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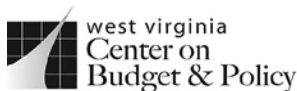
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# The Elder Economic Security Initiative™: The Elder Economic Security Standard™ Index for West Virginia



2010



## West Virginia Center on Budget and Policy

The West Virginia Center on Budget and Policy is a nonprofit, nonpartisan research organization. Our aim is to support public policies that contribute to a shared prosperity for all West Virginians. We study critical issues, share what we learn with the public and policymakers, and work with diverse groups on sound solutions to economic and social problems. Our issue areas include jobs and the economy; children and families; tax and budget; health care; and elders.



## West Virginia Long Term Care Partnership

The West Virginia Long Term Care Partnership is a statewide partnership of public and private professionals from the geriatric, disability and long-term care fields. The partnership is committed to fostering West Virginians' ability to age in place, with improved economic security and in the setting they choose—whether in their home, a residential care facility or another location.



## 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](http://www.geront.umb.edu) or e-mail [gerontology@umb.edu](mailto:gerontology@umb.edu).




## Wider Opportunities for Women (WOW)

Wider Opportunities for Women (WOW) works nationally and in its home community of Washington, D.C. 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 Security (FES) Project. Through FES, WOW has reframed the national debate on social policies and programs from one that focuses on poverty to one that focuses on what it takes families to make ends meet. Building on FES, WOW has expanded to meet its intergenerational mission of economic independence for women at all stages of life with the Elder Economic Security Initiative. For more information about WOW's programs, please visit [www.wowonline.org](http://www.wowonline.org) or call WOW at 202-464-1596.

Elder Economic Security Initiative™:

# The Elder Economic Security Standard™ Index for West Virginia



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 20 states, including **Minnesota, Connecticut, New Jersey, Michigan, New York, West Virginia, New Mexico and Washington**, in an effort that eventually will result in a national database of 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 the 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 federal 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 working 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 launch this exciting new Initiative.

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

## **Foreword from the West Virginia Center on Budget and Policy and the West Virginia Long Term Care Partnership**

West Virginia's population is the nation's second oldest. Between now and 2030 our state's overall population is expected to decrease, yet our percentage of residents aged 65 and older will soar almost 10 percentage points to 24.8 percent of our total population. As our elderly population increases, many older residents will be unable to maintain their homes and take care of their health and personal care needs without assistance.

Social Security, Medicare, Older Americans Act programs and several state initiatives currently provide crucial support to older West Virginians, allowing them to maintain their quality of life. We encourage the state to expand valuable existing services like the Lighthouse program, the Family Alzheimer's In-Home Respite (FAIR) program, and the Medicaid Personal Care and Aged and Disabled Waiver programs. At the same time, we recognize that a growing aged population also signals a shrinking tax base. Public and private partners must work together to develop innovative models of both service delivery and financing to address the evolving composition of our state.

The Elder Economic Security Initiative™ offers West Virginia an opportunity to respond informatively to these demographic changes, which are already transforming our economy, our workplaces and our families. The Elder Index measures the cost of living for older adults in today's economy who are "aging in place" in their own homes. All 55 of our counties are represented in the Elder Index—the first of its kind to look specifically at the needs of older adults in West Virginia.

Using the Elder Index as a guide, West Virginia's government, communities and private organizations can better understand the cost of living in the community and invest wisely in supports and services that will help our seniors age in place with improved economic security.

Ted Boettner, Executive Director, West Virginia Center on Budget and Policy

Laura Boone, Director, West Virginia Long Term Care Partnership

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# The Elder Economic Security Standard™ Index for West Virginia

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## EXECUTIVE SUMMARY

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

In an effort to address these issues, the West Virginia Center on Budget and Policy and the West Virginia Long Term Care Partnership joined the national Elder Economic Security Initiative launched by Wider Opportunities for Women in Washington, D.C. Critical to the work is a new measure of income adequacy—the Elder Economic Security Standard Index (Elder Index). The Elder Index for West Virginia 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 such as: What is an adequate income for older adults in West Virginia 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, or 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 parents. 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 by continuing to live in the community setting of their choice. The Elder Index defines economic security as the financial status in which 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 West Virginia 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 West Virginia, benchmarking basic living expense costs for elder households. It illustrates how expenses vary both by specific West Virginia geographic areas and 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 West Virginia

### 1. In most counties in West Virginia, elders cannot meet their basic living expenses if they live at the federal poverty level or the level of the average Social Security benefit. This is true of elders statewide, whether they rent or own a home.<sup>1</sup>

- About 11% of West Virginia's older adults live at or below the federal poverty level.
- Social Security is the only source of income for one in four older adults in West Virginia, the majority of whom are women.<sup>2</sup>
- Expenses vary widely across types of communities. For example, elder homeowners with no mortgage who live alone in Wayne County need \$13,608 per year to cover basic living expenses. In contrast, elder renters living alone in Jefferson County need as much as \$19,380, and elder homeowners with a mortgage living in Grant, Hardy and Pendleton counties need as much as \$23,328 to cover basic expenses. The statewide average for single older adults is \$14,832 for an owner with no mortgage, \$17,460 for a single renter, and \$20,616 for an owner with a mortgage.
- Elder couples that own homes with no mortgage and live in Wayne County need \$22,656 per year to cover basic living expenses. In contrast, couples who rent a home in Jefferson County need as much as \$29,088 to meet their basic household budgets, and elder couples who own a home with a mortgage living in Grant, Hardy and Pendleton counties need as much as \$33,360 to cover basic expenses. The statewide average for an older couple is \$24,504 for owners with no mortgage, \$27,132 for couples who rent, and \$30,288 for owners with a mortgage.

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

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

while owners still paying a mortgage typically have the highest housing costs.

- The monthly housing costs for elder homeowners without a mortgage range from a low of \$215 per month in McDowell, Mercer and Wyoming counties to a high of \$311 per month in Doddridge, Harrison, Marion and Taylor counties.
- The monthly housing costs for older adults paying fair-market rent for a one-bedroom apartment range from a low of \$323 per month in Clay County to a high of \$642 per month in Jefferson County.
- The monthly housing costs for elder homeowners with a mortgage range from a low of \$574 per month in McDowell, Mercer and Wyoming counties to a high of \$937 per month in Berkeley, Grant, Hampshire, Hardy, Jefferson, Mineral, Morgan and Pendleton counties.

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

- The Elder Index includes premium costs of supplemental health and prescription drug coverage to Medicare, which provide critical protection against high medical and prescription drug costs.<sup>3</sup>
- Older adults in West Virginia who are in good health face combined health care costs (insurance premiums plus co-pays, deductibles, fees and other out-of-pocket expenses) of \$264 to \$317 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 \$528 to \$634 per month.

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

- An elder paying market rate rent in West Virginia has expenses reduced by only 36% when a spouse dies,

<sup>1</sup> In three counties, Kanawha, Putnam and Wyoming, the average Social Security benefit is slightly higher than the basic living expenses estimated for older singles and/or couples who own a home with no mortgage.

<sup>2</sup> [http://assets.aarp.org/rgcenter/econ/ss\\_facts\\_08\\_wv.pdf](http://assets.aarp.org/rgcenter/econ/ss_facts_08_wv.pdf).

<sup>3</sup> Co-pays, deductibles and fees are included as well as other out-of-pocket costs, which vary according to health status.

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 \$972 per 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.<sup>4</sup>**

- The need for home and community-based long-term care can double or even triple an elder's expenses. Adding a low level of care for one person adds

\$6,014 per year to living costs. Requiring a medium level of care adds \$15,926, and needing a high level of care adds \$27,395 to \$31,574.<sup>5</sup>

- As a comparison, national market surveys report an average annual rate of \$68,619 for nursing facility care (semi-private room) in West Virginia.<sup>6</sup>

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.

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<sup>4</sup> 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. These estimates are based on statewide averages.

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<sup>5</sup> These estimates are based on statewide averages.

<sup>6</sup> *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](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 West Virginia Elders

## I. INTRODUCTION

This report addresses income adequacy for West Virginia's older adults using the 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 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, 15.7% of West Virginia residents were 65 years or older, and 13.3% were between the ages of 55 and 64—numbers poised to dramatically increase as Baby Boomers age.<sup>7</sup> The individual circumstances of West Virginia elders vary from the most fortunate, who are healthy and economically secure, to the least fortunate, who are poor, ill and/or living with disabilities. Elders' situations vary greatly

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

## Statewide Findings of the West Virginia Elder Economic Security Standard Index

**1. For single elders in good health, the statewide West Virginia Elder Index is \$14,832 for homeowners without a mortgage, \$17,460 for renters and \$20,616 for homeowners with a mortgage. This represents the living expense costs (housing, health care, transportation, food and miscellaneous) for elders who are age 65 and older in West Virginia. 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 73% of the statewide Elder Index for homeowners with no mortgage, 62% of the statewide Elder Index for renters and 53% of the statewide Elder Index for homeowners who have a mortgage.
- The average Social Security benefit for West Virginia elders is \$13,644 per year for an individual. This represents only 92% of the statewide Elder Index for homeowners with no mortgage, 78% of the statewide Elder Index for renters and 66% of the statewide Elder Index for homeowners who have a mortgage.

<sup>7</sup> Source: Population Estimates program of the U.S. Census Bureau. See <http://www.census.gov/popest/datasets.html>

2. For elder couples in good health, the statewide West Virginia Elder Index is \$24,504 for homeowners without a mortgage, \$27,132 for renters and \$30,288 for homeowners with a mortgage. This represents the living expense costs (housing, health care, transportation, food and miscellaneous) for couples including elders who are age 65 and older in West Virginia. 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 59% of the statewide Elder Index for homeowners with no mortgage, 54% of the statewide Elder Index for renters and 48% of the statewide Elder Index for homeowners who have a mortgage.
- The average Social Security benefit for West Virginia couples is estimated to be \$22,200 per year. This represents only 91% of the Elder Index for homeowners with no mortgage, 82% of the Elder Index for renters and 73% of the statewide Elder Index for homeowners who have a mortgage.

## Comparison to Other Benchmarks of Income

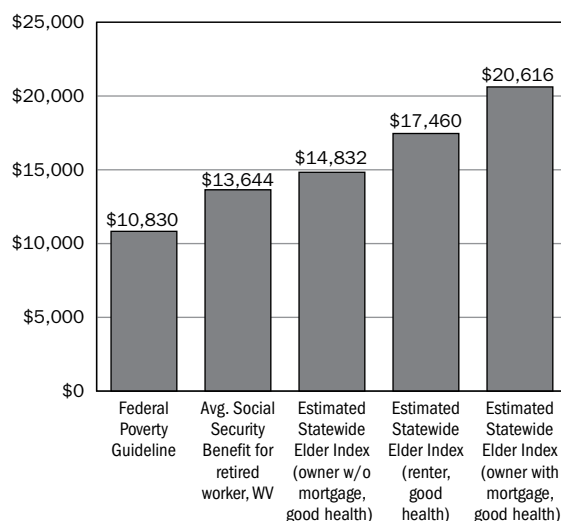
The following charts compare the Elder Index to other measures of income adequacy. **Figure 1** compares the Elder Index (for West Virginia one-person elder households) with the federal poverty guideline and average Social Security benefits for single elders in West Virginia. The federal poverty guideline (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 West Virginia is 1.4 to 1.9 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 West Virginia in 2009, at \$1,137 per month (\$13,644 per year), is higher than the poverty guideline, but below the Elder Index for owners without a mortgage, further below the Elder Index for older adults

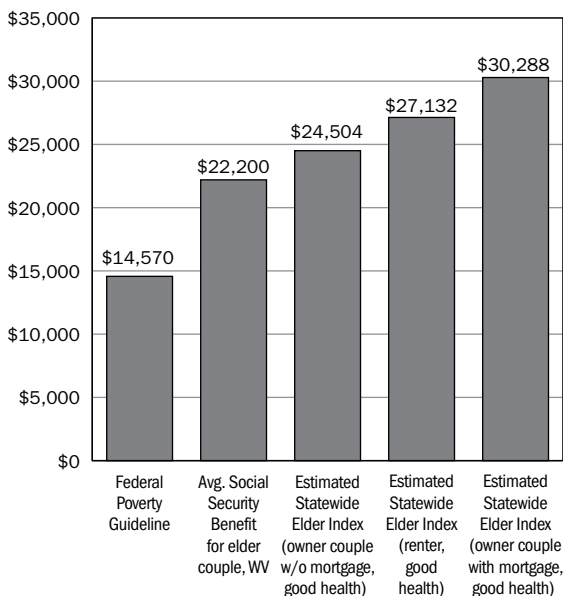
**FIGURE 1**  
**The Elder Index Compared to Other Benchmarks, 2009, Elder Index for One-Person Elder Households in West Virginia**



**TABLE 1**  
**The Statewide Elder Economic Security Standard Index for West Virginia, 2009**

Monthly Expenses	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter	Owner w/ Mortgage	Owner w/o Mortgage	Renter	Owner w/ Mortgage
Housing	\$268	\$487	\$750	\$268	\$487	\$750
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$230	\$230	\$230	\$406	\$406	\$406
Health Care (Good Health)	\$300	\$300	\$300	\$600	\$600	\$600
Miscellaneous	\$206	\$206	\$206	\$340	\$340	\$340
<b>Total Monthly (Index) Expenses</b>	<b>\$1,236</b>	<b>\$1,455</b>	<b>\$1,718</b>	<b>\$2,042</b>	<b>\$2,261</b>	<b>\$2,524</b>
<b>Total Annual (Index) Expenses</b>	<b>\$14,832</b>	<b>\$17,460</b>	<b>\$20,616</b>	<b>\$24,504</b>	<b>\$27,132</b>	<b>\$30,288</b>

**FIGURE 2**  
**The Elder Index Compared to Other Benchmarks, 2009, Elder Index for Two-Person Elder Households in West Virginia**



paying market-rate rents, and even further below the Elder Index for owners who have a mortgage.

### Two-Person Household

**Federal Poverty Guidelines:** As illustrated in **Figure 2**, the average after-tax income required by an elder couple in West Virginia is 1.7 to 2.1 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 West Virginia in 2009, at \$1,850 per month (\$22,200 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.

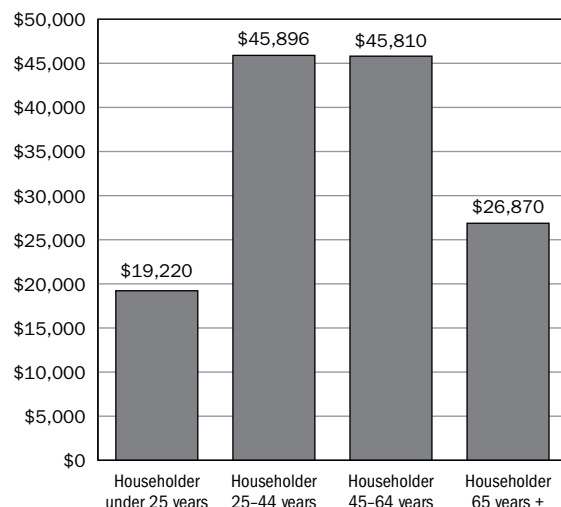
### Income Trends of West Virginia's Older Adults

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 West Virginia, median household income

for householders 65 years and older,<sup>8</sup> \$26,870 in 2008, was about 60% of the median household income of householders in their "peak earning" years, which was nearly \$46,000.<sup>9</sup>

According to the 2008 American Community Survey data, an estimated 11% of West Virginia's elders were considered "poor" in 2008, and even more West Virginia seniors were just above the federal poverty threshold.<sup>10</sup> A full 25% were estimated to have incomes at or below 150% of the poverty threshold. Poverty rates for older women are considerably higher than for older men—12% for women compared to 8% for men. Moreover, poor older households are disproportionately headed by women. In 2008, 66% of older households in West Virginia with incomes below the poverty level were headed by an older widowed or non-married woman.<sup>11</sup> Reasons for higher poverty rates among

**FIGURE 3**  
**West Virginia Median Household Income by Age, 2008**



Source: Estimated from the U.S. Census Bureau, 2008 American Community Survey, Table B19049.

<sup>8</sup> 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.

<sup>9</sup> Adjusted using the CPI, \$26,870 in 2008 represents \$26,487 in 2009.

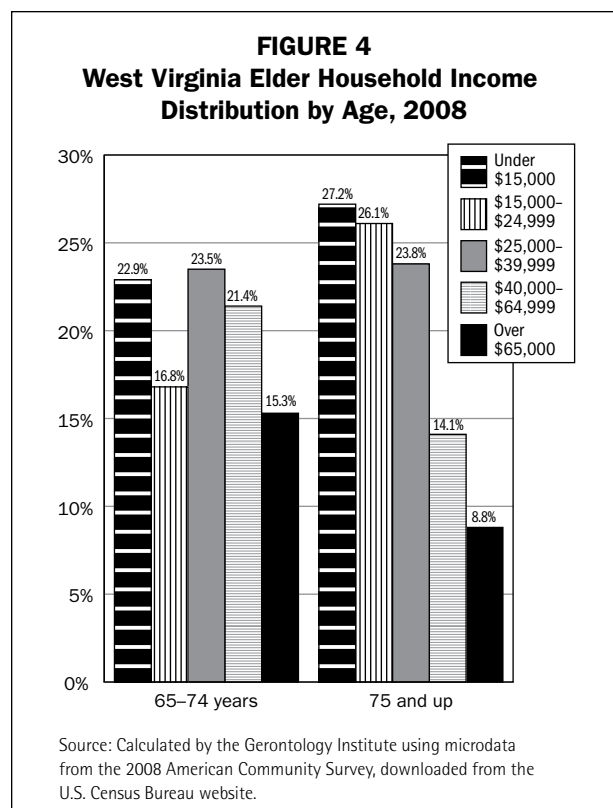
<sup>10</sup> Calculated from Tables B17024 and C17024, 2008 American Community Survey. Available online: [http://factfinder.census.gov/home/saff/main.html?\\_lang=en&\\_ts=](http://factfinder.census.gov/home/saff/main.html?_lang=en&_ts=). In 2008, the poverty threshold for an older individual living 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>.

<sup>11</sup> Estimated using table B17017, 2008 American Community Survey; see [http://factfinder.census.gov/home/saff/main.html?\\_lang=en&\\_ts=](http://factfinder.census.gov/home/saff/main.html?_lang=en&_ts=).



women include lower wages, lower lifetime earnings and less time in the workforce. Women also have longer life expectancies but more chronic illnesses, 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, 23% of West Virginia households headed by those aged 65 to 74 had incomes under \$15,000, and 40% had incomes under \$25,000 (representing the two lower income categories combined). Of those aged 75 years and older, 27% had incomes under \$15,000, and 53% had incomes under \$25,000.<sup>12</sup> Households headed by those 75 and older have substantially lower income due to less employment income, and erosion of their asset base with age. Also, single women head a progressively larger share of older households due to their greater longevity, and older women possess fewer economic resources than older men, on average.



<sup>12</sup> 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.

## The Federal Poverty Threshold

The poverty thresholds are drawn from the original version of the federal poverty measure.<sup>13</sup> 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 it 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 have been updated annually to reflect changes in the consumer price index (CPI).

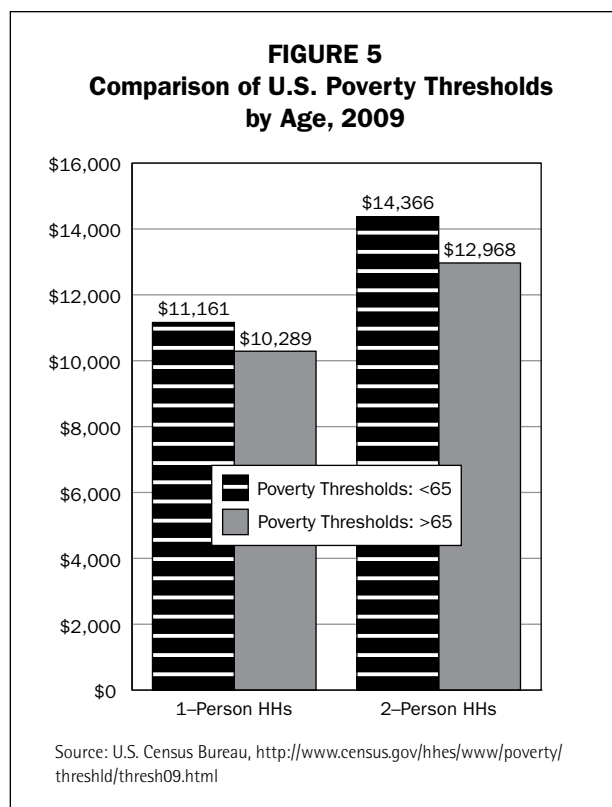
Despite this historical calculation's reliance on an outdated connection to household food costs alone, the poverty threshold continues to be used as the basis to estimate the number of Americans living in poverty each year. To make matters worse, the U.S. Department of Agriculture's calculations assume 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 U.S. poverty thresholds by age for one- and two-person households. The poverty cutoff for elders living alone is \$872 per year less than the cutoff for younger adults, and the poverty cutoff for elder couples is \$1,398 less than the cutoff for younger couples.<sup>14</sup>

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

<sup>13</sup> The federal poverty thresholds were developed by Mollie Orshansky of the Social Security Administration in 1963-1964, 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>

<sup>14</sup> The poverty guidelines are a second version of the federal poverty measure. Issued each year in the Federal Register by the U.S. 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. The guidelines are the same in 48 states and adjusted for living costs only in Alaska and Hawaii.



food costs. Finally, it does not reflect regional variations in living costs.<sup>15</sup>

## 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.<sup>16</sup> 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.

## II. COST COMPONENTS OF THE ELDER ECONOMIC SECURITY STANDARD INDEX

The cost components and methodology for the Elder Economic Security Standard Index were developed with input and guidance from the community partners of the West Virginia Elder Economic Security Initiative, which was established by the West Virginia Center on Budget and Policy and the national Elder Economic Security Initiative, a program led by Wider Opportunities for Women.<sup>17</sup>

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 (versus 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 a nearly universal program;<sup>18</sup> and

<sup>15</sup> For an analysis of problems with the federal poverty measures and information on a proposed alternate 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.

<sup>16</sup> 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.

<sup>17</sup> For more detailed information on the methodology and data sources used in calculating the Elder Standard, see the companion report, Laura Henze Russell, Ellen A. Bruce and Judith Conahan and Wider Opportunities for Women, *The WOW-GI National Elder Economic Security Standard: A Methodology for Determining Economic Security for Elders* (Washington, DC: Wider Opportunities for Women and Gerontology Institute at the University of Massachusetts Boston, 2006).

<sup>18</sup> 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.

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

## The Big Picture: Elder Spending Compared to All Households

**Figure 6** compares elder household spending to all households, based on data from the Consumer Expenditure Survey. For the Southern 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 23% of household spending by the average older household, somewhat less than the percentage for all households in the South (26%). Similar spending patterns for older households are reported in the Health and Retirement Survey (HRS).<sup>19</sup>

## Introduction to Cost Components of the Elder Index

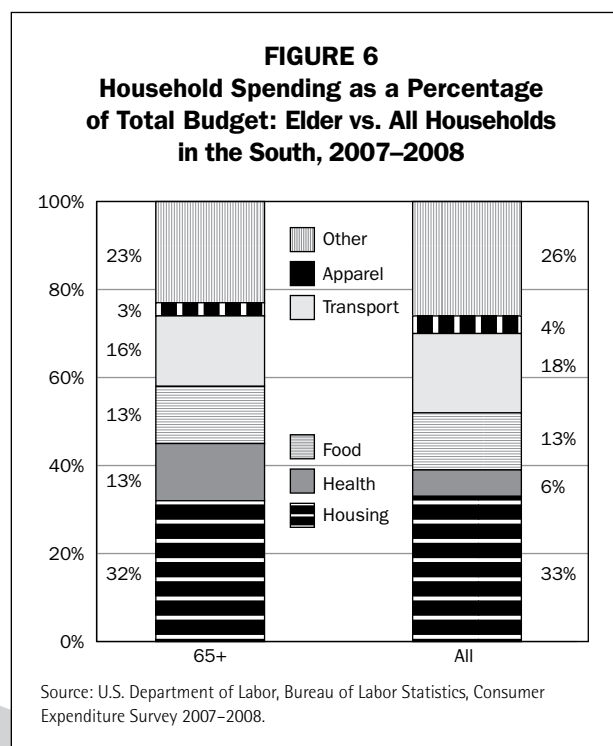
**Housing**—Includes housing (rent or mortgage payment, if any), and related costs (heat, utilities, insurance and property taxes) for elder renters and elder owners, based on the latest available U.S. Census-reported elder owner housing costs and U.S. Department of Housing and Urban

Development (HUD) Fair Market Rents. As illustrated in **Figure 7**, 66% of West Virginia seniors own their homes without a mortgage, 16% are renters, and 18% are homeowners with a mortgage.

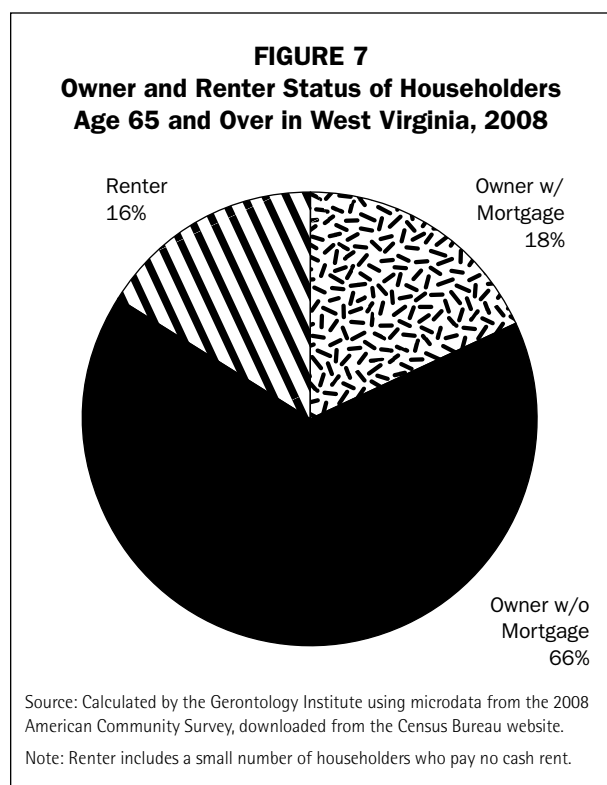
**Food**—Represents costs of food prepared at home, based on USDA Low-Cost Food Plan for older adults, using the average of June 2009's low-cost food plan budgets for women and men.<sup>20</sup>

**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>).

In calculating West Virginia health care costs, we assume coverage through Medicare Advantage for the 23 counties with Medicare Advantage enrollment rates of 20% or more. We assume coverage through a Medicare supplemental



<sup>19</sup> Barbara Butrica et al. *Understanding Expenditure Patterns in Retirement* (Washington, D.C.: Urban Institute, 2005).



<sup>20</sup> See Appendix A for source information. Although food expenses likely vary somewhat across geographic localities in West Virginia, data to adequately reflect this variability are not available.

plan (Medigap) for the remaining 32 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 West Virginia, the average monthly health care cost for older adults in good health based on Medicare Advantage is \$278 (or \$3,336 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**.

<b>CHART 1</b> <b>Estimated Out-of-Pocket Health Care Expenses</b> <b>Assuming Medicare Advantage Coverage, for</b> <b>Three Levels of Health (Statewide Average)</b>			
<b>Per Person:</b>	<b>Very Good/ Excellent</b>	<b>Good Health</b>	<b>Fair/ Poor</b>
Cost Per Month	\$240	\$278	\$393
Cost Per Year	\$2,880	\$3,336	\$4,716

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 \$317 (or \$3,804 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 higher than costs based on Medicare Advantage for people in good to excellent health, but lower for people in fair/poor health. The additional expense for being in fair/poor health, as compared to being in good health, is less assuming Medigap (+\$600) coverage versus Medicare Advantage (+\$1,400).

<b>CHART 2</b> <b>Estimated Out-of-Pocket Expenses</b> <b>Assuming Medigap and Part D Rx Coverage,</b> <b>for Three Levels of Health (Statewide Average)</b>			
<b>Per Person:</b>	<b>Very Good/ Excellent</b>	<b>Good Health</b>	<b>Fair/ Poor</b>
Cost Per Month	\$300	\$317	\$368
Cost Per Year	\$3,600	\$3,804	\$4,416

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>.

**Transportation**—Assumes automobile owner with operating costs estimated from Internal Revenue Service (IRS) mileage reimbursement rates, and elder auto usage patterns estimated from the most recent National Household Travel Survey (NHTS).<sup>21</sup>

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

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*.<sup>24</sup>

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

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

Costs of home and community-based long-term care services for those who require them to remain in their home are presented for three service 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.

<sup>21</sup> See Appendix A for source information. In communities with public transportation systems having high usage patterns, an additional track is reported assuming public transportation use. West Virginia has no counties with high rates of public transportation.

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

<sup>23</sup> 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.

<sup>24</sup> Russell et al, *op. cit.*

## Taxes

Local property taxes are included in the housing cost component for homeowners, and West Virginia statewide sales tax (6%) is included in the miscellaneous category.<sup>25</sup>

A significant portion of Social Security income is exempt from federal income tax when elders' combined incomes are under certain thresholds. 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,<sup>26</sup> and because tax rates vary by income source, calculations do not include income taxes in the basic model.

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<sup>25</sup> Retirement Living Information Center. West Virginia taxes. <http://retirementliving.com/RLstate3.html#WEST%20VIRGINIA>

<sup>26</sup> 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>).

## III. THE ELDER ECONOMIC SECURITY STANDARD INDEX FOR WEST VIRGINIA

The four components—housing, food, health care and transportation, plus miscellaneous expenses—are added together to calculate the Elder Index for West Virginia 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 55 counties in West Virginia.

**Tables 2, 3 and 4** on the following pages illustrate the Elder Index for selected elder household scenarios in three areas across West Virginia—Jefferson County, Kanawha County and McDowell 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 that own a home with a mortgage.

The Elder Indexes for all West Virginia counties are presented in **Appendix D**.

**TABLE 2**  
**The Elder Economic Security Standard Index for Jefferson 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)	\$299	\$642	\$937	\$299	\$642	\$937
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$212	\$212	\$212	\$373	\$373	\$373
Health Care (Good Health)	\$317	\$317	\$317	\$634	\$634	\$634
Miscellaneous	\$212	\$212	\$212	\$347	\$347	\$347
<b>Elder Index — Total Expenses Per Month</b>	<b>\$1,272</b>	<b>\$1,615</b>	<b>\$1,910</b>	<b>\$2,081</b>	<b>\$2,424</b>	<b>\$2,719</b>
<b>Elder Index — Total Expenses Per Year</b>	<b>\$15,264</b>	<b>\$19,380</b>	<b>\$22,920</b>	<b>\$24,972</b>	<b>\$29,088</b>	<b>\$32,628</b>

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 Jefferson County, 2009	\$13,404	\$13,404	\$13,404	\$21,809	\$21,809	\$21,809
Federal Poverty Guidelines as a Percent of Elder Index	71%	56%	47%	58%	50%	45%
Average Social Security Benefit as a Percent of Elder Index	88%	69%	58%	87%	75%	67%

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	+\$51	-\$17
Change in Cost Per Year	+\$612	-\$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>

In Jefferson County, Medigap coverage is assumed.

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

Per Person:	Owner w/o Mortgage	Renter/One Bedroom	Owner with Mortgage
Elder Person	\$15,998	\$20,114	\$23,654
Elder Couple	\$25,706	\$29,822	\$33,362

Source: See Appendix D.

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

Elders in Jefferson County with incomes at the federal poverty level, or even those 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 *only* income for one-quarter of West Virginia elders.<sup>27</sup>

<sup>27</sup> [http://assets.aarp.org/rgcenter/econ/ss\\_facts\\_08\\_wv.pdf](http://assets.aarp.org/rgcenter/econ/ss_facts_08_wv.pdf)

# Summary of Findings for Jefferson County

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## 1. Elders in Jefferson 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 Jefferson County only 58% to 88% of the amount needed to cover basic expenses.
- In Jefferson County, elders living alone on an income equivalent to the federal poverty guideline can cover only 47% to 71% of their basic living expenses.
- The average Social Security benefit provides an elder couple living in Jefferson County only 67% to 87% of the amount needed to cover basic expenses.
- In Jefferson County, elder couples living on an income equivalent to the federal poverty guideline can cover only 45% to 58% of their basic living expenses.

## 2. Elders *living alone* in Jefferson County need \$15,264 to \$22,920 to cover their basic annual living costs.

- Elders living alone in Jefferson County who own their home without a mortgage need \$15,264 a year to cover their basic living expenses.
- If elders rent an apartment in Jefferson County, their basic living expenses increase to \$19,380.
- Elders still paying a mortgage face housing costs more than triple those for homeowners without a mortgage, increasing annual living expenses to \$22,920.
- 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 Jefferson County need \$24,972 to \$32,628 to cover their basic annual living costs.

- Elder couples in Jefferson County who own their home without a mortgage need \$24,972 per year to cover their basic living expenses.
- If elder couples rent an apartment in Jefferson County, their basic living expenses increase to \$29,088.
- Elder couples still paying a mortgage face housing costs more than triple those for homeowners without a mortgage, increasing annual living expenses to \$32,628.
- 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.

- When a spouse dies, the surviving spouse who pays market-rate rent in Jefferson County has expenses reduced by only 33%, dropping from \$29,088 to \$19,380, yet his or her income may decrease substantially based on the mix of Social Security and/or pension income.
- Elders in good health in Jefferson County face health care costs of \$317 per month—more than they spend on food. Declines in health status result in a rise in health care expenses, increasing to \$368 per month for a single elder.



**TABLE 3**  
**The Elder Economic Security Standard Index for Kanawha 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)	\$269	\$516	\$785	\$269	\$516	\$785
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$217	\$217	\$217	\$382	\$382	\$382
Health Care (Good Health)	\$265	\$265	\$265	\$530	\$530	\$530
Miscellaneous	\$197	\$197	\$197	\$322	\$322	\$322
<b>Elder Index — Total Expenses Per Month</b>	<b>\$1,180</b>	<b>\$1,427</b>	<b>\$1,696</b>	<b>\$1,931</b>	<b>\$2,178</b>	<b>\$2,447</b>
<b>Elder Index — Total Expenses Per Year</b>	<b>\$14,160</b>	<b>\$17,124</b>	<b>\$20,352</b>	<b>\$23,172</b>	<b>\$26,136</b>	<b>\$29,364</b>

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 Kanawha County, 2009	\$14,372	\$14,372	\$14,372	\$23,384	\$23,384	\$23,384
Federal Poverty Guidelines as a Percent of Elder Index	76%	63%	53%	63%	56%	50%
Average Social Security Benefit as a Percent of Elder Index	101%	84%	71%	101%	89%	80%

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	+\$122	-\$32
Change in Cost Per Year	+\$1,464	-\$384

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

In Kanawha County, Medicare Advantage coverage is assumed.

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

Per Person:	Owner w/o Mortgage	Renter/One Bedroom	Owner with Mortgage
Elder Person	\$15,917	\$18,881	\$22,109
Elder Couple	\$24,929	\$27,893	\$31,121

Source: See Appendix D.

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

Elders in Kanawha County with incomes at the federal poverty level cannot afford basic living expenses without public or private supports for housing and health care. This is also true for elders in rented or mortgaged homes living on the average Social Security benefit in 2009.



# Summary of Findings for Kanawha County

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

- The average Social Security benefit provides an elder living alone in Kanawha County with 71% (homeowners with a mortgage) and with 101% (homeowners without a mortgage) of the amount needed to cover basic expenses.
- In Kanawha County, elders living alone on an income equivalent to the federal poverty guideline can cover only 53% to 76% of their basic living expenses.
- The average Social Security benefit in Kanawha County provides a retired couple with 80% (homeowners with a mortgage) and with 101% (homeowners without a mortgage) of the amount needed to cover basic expenses.
- In Kanawha County, elder couples living on an income equivalent to the federal poverty guideline can cover only 50% to 63% of their basic living expenses.

## 2. Elders *living alone* in Kanawha County need \$14,160 to \$20,352 to cover their basic annual living costs.

- Elders living alone in Kanawha County who own their homes without a mortgage need \$14,160 a year to cover their basic living expenses.
- If elders rent an apartment in Kanawha County, their basic living expenses increase to \$17,124.
- Elders still paying a mortgage face housing costs nearly triple those for homeowners without a mortgage, increasing annual living expenses to \$20,352.

- 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 Kanawha County need \$23,172 to \$29,364 to cover their basic annual living costs.

- Elder couples in Kanawha County who own their home without a mortgage need \$23,172 a year to cover their basic living expenses.
- If elder couples rent an apartment in Kanawha County, their basic living expenses increase to \$26,136.
- Elder couples still paying a mortgage face housing costs nearly triple those for homeowners without a mortgage, increasing annual living expenses to \$29,364.
- 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.

- When a spouse dies, the surviving spouse who pays market-rate rent in Kanawha County has expenses reduced by only 34%, declining to \$17,124 from \$26,136, yet his or her income may decrease substantially based on the mix of Social Security and/or pension income.
- Elders in good health in Kanawha County face health care costs of \$265 per month—more than they spend on food. Declines in health status result in a rise in health care expenses, increasing to \$387 per month for a single elder.

**TABLE 4**  
**The Elder Economic Security Standard Index for McDowell 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)	\$215	\$466	\$574	\$215	\$466	\$574
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$240	\$240	\$240	\$424	\$424	\$424
Health Care (Good Health)	\$317	\$317	\$317	\$634	\$634	\$634
Miscellaneous	\$201	\$201	\$201	\$340	\$340	\$340
<b>Elder Index — Total Expenses Per Month</b>	<b>\$1,205</b>	<b>\$1,456</b>	<b>\$1,564</b>	<b>\$2,041</b>	<b>\$2,292</b>	<b>\$2,400</b>
<b>Elder Index — Total Expenses Per Year</b>	<b>\$14,460</b>	<b>\$17,472</b>	<b>\$18,768</b>	<b>\$24,492</b>	<b>\$27,504</b>	<b>\$28,800</b>

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 McDowell County, 2009	\$13,082	\$13,082	\$13,082	\$21,285	\$21,285	\$21,285
Federal Poverty Guidelines as a Percent of Elder Index	75%	62%	58%	59%	53%	51%
Average Social Security Benefit as a Percent of Elder Index	90%	75%	70%	87%	77%	74%

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	+\$51	-\$17
Change in Cost Per Year	+\$612	-\$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>.

In McDowell County, Medigap coverage is assumed.

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

Per Person:	Owner w/o Mortgage	Renter/One Bedroom	Owner with Mortgage
Elder Person	\$15,194	\$18,206	\$19,502
Elder Couple	\$25,226	\$28,238	\$29,534

Source: See Appendix D.

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

Elders in McDowell County with incomes at the federal poverty level, or even those living on the average Social Security benefit in 2009, cannot afford living expenses without public or private supports for housing and health care.

# Summary of Findings for McDowell County

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**1. Elders in McDowell 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 McDowell County only 70% to 90% of the amount needed to cover basic expenses.
- In McDowell County, elders living alone on an income equivalent to the federal poverty guideline can cover only 58% to 75% of their basic living expenses.
- The average Social Security benefit provides an elder couple living in McDowell County only 74% to 87% of the amount needed to cover basic expenses.
- In McDowell County, elder couples living on an income equivalent to the federal poverty guideline can cover only 51% to 59% of their basic living expenses.

**2. Elders *living alone* in McDowell County need \$14,460 to \$18,768 to cover their basic annual living costs.**

- Elders living alone in McDowell County who own their home without a mortgage need \$14,460 per year to cover their basic living expenses.
- If elders rent an apartment in McDowell County, their basic living expenses increase to \$17,472.
- Elders still paying a mortgage face housing costs two-and-a-half times those for homeowners without a mortgage, increasing annual living expenses to \$18,768.
- 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 McDowell County need \$24,492 to \$28,800 to cover their basic annual living costs.**

- Elder couples in McDowell County who own their home without a mortgage need \$24,492 per year to cover their basic living expenses.
- If elder couples rent an apartment in McDowell County, their basic living expenses increase to \$27,504.
- Elder couples still paying a mortgage face housing costs two-and-a-half times those for homeowners without a mortgage, increasing annual living expenses to \$28,800.
- 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.**

- When a spouse dies, the surviving spouse who pays market-rate rent in McDowell County has expenses reduced by only 36%, declining to \$17,472 from \$27,504, yet his or her income may decrease substantially based on the mix of Social Security and/or pension income.
- Elders in good health in McDowell County face health care costs of \$317 per month—more than they spend on food. Declines in health status result in a rise in health care expenses, increasing to \$368 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.<sup>28</sup> 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."<sup>29</sup> The cost of these services, based on statewide private rates, is used to calculate 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 5** illustrates the annual cost of home and community-based long-term care services for elders in West Virginia based on private pay rates. Each component in the service package is multiplied by the rate-per-hour and number of hours to determine the annual cost of long-term care services to enable elders to remain in their homes when they require ongoing, long-term care services and support.

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

Since not all elders require long-term care, the Elder Index shows it as an add-on component to the basic Elder Economic Security Standard Index. Research shows that two-thirds of seniors will need long-term care at some point in their later years, one-half will have out-of-pocket expenses for care and 5% will spend as much as \$100,000 over their lifetime.<sup>30</sup> In West Virginia, only elders who are at risk for institutional placement and who meet Medicaid

income and asset guidelines are eligible for the West Virginia Medicaid Aged and Disabled Waiver (ADW) Program.

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

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

To construct a measure of home and community-based long-term care costs, the Elder Index includes an add-on long-term care services package for elders who need such care at three levels: low (six hours per week), medium (16 hours per week) and high (36 hours per week). These represent points along the continuum of homecare 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 highest 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 6**. For example, a "low" level of service use assumes six hours of care per week, all of which are in the form of homemaker services. A modest amount of care management is assumed, and fees for a personal emergency response system are also included. In contrast, a "high" in-home service package assumes 36 hours per week of care, two-thirds of which are in the form of homemaker services and one-third in the form of home health assistance. A higher level of care management is assumed, and funds for health care supplies (e.g., incontinence supplies) are included as well as fees for a personal emergency response system.

<b>TABLE 5</b> <b>Home and Community-Based Long-Term Care Costs for the Elder Economic Security Standard Index, 2009</b> <b>At Private Pay Rates in West Virginia</b>				
<b>Level of Need for Long-Term Care</b>	<b>Low</b>	<b>Medium</b>	<b>High with Adult Day Care*</b>	<b>High without Adult Day Care</b>
<b>Hours Per Week</b>	6 hours	16 hours	36 hours	36 hours
<b>Private Rates: All of West Virginia</b>	\$6,014	\$15,926	\$27,395	\$31,574

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

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

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

<sup>29</sup> 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*.

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

<b>TABLE 6</b> <b>West Virginia Elder Economic Security Standard Index</b> <b>Home and Community-Based Long-Term Care Services Package</b> <b>Long-Term Care at 6, 16, and 36 Hours/Week</b>				
	<b>Low</b>	<b>Medium</b>	<b>High with Adult Day Health</b>	<b>High All In-Home Care</b>
Hours Per Week	<b>6</b>	<b>16</b>	<b>36</b>	<b>36</b>
Total Care Hours Per Month	26	69	155	155
<b>Distribution of Care Hours:</b>				
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)

<b>TABLE 7</b> <b>West Virginia Elder Economic Security Standard Index Long-Term Care Services</b> <b>Public and Private Pay Rates, 2009</b>	
	<b>Private Pay Rates All of West Virginia</b>
Homemaker/Personal Care (per hour)	\$14.00
Home Health Aide <sup>a</sup> (per hour)	\$14.00
Adult Day Health <sup>b</sup> (ADH) (daily rate)	\$39.00
ADH Transport <sup>c</sup> (roundtrip rate)	\$18.00
Case Management <sup>d</sup> (per hour)	\$100.00
Supplies <sup>e</sup> (per month)	\$124.00
Personal Emergency Response System <sup>f</sup> (per month)	\$40.00

Sources:

- a Adult Day Health is included as an option in the High package, at 3 days/week; each day is 6 hours of care.
- b 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.
- c 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*
- d Care management rates estimated by Gerontology Institute
- e Supplies is incontinence supplies—4.5/day, average market value
- f PERS is medical alert system—Life Response USA (AARP Approved)

Next, the Elder Index benchmarks the rates for each element of the long-term care services package in West Virginia. **Table 7** presents private pay rates for each element of the long-term care services package.

## 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 West Virginia, the "low"

home and community-based long-term care services package adds \$6,014 per year to living expenses for seniors. The "medium" home and community-based long-term care services package adds \$15,926 per year to living expenses. The "high" home and community-based long-term care services package with Adult Day Health Services adds \$27,395 per year to living expenses. The high home and community-based long-term care services package with all in-home care adds \$31,574 per year to living expenses.

**Table 8** shows the impact of home and community-based long-term care costs on West Virginia elders' living expenses for the selected elder household scenarios. **Figure 8** illustrates the impact of adding these costs for an elder renter in West Virginia. The impact of long-term care costs on estimated living costs for each county is included in Appendix D. Note

<b>TABLE 8</b> <b>The Elder Economic Security Standard Index for the State of West Virginia, 2009</b> <b>Addition of Home and Community-Based Long-Term Care Costs*</b>						
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
<b>Elder Index Per Year (assuming poor health)</b>	<b>\$15,998</b>	<b>\$18,626</b>	<b>\$21,782</b>	<b>\$25,670</b>	<b>\$28,298</b>	<b>\$31,454</b>

### Add Impact of Changes in Long-Term Care Status

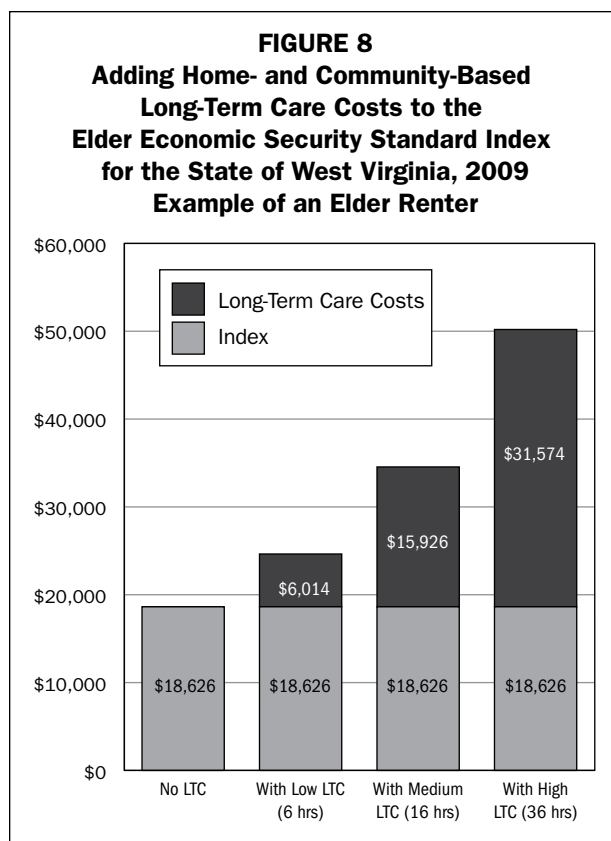
<b>Low Long-Term Care: 6 hrs/wk</b>						
<b>Cost Per Month \$501</b>						
Cost Per Year	\$6,014	\$6,014	\$6,014	\$6,014	\$6,014	\$6,014
Elder Index Per Year	<b>\$22,013</b>	<b>\$24,641</b>	<b>\$27,797</b>	<b>\$31,685</b>	<b>\$34,313</b>	<b>\$37,469</b>

<b>Medium Long-Term Care: 16 hrs/wk</b>						
<b>Cost Per Month \$1,327</b>						
Cost Per Year	\$15,926	\$15,926	\$15,926	\$15,926	\$15,926	\$15,926
Elder Index Per Year	<b>\$31,925</b>	<b>\$34,553</b>	<b>\$37,709</b>	<b>\$41,597</b>	<b>\$44,225</b>	<b>\$47,381</b>

<b>High Long-Term Care with Adult Day Health: 36 hrs/wk</b>						
<b>Cost Per Month \$2,283</b>						
Cost Per Year	\$27,395	\$27,395	\$27,395	\$27,395	\$27,395	\$27,395
Elder Index Per Year	<b>\$43,393</b>	<b>\$46,021</b>	<b>\$49,177</b>	<b>\$53,065</b>	<b>\$55,693</b>	<b>\$58,849</b>

<b>High Long-Term Care all In-Home Care: 36 hrs/wk</b>						
<b>Cost Per Month \$2,631</b>						
Cost Per Year	\$31,574	\$31,574	\$31,574	\$31,574	\$31,574	\$31,574
Elder Index Per Year	<b>\$47,573</b>	<b>\$50,201</b>	<b>\$53,357</b>	<b>\$57,245</b>	<b>\$59,873</b>	<b>\$63,029</b>

\* 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.



that the Elder Index values in Table 8 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.

## Overview of Impact of Home and Community-Based Long-Term Care Findings for West Virginia

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

- For the West Virginia elder household scenarios described in this report, the Elder Index ranges from \$15,998 to \$31,454 (without home and community-based long-term care, but assuming poor health for the elder person or for one member of the elder couple).
- Adding home and community-based long-term care for one person adds significantly to living expense costs—\$6,014 for "low" levels of care, \$15,926 for "medium" levels of care, and \$27,395 to \$31,574 for "high" levels of care.
- Elders prefer home and community-based long-term care to skilled nursing facility care, which is considerably more expensive. National market

surveys report an average rate of \$68,619 annually for skilled nursing facility care (semi-private room) in West Virginia.<sup>31</sup>

- The above estimates assume that only one member of an elderly 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 rise 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 West Virginia, **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 \$18,626), annual expenses are more than two-and-a-half times higher if high levels of home based care are required (\$50,201).

## 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 nearly every county in West Virginia, elders who live at the federal poverty level, or who are totally dependent on the average Social Security payment, 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 WOW-GI national 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.

<sup>31</sup> 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](http://www.genworth.com/content/etc/medialib/genworth_v2/pdf/ltc_cost_of_care.Par.8024.File.dat/cost_of_care.pdf).



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## Appendix A: Data Sources

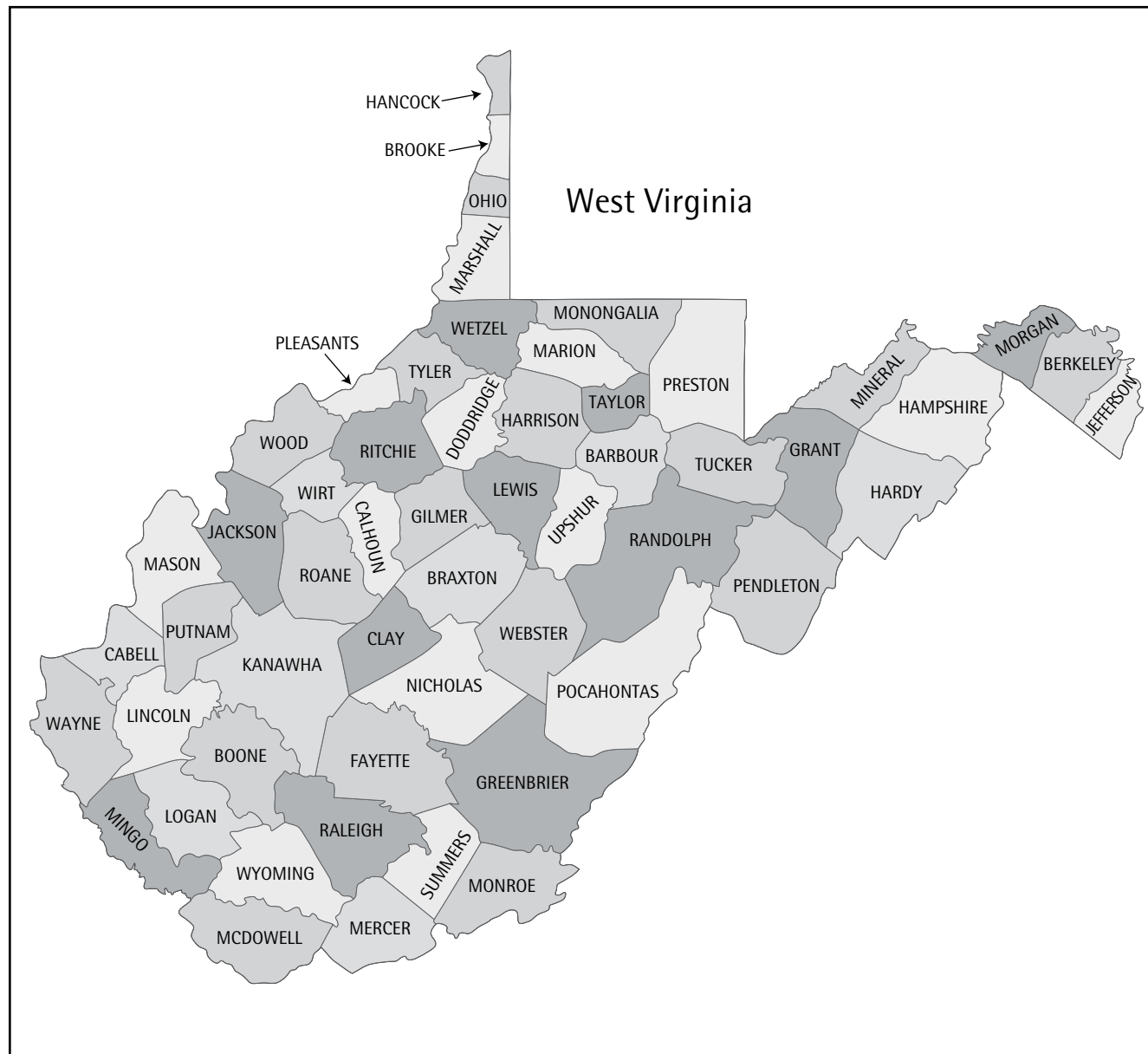
Data Type	Source	Assumptions
<b>Housing</b>	<p>Rent: U.S. Department of Housing and Urban Development. Fair Market Rents—Fiscal Year 2009. Retrieved from <a href="http://www.huduser.org">http://www.huduser.org</a></p> <p>Owner Costs: U.S. Census Bureau: American Community Survey Public Use Microdata Sample (PUMS) 2005–2007 3-year file. Data retrieved from: <a href="http://factfinder.census.gov/home/en/acs_pums_2007_3yr.html">http://factfinder.census.gov/home/en/acs_pums_2007_3yr.html</a></p> <p>Owner costs adjusted to 2009 by CPI-U for housing in the South region. <a href="http://data.bls.gov/PDQ/outside.jsp?survey=cu">http://data.bls.gov/PDQ/outside.jsp?survey=cu</a></p>	<p>Fair Market Rents (FMRs) for one-bedroom units by HUD statistical area (county or country group).</p> <p>Median selected monthly owner costs (SMOC) for owners 65+ with, and without a mortgage.</p> <p>SMOC includes property taxes, insurance, heat &amp; utilities, condo fees, &amp; mortgage payment (if any).</p>
<b>Food</b>	U.S. Department of Agriculture, Low-Cost Food Plan: <a href="http://www.cnpp.usda.gov/USDAFoodPlansCostoffood.htm">http://www.cnpp.usda.gov/USDAFoodPlansCostoffood.htm</a>	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.
<b>Total Health Care Costs (premiums and out of pocket cost)</b>	<p>U.S. Department of Health &amp; Human Services. (2009). Medicare Options Compare Tool. Available online: <a href="http://www.medicare.gov/MPPF/Include/DataSection/Questions/Welcome.asp">http://www.medicare.gov/MPPF/Include/DataSection/Questions/Welcome.asp</a></p> <p>U.S. Department of Health &amp; Human Services (2009). Medicare Advantage/Part D Contract and Enrollment Data. Available online: <a href="http://www.cms.hhs.gov/MCRAdvPartDEnrolData/MASCPen/list.asp#TopOfPage">http://www.cms.hhs.gov/MCRAdvPartDEnrolData/MASCPen/list.asp#TopOfPage</a></p>	Average costs calculated by the Gerontology Institute for West Virginia assuming Medicare Advantage with Prescription coverage or Medigap Supplement and Medicare Part D coverage; also assuming an elder age 70–74.
<b>Transportation</b>	<p>Private Automobile Cost: National Household Travel Survey (NHTS) <a href="http://nhts.ornl.gov/download.shtml#2001">http://nhts.ornl.gov/download.shtml#2001</a></p> <p>Per Mile Cost: U.S. Internal Revenue Service <a href="http://www.irs.gov/newsroom/article/0,,id=200505,00.html">http://www.irs.gov/newsroom/article/0,,id=200505,00.html</a></p>	Estimated annual mileage driven by retired singles and couples in WV x IRS standard mileage reimbursement rate for operating and owner costs for 2009.
<b>Miscellaneous</b>	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.	The Elder Standard calculates miscellaneous expenses for owners without a mortgage, and applies that amount to each of the housing types.
<b>Long-Term Care</b>	Private rates from GenWorth Financial 2009 Cost of Care Survey <a href="http://www.genworth.com/content/etc/medialib/genworth_v2/pdf/ltc_cost_of_care.Par.8024.File.dat/cost_of_care.pdf">http://www.genworth.com/content/etc/medialib/genworth_v2/pdf/ltc_cost_of_care.Par.8024.File.dat/cost_of_care.pdf</a> .	Authors' calculations using area costs for three prototypical levels of long-term care services packages.

## Appendix B: List of West Virginia Metropolitan/Micropolitan Areas and Counties

Metropolitan/Micropolitan Area	Table (App. D)	County Name(s)
Beckley, WV Micropolitan Statistical Area	41	Raleigh County
Bluefield, WV-VA Micropolitan Statistical Area	28	Mercer County
Charleston, WV Metropolitan Statistical Area	3	Boone County
	8	Clay County
	20	Kanawha County
	22	Lincoln County
	40	Putnam County
Clarksburg, WV Micropolitan Statistical Area	9	Doddridge County
	17	Harrison County
	46	Taylor County
Cumberland, MD-WV Metropolitan Statistical Area	29	Mineral County
Fairmont, WV Micropolitan Statistical Area	25	Marion County
Hagerstown-Martinsburg, MD-WV Metropolitan Statistical Area	2	Berkeley County
	33	Morgan County
Huntington-Ashland, WV-KY-OH Metropolitan Statistical Area	6	Cabell County
	50	Wayne County
Morgantown, WV Metropolitan Statistical Area	31	Monongalia County
	39	Preston County
Oak Hill, WV Micropolitan Statistical Area	10	Fayette County
Parkersburg-Marietta-Vienna, WV-OH Metropolitan Statistical Area	37	Pleasants County
	53	Wirt County
	54	Wood County
Point Pleasant, WV-OH Micropolitan Statistical Area	27	Mason County
Washington-Arlington-Alexandria, DC-VA-MD-WV Metropolitan Statistical Area		
Washington-Arlington-Alexandria, DC-VA-MD-WV Metropolitan Division	19	Jefferson County
Weirton-Steubenville, WV-OH Metropolitan Statistical Area	5	Brooke County
	15	Hancock County
Wheeling, WV-OH Metropolitan Statistical Area	26	Marshall County
	35	Ohio County
Winchester, VA-WV Metropolitan Statistical Area	14	Hampshire County

Metropolitan/Micropolitan Area	Table (App. D)	County Name(s)
Non-Metro Counties	1	Barbour County
	4	Braxton County
	7	Calhoun County
	11	Gilmer County
	12	Grant County
	13	Greenbrier County
	16	Hardy County
	18	Jackson County
	21	Lewis County
	23	Logan County
	24	McDowell County
	30	Mingo County
	32	Monroe County
	34	Nicholas County
	36	Pendleton County
	38	Pocahontas County
	42	Randolph County
	43	Ritchie County
	44	Roane County
	45	Summers County
	47	Tucker County
	48	Tyler County
	49	Upshur County
	51	Webster County
	52	Wetzel County
	55	Wyoming County

## Appendix C: Map of West Virginia Counties



Source: U.S. Census Bureau. See [http://quickfacts.census.gov/qfd/maps/west\\_virginia\\_map.html](http://quickfacts.census.gov/qfd/maps/west_virginia_map.html).

## Appendix D: Elder Economic Security Standard Index for West Virginia Counties, 2009 One- and Two-Person Elder Households

**Table D-1: The Elder Economic Security Standard Index for Barbour 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)	\$258	\$434	\$775	\$258	\$434	\$775
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$240	\$240	\$240	\$424	\$424	\$424
Health Care (Good Health)	\$317	\$317	\$317	\$634	\$634	\$634
Miscellaneous	\$209	\$209	\$209	\$349	\$349	\$349
<b>Elder Index Per Month</b>	<b>\$1,256</b>	<b>\$1,432</b>	<b>\$1,773</b>	<b>\$2,093</b>	<b>\$2,269</b>	<b>\$2,610</b>
<b>Elder Index Per Year</b>	<b>\$15,072</b>	<b>\$17,184</b>	<b>\$21,276</b>	<b>\$25,116</b>	<b>\$27,228</b>	<b>\$31,320</b>

<b>Annual Comparison Amounts</b>	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	\$12,757	\$20,756

<b>Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index</b>							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$6,014	\$21,086	\$23,198	\$27,290	\$31,130	\$33,242	\$37,334
Medium (16 hrs)	\$15,926	\$30,998	\$33,110	\$37,202	\$41,042	\$43,154	\$47,246
High w/ADC (36 hrs)	\$27,395	\$42,467	\$44,579	\$48,671	\$52,511	\$54,623	\$58,715
High w/o ADC (36 hrs)	\$31,574	\$46,646	\$48,758	\$52,850	\$56,690	\$58,802	\$62,894

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$61 should be added to the monthly totals (\$51 for out-of-pocket medical costs and \$10 for miscellaneous costs) resulting in an annual increase in costs of \$734 (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 West Virginia*.

**Table D-2: The Elder Economic Security Standard Index for Berkeley 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)	\$299	\$614	\$937	\$299	\$614	\$937
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$217	\$217	\$217	\$382	\$382	\$382
Health Care (Good Health)	\$317	\$317	\$317	\$634	\$634	\$634
Miscellaneous	\$213	\$213	\$213	\$349	\$349	\$349
<b>Elder Index Per Month</b>	<b>\$1,278</b>	<b>\$1,593</b>	<b>\$1,916</b>	<b>\$2,092</b>	<b>\$2,407</b>	<b>\$2,730</b>
<b>Elder Index Per Year</b>	<b>\$15,336</b>	<b>\$19,116</b>	<b>\$22,992</b>	<b>\$25,104</b>	<b>\$28,884</b>	<b>\$32,760</b>

<b>Annual Comparison Amounts</b>	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	\$13,394	\$21,793

<b>Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index</b>							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$6,014	\$21,350	\$25,130	\$29,006	\$31,118	\$34,898	\$38,774
Medium (16 hrs)	\$15,926	\$31,262	\$35,042	\$38,918	\$41,030	\$44,810	\$48,686
High w/ADC (36 hrs)	\$27,395	\$42,731	\$46,511	\$50,387	\$52,499	\$56,279	\$60,155
High w/o ADC (36 hrs)	\$31,574	\$46,910	\$50,690	\$54,566	\$56,678	\$60,458	\$64,334

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$61 should be added to the monthly totals (\$51 for out-of-pocket medical costs and \$10 for miscellaneous costs) resulting in an annual increase in costs of \$734 (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 West Virginia*.

**Table D-3: The Elder Economic Security Standard Index for Boone 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)	\$269	\$456	\$785	\$269	\$456	\$785
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$217	\$217	\$217	\$382	\$382	\$382
Health Care (Good Health)	\$317	\$317	\$317	\$634	\$634	\$634
Miscellaneous	\$207	\$207	\$207	\$343	\$343	\$343
<b>Elder Index Per Month</b>	<b>\$1,242</b>	<b>\$1,429</b>	<b>\$1,758</b>	<b>\$2,056</b>	<b>\$2,243</b>	<b>\$2,572</b>
<b>Elder Index Per Year</b>	<b>\$14,904</b>	<b>\$17,148</b>	<b>\$21,096</b>	<b>\$24,672</b>	<b>\$26,916</b>	<b>\$30,864</b>

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	\$14,523	\$23,630

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+)		
		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)	\$6,014	\$20,918	\$23,162	\$27,110	\$30,686	\$32,930	\$36,878
Medium (16 hrs)	\$15,926	\$30,830	\$33,074	\$37,022	\$40,598	\$42,842	\$46,790
High w/ADC (36 hrs)	\$27,395	\$42,299	\$44,543	\$48,491	\$52,067	\$54,311	\$58,259
High w/o ADC (36 hrs)	\$31,574	\$46,478	\$48,722	\$52,670	\$56,246	\$58,490	\$62,438

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$61 should be added to the monthly totals (\$51 for out-of-pocket medical costs and \$10 for miscellaneous costs) resulting in an annual increase in costs of \$734 (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 West Virginia*.

**Table D-4: The Elder Economic Security Standard Index for Braxton 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)	\$258	\$434	\$775	\$258	\$434	\$775
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$240	\$240	\$240	\$424	\$424	\$424
Health Care (Good Health)	\$265	\$265	\$265	\$530	\$530	\$530
Miscellaneous	\$199	\$199	\$199	\$328	\$328	\$328
<b>Elder Index Per Month</b>	<b>\$1,194</b>	<b>\$1,370</b>	<b>\$1,711</b>	<b>\$1,968</b>	<b>\$2,144</b>	<b>\$2,485</b>
<b>Elder Index Per Year</b>	<b>\$14,328</b>	<b>\$16,440</b>	<b>\$20,532</b>	<b>\$23,616</b>	<b>\$25,728</b>	<b>\$29,820</b>

<b>Annual Comparison Amounts</b>	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	\$12,612	\$20,521

<b>Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index</b>							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$6,014	\$20,342	\$22,454	\$26,546	\$29,630	\$31,742	\$35,834
Medium (16 hrs)	\$15,926	\$30,254	\$32,366	\$36,458	\$39,542	\$41,654	\$45,746
High w/ADC (36 hrs)	\$27,395	\$41,723	\$43,835	\$47,927	\$51,011	\$53,123	\$57,215
High w/o ADC (36 hrs)	\$31,574	\$45,902	\$48,014	\$52,106	\$55,190	\$57,302	\$61,394

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$152 should be added to the monthly totals (\$127 for out-of-pocket medical costs and \$25 for miscellaneous costs) resulting in an annual increase in costs of \$1,829 (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 West Virginia*.



**Table D-5: The Elder Economic Security Standard Index for Brooke 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)	\$287	\$449	\$687	\$287	\$449	\$687
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$227	\$227	\$227	\$401	\$401	\$401
Health Care (Good Health)	\$309	\$309	\$309	\$618	\$618	\$618
Miscellaneous	\$211	\$211	\$211	\$347	\$347	\$347
<b>Elder Index Per Month</b>	<b>\$1,266</b>	<b>\$1,428</b>	<b>\$1,666</b>	<b>\$2,081</b>	<b>\$2,243</b>	<b>\$2,481</b>
<b>Elder Index Per Year</b>	<b>\$15,192</b>	<b>\$17,136</b>	<b>\$19,992</b>	<b>\$24,972</b>	<b>\$26,916</b>	<b>\$29,772</b>

<b>Annual Comparison Amounts</b>	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	\$14,379	\$23,395

<b>Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index</b>							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$6,014	\$21,206	\$23,150	\$26,006	\$30,986	\$32,930	\$35,786
Medium (16 hrs)	\$15,926	\$31,118	\$33,062	\$35,918	\$40,898	\$42,842	\$45,698
High w/ADC (36 hrs)	\$27,395	\$42,587	\$44,531	\$47,387	\$52,367	\$54,311	\$57,167
High w/o ADC (36 hrs)	\$31,574	\$46,766	\$48,710	\$51,566	\$56,546	\$58,490	\$61,346

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$132 should be added to the monthly totals (\$110 for out-of-pocket medical costs and \$22 for miscellaneous costs) resulting in an annual increase in costs of \$1,584 (for an elder person).

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 West Virginia*.

**Table D-6: The Elder Economic Security Standard Index for Cabell 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)	\$260	\$495	\$755	\$260	\$495	\$755
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$217	\$217	\$217	\$382	\$382	\$382
Health Care (Good Health)	\$269	\$269	\$269	\$538	\$538	\$538
Miscellaneous	\$196	\$196	\$196	\$322	\$322	\$322
<b>Elder Index Per Month</b>	<b>\$1,174</b>	<b>\$1,409</b>	<b>\$1,669</b>	<b>\$1,930</b>	<b>\$2,165</b>	<b>\$2,425</b>
<b>Elder Index Per Year</b>	<b>\$14,088</b>	<b>\$16,908</b>	<b>\$20,028</b>	<b>\$23,160</b>	<b>\$25,980</b>	<b>\$29,100</b>

<b>Annual Comparison Amounts</b>	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	\$13,833	\$22,508

<b>Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index</b>							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$6,014	\$20,102	\$22,922	\$26,042	\$29,174	\$31,994	\$35,114
Medium (16 hrs)	\$15,926	\$30,014	\$32,834	\$35,954	\$39,086	\$41,906	\$45,026
High w/ADC (36 hrs)	\$27,395	\$41,483	\$44,303	\$47,423	\$50,555	\$53,375	\$56,495
High w/o ADC (36 hrs)	\$31,574	\$45,662	\$48,482	\$51,602	\$54,734	\$57,554	\$60,674

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$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 West Virginia*.

**Table D-7: The Elder Economic Security Standard Index for Calhoun 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)	\$281	\$469	\$697	\$281	\$469	\$697
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$240	\$240	\$240	\$424	\$424	\$424
Health Care (Good Health)	\$317	\$317	\$317	\$634	\$634	\$634
Miscellaneous	\$214	\$214	\$214	\$353	\$353	\$353
<b>Elder Index Per Month</b>	<b>\$1,284</b>	<b>\$1,472</b>	<b>\$1,700</b>	<b>\$2,120</b>	<b>\$2,308</b>	<b>\$2,536</b>
<b>Elder Index Per Year</b>	<b>\$15,408</b>	<b>\$17,664</b>	<b>\$20,400</b>	<b>\$25,440</b>	<b>\$27,696</b>	<b>\$30,432</b>

<b>Annual Comparison Amounts</b>	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	\$12,320	\$20,045

<b>Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index</b>							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$6,014	\$21,422	\$23,678	\$26,414	\$31,454	\$33,710	\$36,446
Medium (16 hrs)	\$15,926	\$31,334	\$33,590	\$36,326	\$41,366	\$43,622	\$46,358
High w/ADC (36 hrs)	\$27,395	\$42,803	\$45,059	\$47,795	\$52,835	\$55,091	\$57,827
High w/o ADC (36 hrs)	\$31,574	\$46,982	\$49,238	\$51,974	\$57,014	\$59,270	\$62,006

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$61 should be added to the monthly totals (\$51 for out-of-pocket medical costs and \$10 for miscellaneous costs) resulting in an annual increase in costs of \$734 (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 West Virginia*.

**Table D-8: The Elder Economic Security Standard Index for Clay 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)	\$269	\$323	\$785	\$269	\$323	\$785
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$217	\$217	\$217	\$382	\$382	\$382
Health Care (Good Health)	\$265	\$265	\$265	\$530	\$530	\$530
Miscellaneous	\$197	\$197	\$197	\$322	\$322	\$322
<b>Elder Index Per Month</b>	<b>\$1,180</b>	<b>\$1,234</b>	<b>\$1,696</b>	<b>\$1,931</b>	<b>\$1,985</b>	<b>\$2,447</b>
<b>Elder Index Per Year</b>	<b>\$14,160</b>	<b>\$14,808</b>	<b>\$20,352</b>	<b>\$23,172</b>	<b>\$23,820</b>	<b>\$29,364</b>

<b>Annual Comparison Amounts</b>	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	\$12,972	\$21,106

<b>Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index</b>							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$6,014	\$20,174	\$20,822	\$26,366	\$29,186	\$29,834	\$35,378
Medium (16 hrs)	\$15,926	\$30,086	\$30,734	\$36,278	\$39,098	\$39,746	\$45,290
High w/ADC (36 hrs)	\$27,395	\$41,555	\$42,203	\$47,747	\$50,567	\$51,215	\$56,759
High w/o ADC (36 hrs)	\$31,574	\$45,734	\$46,382	\$51,926	\$54,746	\$55,394	\$60,938

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$148 should be added to the monthly totals (\$123 for out-of-pocket medical costs and \$25 for miscellaneous costs) resulting in an annual increase in costs of \$1,771 (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 West Virginia*.

**Table D-9: The Elder Economic Security Standard Index for Doddridge County, 2009**  
*Monthly Expenses for Selected Household Types*

	<b>Elder Person (age 65+)</b>			<b>Elder Couple (both age 65+)</b>		
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)	\$311	\$474	\$716	\$311	\$474	\$716
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$240	\$240	\$240	\$424	\$424	\$424
Health Care (Good Health)	\$268	\$268	\$268	\$536	\$536	\$536
Miscellaneous	\$210	\$210	\$210	\$340	\$340	\$340
<b>Elder Index Per Month</b>	<b>\$1,261</b>	<b>\$1,424</b>	<b>\$1,666</b>	<b>\$2,039</b>	<b>\$2,202</b>	<b>\$2,444</b>
<b>Elder Index Per Year</b>	<b>\$15,132</b>	<b>\$17,088</b>	<b>\$19,992</b>	<b>\$24,468</b>	<b>\$26,424</b>	<b>\$29,328</b>

<b>Annual Comparison Amounts</b>	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	\$12,335	\$20,070

<b>Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index</b>							
Annual Expenses							
	<b>LTC Cost Per Year</b>	<b>Elder Economic Security Standard Index plus Cost of Long-Term Care</b>					
		Elder Person (age 65+)			Elder 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)	\$6,014	\$21,146	\$23,102	\$26,006	\$30,482	\$32,438	\$35,342
Medium (16 hrs)	\$15,926	\$31,058	\$33,014	\$35,918	\$40,394	\$42,350	\$45,254
High w/ADC (36 hrs)	\$27,395	\$42,527	\$44,483	\$47,387	\$51,863	\$53,819	\$56,723
High w/o ADC (36 hrs)	\$31,574	\$46,706	\$48,662	\$51,566	\$56,042	\$57,998	\$60,902

To reflect 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 West Virginia*.

**Table D-10: The Elder Economic Security Standard Index for Fayette 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)	\$237	\$451	\$740	\$237	\$451	\$740
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$240	\$240	\$240	\$424	\$424	\$424
Health Care (Good Health)	\$317	\$317	\$317	\$634	\$634	\$634
Miscellaneous	\$205	\$205	\$205	\$345	\$345	\$345
<b>Elder Index Per Month</b>	<b>\$1,231</b>	<b>\$1,445</b>	<b>\$1,734</b>	<b>\$2,068</b>	<b>\$2,282</b>	<b>\$2,571</b>
<b>Elder Index Per Year</b>	<b>\$14,772</b>	<b>\$17,340</b>	<b>\$20,808</b>	<b>\$24,816</b>	<b>\$27,384</b>	<b>\$30,852</b>

<b>Annual Comparison Amounts</b>	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	\$13,311	\$21,658

<b>Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index</b>							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$6,014	\$20,786	\$23,354	\$26,822	\$30,830	\$33,398	\$36,866
Medium (16 hrs)	\$15,926	\$30,698	\$33,266	\$36,734	\$40,742	\$43,310	\$46,778
High w/ADC (36 hrs)	\$27,395	\$42,167	\$44,735	\$48,203	\$52,211	\$54,779	\$58,247
High w/o ADC (36 hrs)	\$31,574	\$46,346	\$48,914	\$52,382	\$56,390	\$58,958	\$62,426

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$61 should be added to the monthly totals (\$51 for out-of-pocket medical costs and \$10 for miscellaneous costs) resulting in an annual increase in costs of \$734 (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 West Virginia*.

**Table D-11: The Elder Economic Security Standard Index for Gilmer 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)	\$258	\$434	\$775	\$258	\$434	\$775
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$240	\$240	\$240	\$424	\$424	\$424
Health Care (Good Health)	\$281	\$281	\$281	\$562	\$562	\$562
Miscellaneous	\$202	\$202	\$202	\$334	\$334	\$334
<b>Elder Index Per Month</b>	<b>\$1,213</b>	<b>\$1,389</b>	<b>\$1,730</b>	<b>\$2,006</b>	<b>\$2,182</b>	<b>\$2,523</b>
<b>Elder Index Per Year</b>	<b>\$14,556</b>	<b>\$16,668</b>	<b>\$20,760</b>	<b>\$24,072</b>	<b>\$26,184</b>	<b>\$30,276</b>

<b>Annual Comparison Amounts</b>	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	\$12,702	\$20,668

<b>Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index</b>							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$6,014	\$20,570	\$22,682	\$26,774	\$30,086	\$32,198	\$36,290
Medium (16 hrs)	\$15,926	\$30,482	\$32,594	\$36,686	\$39,998	\$42,110	\$46,202
High w/ADC (36 hrs)	\$27,395	\$41,951	\$44,063	\$48,155	\$51,467	\$53,579	\$57,671
High w/o ADC (36 hrs)	\$31,574	\$46,130	\$48,242	\$52,334	\$55,646	\$57,758	\$61,850

To reflect 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 West Virginia*.

**Table D-12: The Elder Economic Security Standard Index for Grant 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)	\$299	\$544	\$937	\$299	\$544	\$937
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$240	\$240	\$240	\$424	\$424	\$424
Health Care (Good Health)	\$317	\$317	\$317	\$634	\$634	\$634
Miscellaneous	\$218	\$218	\$218	\$357	\$357	\$357
<b>Elder Index Per Month</b>	<b>\$1,306</b>	<b>\$1,551</b>	<b>\$1,944</b>	<b>\$2,142</b>	<b>\$2,387</b>	<b>\$2,780</b>
<b>Elder Index Per Year</b>	<b>\$15,672</b>	<b>\$18,612</b>	<b>\$23,328</b>	<b>\$25,704</b>	<b>\$28,644</b>	<b>\$33,360</b>

<b>Annual Comparison Amounts</b>	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	\$12,598	\$20,498

<b>Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index</b>							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$6,014	\$21,686	\$24,626	\$29,342	\$31,718	\$34,658	\$39,374
Medium (16 hrs)	\$15,926	\$31,598	\$34,538	\$39,254	\$41,630	\$44,570	\$49,286
High w/ADC (36 hrs)	\$27,395	\$43,067	\$46,007	\$50,723	\$53,099	\$56,039	\$60,755
High w/o ADC (36 hrs)	\$31,574	\$47,246	\$50,186	\$54,902	\$57,278	\$60,218	\$64,934

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$61 should be added to the monthly totals (\$51 for out-of-pocket medical costs and \$10 for miscellaneous costs) resulting in an annual increase in costs of \$734 (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 West Virginia*.



**Table D-13: The Elder Economic Security Standard Index for Greenbrier 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)	\$237	\$488	\$740	\$237	\$488	\$740
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$240	\$240	\$240	\$424	\$424	\$424
Health Care (Good Health)	\$317	\$317	\$317	\$634	\$634	\$634
Miscellaneous	\$205	\$205	\$205	\$345	\$345	\$345
<b>Elder Index Per Month</b>	<b>\$1,231</b>	<b>\$1,482</b>	<b>\$1,734</b>	<b>\$2,068</b>	<b>\$2,319</b>	<b>\$2,571</b>
<b>Elder Index Per Year</b>	<b>\$14,772</b>	<b>\$17,784</b>	<b>\$20,808</b>	<b>\$24,816</b>	<b>\$27,828</b>	<b>\$30,852</b>

<b>Annual Comparison Amounts</b>	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	\$12,932	\$21,041

<b>Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index</b>							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$6,014	\$20,786	\$23,798	\$26,822	\$30,830	\$33,842	\$36,866
Medium (16 hrs)	\$15,926	\$30,698	\$33,710	\$36,734	\$40,742	\$43,754	\$46,778
High w/ADC (36 hrs)	\$27,395	\$42,167	\$45,179	\$48,203	\$52,211	\$55,223	\$58,247
High w/o ADC (36 hrs)	\$31,574	\$46,346	\$49,358	\$52,382	\$56,390	\$59,402	\$62,426

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$61 should be added to the monthly totals (\$51 for out-of-pocket medical costs and \$10 for miscellaneous costs) resulting in an annual increase in costs of \$734 (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 West Virginia*.

**Table D-14: The Elder Economic Security Standard Index for Hampshire 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)	\$299	\$396	\$937	\$299	\$396	\$937
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$227	\$227	\$227	\$401	\$401	\$401
Health Care (Good Health)	\$317	\$317	\$317	\$634	\$634	\$634
Miscellaneous	\$215	\$215	\$215	\$352	\$352	\$352
<b>Elder Index Per Month</b>	<b>\$1,290</b>	<b>\$1,387</b>	<b>\$1,928</b>	<b>\$2,114</b>	<b>\$2,211</b>	<b>\$2,752</b>
<b>Elder Index Per Year</b>	<b>\$15,480</b>	<b>\$16,644</b>	<b>\$23,136</b>	<b>\$25,368</b>	<b>\$26,532</b>	<b>\$33,024</b>

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	\$12,724	\$20,702

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)	\$6,014	\$21,494	\$22,658	\$29,150	\$31,382	\$32,546	\$39,038
Medium (16 hrs)	\$15,926	\$31,406	\$32,570	\$39,062	\$41,294	\$42,458	\$48,950
High w/ADC (36 hrs)	\$27,395	\$42,875	\$44,039	\$50,531	\$52,763	\$53,927	\$60,419
High w/o ADC (36 hrs)	\$31,574	\$47,054	\$48,218	\$54,710	\$56,942	\$58,106	\$64,598

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$61 should be added to the monthly totals (\$51 for out-of-pocket medical costs and \$10 for miscellaneous costs) resulting in an annual increase in costs of \$734 (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 West Virginia*.

**Table D-15: The Elder Economic Security Standard Index for Hancock 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)	\$287	\$534	\$687	\$287	\$534	\$687
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$227	\$227	\$227	\$401	\$401	\$401
Health Care (Good Health)	\$309	\$309	\$309	\$618	\$618	\$618
Miscellaneous	\$211	\$211	\$211	\$347	\$347	\$347
<b>Elder Index Per Month</b>	<b>\$1,266</b>	<b>\$1,513</b>	<b>\$1,666</b>	<b>\$2,081</b>	<b>\$2,328</b>	<b>\$2,481</b>
<b>Elder Index Per Year</b>	<b>\$15,192</b>	<b>\$18,156</b>	<b>\$19,992</b>	<b>\$24,972</b>	<b>\$27,936</b>	<b>\$29,772</b>

<b>Annual Comparison Amounts</b>	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	\$14,668	\$23,865

<b>Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index</b>							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$6,014	\$21,206	\$24,170	\$26,006	\$30,986	\$33,950	\$35,786
Medium (16 hrs)	\$15,926	\$31,118	\$34,082	\$35,918	\$40,898	\$43,862	\$45,698
High w/ADC (36 hrs)	\$27,395	\$42,587	\$45,551	\$47,387	\$52,367	\$55,331	\$57,167
High w/o ADC (36 hrs)	\$31,574	\$46,766	\$49,730	\$51,566	\$56,546	\$59,510	\$61,346

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$132 should be added to the monthly totals (\$110 for out-of-pocket medical costs and \$22 for miscellaneous costs) resulting in an annual increase in costs of \$1,584 (for an elder person).

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 West Virginia*.

**Table D-16: The Elder Economic Security Standard Index for Hardy 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)	\$299	\$544	\$937	\$299	\$544	\$937
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$240	\$240	\$240	\$424	\$424	\$424
Health Care (Good Health)	\$317	\$317	\$317	\$634	\$634	\$634
Miscellaneous	\$218	\$218	\$218	\$357	\$357	\$357
<b>Elder Index Per Month</b>	<b>\$1,306</b>	<b>\$1,551</b>	<b>\$1,944</b>	<b>\$2,142</b>	<b>\$2,387</b>	<b>\$2,780</b>
<b>Elder Index Per Year</b>	<b>\$15,672</b>	<b>\$18,612</b>	<b>\$23,328</b>	<b>\$25,704</b>	<b>\$28,644</b>	<b>\$33,360</b>

<b>Annual Comparison Amounts</b>	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	\$12,267	\$19,959

<b>Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index</b>							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$6,014	\$21,686	\$24,626	\$29,342	\$31,718	\$34,658	\$39,374
Medium (16 hrs)	\$15,926	\$31,598	\$34,538	\$39,254	\$41,630	\$44,570	\$49,286
High w/ADC (36 hrs)	\$27,395	\$43,067	\$46,007	\$50,723	\$53,099	\$56,039	\$60,755
High w/o ADC (36 hrs)	\$31,574	\$47,246	\$50,186	\$54,902	\$57,278	\$60,218	\$64,934

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$61 should be added to the monthly totals (\$51 for out-of-pocket medical costs and \$10 for miscellaneous costs) resulting in an annual increase in costs of \$734 (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 West Virginia*.

**Table D-17: The Elder Economic Security Standard Index for Harrison 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)	\$311	\$464	\$716	\$311	\$464	\$716
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$240	\$240	\$240	\$424	\$424	\$424
Health Care (Good Health)	\$317	\$317	\$317	\$634	\$634	\$634
Miscellaneous	\$220	\$220	\$220	\$359	\$359	\$359
<b>Elder Index Per Month</b>	<b>\$1,320</b>	<b>\$1,473</b>	<b>\$1,725</b>	<b>\$2,156</b>	<b>\$2,309</b>	<b>\$2,561</b>
<b>Elder Index Per Year</b>	<b>\$15,840</b>	<b>\$17,676</b>	<b>\$20,700</b>	<b>\$25,872</b>	<b>\$27,708</b>	<b>\$30,732</b>

<b>Annual Comparison Amounts</b>	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	\$13,527	\$22,009

<b>Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index</b>							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$6,014	\$21,854	\$23,690	\$26,714	\$31,886	\$33,722	\$36,746
Medium (16 hrs)	\$15,926	\$31,766	\$33,602	\$36,626	\$41,798	\$43,634	\$46,658
High w/ADC (36 hrs)	\$27,395	\$43,235	\$45,071	\$48,095	\$53,267	\$55,103	\$58,127
High w/o ADC (36 hrs)	\$31,574	\$47,414	\$49,250	\$52,274	\$57,446	\$59,282	\$62,306

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$61 should be added to the monthly totals (\$51 for out-of-pocket medical costs and \$10 for miscellaneous costs) resulting in an annual increase in costs of \$734 (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 West Virginia*.

**Table D-18: The Elder Economic Security Standard Index for Jackson 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)	\$281	\$469	\$697	\$281	\$469	\$697
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$240	\$240	\$240	\$424	\$424	\$424
Health Care (Good Health)	\$317	\$317	\$317	\$634	\$634	\$634
Miscellaneous	\$214	\$214	\$214	\$353	\$353	\$353
<b>Elder Index Per Month</b>	<b>\$1,284</b>	<b>\$1,472</b>	<b>\$1,700</b>	<b>\$2,120</b>	<b>\$2,308</b>	<b>\$2,536</b>
<b>Elder Index Per Year</b>	<b>\$15,408</b>	<b>\$17,664</b>	<b>\$20,400</b>	<b>\$25,440</b>	<b>\$27,696</b>	<b>\$30,432</b>

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	\$13,979	\$22,744

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)	\$6,014	\$21,422	\$23,678	\$26,414	\$31,454	\$33,710	\$36,446
Medium (16 hrs)	\$15,926	\$31,334	\$33,590	\$36,326	\$41,366	\$43,622	\$46,358
High w/ADC (36 hrs)	\$27,395	\$42,803	\$45,059	\$47,795	\$52,835	\$55,091	\$57,827
High w/o ADC (36 hrs)	\$31,574	\$46,982	\$49,238	\$51,974	\$57,014	\$59,270	\$62,006

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$61 should be added to the monthly totals (\$51 for out-of-pocket medical costs and \$10 for miscellaneous costs) resulting in an annual increase in costs of \$734 (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 West Virginia*.

**Table D-19: 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)	\$299	\$642	\$937	\$299	\$642	\$937
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$212	\$212	\$212	\$373	\$373	\$373
Health Care (Good Health)	\$317	\$317	\$317	\$634	\$634	\$634
Miscellaneous	\$212	\$212	\$212	\$347	\$347	\$347
<b>Elder Index Per Month</b>	<b>\$1,272</b>	<b>\$1,615</b>	<b>\$1,910</b>	<b>\$2,081</b>	<b>\$2,424</b>	<b>\$2,719</b>
<b>Elder Index Per Year</b>	<b>\$15,264</b>	<b>\$19,380</b>	<b>\$22,920</b>	<b>\$24,972</b>	<b>\$29,088</b>	<b>\$32,628</b>

<b>Annual Comparison Amounts</b>	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	\$13,404	\$21,809

<b>Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index</b>							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$6,014	\$21,278	\$25,394	\$28,934	\$30,986	\$35,102	\$38,642
Medium (16 hrs)	\$15,926	\$31,190	\$35,306	\$38,846	\$40,898	\$45,014	\$48,554
High w/ADC (36 hrs)	\$27,395	\$42,659	\$46,775	\$50,315	\$52,367	\$56,483	\$60,023
High w/o ADC (36 hrs)	\$31,574	\$46,838	\$50,954	\$54,494	\$56,546	\$60,662	\$64,202

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$61 should be added to the monthly totals (\$51 for out-of-pocket medical costs and \$10 for miscellaneous costs) resulting in an annual increase in costs of \$734 (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 West Virginia*.

**Table D-20: The Elder Economic Security Standard Index for Kanawha 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)	\$269	\$516	\$785	\$269	\$516	\$785
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$217	\$217	\$217	\$382	\$382	\$382
Health Care (Good Health)	\$265	\$265	\$265	\$530	\$530	\$530
Miscellaneous	\$197	\$197	\$197	\$322	\$322	\$322
<b>Elder Index Per Month</b>	<b>\$1,180</b>	<b>\$1,427</b>	<b>\$1,696</b>	<b>\$1,931</b>	<b>\$2,178</b>	<b>\$2,447</b>
<b>Elder Index Per Year</b>	<b>\$14,160</b>	<b>\$17,124</b>	<b>\$20,352</b>	<b>\$23,172</b>	<b>\$26,136</b>	<b>\$29,364</b>

<b>Annual Comparison Amounts</b>	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	\$14,372	\$23,384

<b>Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index</b>							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$6,014	\$20,174	\$23,138	\$26,366	\$29,186	\$32,150	\$35,378
Medium (16 hrs)	\$15,926	\$30,086	\$33,050	\$36,278	\$39,098	\$42,062	\$45,290
High w/ADC (36 hrs)	\$27,395	\$41,555	\$44,519	\$47,747	\$50,567	\$53,531	\$56,759
High w/o ADC (36 hrs)	\$31,574	\$45,734	\$48,698	\$51,926	\$54,746	\$57,710	\$60,938

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$146 should be added to the monthly totals (\$122 for out-of-pocket medical costs and \$24 for miscellaneous costs) resulting in an annual increase in costs of \$1,757 (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 West Virginia*.



**Table D-21: The Elder Economic Security Standard Index for Lewis County, 2009**  
*Monthly Expenses for Selected Household Types*

	<b>Elder Person (age 65+)</b>			<b>Elder Couple (both age 65+)</b>		
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)	\$258	\$461	\$775	\$258	\$461	\$775
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$240	\$240	\$240	\$424	\$424	\$424
Health Care (Good Health)	\$273	\$273	\$273	\$546	\$546	\$546
Miscellaneous	\$201	\$201	\$201	\$331	\$331	\$331
<b>Elder Index Per Month</b>	<b>\$1,204</b>	<b>\$1,407</b>	<b>\$1,721</b>	<b>\$1,987</b>	<b>\$2,190</b>	<b>\$2,504</b>
<b>Elder Index Per Year</b>	<b>\$14,448</b>	<b>\$16,884</b>	<b>\$20,652</b>	<b>\$23,844</b>	<b>\$26,280</b>	<b>\$30,048</b>

<b>Annual Comparison Amounts</b>	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	\$12,644	\$20,572

<b>Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index</b>							
Annual Expenses							
	<b>LTC Cost Per Year</b>	<b>Elder Economic Security Standard Index plus Cost of Long-Term Care</b>					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$6,014	\$20,462	\$22,898	\$26,666	\$29,858	\$32,294	\$36,062
Medium (16 hrs)	\$15,926	\$30,374	\$32,810	\$36,578	\$39,770	\$42,206	\$45,974
High w/ADC (36 hrs)	\$27,395	\$41,843	\$44,279	\$48,047	\$51,239	\$53,675	\$57,443
High w/o ADC (36 hrs)	\$31,574	\$46,022	\$48,458	\$52,226	\$55,418	\$57,854	\$61,622

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$148 should be added to the monthly totals (\$123 for out-of-pocket medical costs and \$25 for miscellaneous costs) resulting in an annual increase in costs of \$1,771 (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 West Virginia*.

**Table D-22: The Elder Economic Security Standard Index for Lincoln 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)	\$229	\$374	\$648	\$229	\$374	\$648
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$217	\$217	\$217	\$382	\$382	\$382
Health Care (Good Health)	\$268	\$268	\$268	\$536	\$536	\$536
Miscellaneous	\$189	\$189	\$189	\$315	\$315	\$315
<b>Elder Index Per Month</b>	<b>\$1,135</b>	<b>\$1,280</b>	<b>\$1,554</b>	<b>\$1,890</b>	<b>\$2,035</b>	<b>\$2,309</b>
<b>Elder Index Per Year</b>	<b>\$13,620</b>	<b>\$15,360</b>	<b>\$18,648</b>	<b>\$22,680</b>	<b>\$24,420</b>	<b>\$27,708</b>

<b>Annual Comparison Amounts</b>	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	\$13,194	\$21,468

<b>Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index</b>							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$6,014	\$19,634	\$21,374	\$24,662	\$28,694	\$30,434	\$33,722
Medium (16 hrs)	\$15,926	\$29,546	\$31,286	\$34,574	\$38,606	\$40,346	\$43,634
High w/ADC (36 hrs)	\$27,395	\$41,015	\$42,755	\$46,043	\$50,075	\$51,815	\$55,103
High w/o ADC (36 hrs)	\$31,574	\$45,194	\$46,934	\$50,222	\$54,254	\$55,994	\$59,282

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$150 should be added to the monthly totals (\$125 for out-of-pocket medical costs and \$25 for miscellaneous costs) resulting in an annual increase in costs of \$1,800 (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 West Virginia*.

**Table D-23: The Elder Economic Security Standard Index for Logan 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)	\$229	\$457	\$648	\$229	\$457	\$648
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$240	\$240	\$240	\$424	\$424	\$424
Health Care (Good Health)	\$317	\$317	\$317	\$634	\$634	\$634
Miscellaneous	\$204	\$204	\$204	\$343	\$343	\$343
<b>Elder Index Per Month</b>	<b>\$1,222</b>	<b>\$1,450</b>	<b>\$1,641</b>	<b>\$2,058</b>	<b>\$2,286</b>	<b>\$2,477</b>
<b>Elder Index Per Year</b>	<b>\$14,664</b>	<b>\$17,400</b>	<b>\$19,692</b>	<b>\$24,696</b>	<b>\$27,432</b>	<b>\$29,724</b>

<b>Annual Comparison Amounts</b>	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	\$23,299

<b>Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index</b>							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$6,014	\$20,678	\$23,414	\$25,706	\$30,710	\$33,446	\$35,738
Medium (16 hrs)	\$15,926	\$30,590	\$33,326	\$35,618	\$40,622	\$43,358	\$45,650
High w/ADC (36 hrs)	\$27,395	\$42,059	\$44,795	\$47,087	\$52,091	\$54,827	\$57,119
High w/o ADC (36 hrs)	\$31,574	\$46,238	\$48,974	\$51,266	\$56,270	\$59,006	\$61,298

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$61 should be added to the monthly totals (\$51 for out-of-pocket medical costs and \$10 for miscellaneous costs) resulting in an annual increase in costs of \$734 (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 West Virginia*.

**Table D-24: The Elder Economic Security Standard Index for McDowell 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)	\$215	\$466	\$574	\$215	\$466	\$574
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$240	\$240	\$240	\$424	\$424	\$424
Health Care (Good Health)	\$317	\$317	\$317	\$634	\$634	\$634
Miscellaneous	\$201	\$201	\$201	\$340	\$340	\$340
<b>Elder Index Per Month</b>	<b>\$1,205</b>	<b>\$1,456</b>	<b>\$1,564</b>	<b>\$2,041</b>	<b>\$2,292</b>	<b>\$2,400</b>
<b>Elder Index Per Year</b>	<b>\$14,460</b>	<b>\$17,472</b>	<b>\$18,768</b>	<b>\$24,492</b>	<b>\$27,504</b>	<b>\$28,800</b>

<b>Annual Comparison Amounts</b>	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	\$13,082	\$21,285

<b>Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index</b>							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$6,014	\$20,474	\$23,486	\$24,782	\$30,506	\$33,518	\$34,814
Medium (16 hrs)	\$15,926	\$30,386	\$33,398	\$34,694	\$40,418	\$43,430	\$44,726
High w/ADC (36 hrs)	\$27,395	\$41,855	\$44,867	\$46,163	\$51,887	\$54,899	\$56,195
High w/o ADC (36 hrs)	\$31,574	\$46,034	\$49,046	\$50,342	\$56,066	\$59,078	\$60,374

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$61 should be added to the monthly totals (\$51 for out-of-pocket medical costs and \$10 for miscellaneous costs) resulting in an annual increase in costs of \$734 (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 West Virginia*.

**Table D-25: The Elder Economic Security Standard Index for Marion 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)	\$311	\$492	\$716	\$311	\$492	\$716
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$240	\$240	\$240	\$424	\$424	\$424
Health Care (Good Health)	\$317	\$317	\$317	\$634	\$634	\$634
Miscellaneous	\$220	\$220	\$220	\$359	\$359	\$359
<b>Elder Index Per Month</b>	<b>\$1,320</b>	<b>\$1,501</b>	<b>\$1,725</b>	<b>\$2,156</b>	<b>\$2,337</b>	<b>\$2,561</b>
<b>Elder Index Per Year</b>	<b>\$15,840</b>	<b>\$18,012</b>	<b>\$20,700</b>	<b>\$25,872</b>	<b>\$28,044</b>	<b>\$30,732</b>

<b>Annual Comparison Amounts</b>	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	\$13,798	\$22,450

<b>Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index</b>							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$6,014	\$21,854	\$24,026	\$26,714	\$31,886	\$34,058	\$36,746
Medium (16 hrs)	\$15,926	\$31,766	\$33,938	\$36,626	\$41,798	\$43,970	\$46,658
High w/ADC (36 hrs)	\$27,395	\$43,235	\$45,407	\$48,095	\$53,267	\$55,439	\$58,127
High w/o ADC (36 hrs)	\$31,574	\$47,414	\$49,586	\$52,274	\$57,446	\$59,618	\$62,306

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$61 should be added to the monthly totals (\$51 for out-of-pocket medical costs and \$10 for miscellaneous costs) resulting in an annual increase in costs of \$734 (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 West Virginia*.

**Table D-26: The Elder Economic Security Standard Index for Marshall 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)	\$287	\$431	\$687	\$287	\$431	\$687
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$227	\$227	\$227	\$401	\$401	\$401
Health Care (Good Health)	\$309	\$309	\$309	\$618	\$618	\$618
Miscellaneous	\$211	\$211	\$211	\$347	\$347	\$347
<b>Elder Index Per Month</b>	<b>\$1,266</b>	<b>\$1,410</b>	<b>\$1,666</b>	<b>\$2,081</b>	<b>\$2,225</b>	<b>\$2,481</b>
<b>Elder Index Per Year</b>	<b>\$15,192</b>	<b>\$16,920</b>	<b>\$19,992</b>	<b>\$24,972</b>	<b>\$26,700</b>	<b>\$29,772</b>

<b>Annual Comparison Amounts</b>	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	\$13,770	\$22,405

<b>Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index</b>							
Annual Expenses							
	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)	\$6,014	\$21,206	\$22,934	\$26,006	\$30,986	\$32,714	\$35,786
Medium (16 hrs)	\$15,926	\$31,118	\$32,846	\$35,918	\$40,898	\$42,626	\$45,698
High w/ADC (36 hrs)	\$27,395	\$42,587	\$44,315	\$47,387	\$52,367	\$54,095	\$57,167
High w/o ADC (36 hrs)	\$31,574	\$46,766	\$48,494	\$51,566	\$56,546	\$58,274	\$61,346

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$132 should be added to the monthly totals (\$110 for out-of-pocket medical costs and \$22 for miscellaneous costs) resulting in an annual increase in costs of \$1,584 (for an elder person).

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 West Virginia*.

**Table D-27: The Elder Economic Security Standard Index for Mason 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)	\$260	\$458	\$755	\$260	\$458	\$755
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$240	\$240	\$240	\$424	\$424	\$424
Health Care (Good Health)	\$317	\$317	\$317	\$634	\$634	\$634
Miscellaneous	\$210	\$210	\$210	\$349	\$349	\$349
<b>Elder Index Per Month</b>	<b>\$1,259</b>	<b>\$1,457</b>	<b>\$1,754</b>	<b>\$2,095</b>	<b>\$2,293</b>	<b>\$2,590</b>
<b>Elder Index Per Year</b>	<b>\$15,108</b>	<b>\$17,484</b>	<b>\$21,048</b>	<b>\$25,140</b>	<b>\$27,516</b>	<b>\$31,080</b>

<b>Annual Comparison Amounts</b>	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	\$13,492	\$21,953

<b>Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index</b>							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$6,014	\$21,122	\$23,498	\$27,062	\$31,154	\$33,530	\$37,094
Medium (16 hrs)	\$15,926	\$31,034	\$33,410	\$36,974	\$41,066	\$43,442	\$47,006
High w/ADC (36 hrs)	\$27,395	\$42,503	\$44,879	\$48,443	\$52,535	\$54,911	\$58,475
High w/o ADC (36 hrs)	\$31,574	\$46,682	\$49,058	\$52,622	\$56,714	\$59,090	\$62,654

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$61 should be added to the monthly totals (\$51 for out-of-pocket medical costs and \$10 for miscellaneous costs) resulting in an annual increase in costs of \$734 (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 West Virginia*.

**Table D-28: The Elder Economic Security Standard Index for Mercer 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)	\$215	\$465	\$574	\$215	\$465	\$574
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$240	\$240	\$240	\$424	\$424	\$424
Health Care (Good Health)	\$317	\$317	\$317	\$634	\$634	\$634
Miscellaneous	\$201	\$201	\$201	\$340	\$340	\$340
<b>Elder Index Per Month</b>	<b>\$1,205</b>	<b>\$1,455</b>	<b>\$1,564</b>	<b>\$2,041</b>	<b>\$2,291</b>	<b>\$2,400</b>
<b>Elder Index Per Year</b>	<b>\$14,460</b>	<b>\$17,460</b>	<b>\$18,768</b>	<b>\$24,492</b>	<b>\$27,492</b>	<b>\$28,800</b>

<b>Annual Comparison Amounts</b>	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	\$13,454	\$21,890

<b>Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index</b>							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$6,014	\$20,474	\$23,474	\$24,782	\$30,506	\$33,506	\$34,814
Medium (16 hrs)	\$15,926	\$30,386	\$33,386	\$34,694	\$40,418	\$43,418	\$44,726
High w/ADC (36 hrs)	\$27,395	\$41,855	\$44,855	\$46,163	\$51,887	\$54,887	\$56,195
High w/o ADC (36 hrs)	\$31,574	\$46,034	\$49,034	\$50,342	\$56,066	\$59,066	\$60,374

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$61 should be added to the monthly totals (\$51 for out-of-pocket medical costs and \$10 for miscellaneous costs) resulting in an annual increase in costs of \$734 (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 West Virginia*.



**Table D-29: The Elder Economic Security Standard Index for Mineral 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)	\$299	\$488	\$937	\$299	\$488	\$937
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$227	\$227	\$227	\$401	\$401	\$401
Health Care (Good Health)	\$317	\$317	\$317	\$634	\$634	\$634
Miscellaneous	\$215	\$215	\$215	\$352	\$352	\$352
<b>Elder Index Per Month</b>	<b>\$1,290</b>	<b>\$1,479</b>	<b>\$1,928</b>	<b>\$2,114</b>	<b>\$2,303</b>	<b>\$2,752</b>
<b>Elder Index Per Year</b>	<b>\$15,480</b>	<b>\$17,748</b>	<b>\$23,136</b>	<b>\$25,368</b>	<b>\$27,636</b>	<b>\$33,024</b>

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	\$13,680	\$22,259

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$6,014	\$21,494	\$23,762	\$29,150	\$31,382	\$33,650	\$39,038
Medium (16 hrs)	\$15,926	\$31,406	\$33,674	\$39,062	\$41,294	\$43,562	\$48,950
High w/ADC (36 hrs)	\$27,395	\$42,875	\$45,143	\$50,531	\$52,763	\$55,031	\$60,419
High w/o ADC (36 hrs)	\$31,574	\$47,054	\$49,322	\$54,710	\$56,942	\$59,210	\$64,598

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$61 should be added to the monthly totals (\$51 for out-of-pocket medical costs and \$10 for miscellaneous costs) resulting in an annual increase in costs of \$734 (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 West Virginia*.

**Table D-30: The Elder Economic Security Standard Index for Mingo 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)	\$229	\$474	\$648	\$229	\$474	\$648
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$240	\$240	\$240	\$424	\$424	\$424
Health Care (Good Health)	\$317	\$317	\$317	\$634	\$634	\$634
Miscellaneous	\$204	\$204	\$204	\$343	\$343	\$343
<b>Elder Index Per Month</b>	<b>\$1,222</b>	<b>\$1,467</b>	<b>\$1,641</b>	<b>\$2,058</b>	<b>\$2,303</b>	<b>\$2,477</b>
<b>Elder Index Per Year</b>	<b>\$14,664</b>	<b>\$17,604</b>	<b>\$19,692</b>	<b>\$24,696</b>	<b>\$27,636</b>	<b>\$29,724</b>

<b>Annual Comparison Amounts</b>	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	\$13,852	\$22,537

<b>Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index</b>							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$6,014	\$20,678	\$23,618	\$25,706	\$30,710	\$33,650	\$35,738
Medium (16 hrs)	\$15,926	\$30,590	\$33,530	\$35,618	\$40,622	\$43,562	\$45,650
High w/ADC (36 hrs)	\$27,395	\$42,059	\$44,999	\$47,087	\$52,091	\$55,031	\$57,119
High w/o ADC (36 hrs)	\$31,574	\$46,238	\$49,178	\$51,266	\$56,270	\$59,210	\$61,298

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$61 should be added to the monthly totals (\$51 for out-of-pocket medical costs and \$10 for miscellaneous costs) resulting in an annual increase in costs of \$734 (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 West Virginia*.

**Table D-31: The Elder Economic Security Standard Index for Monongalia 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)	\$274	\$546	\$877	\$274	\$546	\$877
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation*	\$227	\$227	\$227	\$401	\$401	\$401
Health Care (Good Health)	\$309	\$309	\$309	\$618	\$618	\$618
Miscellaneous	\$208	\$208	\$208	\$344	\$344	\$344
<b>Elder Index Per Month</b>	<b>\$1,250</b>	<b>\$1,522</b>	<b>\$1,853</b>	<b>\$2,065</b>	<b>\$2,337</b>	<b>\$2,668</b>
<b>Elder Index Per Year</b>	<b>\$15,000</b>	<b>\$18,264</b>	<b>\$22,236</b>	<b>\$24,780</b>	<b>\$28,044</b>	<b>\$32,016</b>

\* 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	\$14,063	\$22,881

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)	\$6,014	\$21,014	\$24,278	\$28,250	\$30,794	\$34,058	\$38,030
Medium (16 hrs)	\$15,926	\$30,926	\$34,190	\$38,162	\$40,706	\$43,970	\$47,942
High w/ADC (36 hrs)	\$27,395	\$42,395	\$45,659	\$49,631	\$52,175	\$55,439	\$59,411
High w/o ADC (36 hrs)	\$31,574	\$46,574	\$49,838	\$53,810	\$56,354	\$59,618	\$63,590

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$132 should be added to the monthly totals (\$110 for out-of-pocket medical costs and \$22 for miscellaneous costs) resulting in an annual increase in costs of \$1,584 (for an elder person).

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 West Virginia*.

**Table D-32: 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)	\$239	\$487	\$709	\$239	\$487	\$709
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$240	\$240	\$240	\$424	\$424	\$424
Health Care (Good Health)	\$317	\$317	\$317	\$634	\$634	\$634
Miscellaneous	\$206	\$206	\$206	\$345	\$345	\$345
<b>Elder Index Per Month</b>	<b>\$1,234</b>	<b>\$1,482</b>	<b>\$1,704</b>	<b>\$2,070</b>	<b>\$2,318</b>	<b>\$2,540</b>
<b>Elder Index Per Year</b>	<b>\$14,808</b>	<b>\$17,784</b>	<b>\$20,448</b>	<b>\$24,840</b>	<b>\$27,816</b>	<b>\$30,480</b>

<b>Annual Comparison Amounts</b>	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	\$12,773	\$20,783

<b>Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index</b>							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$6,014	\$20,822	\$23,798	\$26,462	\$30,854	\$33,830	\$36,494
Medium (16 hrs)	\$15,926	\$30,734	\$33,710	\$36,374	\$40,766	\$43,742	\$46,406
High w/ADC (36 hrs)	\$27,395	\$42,203	\$45,179	\$47,843	\$52,235	\$55,211	\$57,875
High w/o ADC (36 hrs)	\$31,574	\$46,382	\$49,358	\$52,022	\$56,414	\$59,390	\$62,054

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$61 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 \$734 (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 West Virginia*.

**Table D-33: The Elder Economic Security Standard Index for Morgan 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)	\$299	\$542	\$937	\$299	\$542	\$937
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$217	\$217	\$217	\$382	\$382	\$382
Health Care (Good Health)	\$317	\$317	\$317	\$634	\$634	\$634
Miscellaneous	\$213	\$213	\$213	\$349	\$349	\$349
<b>Elder Index Per Month</b>	<b>\$1,278</b>	<b>\$1,521</b>	<b>\$1,916</b>	<b>\$2,092</b>	<b>\$2,335</b>	<b>\$2,730</b>
<b>Elder Index Per Year</b>	<b>\$15,336</b>	<b>\$18,252</b>	<b>\$22,992</b>	<b>\$25,104</b>	<b>\$28,020</b>	<b>\$32,760</b>

<b>Annual Comparison Amounts</b>	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	\$13,315	\$21,665

<b>Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index</b>							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$6,014	\$21,350	\$24,266	\$29,006	\$31,118	\$34,034	\$38,774
Medium (16 hrs)	\$15,926	\$31,262	\$34,178	\$38,918	\$41,030	\$43,946	\$48,686
High w/ADC (36 hrs)	\$27,395	\$42,731	\$45,647	\$50,387	\$52,499	\$55,415	\$60,155
High w/o ADC (36 hrs)	\$31,574	\$46,910	\$49,826	\$54,566	\$56,678	\$59,594	\$64,334

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$61 should be added to the monthly totals (\$51 for out-of-pocket medical costs and \$10 for miscellaneous costs) resulting in an annual increase in costs of \$734 (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 West Virginia*.

**Table D-34: The Elder Economic Security Standard Index for Nicholas 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)	\$237	\$487	\$740	\$237	\$487	\$740
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$240	\$240	\$240	\$424	\$424	\$424
Health Care (Good Health)	\$266	\$266	\$266	\$532	\$532	\$532
Miscellaneous	\$195	\$195	\$195	\$324	\$324	\$324
<b>Elder Index Per Month</b>	<b>\$1,170</b>	<b>\$1,420</b>	<b>\$1,673</b>	<b>\$1,945</b>	<b>\$2,195</b>	<b>\$2,448</b>
<b>Elder Index Per Year</b>	<b>\$14,040</b>	<b>\$17,040</b>	<b>\$20,076</b>	<b>\$23,340</b>	<b>\$26,340</b>	<b>\$29,376</b>

<b>Annual Comparison Amounts</b>	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	\$13,604	\$22,134

<b>Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index</b>							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$6,014	\$20,054	\$23,054	\$26,090	\$29,354	\$32,354	\$35,390
Medium (16 hrs)	\$15,926	\$29,966	\$32,966	\$36,002	\$39,266	\$42,266	\$45,302
High w/ADC (36 hrs)	\$27,395	\$41,435	\$44,435	\$47,471	\$50,735	\$53,735	\$56,771
High w/o ADC (36 hrs)	\$31,574	\$45,614	\$48,614	\$51,650	\$54,914	\$57,914	\$60,950

To reflect 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 West Virginia*.

**Table D-35: The Elder Economic Security Standard Index for Ohio 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)	\$287	\$464	\$687	\$287	\$464	\$687
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$227	\$227	\$227	\$401	\$401	\$401
Health Care (Good Health)	\$282	\$282	\$282	\$564	\$564	\$564
Miscellaneous	\$206	\$206	\$206	\$336	\$336	\$336
<b>Elder Index Per Month</b>	<b>\$1,234</b>	<b>\$1,411</b>	<b>\$1,634</b>	<b>\$2,016</b>	<b>\$2,193</b>	<b>\$2,416</b>
<b>Elder Index Per Year</b>	<b>\$14,808</b>	<b>\$16,932</b>	<b>\$19,608</b>	<b>\$24,192</b>	<b>\$26,316</b>	<b>\$28,992</b>

<b>Annual Comparison Amounts</b>	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	\$13,714	\$22,314

<b>Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index</b>							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$6,014	\$20,822	\$22,946	\$25,622	\$30,206	\$32,330	\$35,006
Medium (16 hrs)	\$15,926	\$30,734	\$32,858	\$35,534	\$40,118	\$42,242	\$44,918
High w/ADC (36 hrs)	\$27,395	\$42,203	\$44,327	\$47,003	\$51,587	\$53,711	\$56,387
High w/o ADC (36 hrs)	\$31,574	\$46,382	\$48,506	\$51,182	\$55,766	\$57,890	\$60,566

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$140 should be added to the monthly totals (\$117 for out-of-pocket medical costs and \$23 for miscellaneous costs) resulting in an annual increase in costs of \$1,685 (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 West Virginia*.

**Table D-36: The Elder Economic Security Standard Index for Pendleton 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)	\$299	\$542	\$937	\$299	\$542	\$937
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$240	\$240	\$240	\$424	\$424	\$424
Health Care (Good Health)	\$317	\$317	\$317	\$634	\$634	\$634
Miscellaneous	\$218	\$218	\$218	\$357	\$357	\$357
<b>Elder Index Per Month</b>	<b>\$1,306</b>	<b>\$1,549</b>	<b>\$1,944</b>	<b>\$2,142</b>	<b>\$2,385</b>	<b>\$2,780</b>
<b>Elder Index Per Year</b>	<b>\$15,672</b>	<b>\$18,588</b>	<b>\$23,328</b>	<b>\$25,704</b>	<b>\$28,620</b>	<b>\$33,360</b>

<b>Annual Comparison Amounts</b>	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	\$11,885	\$19,338

<b>Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index</b>							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$6,014	\$21,686	\$24,602	\$29,342	\$31,718	\$34,634	\$39,374
Medium (16 hrs)	\$15,926	\$31,598	\$34,514	\$39,254	\$41,630	\$44,546	\$49,286
High w/ADC (36 hrs)	\$27,395	\$43,067	\$45,983	\$50,723	\$53,099	\$56,015	\$60,755
High w/o ADC (36 hrs)	\$31,574	\$47,246	\$50,162	\$54,902	\$57,278	\$60,194	\$64,934

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$61 should be added to the monthly totals (\$51 for out-of-pocket medical costs and \$10 for miscellaneous costs) resulting in an annual increase in costs of \$734 (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 West Virginia*.



**Table D-37: The Elder Economic Security Standard Index for Pleasants 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)	\$281	\$369	\$697	\$281	\$369	\$697
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$227	\$227	\$227	\$401	\$401	\$401
Health Care (Good Health)	\$295	\$295	\$295	\$590	\$590	\$590
Miscellaneous	\$207	\$207	\$207	\$340	\$340	\$340
<b>Elder Index Per Month</b>	<b>\$1,242</b>	<b>\$1,330</b>	<b>\$1,658</b>	<b>\$2,040</b>	<b>\$2,128</b>	<b>\$2,456</b>
<b>Elder Index Per Year</b>	<b>\$14,904</b>	<b>\$15,960</b>	<b>\$19,896</b>	<b>\$24,480</b>	<b>\$25,536</b>	<b>\$29,472</b>

<b>Annual Comparison Amounts</b>	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	\$14,161	\$23,041

<b>Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index</b>							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$6,014	\$20,918	\$21,974	\$25,910	\$30,494	\$31,550	\$35,486
Medium (16 hrs)	\$15,926	\$30,830	\$31,886	\$35,822	\$40,406	\$41,462	\$45,398
High w/ADC (36 hrs)	\$27,395	\$42,299	\$43,355	\$47,291	\$51,875	\$52,931	\$56,867
High w/o ADC (36 hrs)	\$31,574	\$46,478	\$47,534	\$51,470	\$56,054	\$57,110	\$61,046

To reflect 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 West Virginia*.

**Table D-38: The Elder Economic Security Standard Index for Pocahontas 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)	\$237	\$466	\$740	\$237	\$466	\$740
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$240	\$240	\$240	\$424	\$424	\$424
Health Care (Good Health)	\$317	\$317	\$317	\$634	\$634	\$634
Miscellaneous	\$205	\$205	\$205	\$345	\$345	\$345
<b>Elder Index Per Month</b>	<b>\$1,231</b>	<b>\$1,460</b>	<b>\$1,734</b>	<b>\$2,068</b>	<b>\$2,297</b>	<b>\$2,571</b>
<b>Elder Index Per Year</b>	<b>\$14,772</b>	<b>\$17,520</b>	<b>\$20,808</b>	<b>\$24,816</b>	<b>\$27,564</b>	<b>\$30,852</b>

<b>Annual Comparison Amounts</b>	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	\$12,554	\$20,426

<b>Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index</b>							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$6,014	\$20,786	\$23,534	\$26,822	\$30,830	\$33,578	\$36,866
Medium (16 hrs)	\$15,926	\$30,698	\$33,446	\$36,734	\$40,742	\$43,490	\$46,778
High w/ADC (36 hrs)	\$27,395	\$42,167	\$44,915	\$48,203	\$52,211	\$54,959	\$58,247
High w/o ADC (36 hrs)	\$31,574	\$46,346	\$49,094	\$52,382	\$56,390	\$59,138	\$62,426

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$61 should be added to the monthly totals (\$51 for out-of-pocket medical costs and \$10 for miscellaneous costs) resulting in an annual increase in costs of \$734 (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 West Virginia*.

**Table D-39: The Elder Economic Security Standard Index for Preston 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)	\$274	\$405	\$877	\$274	\$405	\$877
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$227	\$227	\$227	\$401	\$401	\$401
Health Care (Good Health)	\$317	\$317	\$317	\$634	\$634	\$634
Miscellaneous	\$210	\$210	\$210	\$347	\$347	\$347
<b>Elder Index Per Month</b>	<b>\$1,260</b>	<b>\$1,391</b>	<b>\$1,863</b>	<b>\$2,084</b>	<b>\$2,215</b>	<b>\$2,687</b>
<b>Elder Index Per Year</b>	<b>\$15,120</b>	<b>\$16,692</b>	<b>\$22,356</b>	<b>\$25,008</b>	<b>\$26,580</b>	<b>\$32,244</b>

<b>Annual Comparison Amounts</b>	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	\$13,076	\$21,276

<b>Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index</b>							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$6,014	\$21,134	\$22,706	\$28,370	\$31,022	\$32,594	\$38,258
Medium (16 hrs)	\$15,926	\$31,046	\$32,618	\$38,282	\$40,934	\$42,506	\$48,170
High w/ADC (36 hrs)	\$27,395	\$42,515	\$44,087	\$49,751	\$52,403	\$53,975	\$59,639
High w/o ADC (36 hrs)	\$31,574	\$46,694	\$48,266	\$53,930	\$56,582	\$58,154	\$63,818

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$61 should be added to the monthly totals (\$51 for out-of-pocket medical costs and \$10 for miscellaneous costs) resulting in an annual increase in costs of \$734 (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 West Virginia*.

**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)	\$269	\$577	\$785	\$269	\$577	\$785
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$217	\$217	\$217	\$382	\$382	\$382
Health Care (Good Health)	\$269	\$269	\$269	\$538	\$538	\$538
Miscellaneous	\$197	\$197	\$197	\$323	\$323	\$323
<b>Elder Index Per Month</b>	<b>\$1,184</b>	<b>\$1,492</b>	<b>\$1,700</b>	<b>\$1,940</b>	<b>\$2,248</b>	<b>\$2,456</b>
<b>Elder Index Per Year</b>	<b>\$14,208</b>	<b>\$17,904</b>	<b>\$20,400</b>	<b>\$23,280</b>	<b>\$26,976</b>	<b>\$29,472</b>

<b>Annual Comparison Amounts</b>	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	\$14,610	\$23,771

<b>Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index</b>							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$6,014	\$20,222	\$23,918	\$26,414	\$29,294	\$32,990	\$35,486
Medium (16 hrs)	\$15,926	\$30,134	\$33,830	\$36,326	\$39,206	\$42,902	\$45,398
High w/ADC (36 hrs)	\$27,395	\$41,603	\$45,299	\$47,795	\$50,675	\$54,371	\$56,867
High w/o ADC (36 hrs)	\$31,574	\$45,782	\$49,478	\$51,974	\$54,854	\$58,550	\$61,046

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$148 should be added to the monthly totals (\$123 for out-of-pocket medical costs and \$25 for miscellaneous costs) resulting in an annual increase in costs of \$1,771 (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 West Virginia*.

**Table D-41: The Elder Economic Security Standard Index for Raleigh 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)	\$239	\$483	\$709	\$239	\$483	\$709
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$240	\$240	\$240	\$424	\$424	\$424
Health Care (Good Health)	\$317	\$317	\$317	\$634	\$634	\$634
Miscellaneous	\$206	\$206	\$206	\$345	\$345	\$345
<b>Elder Index Per Month</b>	<b>\$1,234</b>	<b>\$1,478</b>	<b>\$1,704</b>	<b>\$2,070</b>	<b>\$2,314</b>	<b>\$2,540</b>
<b>Elder Index Per Year</b>	<b>\$14,808</b>	<b>\$17,736</b>	<b>\$20,448</b>	<b>\$24,840</b>	<b>\$27,768</b>	<b>\$30,480</b>

<b>Annual Comparison Amounts</b>	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	\$13,955	\$22,706

<b>Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index</b>							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$6,014	\$20,822	\$23,750	\$26,462	\$30,854	\$33,782	\$36,494
Medium (16 hrs)	\$15,926	\$30,734	\$33,662	\$36,374	\$40,766	\$43,694	\$46,406
High w/ADC (36 hrs)	\$27,395	\$42,203	\$45,131	\$47,843	\$52,235	\$55,163	\$57,875
High w/o ADC (36 hrs)	\$31,574	\$46,382	\$49,310	\$52,022	\$56,414	\$59,342	\$62,054

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$61 should be added to the monthly totals (\$51 for out-of-pocket medical costs and \$10 for miscellaneous costs) resulting in an annual increase in costs of \$734 (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 West Virginia*.

**Table D-42: The Elder Economic Security Standard Index for Randolph 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)	\$258	\$426	\$775	\$258	\$426	\$775
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$240	\$240	\$240	\$424	\$424	\$424
Health Care (Good Health)	\$317	\$317	\$317	\$634	\$634	\$634
Miscellaneous	\$209	\$209	\$209	\$349	\$349	\$349
<b>Elder Index Per Month</b>	<b>\$1,256</b>	<b>\$1,424</b>	<b>\$1,773</b>	<b>\$2,093</b>	<b>\$2,261</b>	<b>\$2,610</b>
<b>Elder Index Per Year</b>	<b>\$15,072</b>	<b>\$17,088</b>	<b>\$21,276</b>	<b>\$25,116</b>	<b>\$27,132</b>	<b>\$31,320</b>

<b>Annual Comparison Amounts</b>	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	\$12,672	\$20,618

<b>Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index</b>							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$6,014	\$21,086	\$23,102	\$27,290	\$31,130	\$33,146	\$37,334
Medium (16 hrs)	\$15,926	\$30,998	\$33,014	\$37,202	\$41,042	\$43,058	\$47,246
High w/ADC (36 hrs)	\$27,395	\$42,467	\$44,483	\$48,671	\$52,511	\$54,527	\$58,715
High w/o ADC (36 hrs)	\$31,574	\$46,646	\$48,662	\$52,850	\$56,690	\$58,706	\$62,894

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$61 should be added to the monthly totals (\$51 for out-of-pocket medical costs and \$10 for miscellaneous costs) resulting in an annual increase in costs of \$734 (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 West Virginia*.

**Table D-43: The Elder Economic Security Standard Index for Ritchie 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)	\$281	\$469	\$697	\$281	\$469	\$697
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$240	\$240	\$240	\$424	\$424	\$424
Health Care (Good Health)	\$317	\$317	\$317	\$634	\$634	\$634
Miscellaneous	\$214	\$214	\$214	\$353	\$353	\$353
<b>Elder Index Per Month</b>	<b>\$1,284</b>	<b>\$1,472</b>	<b>\$1,700</b>	<b>\$2,120</b>	<b>\$2,308</b>	<b>\$2,536</b>
<b>Elder Index Per Year</b>	<b>\$15,408</b>	<b>\$17,664</b>	<b>\$20,400</b>	<b>\$25,440</b>	<b>\$27,696</b>	<b>\$30,432</b>

<b>Annual Comparison Amounts</b>	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	\$12,870	\$20,940

<b>Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index</b>							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$6,014	\$21,422	\$23,678	\$26,414	\$31,454	\$33,710	\$36,446
Medium (16 hrs)	\$15,926	\$31,334	\$33,590	\$36,326	\$41,366	\$43,622	\$46,358
High w/ADC (36 hrs)	\$27,395	\$42,803	\$45,059	\$47,795	\$52,835	\$55,091	\$57,827
High w/o ADC (36 hrs)	\$31,574	\$46,982	\$49,238	\$51,974	\$57,014	\$59,270	\$62,006

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$61 should be added to the monthly totals (\$51 for out-of-pocket medical costs and \$10 for miscellaneous costs) resulting in an annual increase in costs of \$734 (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 West Virginia*.

**Table D-44: The Elder Economic Security Standard Index for Roane 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)	\$281	\$469	\$697	\$281	\$469	\$697
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$240	\$240	\$240	\$424	\$424	\$424
Health Care (Good Health)	\$273	\$273	\$273	\$546	\$546	\$546
Miscellaneous	\$205	\$205	\$205	\$336	\$336	\$336
<b>Elder Index Per Month</b>	<b>\$1,231</b>	<b>\$1,419</b>	<b>\$1,647</b>	<b>\$2,015</b>	<b>\$2,203</b>	<b>\$2,431</b>
<b>Elder Index Per Year</b>	<b>\$14,772</b>	<b>\$17,028</b>	<b>\$19,764</b>	<b>\$24,180</b>	<b>\$26,436</b>	<b>\$29,172</b>

<b>Annual Comparison Amounts</b>	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	\$12,583	\$20,473

<b>Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index</b>							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$6,014	\$20,786	\$23,042	\$25,778	\$30,194	\$32,450	\$35,186
Medium (16 hrs)	\$15,926	\$30,698	\$32,954	\$35,690	\$40,106	\$42,362	\$45,098
High w/ADC (36 hrs)	\$27,395	\$42,167	\$44,423	\$47,159	\$51,575	\$53,831	\$56,567
High w/o ADC (36 hrs)	\$31,574	\$46,346	\$48,602	\$51,338	\$55,754	\$58,010	\$60,746

To reflect 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 West Virginia*.



**Table D-45: The Elder Economic Security Standard Index for Summers 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)	\$239	\$487	\$709	\$239	\$487	\$709
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$240	\$240	\$240	\$424	\$424	\$424
Health Care (Good Health)	\$317	\$317	\$317	\$634	\$634	\$634
Miscellaneous	\$206	\$206	\$206	\$345	\$345	\$345
<b>Elder Index Per Month</b>	<b>\$1,234</b>	<b>\$1,482</b>	<b>\$1,704</b>	<b>\$2,070</b>	<b>\$2,318</b>	<b>\$2,540</b>
<b>Elder Index Per Year</b>	<b>\$14,808</b>	<b>\$17,784</b>	<b>\$20,448</b>	<b>\$24,840</b>	<b>\$27,816</b>	<b>\$30,480</b>

<b>Annual Comparison Amounts</b>	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	\$12,327	\$20,057

<b>Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index</b>							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$6,014	\$20,822	\$23,798	\$26,462	\$30,854	\$33,830	\$36,494
Medium (16 hrs)	\$15,926	\$30,734	\$33,710	\$36,374	\$40,766	\$43,742	\$46,406
High w/ADC (36 hrs)	\$27,395	\$42,203	\$45,179	\$47,843	\$52,235	\$55,211	\$57,875
High w/o ADC (36 hrs)	\$31,574	\$46,382	\$49,358	\$52,022	\$56,414	\$59,390	\$62,054

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$61 should be added to the monthly totals (\$51 for out-of-pocket medical costs and \$10 for miscellaneous costs) resulting in an annual increase in costs of \$734 (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 West Virginia*.

**Table D-46: The Elder Economic Security Standard Index for Taylor 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)	\$311	\$474	\$716	\$311	\$474	\$716
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$240	\$240	\$240	\$424	\$424	\$424
Health Care (Good Health)	\$317	\$317	\$317	\$634	\$634	\$634
Miscellaneous	\$220	\$220	\$220	\$359	\$359	\$359
<b>Elder Index Per Month</b>	<b>\$1,320</b>	<b>\$1,483</b>	<b>\$1,725</b>	<b>\$2,156</b>	<b>\$2,319</b>	<b>\$2,561</b>
<b>Elder Index Per Year</b>	<b>\$15,840</b>	<b>\$17,796</b>	<b>\$20,700</b>	<b>\$25,872</b>	<b>\$27,828</b>	<b>\$30,732</b>

<b>Annual Comparison Amounts</b>	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	\$12,766	\$20,771

<b>Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index</b>							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$6,014	\$21,854	\$23,810	\$26,714	\$31,886	\$33,842	\$36,746
Medium (16 hrs)	\$15,926	\$31,766	\$33,722	\$36,626	\$41,798	\$43,754	\$46,658
High w/ADC (36 hrs)	\$27,395	\$43,235	\$45,191	\$48,095	\$53,267	\$55,223	\$58,127
High w/o ADC (36 hrs)	\$31,574	\$47,414	\$49,370	\$52,274	\$57,446	\$59,402	\$62,306

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$61 should be added to the monthly totals (\$51 for out-of-pocket medical costs and \$10 for miscellaneous costs) resulting in an annual increase in costs of \$734 (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 West Virginia*.

**Table D-47: The Elder Economic Security Standard Index for Tucker 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)	\$258	\$434	\$775	\$258	\$434	\$775
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$240	\$240	\$240	\$424	\$424	\$424
Health Care (Good Health)	\$270	\$270	\$270	\$540	\$540	\$540
Miscellaneous	\$200	\$200	\$200	\$330	\$330	\$330
<b>Elder Index Per Month</b>	<b>\$1,200</b>	<b>\$1,376</b>	<b>\$1,717</b>	<b>\$1,980</b>	<b>\$2,156</b>	<b>\$2,497</b>
<b>Elder Index Per Year</b>	<b>\$14,400</b>	<b>\$16,512</b>	<b>\$20,604</b>	<b>\$23,760</b>	<b>\$25,872</b>	<b>\$29,964</b>

<b>Annual Comparison Amounts</b>	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	\$12,647	\$20,577

<b>Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index</b>							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$6,014	\$20,414	\$22,526	\$26,618	\$29,774	\$31,886	\$35,978
Medium (16 hrs)	\$15,926	\$30,326	\$32,438	\$36,530	\$39,686	\$41,798	\$45,890
High w/ADC (36 hrs)	\$27,395	\$41,795	\$43,907	\$47,999	\$51,155	\$53,267	\$57,359
High w/o ADC (36 hrs)	\$31,574	\$45,974	\$48,086	\$52,178	\$55,334	\$57,446	\$61,538

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$148 should be added to the monthly totals (\$123 for out-of-pocket medical costs and \$25 for miscellaneous costs) resulting in an annual increase in costs of \$1,771 (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 West Virginia*.

**Table D-48: The Elder Economic Security Standard Index for Tyler 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)	\$281	\$469	\$697	\$281	\$469	\$697
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$240	\$240	\$240	\$424	\$424	\$424
Health Care (Good Health)	\$291	\$291	\$291	\$582	\$582	\$582
Miscellaneous	\$209	\$209	\$209	\$343	\$343	\$343
<b>Elder Index Per Month</b>	<b>\$1,253</b>	<b>\$1,441</b>	<b>\$1,669</b>	<b>\$2,058</b>	<b>\$2,246</b>	<b>\$2,474</b>
<b>Elder Index Per Year</b>	<b>\$15,036</b>	<b>\$17,292</b>	<b>\$20,028</b>	<b>\$24,696</b>	<b>\$26,952</b>	<b>\$29,688</b>

<b>Annual Comparison Amounts</b>	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	\$14,053	\$22,865

<b>Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index</b>							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$6,014	\$21,050	\$23,306	\$26,042	\$30,710	\$32,966	\$35,702
Medium (16 hrs)	\$15,926	\$30,962	\$33,218	\$35,954	\$40,622	\$42,878	\$45,614
High w/ADC (36 hrs)	\$27,395	\$42,431	\$44,687	\$47,423	\$52,091	\$54,347	\$57,083
High w/o ADC (36 hrs)	\$31,574	\$46,610	\$48,866	\$51,602	\$56,270	\$58,526	\$61,262

To reflect 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 West Virginia*.

**Table D-49: The Elder Economic Security Standard Index for Upshur 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)	\$258	\$438	\$775	\$258	\$438	\$775
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$240	\$240	\$240	\$424	\$424	\$424
Health Care (Good Health)	\$264	\$264	\$264	\$528	\$528	\$528
Miscellaneous	\$199	\$199	\$199	\$328	\$328	\$328
<b>Elder Index Per Month</b>	<b>\$1,193</b>	<b>\$1,373</b>	<b>\$1,710</b>	<b>\$1,966</b>	<b>\$2,146</b>	<b>\$2,483</b>
<b>Elder Index Per Year</b>	<b>\$14,316</b>	<b>\$16,476</b>	<b>\$20,520</b>	<b>\$23,592</b>	<b>\$25,752</b>	<b>\$29,796</b>

<b>Annual Comparison Amounts</b>	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	\$12,984	\$21,125

<b>Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index</b>							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$6,014	\$20,330	\$22,490	\$26,534	\$29,606	\$31,766	\$35,810
Medium (16 hrs)	\$15,926	\$30,242	\$32,402	\$36,446	\$39,518	\$41,678	\$45,722
High w/ADC (36 hrs)	\$27,395	\$41,711	\$43,871	\$47,915	\$50,987	\$53,147	\$57,191
High w/o ADC (36 hrs)	\$31,574	\$45,890	\$48,050	\$52,094	\$55,166	\$57,326	\$61,370

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$148 should be added to the monthly totals (\$123 for out-of-pocket medical costs and \$25 for miscellaneous costs) resulting in an annual increase in costs of \$1,771 (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 West Virginia*.

**Table D-50: 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)	\$229	\$450	\$648	\$229	\$450	\$648
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$217	\$217	\$217	\$382	\$382	\$382
Health Care (Good Health)	\$267	\$267	\$267	\$534	\$534	\$534
Miscellaneous	\$189	\$189	\$189	\$315	\$315	\$315
<b>Elder Index Per Month</b>	<b>\$1,134</b>	<b>\$1,355</b>	<b>\$1,553</b>	<b>\$1,888</b>	<b>\$2,109</b>	<b>\$2,307</b>
<b>Elder Index Per Year</b>	<b>\$13,608</b>	<b>\$16,260</b>	<b>\$18,636</b>	<b>\$22,656</b>	<b>\$25,308</b>	<b>\$27,684</b>

<b>Annual Comparison Amounts</b>	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	\$13,116	\$21,340

<b>Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index</b>							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$6,014	\$19,622	\$22,274	\$24,650	\$28,670	\$31,322	\$33,698
Medium (16 hrs)	\$15,926	\$29,534	\$32,186	\$34,562	\$38,582	\$41,234	\$43,610
High w/ADC (36 hrs)	\$27,395	\$41,003	\$43,655	\$46,031	\$50,051	\$52,703	\$55,079
High w/o ADC (36 hrs)	\$31,574	\$45,182	\$47,834	\$50,210	\$54,230	\$56,882	\$59,258

To reflect 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 West Virginia*.

**Table D-51: The Elder Economic Security Standard Index for Webster 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)	\$237	\$466	\$740	\$237	\$466	\$740
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$240	\$240	\$240	\$424	\$424	\$424
Health Care (Good Health)	\$289	\$289	\$289	\$578	\$578	\$578
Miscellaneous	\$200	\$200	\$200	\$333	\$333	\$333
<b>Elder Index Per Month</b>	<b>\$1,198</b>	<b>\$1,427</b>	<b>\$1,701</b>	<b>\$2,000</b>	<b>\$2,229</b>	<b>\$2,503</b>
<b>Elder Index Per Year</b>	<b>\$14,376</b>	<b>\$17,124</b>	<b>\$20,412</b>	<b>\$24,000</b>	<b>\$26,748</b>	<b>\$30,036</b>

<b>Annual Comparison Amounts</b>	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	\$12,655	\$20,590

<b>Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index</b>							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$6,014	\$20,390	\$23,138	\$26,426	\$30,014	\$32,762	\$36,050
Medium (16 hrs)	\$15,926	\$30,302	\$33,050	\$36,338	\$39,926	\$42,674	\$45,962
High w/ADC (36 hrs)	\$27,395	\$41,771	\$44,519	\$47,807	\$51,395	\$54,143	\$57,431
High w/o ADC (36 hrs)	\$31,574	\$45,950	\$48,698	\$51,986	\$55,574	\$58,322	\$61,610

To reflect 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 West Virginia*.

**Table D-52: The Elder Economic Security Standard Index for Wetzel 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)	\$287	\$481	\$687	\$287	\$481	\$687
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$240	\$240	\$240	\$424	\$424	\$424
Health Care (Good Health)	\$286	\$286	\$286	\$572	\$572	\$572
Miscellaneous	\$209	\$209	\$209	\$342	\$342	\$342
<b>Elder Index Per Month</b>	<b>\$1,254</b>	<b>\$1,448</b>	<b>\$1,654</b>	<b>\$2,053</b>	<b>\$2,247</b>	<b>\$2,453</b>
<b>Elder Index Per Year</b>	<b>\$15,048</b>	<b>\$17,376</b>	<b>\$19,848</b>	<b>\$24,636</b>	<b>\$26,964</b>	<b>\$29,436</b>

<b>Annual Comparison Amounts</b>	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

<b>Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index</b>							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$6,014	\$21,062	\$23,390	\$25,862	\$30,650	\$32,978	\$35,450
Medium (16 hrs)	\$15,926	\$30,974	\$33,302	\$35,774	\$40,562	\$42,890	\$45,362
High w/ADC (36 hrs)	\$27,395	\$42,443	\$44,771	\$47,243	\$52,031	\$54,359	\$56,831
High w/o ADC (36 hrs)	\$31,574	\$46,622	\$48,950	\$51,422	\$56,210	\$58,538	\$61,010

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$140 should be added to the monthly totals (\$117 for out-of-pocket medical costs and \$23 for miscellaneous costs) resulting in an annual increase in costs of \$1,685 (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 West Virginia*.



**Table D-53: The Elder Economic Security Standard Index for Wirt 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)	\$281	\$345	\$697	\$281	\$345	\$697
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$227	\$227	\$227	\$401	\$401	\$401
Health Care (Good Health)	\$317	\$317	\$317	\$634	\$634	\$634
Miscellaneous	\$211	\$211	\$211	\$349	\$349	\$349
<b>Elder Index Per Month</b>	<b>\$1,268</b>	<b>\$1,332</b>	<b>\$1,684</b>	<b>\$2,093</b>	<b>\$2,157</b>	<b>\$2,509</b>
<b>Elder Index Per Year</b>	<b>\$15,216</b>	<b>\$15,984</b>	<b>\$20,208</b>	<b>\$25,116</b>	<b>\$25,884</b>	<b>\$30,108</b>

<b>Annual Comparison Amounts</b>	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	\$13,120	\$21,347

<b>Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index</b>							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$6,014	\$21,230	\$21,998	\$26,222	\$31,130	\$31,898	\$36,122
Medium (16 hrs)	\$15,926	\$31,142	\$31,910	\$36,134	\$41,042	\$41,810	\$46,034
High w/ADC (36 hrs)	\$27,395	\$42,611	\$43,379	\$47,603	\$52,511	\$53,279	\$57,503
High w/o ADC (36 hrs)	\$31,574	\$46,790	\$47,558	\$51,782	\$56,690	\$57,458	\$61,682

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$61 should be added to the monthly totals (\$51 for out-of-pocket medical costs and \$10 for miscellaneous costs) resulting in an annual increase in costs of \$734 (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 West Virginia*.

**Table D-54: The Elder Economic Security Standard Index for Wood 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)	\$281	\$473	\$697	\$281	\$473	\$697
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$227	\$227	\$227	\$401	\$401	\$401
Health Care (Good Health)	\$317	\$317	\$317	\$634	\$634	\$634
Miscellaneous	\$211	\$211	\$211	\$349	\$349	\$349
<b>Elder Index Per Month</b>	<b>\$1,268</b>	<b>\$1,460</b>	<b>\$1,684</b>	<b>\$2,093</b>	<b>\$2,285</b>	<b>\$2,509</b>
<b>Elder Index Per Year</b>	<b>\$15,216</b>	<b>\$17,520</b>	<b>\$20,208</b>	<b>\$25,116</b>	<b>\$27,420</b>	<b>\$30,108</b>

<b>Annual Comparison Amounts</b>	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	\$14,064	\$22,883

<b>Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index</b>							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$6,014	\$21,230	\$23,534	\$26,222	\$31,130	\$33,434	\$36,122
Medium (16 hrs)	\$15,926	\$31,142	\$33,446	\$36,134	\$41,042	\$43,346	\$46,034
High w/ADC (36 hrs)	\$27,395	\$42,611	\$44,915	\$47,603	\$52,511	\$54,815	\$57,503
High w/o ADC (36 hrs)	\$31,574	\$46,790	\$49,094	\$51,782	\$56,690	\$58,994	\$61,682

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$61 should be added to the monthly totals (\$51 for out-of-pocket medical costs and \$10 for miscellaneous costs) resulting in an annual increase in costs of \$734 (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 West Virginia*.

**Table D-55: 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)	\$215	\$466	\$574	\$215	\$466	\$574
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$240	\$240	\$240	\$424	\$424	\$424
Health Care (Good Health)	\$317	\$317	\$317	\$634	\$634	\$634
Miscellaneous	\$201	\$201	\$201	\$340	\$340	\$340
<b>Elder Index Per Month</b>	<b>\$1,205</b>	<b>\$1,456</b>	<b>\$1,564</b>	<b>\$2,041</b>	<b>\$2,292</b>	<b>\$2,400</b>
<b>Elder Index Per Year</b>	<b>\$14,460</b>	<b>\$17,472</b>	<b>\$18,768</b>	<b>\$24,492</b>	<b>\$27,504</b>	<b>\$28,800</b>

<b>Annual Comparison Amounts</b>	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	\$14,554	\$23,680

<b>Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index</b>							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$6,014	\$20,474	\$23,486	\$24,782	\$30,506	\$33,518	\$34,814
Medium (16 hrs)	\$15,926	\$30,386	\$33,398	\$34,694	\$40,418	\$43,430	\$44,726
High w/ADC (36 hrs)	\$27,395	\$41,855	\$44,867	\$46,163	\$51,887	\$54,899	\$56,195
High w/o ADC (36 hrs)	\$31,574	\$46,034	\$49,046	\$50,342	\$56,066	\$59,078	\$60,374

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$61 should be added to the monthly totals (\$51 for out-of-pocket medical costs and \$10 for miscellaneous costs) resulting in an annual increase in costs of \$734 (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 West Virginia*.

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

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



Gerontology Institute  
Phone: 617-287-7300  
Fax: 617-287-2080  
[www.geront.umb.edu](http://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+.

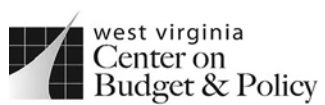
The Institute publishes the *Journal of Aging & Social Policy*, a scholarly, peer-reviewed quarterly journal with an international perspective. You can obtain information about recent Institute activities by visiting the Gerontology Institute's web pages: [www.geront.umb.edu](http://www.geront.umb.edu)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











Wider  
Opportunities  
for Women



## Wider Opportunities for Women

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

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