$389	\$389
Index Per Month	\$1,517	\$1,686	\$2,140	\$2,333	\$2,502	\$2,956
Index Per Year	\$18,204	\$20,232	\$25,680	\$27,996	\$30,024	\$35,472

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2009	\$8,088	\$12,132
Average County Social Security Benefit 2009	\$14,349	\$23,346

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)	\$7,608	\$25,812	\$27,840	\$33,288	\$35,604	\$37,632	\$43,080
Medium (16 hrs)	\$20,176	\$38,380	\$40,408	\$45,856	\$48,172	\$50,200	\$55,648
High w/ADC (36 hrs)	\$39,108	\$57,312	\$59,340	\$64,788	\$67,104	\$69,132	\$74,580
High w/o ADC (36 hrs)	\$42,384	\$60,588	\$62,616	\$68,064	\$70,380	\$72,408	\$77,856

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), \$110 should be added to the monthly totals (\$92 for out-of-pocket medical costs and \$18 for miscellaneous costs) resulting in an annual increase in costs of \$1,325 (for an elder person).

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

Appendix E: Wider Opportunities for Women



Wider Opportunities for Women

Founded in 1964, Wider Opportunities for Women (WOW) has helped girls, women, and their families achieve economic security through a series of innovative training and education projects. For more than 45 years, WOW has helped women learn to earn, with programs emphasizing literacy, technical and nontraditional skills, the welfare-to-work transition, career development, and retirement security. WOW opened the first employment resource center for women in the United States, played a leadership role in establishing the concept of '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
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1001 Connecticut Ave, NW, Suite 930 • Washington, DC 20036
tel 202.464.1596 • fax 202.464.1660 • www.wowonline.org