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# The Elder Economic Security Initiative™: The Elder Economic Security Standard™ Index for South Dakota



2012



Wider  
Opportunities  
for Women





## **The Gerontology Institute—University of Massachusetts Boston**

The Gerontology Institute, John W. McCormack Graduate School of Policy and Global Studies, University of Massachusetts Boston addresses social and economic issues associated with population aging. The Institute conducts research, analyzes policy issues and engages in public education. It also encourages the participation of older people in aging services and policy development. In its work with local, state, national and international organizations, the Institute has five priorities: 1) productive aging, that is, opportunities for older people to play useful social roles; 2) health care for the elderly; 3) long-term care for the elderly; 4) economic security for older adults; and 5) social and demographic research on aging. The Institute pays particular attention to the special needs of low-income and minority elderly. For more information about the Gerontology Institute, please visit [www.geront.umb.edu](http://www.geront.umb.edu) or email [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, DC to achieve economic independence and equality of opportunity for women and their families at all stages of life. For over 45 years, WOW has been a leader in the areas of non-traditional employment, job training and education, welfare to work and workforce development policy.

Since 1995, WOW has been devoted to the self-sufficiency of women and their families through the national Family Economic Security (FES) 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.

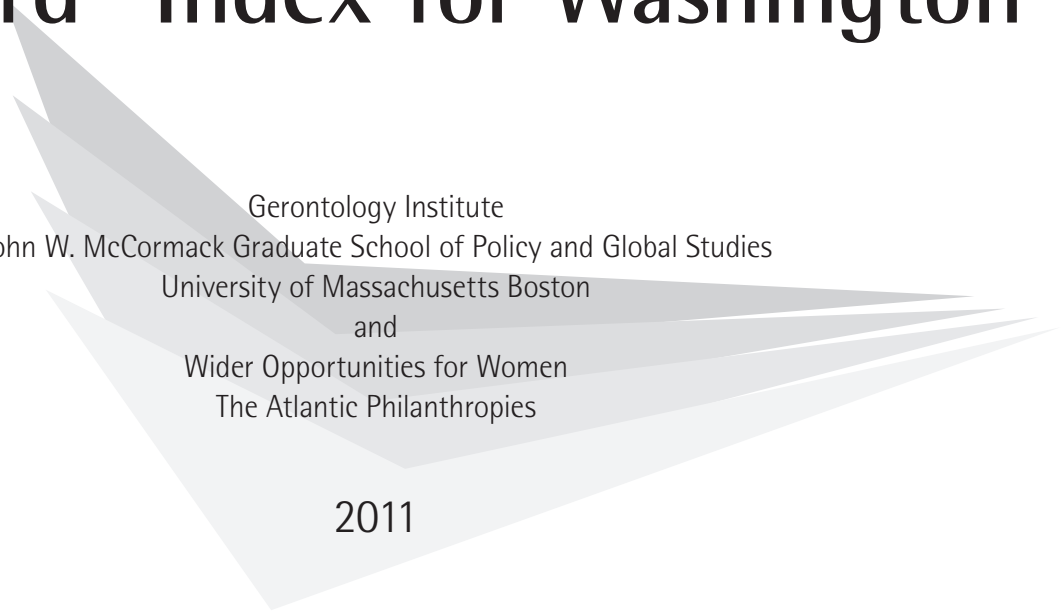


## **Experience Works**

Experience Works is a national community-based organization whose mission is to improve the lives of older people through training, community service and employment. Experience Works has operated in South Dakota since 1968. The organization's largest program is the Senior Community Service Employment Program, funded under Title V of the Older Americans Act, operated in 30 states and Puerto Rico—including in the entire state of South Dakota. For more information about Experience Works, visit [www.experienceworks.org](http://www.experienceworks.org) or call 1-866-397-9757.

Elder Economic Security Initiative™:

# The Elder Economic Security Standard™ Index for South Dakota



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

2012



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

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

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

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

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

Members of the Gerontology Institute primarily responsible for this report are Jan E. Mutchler, Alison Gottlieb and Ellen Bruce. Jiyoung Lyu 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 Experience Works

Economic insecurity persists among older adults, especially among women. Every day elders are struggling to afford life's basic necessities: housing, food, health care and transportation. Lack of data contributes to a lack of understanding of this problem. Without clear and empirically supported information describing the struggles older adults face, there are few or inadequate solutions, and no new initiatives to address these problems are undertaken. As the population continues to age, raising the awareness of policy makers and the public about elders' true cost of living is critical to improving the economic security of older individuals of the future.

In South Dakota, the need is particularly great. The state is among the most rural in the nation. It is the 16th largest state, but has the sixth-lowest population. South Dakota is ninth among states with the highest proportions of residents age 65 and older. Over 81% (54 of 66) of South Dakota counties contained higher percentages of the 65 and over population than the nation. Its largest city, Sioux Falls, has 153,888 residents and is 350 miles from its second-largest city, Rapid City, which has just 67,956 residents. Winters are bitterly cold and harsh, with high snowfalls and strong winds.

These facts underscore the economic insecurity of elders in South Dakota. Aging in place, for example, becomes more challenging. Because of the distances to essential services and the decline of small South Dakota communities, many older adults are forced to relocate to larger communities. Given the distances involved, even getting to a grocery store can be a problem. The cost and availability of transportation are key issues. And when an elder person lives far away from others, it is very possible that no one will notice his or her isolation or need for assistance, especially when snow and cold weather add additional layers of remoteness.

Central to increasing the understanding of elders' economic insecurity is the development of the Elder Economic Security Standard Index (Elder Index). In the following pages, the reality of what it takes for older adults to meet just the basic necessities of life in South Dakota is detailed.

Using this information, a coalition of stakeholders representing the interests and needs of older people across the state crafted a policy agenda to increase awareness of the importance of programs to build economic security, which are vital to helping elders age in place and with dignity.

## How to Use the South Dakota Economic Security Standard Index

The South Dakota Elder Index provides critical new information for planning and problem solving for a wide range of audiences.

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

**Policy makers, Legislators and Advocates:** As the Elder Index shows, it is almost impossible for an elder to survive on the average Social Security payment. Social Security is the only source of income for one out of four retired elders. The Elder Index demonstrates the real costs of living, and can guide public decision-making and priorities to bring elders closer to their goal of living independently in the community for their entire lives. Empirically and socially, it is less costly to support older adults living independently in their own homes. Older adults provide skills, experience and wisdom and are a link to a family's past, present and future. Caring for elders is not only the right thing to do; it is pivotal to strong families, communities and the economic health of our nation.

**Younger Adults and Families Planning for the Future:** During the current economic challenges facing people of all ages, the Elder Index is an important planning tool to determine what steps are needed to create policies to ensure all Americans can build economic security. The Elder Index helps individuals at any age determine what they will need to live in economic security and what policy changes can make this possible.

## Partners and Supporters of the South Dakota Elder Economic Security Initiative

AARP

Interlakes Community Action Partnership

Oglala Sioux Tribe

Rosebud Reservation

SDSU Extension

Sioux Falls Chamber of Commerce

Sisseton Wahpeton Oyate

SD Department of Social Services

SD Adult Services and Aging

SD Department of Labor

SD Tribal Relations

Additional partners are encouraged to join this important effort. For more information about the South Dakota Elder Economic Security Initiative, please contact South Dakota State Director Jean Bennett at 605-332-7991 or [jean\\_bennett@experienceworks.org](mailto:jean_bennett@experienceworks.org).



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# The Elder Economic Security Standard Index for South Dakota

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## Executive Summary

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

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

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

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

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

## A Framework for Measuring Economic Security for Elders

The Elder Economic Security Standard Index (Elder Index) is developed as a measure of the cost of basic expenses of elder households (those with household heads who are age 65 or older) to age in place, continuing to live in the community setting of their choice. The Elder Index defines economic security as the financial status where elders have sufficient income (from Social Security, pensions, retirement savings and other sources) to cover basic and necessary living expenses. The Elder Index is based on the idea that elders should be able to meet their expenses without public support, such as food assistance, energy assistance, subsidized housing or property tax help. It demonstrates the interplay between South Dakota 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 South Dakota to benchmark basic living expense costs for elder households. It illustrates how expenses vary both by specific South Dakota geographic areas and by the circumstances of elder households, including household size, homeowner or renter status, health status and the need for long-term care. The expenses are based on market costs and do not assume any public or private supports.

## Key Findings for South Dakota

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

- About 11% of South Dakota's older adults live at or below the federal poverty level.
- Social Security is the *only* source of income for more than one out of four older adults in South Dakota, the majority of whom are women (AARP 2008).
- Expenses vary widely across types of communities. For example, elder homeowners with no mortgage who live alone in Aurora, Bon Homme, Brule, Buffalo, Charles Mix, Davison, Douglas, Gregory, Hanson, Hughes, Hutchinson, Hyde, Lyman, Sanborn, Stanley, Sully and Tripp Counties need \$17,856 per year to cover basic living expenses. In contrast, elder renters living alone in Pennington County need as much as \$20,904 and elder homeowners with a mortgage living in Lawrence County need as much as \$27,912 to cover basic expenses. The statewide average for single older adults is \$18,240 for an owner with no mortgage, \$19,452 for a single renter and \$25,260 for an owner with a mortgage.
- Elder couples who own a home with no mortgage and live in Meade County need \$28,572 per year to cover basic living expenses. In contrast, couples who rent a home in Pennington County need as much as \$31,596 to meet their basic household budgets and elder couples who own a home with a mortgage living in Lawrence County need as much as \$38,640 to cover basic expenses. The statewide average for an older couple is \$28,956 for owners with no mortgage, \$30,168 for couples who rent and \$35,976 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 \$347 per month in Aurora, Bon Homme, Brule, Buffalo, Charles Mix, Davison, Douglas, Gregory, Hanson, Hughes, Hutchinson, Hyde, Lyman, Sanborn, Stanley, Sully and Tripp Counties to a high of \$424 per month in Lawrence County.
- The monthly housing costs for older adults paying fair market rent for a one-bedroom apartment range from a low of \$414 per month in Aurora, Bon Homme, Brule, Buffalo, Charles Mix, Douglas, Gregory, Hanson, Hutchinson, Hyde, Lyman, Sanborn, Stanley, Sully and Tripp Counties to a high of \$592 per month in Pennington County.
- The monthly housing costs for elder homeowners with a mortgage range from a low of \$794 per month in Aurora, Bon Homme, Brule, Buffalo, Charles Mix, Davison, Douglas, Gregory, Hanson, Hughes, Hutchinson, Hyde, Lyman, Sanborn, Stanley, Sully and Tripp Counties to a high of \$1,170 per month in Lawrence County.

### 3. The Elder Index shows the significance of health care costs for South Dakota 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>1</sup>
- Older adults in South Dakota who are in good health face combined health care costs (insurance premiums plus co-pays, deductibles, fees and other out-of-pocket expenses) of \$399 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 \$798 per month.

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

**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 South Dakota has expenses reduced by only 36% when a spouse dies, yet his or her income mix of Social Security and/or pension income may decrease.
- Older adults often face a rise in health care expenses when their health declines. While adding supplemental health and prescription drug coverage to Medicare provides protection against unanticipated health care expenses, average out-of-pocket expenses rise by \$1,584 a year for an individual in poor health.

**5. The need for home and community-based long-term care can more than double an elder's expenses, significantly increasing the income needed to meet basic needs.<sup>2</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 \$6,996 per year to living costs. Requiring a medium level of care adds \$18,744 and needing a high level of care adds \$32,748 to \$39,612.<sup>3</sup>
- As a comparison, national market surveys report an average annual rate of \$60,864 for nursing facility care (semi-private room) in South Dakota (Genworth 2011).

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

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<sup>2</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.

<sup>3</sup> These estimates are based on statewide averages.

# Determining Economic Security For South Dakota Elders

## I. INTRODUCTION

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

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

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

According to the US Census Bureau's population counts for 2010, 14.3% of South Dakota residents were 65 years or older, and 12.0% were between the ages of 55 and 64, poised to dramatically increase elders' numbers as the Baby Boomers age (US Census Bureau 2011a). The individual circumstances of South Dakota elders vary from the most fortunate, who are healthy and economically secure, to the least fortunate, who are poor, ill and/or living with disability. Elders' situations vary greatly in terms of family support, neighborhood networks and community and social connections. South Dakota 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 South Dakota Elder Economic Security Standard Index

1. **For single elders in good health, the statewide South Dakota Elder Index is \$18,240 for homeowners without a mortgage, \$19,452 for renters and \$25,260 for homeowners with a mortgage. This represents the living expense costs (housing, health care, transportation, food and miscellaneous) for elders age 65+ in South Dakota. The Elder Index is much higher than other commonly used income benchmarks.**
  - In 2011, the federal poverty guideline, which is a formula measuring income *inadequacy* that is based solely on food costs, was \$10,890 per year for an individual. This is only 60% of the statewide Elder Index for homeowners with no mortgage, 56% of the statewide Elder Index for renters or 43% of the statewide Elder Index for homeowners who have a mortgage.
  - The average Social Security benefit for single South Dakota elders is \$13,140 per year. This represents only 72% of the statewide Elder Index for homeowners with no mortgage, 68% of the statewide Elder Index for renters or 52% of the statewide Elder Index for homeowners who have a mortgage.
2. **For elder couples in good health, the statewide South Dakota Elder Index is \$28,956 for homeowners without a mortgage, \$30,168 for renters and \$35,976 for homeowners with a mortgage. This represents the living expense costs (housing, health care, transportation, food and miscellaneous) for couples including elders age 65+ in South Dakota. The Elder Index is much higher than other commonly used income benchmarks.**

**TABLE 1**  
**The Statewide Elder Economic Security Standard Index for South Dakota, 2011**

Monthly Expenses	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter	Owner w/ Mortgage	Owner w/o Mortgage	Renter	Owner w/ Mortgage
Housing	\$376	\$477	\$961	\$376	\$477	\$961
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$249	\$249	\$249	\$389	\$389	\$389
Health Care (Good Health)	\$399	\$399	\$399	\$798	\$798	\$798
Miscellaneous	\$253	\$253	\$253	\$402	\$402	\$402
<b>Total Monthly (Elder Index) Expenses</b>	<b>\$1,520</b>	<b>\$1,621</b>	<b>\$2,105</b>	<b>\$2,413</b>	<b>\$2,514</b>	<b>\$2,998</b>
<b>Total Annual (Elder Index) Expenses</b>	<b>\$18,240</b>	<b>\$19,452</b>	<b>\$25,260</b>	<b>\$28,956</b>	<b>\$30,168</b>	<b>\$35,976</b>

- In 2011, the federal poverty guideline was \$14,710 per year for elder couples. This is only 51% of the statewide Elder Index for homeowners with no mortgage, 49% of the statewide Elder Index for renters or 41% of the statewide Elder Index for homeowners who have a mortgage.
- The average Social Security benefit for South Dakota couples is estimated to be \$21,539 per year. This covers only 74% of costs represented by the Elder Index for homeowners with no mortgage, 71% of the Elder Index for renters or 60% of the statewide Elder Index for homeowners who have a mortgage.

**Average Social Security Benefit:** The average Social Security benefit in South Dakota in 2011, at \$1,095 per month (\$13,140 per year), is higher than the poverty guideline, but well below the Elder Index for owners without a mortgage, further below the Elder Index for older adults paying market rate rents and even further below the Elder Index for owners who have a mortgage.

### *Two-Person Household*

**Federal Poverty Guidelines:** In 2011, under the federal poverty guidelines, a two-adult household is considered to be "poor" if it has a monthly income of \$1,226 (\$14,710 per year). Yet Elder Index calculations show that the average

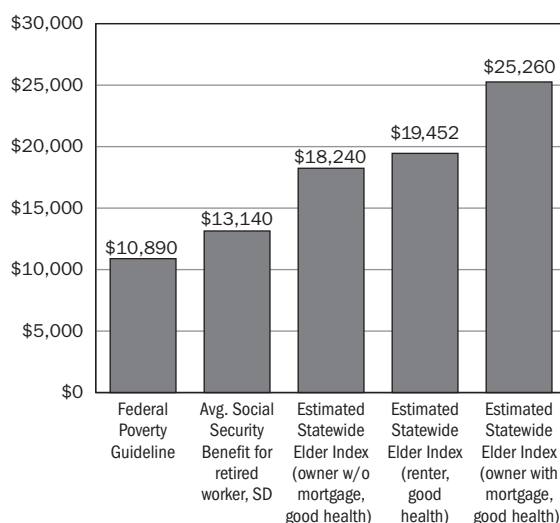
## Comparison to Other Benchmarks of Income

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

### *One-Person Household*

**Federal Poverty Guidelines:** In 2011, under the federal poverty guidelines, a single adult household is considered to be "poor" only if he or she has a monthly income of \$908 (\$10,890 per year) or less. Yet Elder Index calculations show that the average after-tax income *required* by an elder living alone in South Dakota is 1.7 to 2.3 times as high as the official poverty guideline (see Figure 1).

**FIGURE 1**  
**The Elder Index Compared to Other Benchmarks, 2011, Elder Index for One-Person Elder Households in South Dakota**





after-tax income *required* by an elder couple in South Dakota is 2.0 to 2.4 times the official poverty guideline (see Figure 2).

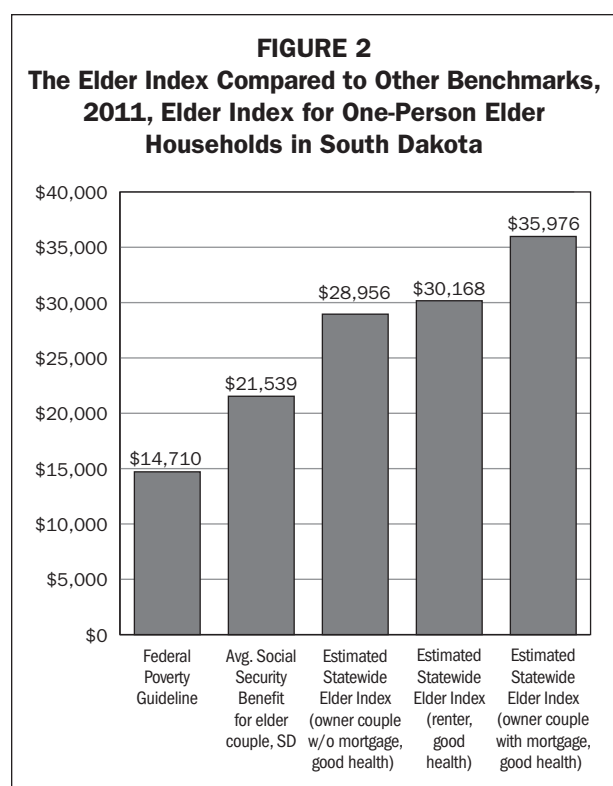
**Average Social Security Benefit:** The estimated average Social Security benefit for an elder couple in South Dakota in 2011, at \$1,795 per month (\$21,539 per year), is well below the Elder Index for homeowner couples without a mortgage, further below the Index for elder couples renting at market rates and even further below the Elder Index for owners who have a mortgage.

## Income Trends of South Dakota's Older Adults

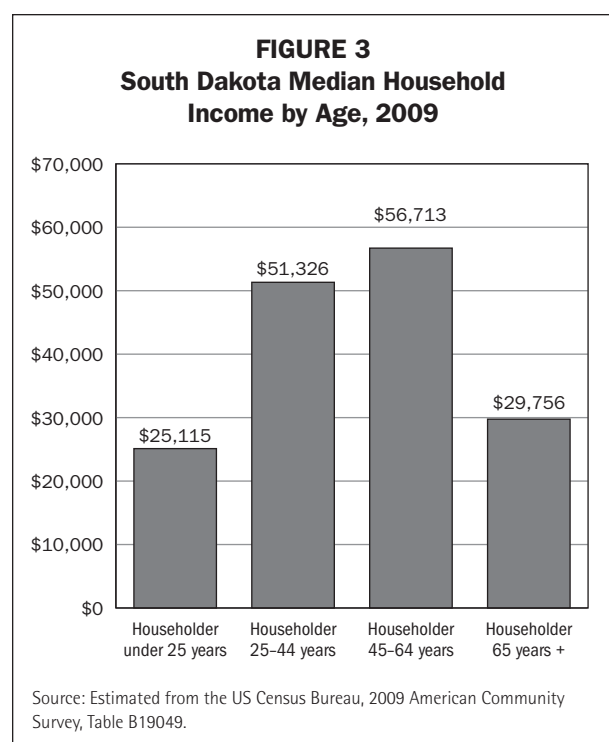
Household income levels vary by age and life circumstance. Typically, median income levels rise with age until mid-life and then decline with advancing age, as indicated in **Figure 3**. In South Dakota, median household income for householders 65 years and over,<sup>4</sup> at \$29,756 in 2009, was just over half the median household income of householders in their "peak earning" years of 45–64, at \$56,713.

According to the federal poverty threshold and 2009 American Community Survey data, an estimated 11% of South Dakota's elders were considered "poor" in 2009, and even more South Dakota elders were just above the poverty threshold. A full 23% were estimated to have incomes at or below 150% of the poverty threshold. Poverty rates for older women are considerably higher than for older men: 14% (women) versus 8% (men). Moreover, women are disproportionately heads of poor older households. In 2009, an older widowed or non-married woman headed 66% of older households in South Dakota with incomes below the poverty level.<sup>5</sup> Reasons for higher poverty rates among women include lower wages, lower lifetime earnings and less time in the workforce. Women also have longer life expectancies with more chronic illness and are more likely than men to experience loss of income when widowed.

This report focuses on the challenges of meeting expenses for low- and moderate-income older adults. **Figure 4** shows that in 2009, 17% of South Dakota households headed by those aged 65–74 had incomes under \$15,000; 34% had incomes under \$25,000 (representing



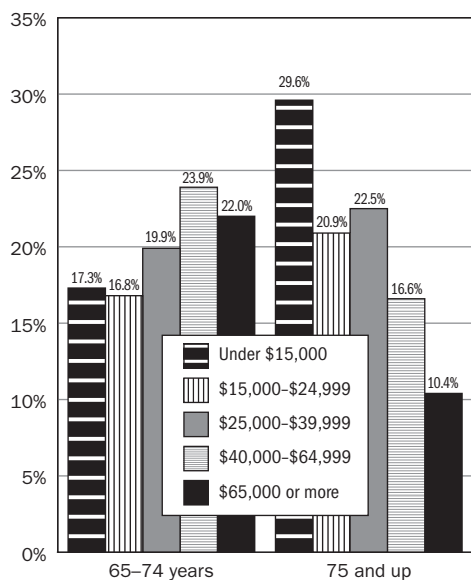
<sup>4</sup> A "householder" is the person in whose name the home is owned or rented. Household income includes the income of the householder plus all other individuals living in the same home. Within each age group, by definition half of the households report incomes below the median.



<sup>5</sup> These calculations are based on tables B17017, B17024 and C17024 of the 2009 American Community Survey. In 2009, the poverty threshold for an older individual living alone was \$10,289 and \$12,982 for an older couple. Older individuals living alone were below 150% of the threshold if they had income of less than \$15,434 annually; couples were below 150% of the threshold if they had income of less than \$19,473 annually.



**FIGURE 4**  
**South Dakota Elder Household**  
**Income Distribution by Age, 2009**



Source: Estimated from the US Census Bureau, 2009 American Community Survey, (microdata file).

the two lower income categories combined). Of those 75 and older, 30% had incomes under \$15,000; 51% had incomes under \$25,000. Households headed by those 75 and over have substantially lower income due to less employment income and erosion of asset base with age. Additionally, single women head a progressively larger share of older households, due to their greater longevity, and older women possess fewer economic resources than older men on average.

## The Federal Poverty Threshold

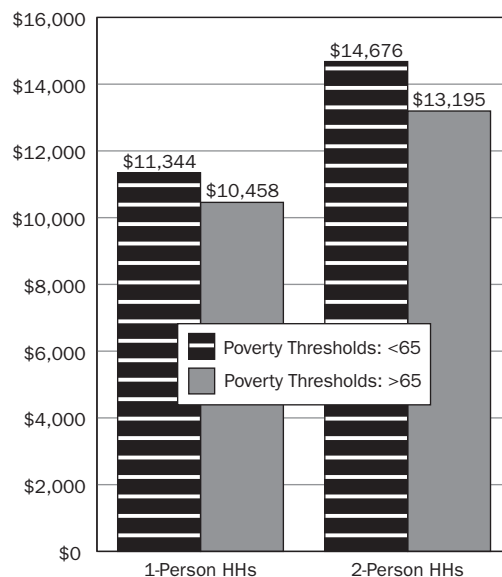
The poverty thresholds are drawn from the original version of the federal poverty measure.<sup>6</sup> The poverty thresholds were first calculated in the 1960s by taking the cost of food needed to meet the minimum nutritional needs of adults of different ages and multiplying this figure by three. This figure was then used as the reference point for the amount of income needed to live at a basic level. This calculation was based on consumption surveys conducted in the late 1950s showing that US families spent about one-third of their incomes on food. Since that time, the

thresholds are updated each year by the change in the consumer price index (CPI).

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

Figure 5 compares the US poverty thresholds by age for one- and two-person households. The poverty cutoff for elders living alone is \$886 per year less than the cutoff for younger adults, and the poverty cutoff for elder couples is \$1,481 less than the cutoff for younger couples.<sup>7</sup>

**FIGURE 5**  
**Comparison of US Poverty Thresholds**  
**by Age, 2010**



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

<sup>6</sup> The federal poverty thresholds were developed by Mollie Orshansky of the Social Security Administration in 1963-64 and are updated each year by the US Census Bureau. For more information on the federal poverty measures, see US Department of Health and Human Services 2011a.

<sup>7</sup> The poverty guidelines are a second version of the federal poverty measure. Issued each year in the Federal Register by the Department of Health and Human Services, they are a simplification of the poverty thresholds for administrative uses, such as determining eligibility for certain federal programs. The federal poverty guidelines for 2011 are \$10,890 for one-person households and \$14,710 for two-person households, and do not differ by age of household. They are the same in 48 states and adjusted for living costs only in Alaska and Hawaii.

As indicated, the federal poverty measure's methodology is based on outdated spending patterns and assumes households spend a fixed ratio of one-third of their incomes on food. In addition, it does not allow for different rates of inflation for different living expenses; for example, health care and housing costs have risen much more than food costs. Finally, it does not reflect regional variations in living costs.<sup>8</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>9</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 elders face and the interplay between living costs and 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 South Dakota Elder Economic Security Initiative convened by Experience Works and from the Advisory Board for the national Elder Economic Security Initiative convened by Wider Opportunities for Women.<sup>10</sup>

<sup>8</sup> For an analysis of problems with the federal poverty measures and information on a proposed alternative measure, see Citro and Michael (1995). Their proposed measure is based on household spending patterns from the Consumer Expenditure Survey and adjusts household incomes for transfer payments (subsidies) as well as taxes. The Census Bureau from time to time calculates the number of households that would be in poverty under the alternative poverty measure, but the recommendation to substitute the new measure has not been adopted.

<sup>9</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 Family Economic Security (FES) Project. The FES Project is led by Wider Opportunities for Women and was created to provide tools to communities to help low-income working families make ends meet.

<sup>10</sup> For more detailed information on the methodology and data sources used in calculating the Elder Index, see the companion report by Russell, Bruce, Conahan & Wider Opportunities for Women (2006).

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

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

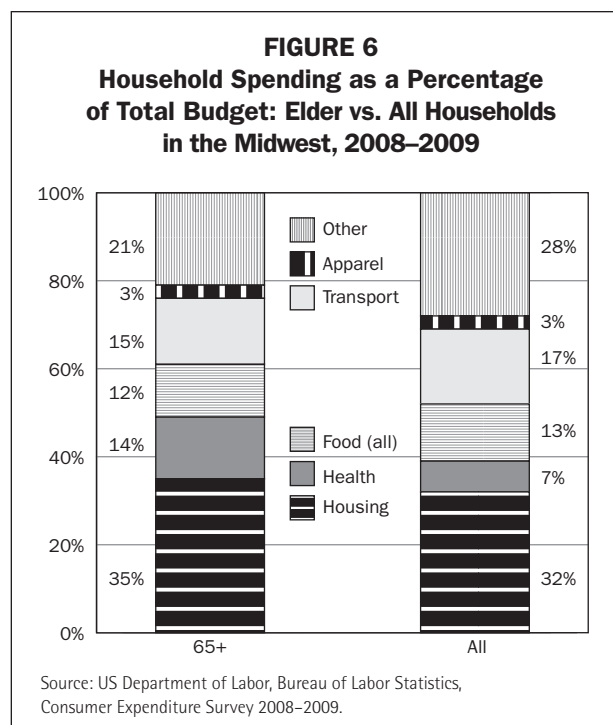
- measures basic living expenses for elders living in the community (i.e., not in nursing homes or assisted living facilities);
- measures costs for elder households to live independently (vs. living in intergenerational households);
- measures living expenses for elders age 65 and over to reflect the age at which Medicare begins;
- includes Medicare because elders qualify for and receive Medicare benefits based on age and eligibility for Social Security, without regard to income and assets, making Medicare nearly a universal program;<sup>11</sup> and
- models costs for retired elders who no longer have work-related expenses such as payroll taxes and commuting to work.

## The Big Picture: Elders' Spending Compared to All Households

**Figure 6** compares elder households' spending to all households, based on data from the Consumer Expenditure Survey. For the Midwestern region of the US as a whole,<sup>12</sup> elder households spend a slightly lower percentage of their budgets on food and transportation as all other households and a similar percentage for apparel, but a higher percentage for housing and twice the percentage on health care. All other expenditures account for 21% of household spending by the average elder household, somewhat less than the percentage for all households in the Midwest (28%). Similar spending patterns for older households are reported in the Health and Retirement Survey (Butrica, Goldwyn & Johnson 2005).

<sup>11</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 (US Department of Health and Human Services 2008). Some individuals, such as recent immigrants, may not qualify for Social Security or Medicare.

<sup>12</sup> The Midwestern region includes: Iowa, Illinois, Indiana, Kansas, Michigan, Minnesota, Missouri, Nebraska, North Dakota, Ohio, South Dakota and Wisconsin (US Bureau of Labor Statistics: <http://data.bls.gov/cgi-bin/print.pl/eag/home.htm>).



## Introduction to Cost Components of the Elder Index

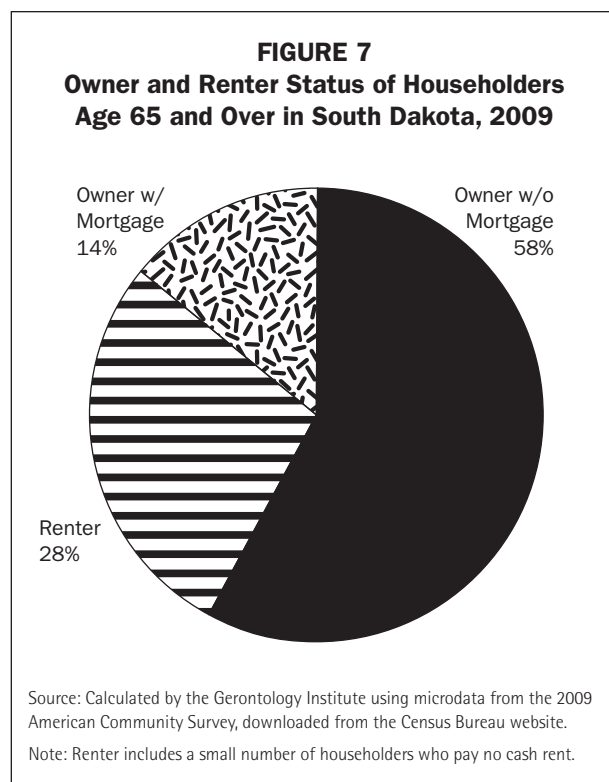
Components of the Elder Index include housing, food, transportation, medical care and miscellaneous other expenses. Information on data sources and notes regarding the methodology are in **Appendix A** (see also Russell et al. 2006).

**Housing**—includes housing (rent or mortgage payment, if any) and related costs (heat, utilities, insurance and property taxes) for elder renters and elder owners, based on latest available US Census-reported elder owner housing costs and US Department of Housing and Urban Development (HUD) Fair Market Rents. As illustrated in **Figure 7**, 58% of South Dakota seniors own their homes without a mortgage, 28% are renters and 14% are homeowners with a mortgage.

**Food**—represents costs of food prepared at home, based on USDA Low-Cost Food Plan for older adults, using the average of June 2011 low-cost food plan budgets for women and men.<sup>13</sup>

**Health Care**—includes 2011 premium costs for comprehensive supplemental coverage to Medicare. Costs include Medicare Part B and Medicare Supplemental Insurance (Medigap) plus Medicare Part D Insurance for

<sup>13</sup> Although food expenses likely vary somewhat across geographic localities in South Dakota, data to adequately reflect this variability are not available.



prescription drug coverage.<sup>14</sup> Calculations also include out-of-pocket costs including co-pays, deductibles and fees for uncovered expenses. Calculations are based on data from the Medicare Options Compare website.

In calculating South Dakota health care costs, we assume coverage through a Medicare supplemental plan (Medigap) because, for all counties in South Dakota, Medicare Advantage enrollment rates are low (under 20%). Estimated costs are calculated separately for people in good, poor and excellent health.

To simplify presentation, the Elder Index is presented for elders in good health, which is the most common health status as self-reported by elders. In South Dakota, the average monthly health care cost for older adults in good health based on Medigap coverage in combination with the purchase of Part D Prescription Drug Insurance coverage is \$399 (or \$4,788 per year). In **Chart 1**, statewide Medigap costs are presented for three levels of health. Average monthly health care costs are \$58 per month lower for people in excellent health and \$132 per month higher for people in poor health.

<sup>14</sup> The national methodology for health care assumes Medicare Advantage coverage for estimation of costs in any county with a Medicare Advantage penetration rate of 20% or greater. Because none of the South Dakota counties have Medicare Advantage penetration rates of 20% or higher, Medigap coverage is assumed throughout South Dakota.

**Transportation**—uses automobile owner and operating costs from Internal Revenue Service (IRS) mileage reimbursement rates and elder auto usage patterns estimated from the most recent National Household Travel Survey.<sup>15</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 (US Department of Labor 2009; Social Security Administration 2007). This amount is calculated separately for older individuals and older couples and applied to each of the three housing scenarios.<sup>16</sup>

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

<b>CHART 1</b> <b>Estimated Out-of-Pocket Health Care Expenses</b> <b>Assuming Medigap and Part D Rx Coverage, for</b> <b>Three Levels of Health (Statewide Average)</b>			
<b>Per Person:</b>	<b>Excellent</b>	<b>Good Health</b>	<b>Poor</b>
Cost Per Month	\$341	\$399	\$531
Cost Per Year	\$4,092	\$4,788	\$6,372

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

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

Costs of home and community-based long-term care services, for those who require these services to remain in their homes, are presented for three service packages

<sup>15</sup> In communities with public transportation systems having high usage patterns, an additional track is reported assuming public transportation use. South Dakota has no counties with high rates of public transportation.

<sup>16</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.

along a continuum of care in Section IV. Because home and community-based long-term care is not a need experienced by all elders, it is provided as an add-on component to the basic Elder Index.

## Taxes

Local property taxes are included in the housing cost component for homeowners and South Dakota sales tax (gross receipts tax), which includes both statewide (4%) and city-specific components (together totaling 6% on average; Sales Tax Clearinghouse 2010), is included in the miscellaneous category.

A significant portion of Social Security income is exempt from federal income tax when elders' combined incomes are under certain limits. Income tax treatment and rates vary by source of income; elders typically rely on a combination of income sources, including Social Security, pension and savings. Because most of the Elder Index household basic budgets are near the no-tax limits,<sup>17</sup> and because tax rates vary by income source, calculations do not include income taxes in the basic model.

## III. THE ELDER ECONOMIC SECURITY STANDARD INDEX FOR SOUTH DAKOTA

The four components—housing, food, health care and transportation, plus miscellaneous expenses—are added together to calculate the Elder Index for South Dakota 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 66 counties in South Dakota.

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

The Elder Indexes for all South Dakota counties are presented in **Appendix D**.

<sup>17</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 (Social Security Administration 2010).

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

Expenses	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (including utilities, taxes & insurance)	\$382	\$543	\$1,055	\$382	\$543	\$1,055
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$246	\$246	\$246	\$384	\$384	\$384
Health Care (Good Health)	\$399	\$399	\$399	\$798	\$798	\$798
Miscellaneous	\$254	\$254	\$254	\$402	\$402	\$402
<b>Elder Index—Total Expenses Per Month</b>	<b>\$1,524</b>	<b>\$1,685</b>	<b>\$2,197</b>	<b>\$2,414</b>	<b>\$2,575</b>	<b>\$3,087</b>
<b>Elder Index—Total Expenses Per Year</b>	<b>\$18,288</b>	<b>\$20,220</b>	<b>\$26,364</b>	<b>\$28,968</b>	<b>\$30,900</b>	<b>\$37,044</b>

Comparative Income Benchmarks	Elder Person (age 65+)			Elder Couple (both age 65+)		
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$10,890	\$10,890	\$14,710	\$14,710	\$14,710
Average Social Security Benefit for Minnehaha County, 2011	\$14,201	\$14,201	\$14,201	\$23,277	\$23,277	\$23,277
Federal Poverty Guidelines as a Percent of Elder Index	60%	54%	41%	51%	48%	40%
Average Social Security Benefit as a Percent of Elder Index	78%	70%	54%	80%	75%	63%

Source: See Appendix D.

### *Annual Elder Index Value for Elders in Poor Health in Minnehaha County, 2011*

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

Per Person:	Fair/Poor	Excellent/ Very Good
Change in Cost Per Month	+\$132	-\$58
Change in Cost Per Year	+\$1,584	-\$696

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 Minnehaha County, Medigap coverage is assumed.

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

Per Person:	Owner w/o Mortgage	Renter/One Bedroom	Owner with Mortgage
Elder Person	\$20,189	\$22,121	\$28,265
Elder Couple	\$30,869	\$32,801	\$38,945

Source: See Appendix D.

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

**Elders in Minnehaha County with incomes at the federal poverty level, or even if living on the average Social Security benefit in 2011, cannot afford living expenses without public or private supports for housing and health care. While Social Security was never intended to be the sole source of income for elders, in reality it is the only income source for one out of four South Dakota elders (AARP 2008).**

# Summary of Findings for Minnehaha County

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## 1. Elders in Minnehaha 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 Minnehaha County only 54–78% of the amount needed to cover basic expenses.
- In Minnehaha County, elders living alone on an income equivalent to the federal poverty guideline can cover only 41–60% of their basic living expenses.
- The average Social Security benefit provides an elder couple living in Minnehaha County only 63–80% of the amount needed to cover basic expenses.
- In Minnehaha County, elder couples living on an income equivalent to the federal poverty guideline can cover only 40–51% of their basic living expenses.

## 2. Elders *living alone* in Minnehaha County need \$18,288–\$26,364 to cover their basic annual living costs.

- Elders living alone in Minnehaha County who own their home without a mortgage need \$18,288 a year to cover their basic living expenses.
- If elders rent an apartment in Minnehaha County, their basic living expenses increase to \$20,220.
- Elders still paying a mortgage face housing costs nearly three times as much as those for homeowners without a mortgage, increasing annual living expenses to \$26,364.
- 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 Minnehaha County need \$28,968–\$37,044 to cover their basic annual living costs.

- Elder couples in Minnehaha County who own their home without a mortgage need \$28,968 a year to cover their basic living expenses.
- If elder couples rent an apartment in Minnehaha County, their basic living expenses increase to \$30,900.
- Elder couples still paying a mortgage face housing costs nearly three times as much as those for homeowners without a mortgage, increasing annual living expenses to \$37,044.
- Elder couples with lower incomes need rent subsidies and/or affordable housing units, as well as assistance to cover supplemental health plan costs.

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

- A member of an elder couple paying market rate rent in Minnehaha County has expenses reduced by only 35% when a spouse/partner dies, \$20,220 from \$30,900, yet his or her income may decrease substantially based on the mix of Social Security and/or pension income.
- Elders in good health in Minnehaha County face health care costs of \$399 per month—more than they spend on food. Declines in health status result in a \$132 monthly increase in health care expenses, which totals \$531 per month for a single elder in poor health (see lower panels of Table 2).



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

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (including utilities, taxes & insurance)	\$424	\$592	\$1,170	\$424	\$592	\$1,170
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$246	\$246	\$246	\$384	\$384	\$384
Health Care (Good Health)	\$399	\$399	\$399	\$798	\$798	\$798
Miscellaneous	\$262	\$262	\$262	\$411	\$411	\$411
<b>Elder Index—Total Expenses Per Month</b>	<b>\$1,574</b>	<b>\$1,742</b>	<b>\$2,320</b>	<b>\$2,465</b>	<b>\$2,633</b>	<b>\$3,211</b>
<b>Elder Index—Total Expenses Per Year</b>	<b>\$18,888</b>	<b>\$20,904</b>	<b>\$27,840</b>	<b>\$29,580</b>	<b>\$31,596</b>	<b>\$38,532</b>

Comparative Income Benchmarks	Elder Person (age 65+)			Elder Couple (both age 65+)		
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$10,890	\$10,890	\$14,710	\$14,710	\$14,710
Average Social Security Benefit for Pennington County, 2011	\$13,682	\$13,682	\$13,682	\$22,428	\$22,428	\$22,428
Federal Poverty Guidelines as a Percent of Elder Index	58%	52%	39%	50%	47%	38%
Average Social Security Benefit as a Percent of Elder Index	72%	65%	49%	76%	71%	58%

Source: See Appendix D.

### *Annual Elder Index Value for Elders in Poor Health in Pennington County, 2011*

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

Per Person:	Fair/Poor	Excellent/ Very Good
Change in Cost Per Month	+\$132	-\$58
Change in Cost Per Year	+\$1,584	-\$696

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 Pennington County, Medigap coverage is assumed.

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

Per Person:	Owner w/o Mortgage	Renter/One Bedroom	Owner with Mortgage
Elder Person	\$20,789	\$22,805	\$29,741
Elder Couple	\$31,481	\$33,497	\$40,433

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

# Summary of Findings for Pennington County

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## 1. Elders in Pennington 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 Pennington County only 49–72% of the amount needed to cover basic expenses.
- In Pennington County, elders living alone on an income equivalent to the federal poverty guideline can cover only 39–58% of their basic living expenses.
- The average Social Security benefit in Pennington County provides a retired couple only 58–76% of the amount needed to cover basic expenses.
- In Pennington County, elder couples living on an income equivalent to the federal poverty guideline can cover only 38–50% of their basic living expenses.

## 2. Elders *living alone* in Pennington County need \$18,888–\$27,840 to cover their basic annual living costs.

- Elders living alone in Pennington County who own their home without a mortgage need \$18,888 a year to cover their basic living expenses.
- If elders rent an apartment in Pennington County, their basic living expenses increase to \$20,904.
- Elders still paying a mortgage face housing costs nearly three times as high as those for homeowners without a mortgage, increasing annual living expenses to \$27,840.
- 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 Pennington County need \$29,580–\$38,532 to cover their basic annual living costs.

- Elder couples in Pennington County who own their home without a mortgage need \$29,580 a year to cover their basic living expenses.
- If elder couples rent an apartment in Pennington County, their basic living expenses increase to \$31,596.
- Elders still paying a mortgage face housing costs nearly three times as high as those for homeowners without a mortgage, increasing annual living expenses to \$38,532.
- Elder couples with lower incomes need rent subsidies and/or affordable housing units, as well as assistance to cover supplemental health plan costs.

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

- A member of an elder couple paying market rate rent in Pennington County has expenses reduced by only 34% when a spouse/partner dies, \$20,904 from \$31,596, yet his or her income may decrease substantially based on the mix of Social Security and/or pension income.
- Elders in good health in Pennington County face health care costs of \$399 per month—more than they spend on food. Declines in health status result in a \$132 monthly increase in health care expenses, which totals \$531 per month for a single elder in poor health (see lower panels of Table 3).



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

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (including utilities, taxes & insurance)	\$354	\$427	\$892	\$354	\$427	\$892
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$251	\$251	\$251	\$392	\$392	\$392
Health Care (Good Health)	\$399	\$399	\$399	\$798	\$798	\$798
Miscellaneous	\$249	\$249	\$249	\$398	\$398	\$398
<b>Elder Index—Total Expenses Per Month</b>	<b>\$1,496</b>	<b>\$1,569</b>	<b>\$2,034</b>	<b>\$2,390</b>	<b>\$2,463</b>	<b>\$2,928</b>
<b>Elder Index—Total Expenses Per Year</b>	<b>\$17,952</b>	<b>\$18,828</b>	<b>\$24,408</b>	<b>\$28,680</b>	<b>\$29,556</b>	<b>\$35,136</b>

Comparative Income Benchmarks	Elder Person (age 65+)			Elder Couple (both age 65+)		
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$10,890	\$10,890	\$14,710	\$14,710	\$14,710
Average Social Security Benefit for Shannon County, 2011	\$10,301	\$10,301	\$10,301	\$16,885	\$16,885	\$16,885
Federal Poverty Guidelines as a Percent of Elder Index	61%	58%	45%	51%	50%	42%
Average Social Security Benefit as a Percent of Elder Index	57%	55%	42%	59%	57%	48%

Source: See Appendix D.

### *Annual Elder Index Value for Elders in Poor Health in Shannon County, 2011*

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

Per Person:	Fair/Poor	Excellent/ Very Good
Change in Cost Per Month	+\$132	-\$58
Change in Cost Per Year	+\$1,584	-\$696

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 Shannon County, Medigap coverage is assumed.

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

Per Person:	Owner w/o Mortgage	Renter/One Bedroom	Owner with Mortgage
Elder Person	\$19,853	\$20,729	\$26,309
Elder Couple	\$30,581	\$31,457	\$37,037

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

# Summary of Findings for Shannon County

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**1. Elders in Shannon 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 Shannon County only 42–57% of the amount needed to cover basic expenses.
- In Shannon County, elders living alone on an income equivalent to the federal poverty guideline can cover only 45–61% of their basic living expenses.
- The average Social Security benefit provides an elder couple living in Shannon County only 48–59% of the amount needed to cover basic expenses.
- In Shannon County, elder couples living on an income equivalent to the federal poverty guideline can cover only 42–51% of their basic living expenses.

**2. Elders *living alone* in Shannon County need \$17,952–\$24,408 to cover their basic annual living costs.**

- Elders living alone in Shannon County who own their home without a mortgage need \$17,952 a year to cover their basic living expenses.
- If elders rent an apartment in Shannon County, their basic living expenses increase to \$18,828.
- Elders still paying a mortgage face housing costs two and a half times those for homeowners without a mortgage, increasing annual living expenses to \$24,408.
- 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 Shannon County need \$28,680–\$35,136 to cover their basic annual living costs.**

- Elder couples in Shannon County who own their home without a mortgage need \$28,680 a year to cover their basic living expenses.
- If elder couples rent an apartment in Shannon County, their basic living expenses increase to \$29,556.
- 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 \$35,136.
- Elder couples with lower incomes need rent subsidies and/or affordable housing units, as well as assistance to cover supplemental health plan costs.

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

- A member of an elder couple paying market rate rent in Shannon County has expenses reduced by only 36% when a spouse/partner dies, \$18,828 from \$29,556, yet his or her income may decrease substantially based on the mix of Social Security and/or pension income.
- Elders in good health in Shannon County face health care costs of \$399 per month—more than they spend on food. Declines in health status result in a \$132 monthly increase in health care expenses, which totals \$531 per month for a single elder in poor health (see lower panels of Table 4).

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

Home and community-based long-term care (HCBS) is a continuum of care, ranging from a few hours of care per week to 24/7, year-round care.<sup>18</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>19</sup> The cost of these services, based on statewide public reimbursement rates and private rates, is inserted to determine the total cost of providing the chosen level of care. The high package has two variations, one with Adult Day Health Services (ADHS) and one without these services.

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

**Table 5** illustrates the annual cost of home and community-based long-term care services for elders in

South Dakota based on public reimbursement and private pay rates. Each component in the service package is multiplied by the rate per hour and number of hours to determine the annual cost of long-term care services to enable elders to remain in their homes when they require ongoing, long-term care services and support.

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

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

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

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

To construct a measure of home and community-based long-term care costs, the Elder Index includes an add-on long-term care services package for elders who need such care, at three levels of care: low (6 hours per week),

<b>TABLE 5</b> <b>Home and Community-Based Long-Term Care Costs for the Elder Economic Security Standard Index, 2011</b> <b>At Public Reimbursement and Private Pay Rates in South Dakota</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>Public Rates: All of South Dakota</b>	\$6,732	\$18,641	\$28,139	\$39,483
<b>Private Rates: All of South Dakota</b>	\$6,996	\$18,744	\$32,748	\$39,612

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

<sup>18</sup> At higher levels of need for care, the likelihood increases of receiving care in a nursing home.

<sup>19</sup> The authors acknowledge the work of Judith Conahan in developing the long-term care component of the methodology (Russell et al 2006).

medium (16 hours per week) and high (36 hours per week). These represent points along the continuum of home care needs. Information on data sources and notes regarding the methodology are in **Appendix A** (see also Russell et al. 2006).

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

Next, the Elder Index benchmarks the rates for each element of the long-term care services package in South Dakota. **Table 7** presents public reimbursement and private pay rates for each element of the long-term care services package.<sup>20</sup>

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

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

The need for long-term care markedly raises costs, multiplying the Elder Index. In South Dakota, the "low" home and community-based long-term care services package adds \$6,996 per year to living expenses for seniors. The "medium" home and community-based long-term care services package adds \$18,744 per year to living expenses. The "high" home and community-based long-term care services package with Adult Day Health Services adds \$32,748 per year to living expenses. The "high" home and community-based long-term care services package with all in-home care adds \$39,612 per year to living expenses.

<b>TABLE 6</b> <b>South Dakota 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	156	156
<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).

<sup>20</sup> Public reimbursement rates are from the South Dakota Department of Social Services, Division on Adult Services and Aging. Private pay rates are from Genworth (2011).

<b>TABLE 7</b> <b>South Dakota Elder Economic Security Standard Index Long-Term Care Services</b> <b>Public and Private Pay Rates, 2011</b>		
	<b>Public Reimbursement Rates</b> <b>All of South Dakota</b>	<b>Private Pay Rates</b> <b>All of South Dakota</b>
Homemaker/Personal Care (per hour)	\$20.00	\$18.00
Home Health Aide (per hour)	\$20.04	\$20.00
Adult Day Health (ADH) (daily rate)	\$29.52	\$50.00
ADH Transport (roundtrip rate)	\$18.00	\$18.00
Case Management (per hour)	NA	\$75.00
Supplies (per month)	\$124.00	\$124.00
Personal Emergency Response System (per month)	\$40.00	\$40.00

Sources: See Appendix A.

<b>TABLE 8</b> <b>The Elder Economic Security Standard Index for the State of South Dakota, 2011</b> <b>Addition of Home and Community-Based Long-Term Care Costs*</b>						
Expenses	<b>Elder Person (age 65+)</b>			<b>Elder Couple (both age 65+)</b>		
	Owner w/o Mortgage	Renter/One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter/One Bedroom	Owner w/ Mortgage
<b>Elder Index Per Year</b> <b>(Assuming Poor Health)</b>	<b>\$20,141</b>	<b>\$21,353</b>	<b>\$27,161</b>	<b>\$30,857</b>	<b>\$32,069</b>	<b>\$37,877</b>

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

<b>Low Long-Term Care: 6 hrs/wk</b>						
<b>Cost Per Month \$583</b>						
Cost Per Year	\$6,996	\$6,996	\$6,996	\$6,996	\$6,996	\$6,996
Elder Index Per Year	<b>\$27,137</b>	<b>\$28,349</b>	<b>\$34,157</b>	<b>\$37,853</b>	<b>\$39,066</b>	<b>\$44,873</b>

<b>Medium Long-Term Care: 16 hrs/wk</b>						
<b>Cost Per Month \$1,562</b>						
Cost Per Year	\$18,744	\$18,744	\$18,744	\$18,744	\$18,744	\$18,744
Elder Index Per Year	<b>\$38,885</b>	<b>\$40,097</b>	<b>\$45,905</b>	<b>\$49,601</b>	<b>\$50,813</b>	<b>\$56,621</b>

<b>High Long-Term Care with Adult Day Health: 36 hrs/wk</b>						
<b>Cost Per Month \$2,729</b>						
Cost Per Year	\$32,748	\$32,748	\$32,748	\$32,748	\$32,748	\$32,748
Elder Index Per Year	<b>\$52,889</b>	<b>\$54,101</b>	<b>\$59,909</b>	<b>\$63,605</b>	<b>\$64,817</b>	<b>\$70,625</b>

<b>High Long-Term Care all In-Home Care: 36 hrs/wk</b>						
<b>Cost Per Month \$3,301</b>						
Cost Per Year	\$39,612	\$39,612	\$39,612	\$39,612	\$39,612	\$39,612
Elder Index Per Year	<b>\$59,753</b>	<b>\$60,965</b>	<b>\$66,773</b>	<b>\$70,469</b>	<b>\$71,681</b>	<b>\$77,489</b>

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

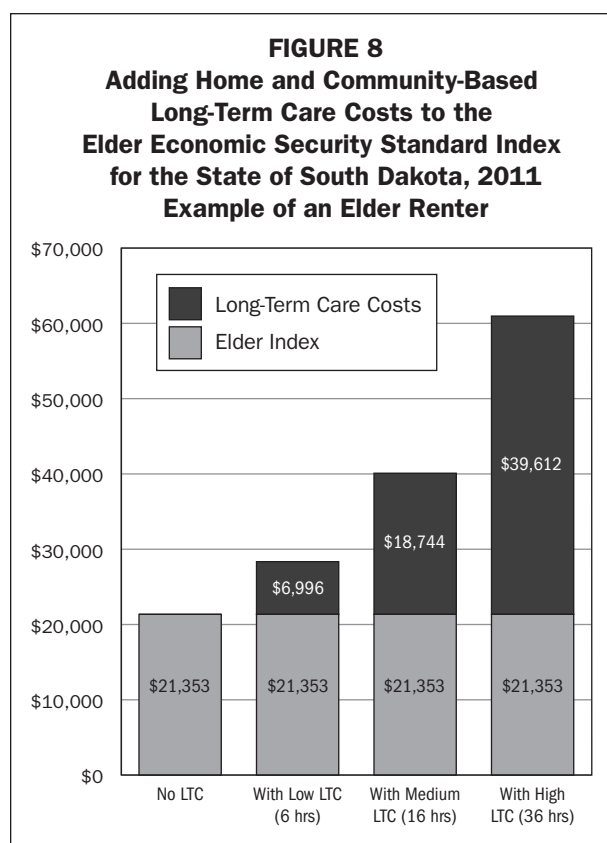
**Table 8** shows the impact of home and community-based long-term care costs on South Dakota statewide elders' living expenses for the selected elder household scenarios. **Figure 8** illustrates the impact of adding these costs for an elder renter in South Dakota. The impact of long-term care costs on estimated living costs for each county is included in Appendix D. Note that the Elder Index values in Table 8 have been adjusted to reflect an elder in poor health, given that only individuals with poor health are likely to need long-term care.

## Overview of Impact of Home and Community-Based Long-Term Care Findings for South Dakota

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

- For the South Dakota elder household scenarios described in this report, the Elder Index ranges from \$20,141–\$37,877 (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—\$6,996 for "low" levels of care, \$18,744 for "medium" levels of care and \$32,748–\$39,612 for "high" levels of care.
- Home and community-based long-term care is preferred by elders to institutional skilled nursing facility care, which may be considerably more expensive. National market surveys report an average rate of \$60,864 for skilled nursing facility care (semi-private room) in South Dakota (Genworth 2011).
- The above estimates assume that only one member of an elder couple needs long-term care assistance and is in poor health. If it is assumed that both members of an elder couple need some long-term care assistance, estimated costs could spiral to even higher levels. In addition to the health care costs being higher when both members of a couple are in poor health, out-of-pocket costs for home health care, adult day health or other services or supplies would increase.

When elders become frail and are in poor health, they may need community-based long-term care services to age in place. Using the example of an elder renter living alone in South Dakota, Figure 8 illustrates the dramatic increase in annual expenses experienced when "low" (6 hours/week), "medium" (16 hours/week) or "high" (36 hours/week) levels of home and community-based long-term care services are required. For example, compared to the elder renter in poor health who purchases no long-term care services (with estimated annual expenses of \$21,353), annual expenses are



nearly three times higher if "high" levels of home-based care are required for the elder to age in place (\$60,965).

## V. SUMMARY

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

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



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## Appendix A: Data Sources

Data Type	Source	Assumptions
<b>Housing</b>	<p>Rent: US Department of Housing and Urban Development (2011). Fair Market Rents—Fiscal Year 2011. Retrieved from: <a href="http://www.huduser.org">http://www.huduser.org</a>.</p> <p>Owner Costs: US Census Bureau (2010): American Community Survey Public Use Microdata Sample (PUMS) 2007-2009 3-year file. Retrieved from: <a href="http://factfinder.census.gov">http://factfinder.census.gov</a>.</p> <p>Owner costs adjusted to 2011 by CPI-U for housing in the Midwest region. US Department of Labor (2011). Retrieved from <a href="http://data.bls.gov/data">http://data.bls.gov/data</a>.</p>	<p>Fair Market Rents (FMRs) for 1-bedroom units by HUD statistical area (county or country group).</p> <p>Median selected monthly owner costs (SMOC) for owners 65+ with, and without a mortgage.</p> <p>SMOC includes property taxes, insurance, heat &amp; utilities, condo fees, &amp; mortgage payment (if any).</p>
<b>Food</b>	<p>Low-Cost Food Plan: US Department of Agriculture, Center for Nutrition Policy and Promotion (2011). Retrieved from: <a href="http://www.cnpp.usda.gov/USDAFoodPlansCostofFood.htm">http://www.cnpp.usda.gov/USDAFoodPlansCostofFood.htm</a>.</p>	<p>Low Cost Food Plan costs for older men and women are averaged to determine food costs for elders. Per USDA, food costs for single adults are increased by 20% to reflect lesser economies of scale.</p>
<b>Total Health Care Costs (premiums and out-of-pocket cost)</b>	<p>US Department of Health &amp; Human Services. (2011b). Medicare Options Compare Tool. Retrieved from: <a href="https://www.medicare.gov/find-a-plan/questions/home.aspx">https://www.medicare.gov/find-a-plan/questions/home.aspx</a>.</p> <p>US Department of Health &amp; Human Services (2011c). Medicare Advantage/Part D Contract and Enrollment Data. Retrieved from: <a href="http://www.cms.hhs.gov/MCRAdvPartDEnrolData/MASCPen/list.asp#TopOfPage">http://www.cms.hhs.gov/MCRAdvPartDEnrolData/MASCPen/list.asp#TopOfPage</a>.</p>	<p>Average costs calculated by the Gerontology Institute for South Dakota Medigap Supplement (Plan C) and Medicare Part D coverage.</p>
<b>Transportation</b>	<p>Private Automobile Cost: US Department of Transportation (2010), National Household Travel Survey for 2009 (NHTS). Retrieved from: <a href="http://nhts.ornl.gov">http://nhts.ornl.gov</a>.</p> <p>Per Mile Cost: Internal Revenue Service (2011). Retrieved from: <a href="http://www.irs.gov/newsroom/article/0,,id=232017,00.html">http://www.irs.gov/newsroom/article/0,,id=232017,00.html</a>.</p>	<p>Estimated annual mileage driven by retired singles and couples in South Dakota x IRS standard mileage reimbursement rate for operating and owner costs for 2011.</p>
<b>Miscellaneous</b>	<p>Miscellaneous expenses are estimated at 20% of costs of other basic expenditure categories: housing, food, health care and transportation, which is equal to 16.67% of total expenses. Includes all other essentials: clothing, shoes, paper products, cleaning products, household items, personal hygiene items and telephone.</p>	<p>The Elder Index calculates miscellaneous expenses for owners without a mortgage and applies that amount to each of the housing types.</p>
<b>Long-Term Care</b>	<p>Public (Medicaid waiver) rate information from South Dakota Department of Social Services Division of Adult Services and Aging.</p> <p>Private rates from Genworth 2011 Cost of Care Survey (Genworth, 2011). Retrieved from: <a href="http://www.nadsa.org/wp-content/uploads/2011/06/Genworth-Financial-2011-Report.pdf">http://www.nadsa.org/wp-content/uploads/2011/06/Genworth-Financial-2011-Report.pdf</a>.</p> <p>Adult Day Service Transportation expenses based on report by Easter Seals (nd). Retrieved from: <a href="http://seniortransportation.easterseals.com/site/PageServer?pagename=NCST2_tsc_adult_day">http://seniortransportation.easterseals.com/site/PageServer?pagename=NCST2_tsc_adult_day</a>.</p> <p>Other expenses based on informal surveys and web searches conducted by the Gerontology Institute.</p>	<p>Authors' calculations using area costs for three prototypical levels of long-term care services packages.</p>

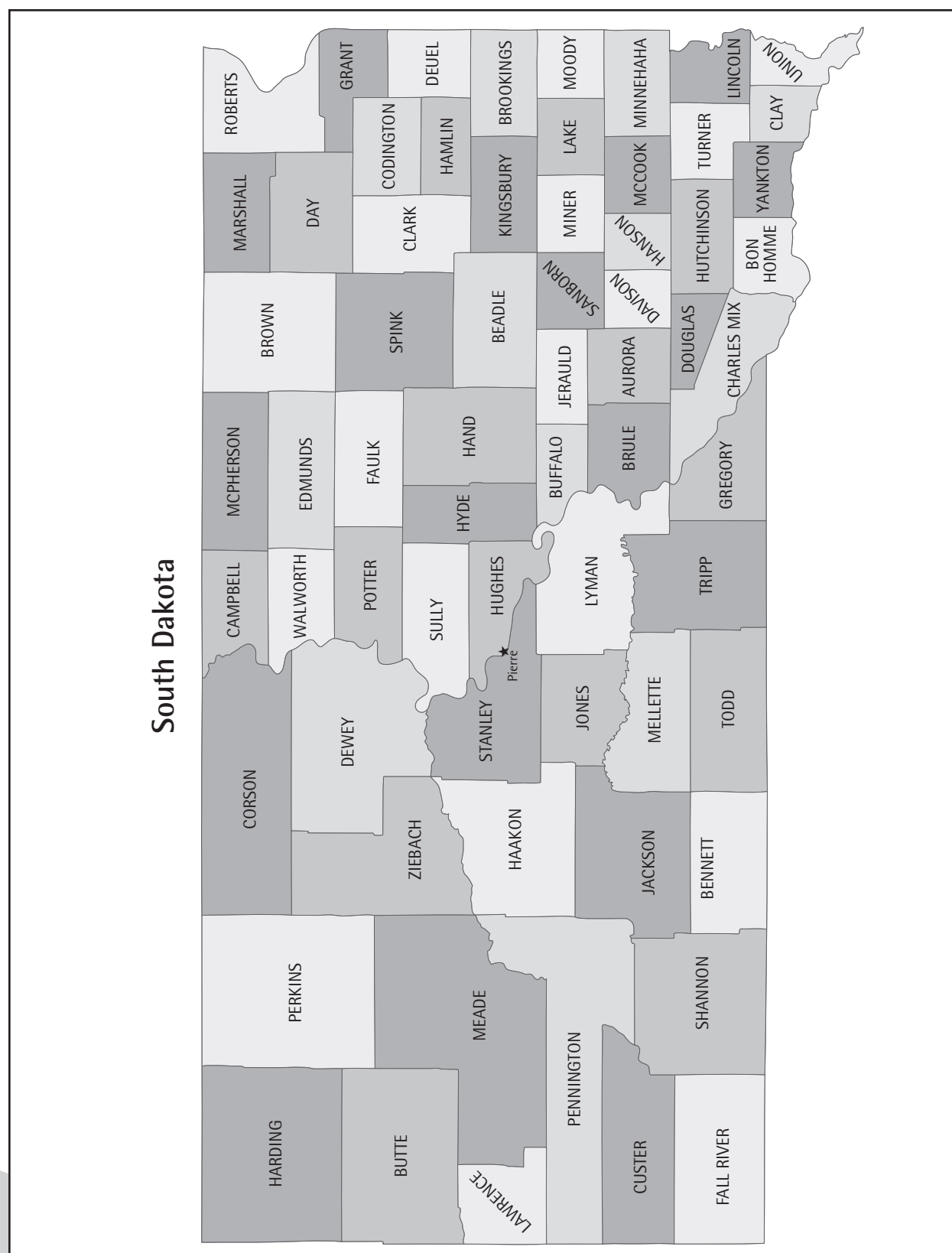


## Appendix B: List of South Dakota Metropolitan/Micropolitan Areas and Counties

Metropolitan/Micropolitan Area	Table (App. D)	County Name(s)
Aberdeen, SD Micropolitan Statistical Area	6	Brown County
	22	Edmunds County
Brookings, SD Micropolitan Statistical Area	5	Brookings County
Huron, SD Micropolitan Statistical Area	2	Beadle County
Mitchell, SD Micropolitan Statistical Area	17	Davison County
	30	Hanson County
Pierre, SD Micropolitan Statistical Area	32	Hughes County
	58	Stanley County
Rapid City, SD Metropolitan Statistical Area	46	Meade County
	51	Pennington County
Sioux City, IA-NE-SD Metropolitan Statistical Area	63	Union County
Sioux Falls, SD Metropolitan Statistical Area	41	Lincoln County
	43	McCook County
	49	Minnehaha County
	62	Turner County
Spearfish, SD Micropolitan Statistical Area	40	Lawrence County
Vermillion, SD Micropolitan Statistical Area	13	Clay County
Watertown, SD Micropolitan Statistical Area	14	Codington County
	28	Hamlin County
Yankton, SD Micropolitan Statistical Area	65	Yankton County
Non-Metro Counties	1	Aurora County
	3	Bennett County
	4	Bon Homme County
	7	Brule County
	8	Buffalo County
	9	Butte County
	10	Campbell County
	11	Charles Mix County
	12	Clark County
	15	Corson County
	16	Custer County
	18	Day County
	19	Deuel County
	20	Dewey County
	21	Douglas County
	23	Fall River County
	24	Faulk County
	25	Grant County
	26	Gregory County
	27	Haakon County

Metropolitan/Micropolitan Area	Table (App. D)	County Name(s)
Non-Metro Counties (continued)	29	Hand County
	31	Harding County
	33	Hutchinson County
	34	Hyde County
	35	Jackson County
	36	Jerauld County
	37	Jones County
	38	Kingsbury County
	39	Lake County
	42	Lyman County
	44	McPherson County
	45	Marshall County
	47	Mellette County
	48	Miner County
	50	Moody County
	52	Perkins County
	53	Potter County
	54	Roberts County
	55	Sanborn County
	56	Shannon County
	57	Spink County
	59	Sully County
	60	Todd County
	61	Tripp County
	64	Walworth County
	66	Ziebach County

## Appendix C: Map of South Dakota Counties



Source: US Census Bureau. See [http://quickfacts.census.gov/qfd/maps/south\\_dakota\\_map.html](http://quickfacts.census.gov/qfd/maps/south_dakota_map.html).

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

**Table D-1: The Elder Economic Security Standard Index for Aurora County, 2011**  
*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)	\$347	\$414	\$794	\$347	\$414	\$794
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$251	\$251	\$251	\$392	\$392	\$392
Health Care (Good Health)	\$399	\$399	\$399	\$798	\$798	\$798
Miscellaneous	\$248	\$248	\$248	\$397	\$397	\$397
<b>Elder Index Per Month</b>	<b>\$1,488</b>	<b>\$1,555</b>	<b>\$1,935</b>	<b>\$2,382</b>	<b>\$2,449</b>	<b>\$2,829</b>
<b>Elder Index Per Year</b>	<b>\$17,856</b>	<b>\$18,660</b>	<b>\$23,220</b>	<b>\$28,584</b>	<b>\$29,388</b>	<b>\$33,948</b>

<b>Annual Comparison Amounts</b>	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$11,665	\$19,121

<b>Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health</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)	\$6,996	\$26,746	\$27,550	\$32,110	\$37,474	\$38,278	\$42,838
Medium (16 hrs)	\$18,744	\$38,494	\$39,298	\$43,858	\$49,222	\$50,026	\$54,586
High w/ADC (36 hrs)	\$32,748	\$52,498	\$53,302	\$57,862	\$63,226	\$64,030	\$68,590
High w/o ADC (36 hrs)	\$39,612	\$59,362	\$60,166	\$64,726	\$70,090	\$70,894	\$75,454

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$157.80 should be added to the monthly totals (\$131.50 for out-of-pocket medical costs and \$26.30 for miscellaneous costs) resulting in an annual increase in costs of \$1,893.60 (for an elder person).

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

**Table D-2: The Elder Economic Security Standard Index for Beadle County, 2011**  
*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)	\$376	\$455	\$897	\$376	\$455	\$897
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$251	\$251	\$251	\$392	\$392	\$392
Health Care (Good Health)	\$399	\$399	\$399	\$798	\$798	\$798
Miscellaneous	\$254	\$254	\$254	\$403	\$403	\$403
<b>Elder Index Per Month</b>	<b>\$1,523</b>	<b>\$1,602</b>	<b>\$2,044</b>	<b>\$2,417</b>	<b>\$2,496</b>	<b>\$2,938</b>
<b>Elder Index Per Year</b>	<b>\$18,276</b>	<b>\$19,224</b>	<b>\$24,528</b>	<b>\$29,004</b>	<b>\$29,952</b>	<b>\$35,256</b>

<b>Annual Comparison Amounts</b>	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$12,743	\$20,887

<b>Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health</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)	\$6,996	\$27,166	\$28,114	\$33,418	\$37,894	\$38,842	\$44,146
Medium (16 hrs)	\$18,744	\$38,914	\$39,862	\$45,166	\$49,642	\$50,590	\$55,894
High w/ADC (36 hrs)	\$32,748	\$52,918	\$53,866	\$59,170	\$63,646	\$64,594	\$69,898
High w/o ADC (36 hrs)	\$39,612	\$59,782	\$60,730	\$66,034	\$70,510	\$71,458	\$76,762

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$157.80 should be added to the monthly totals (\$131.50 for out-of-pocket medical costs and \$26.30 for miscellaneous costs) resulting in an annual increase in costs of \$1,893.60 (for an elder person).

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

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

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$354	\$427	\$892	\$354	\$427	\$892
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$251	\$251	\$251	\$392	\$392	\$392
Health Care (Good Health)	\$399	\$399	\$399	\$798	\$798	\$798
Miscellaneous	\$249	\$249	\$249	\$398	\$398	\$398
<b>Elder Index Per Month</b>	<b>\$1,496</b>	<b>\$1,569</b>	<b>\$2,034</b>	<b>\$2,390</b>	<b>\$2,463</b>	<b>\$2,928</b>
<b>Elder Index Per Year</b>	<b>\$17,952</b>	<b>\$18,828</b>	<b>\$24,408</b>	<b>\$28,680</b>	<b>\$29,556</b>	<b>\$35,136</b>

<b>Annual Comparison Amounts</b>	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$11,747	\$19,256

<b>Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health</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)	\$6,996	\$26,842	\$27,718	\$33,298	\$37,570	\$38,446	\$44,026
Medium (16 hrs)	\$18,744	\$38,590	\$39,466	\$45,046	\$49,318	\$50,194	\$55,774
High w/ADC (36 hrs)	\$32,748	\$52,594	\$53,470	\$59,050	\$63,322	\$64,198	\$69,778
High w/o ADC (36 hrs)	\$39,612	\$59,458	\$60,334	\$65,914	\$70,186	\$71,062	\$76,642

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$157.80 should be added to the monthly totals (\$131.50 for out-of-pocket medical costs and \$26.30 for miscellaneous costs) resulting in an annual increase in costs of \$1,893.60 (for an elder person).

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

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

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$347	\$414	\$794	\$347	\$414	\$794
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$251	\$251	\$251	\$392	\$392	\$392
Health Care (Good Health)	\$399	\$399	\$399	\$798	\$798	\$798
Miscellaneous	\$248	\$248	\$248	\$397	\$397	\$397
<b>Elder Index Per Month</b>	<b>\$1,488</b>	<b>\$1,555</b>	<b>\$1,935</b>	<b>\$2,382</b>	<b>\$2,449</b>	<b>\$2,829</b>
<b>Elder Index Per Year</b>	<b>\$17,856</b>	<b>\$18,660</b>	<b>\$23,220</b>	<b>\$28,584</b>	<b>\$29,388</b>	<b>\$33,948</b>

<b>Annual Comparison Amounts</b>	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$11,888	\$19,487

<b>Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health</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)	\$6,996	\$26,746	\$27,550	\$32,110	\$37,474	\$38,278	\$42,838
Medium (16 hrs)	\$18,744	\$38,494	\$39,298	\$43,858	\$49,222	\$50,026	\$54,586
High w/ADC (36 hrs)	\$32,748	\$52,498	\$53,302	\$57,862	\$63,226	\$64,030	\$68,590
High w/o ADC (36 hrs)	\$39,612	\$59,362	\$60,166	\$64,726	\$70,090	\$70,894	\$75,454

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$157.80 should be added to the monthly totals (\$131.50 for out-of-pocket medical costs and \$26.30 for miscellaneous costs) resulting in an annual increase in costs of \$1,893.60 (for an elder person).

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

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

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$358	\$446	\$894	\$358	\$446	\$894
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$251	\$251	\$251	\$392	\$392	\$392
Health Care (Good Health)	\$399	\$399	\$399	\$798	\$798	\$798
Miscellaneous	\$250	\$250	\$250	\$399	\$399	\$399
<b>Elder Index Per Month</b>	<b>\$1,501</b>	<b>\$1,589</b>	<b>\$2,037</b>	<b>\$2,395</b>	<b>\$2,483</b>	<b>\$2,931</b>
<b>Elder Index Per Year</b>	<b>\$18,012</b>	<b>\$19,068</b>	<b>\$24,444</b>	<b>\$28,740</b>	<b>\$29,796</b>	<b>\$35,172</b>

<b>Annual Comparison Amounts</b>	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$13,673	\$22,413

<b>Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health</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)	\$6,996	\$26,902	\$27,958	\$33,334	\$37,630	\$38,686	\$44,062
Medium (16 hrs)	\$18,744	\$38,650	\$39,706	\$45,082	\$49,378	\$50,434	\$55,810
High w/ADC (36 hrs)	\$32,748	\$52,654	\$53,710	\$59,086	\$63,382	\$64,438	\$69,814
High w/o ADC (36 hrs)	\$39,612	\$59,518	\$60,574	\$65,950	\$70,246	\$71,302	\$76,678

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$157.80 should be added to the monthly totals (\$131.50 for out-of-pocket medical costs and \$26.30 for miscellaneous costs) resulting in an annual increase in costs of \$1,893.60 (for an elder person).

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



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

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$376	\$427	\$897	\$376	\$427	\$897
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$251	\$251	\$251	\$392	\$392	\$392
Health Care (Good Health)	\$399	\$399	\$399	\$798	\$798	\$798
Miscellaneous	\$254	\$254	\$254	\$403	\$403	\$403
<b>Elder Index Per Month</b>	<b>\$1,523</b>	<b>\$1,574</b>	<b>\$2,044</b>	<b>\$2,417</b>	<b>\$2,468</b>	<b>\$2,938</b>
<b>Elder Index Per Year</b>	<b>\$18,276</b>	<b>\$18,888</b>	<b>\$24,528</b>	<b>\$29,004</b>	<b>\$29,616</b>	<b>\$35,256</b>

<b>Annual Comparison Amounts</b>	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$13,086	\$21,451

<b>Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health</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)	\$6,996	\$27,166	\$27,778	\$33,418	\$37,894	\$38,506	\$44,146
Medium (16 hrs)	\$18,744	\$38,914	\$39,526	\$45,166	\$49,642	\$50,254	\$55,894
High w/ADC (36 hrs)	\$32,748	\$52,918	\$53,530	\$59,170	\$63,646	\$64,258	\$69,898
High w/o ADC (36 hrs)	\$39,612	\$59,782	\$60,394	\$66,034	\$70,510	\$71,122	\$76,762

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$157.80 should be added to the monthly totals (\$131.50 for out-of-pocket medical costs and \$26.30 for miscellaneous costs) resulting in an annual increase in costs of \$1,893.60 (for an elder person).

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

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

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$347	\$414	\$794	\$347	\$414	\$794
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$251	\$251	\$251	\$392	\$392	\$392
Health Care (Good Health)	\$399	\$399	\$399	\$798	\$798	\$798
Miscellaneous	\$248	\$248	\$248	\$397	\$397	\$397
<b>Elder Index Per Month</b>	<b>\$1,488</b>	<b>\$1,555</b>	<b>\$1,935</b>	<b>\$2,382</b>	<b>\$2,449</b>	<b>\$2,829</b>
<b>Elder Index Per Year</b>	<b>\$17,856</b>	<b>\$18,660</b>	<b>\$23,220</b>	<b>\$28,584</b>	<b>\$29,388</b>	<b>\$33,948</b>

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$12,372	\$20,280

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$6,996	\$26,746	\$27,550	\$32,110	\$37,474	\$38,278	\$42,838
Medium (16 hrs)	\$18,744	\$38,494	\$39,298	\$43,858	\$49,222	\$50,026	\$54,586
High w/ADC (36 hrs)	\$32,748	\$52,498	\$53,302	\$57,862	\$63,226	\$64,030	\$68,590
High w/o ADC (36 hrs)	\$39,612	\$59,362	\$60,166	\$64,726	\$70,090	\$70,894	\$75,454

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$157.80 should be added to the monthly totals (\$131.50 for out-of-pocket medical costs and \$26.30 for miscellaneous costs) resulting in an annual increase in costs of \$1,893.60 (for an elder person).

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

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

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$347	\$414	\$794	\$347	\$414	\$794
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$251	\$251	\$251	\$392	\$392	\$392
Health Care (Good Health)	\$399	\$399	\$399	\$798	\$798	\$798
Miscellaneous	\$248	\$248	\$248	\$397	\$397	\$397
<b>Elder Index Per Month</b>	<b>\$1,488</b>	<b>\$1,555</b>	<b>\$1,935</b>	<b>\$2,382</b>	<b>\$2,449</b>	<b>\$2,829</b>
<b>Elder Index Per Year</b>	<b>\$17,856</b>	<b>\$18,660</b>	<b>\$23,220</b>	<b>\$28,584</b>	<b>\$29,388</b>	<b>\$33,948</b>

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$10,743	\$17,609

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$6,996	\$26,746	\$27,550	\$32,110	\$37,474	\$38,278	\$42,838
Medium (16 hrs)	\$18,744	\$38,494	\$39,298	\$43,858	\$49,222	\$50,026	\$54,586
High w/ADC (36 hrs)	\$32,748	\$52,498	\$53,302	\$57,862	\$63,226	\$64,030	\$68,590
High w/o ADC (36 hrs)	\$39,612	\$59,362	\$60,166	\$64,726	\$70,090	\$70,894	\$75,454

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$157.80 should be added to the monthly totals (\$131.50 for out-of-pocket medical costs and \$26.30 for miscellaneous costs) resulting in an annual increase in costs of \$1,893.60 (for an elder person).

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

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

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$354	\$427	\$892	\$354	\$427	\$892
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$251	\$251	\$251	\$392	\$392	\$392
Health Care (Good Health)	\$399	\$399	\$399	\$798	\$798	\$798
Miscellaneous	\$249	\$249	\$249	\$398	\$398	\$398
<b>Elder Index Per Month</b>	<b>\$1,496</b>	<b>\$1,569</b>	<b>\$2,034</b>	<b>\$2,390</b>	<b>\$2,463</b>	<b>\$2,928</b>
<b>Elder Index Per Year</b>	<b>\$17,952</b>	<b>\$18,828</b>	<b>\$24,408</b>	<b>\$28,680</b>	<b>\$29,556</b>	<b>\$35,136</b>

<b>Annual Comparison Amounts</b>	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$12,623	\$20,692

<b>Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health</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)	\$6,996	\$26,842	\$27,718	\$33,298	\$37,570	\$38,446	\$44,026
Medium (16 hrs)	\$18,744	\$38,590	\$39,466	\$45,046	\$49,318	\$50,194	\$55,774
High w/ADC (36 hrs)	\$32,748	\$52,594	\$53,470	\$59,050	\$63,322	\$64,198	\$69,778
High w/o ADC (36 hrs)	\$39,612	\$59,458	\$60,334	\$65,914	\$70,186	\$71,062	\$76,642

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$157.80 should be added to the monthly totals (\$131.50 for out-of-pocket medical costs and \$26.30 for miscellaneous costs) resulting in an annual increase in costs of \$1,893.60 (for an elder person).

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

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

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$376	\$415	\$897	\$376	\$415	\$897
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$251	\$251	\$251	\$392	\$392	\$392
Health Care (Good Health)	\$399	\$399	\$399	\$798	\$798	\$798
Miscellaneous	\$254	\$254	\$254	\$403	\$403	\$403
<b>Elder Index Per Month</b>	<b>\$1,523</b>	<b>\$1,562</b>	<b>\$2,044</b>	<b>\$2,417</b>	<b>\$2,456</b>	<b>\$2,938</b>
<b>Elder Index Per Year</b>	<b>\$18,276</b>	<b>\$18,744</b>	<b>\$24,528</b>	<b>\$29,004</b>	<b>\$29,472</b>	<b>\$35,256</b>

<b>Annual Comparison Amounts</b>	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$11,215	\$18,383

<b>Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health</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)	\$6,996	\$27,166	\$27,634	\$33,418	\$37,894	\$38,362	\$44,146
Medium (16 hrs)	\$18,744	\$38,914	\$39,382	\$45,166	\$49,642	\$50,110	\$55,894
High w/ADC (36 hrs)	\$32,748	\$52,918	\$53,386	\$59,170	\$63,646	\$64,114	\$69,898
High w/o ADC (36 hrs)	\$39,612	\$59,782	\$60,250	\$66,034	\$70,510	\$70,978	\$76,762

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$157.80 should be added to the monthly totals (\$131.50 for out-of-pocket medical costs and \$26.30 for miscellaneous costs) resulting in an annual increase in costs of \$1,893.60 (for an elder person).

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

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

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$347	\$414	\$794	\$347	\$414	\$794
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$251	\$251	\$251	\$392	\$392	\$392
Health Care (Good Health)	\$399	\$399	\$399	\$798	\$798	\$798
Miscellaneous	\$248	\$248	\$248	\$397	\$397	\$397
<b>Elder Index Per Month</b>	<b>\$1,488</b>	<b>\$1,555</b>	<b>\$1,935</b>	<b>\$2,382</b>	<b>\$2,449</b>	<b>\$2,829</b>
<b>Elder Index Per Year</b>	<b>\$17,856</b>	<b>\$18,660</b>	<b>\$23,220</b>	<b>\$28,584</b>	<b>\$29,388</b>	<b>\$33,948</b>

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$11,788	\$19,322

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$6,996	\$26,746	\$27,550	\$32,110	\$37,474	\$38,278	\$42,838
Medium (16 hrs)	\$18,744	\$38,494	\$39,298	\$43,858	\$49,222	\$50,026	\$54,586
High w/ADC (36 hrs)	\$32,748	\$52,498	\$53,302	\$57,862	\$63,226	\$64,030	\$68,590
High w/o ADC (36 hrs)	\$39,612	\$59,362	\$60,166	\$64,726	\$70,090	\$70,894	\$75,454

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$157.80 should be added to the monthly totals (\$131.50 for out-of-pocket medical costs and \$26.30 for miscellaneous costs) resulting in an annual increase in costs of \$1,893.60 (for an elder person).

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

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

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$358	\$424	\$894	\$358	\$424	\$894
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$251	\$251	\$251	\$392	\$392	\$392
Health Care (Good Health)	\$399	\$399	\$399	\$798	\$798	\$798
Miscellaneous	\$250	\$250	\$250	\$399	\$399	\$399
<b>Elder Index Per Month</b>	<b>\$1,501</b>	<b>\$1,567</b>	<b>\$2,037</b>	<b>\$2,395</b>	<b>\$2,461</b>	<b>\$2,931</b>
<b>Elder Index Per Year</b>	<b>\$18,012</b>	<b>\$18,804</b>	<b>\$24,444</b>	<b>\$28,740</b>	<b>\$29,532</b>	<b>\$35,172</b>

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$11,903	\$19,512

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$6,996	\$26,902	\$27,694	\$33,334	\$37,630	\$38,422	\$44,062
Medium (16 hrs)	\$18,744	\$38,650	\$39,442	\$45,082	\$49,378	\$50,170	\$55,810
High w/ADC (36 hrs)	\$32,748	\$52,654	\$53,446	\$59,086	\$63,382	\$64,174	\$69,814
High w/o ADC (36 hrs)	\$39,612	\$59,518	\$60,310	\$65,950	\$70,246	\$71,038	\$76,678

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$157.80 should be added to the monthly totals (\$131.50 for out-of-pocket medical costs and \$26.30 for miscellaneous costs) resulting in an annual increase in costs of \$1,893.60 (for an elder person).

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

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

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$388	\$442	\$1,019	\$388	\$442	\$1,019
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$251	\$251	\$251	\$392	\$392	\$392
Health Care (Good Health)	\$399	\$399	\$399	\$798	\$798	\$798
Miscellaneous	\$256	\$256	\$256	\$405	\$405	\$405
<b>Elder Index Per Month</b>	<b>\$1,537</b>	<b>\$1,591</b>	<b>\$2,168</b>	<b>\$2,431</b>	<b>\$2,485</b>	<b>\$3,062</b>
<b>Elder Index Per Year</b>	<b>\$18,444</b>	<b>\$19,092</b>	<b>\$26,016</b>	<b>\$29,172</b>	<b>\$29,820</b>	<b>\$36,744</b>

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$13,876	\$22,746

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$6,996	\$27,334	\$27,982	\$34,906	\$38,062	\$38,710	\$45,634
Medium (16 hrs)	\$18,744	\$39,082	\$39,730	\$46,654	\$49,810	\$50,458	\$57,382
High w/ADC (36 hrs)	\$32,748	\$53,086	\$53,734	\$60,658	\$63,814	\$64,462	\$71,386
High w/o ADC (36 hrs)	\$39,612	\$59,950	\$60,598	\$67,522	\$70,678	\$71,326	\$78,250

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$157.80 should be added to the monthly totals (\$131.50 for out-of-pocket medical costs and \$26.30 for miscellaneous costs) resulting in an annual increase in costs of \$1,893.60 (for an elder person).

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



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

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$358	\$470	\$894	\$358	\$470	\$894
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$251	\$251	\$251	\$392	\$392	\$392
Health Care (Good Health)	\$399	\$399	\$399	\$798	\$798	\$798
Miscellaneous	\$250	\$250	\$250	\$399	\$399	\$399
<b>Elder Index Per Month</b>	<b>\$1,501</b>	<b>\$1,613</b>	<b>\$2,037</b>	<b>\$2,395</b>	<b>\$2,507</b>	<b>\$2,931</b>
<b>Elder Index Per Year</b>	<b>\$18,012</b>	<b>\$19,356</b>	<b>\$24,444</b>	<b>\$28,740</b>	<b>\$30,084</b>	<b>\$35,172</b>

<b>Annual Comparison Amounts</b>	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$13,181	\$21,606

<b>Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health</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)	\$6,996	\$26,902	\$28,246	\$33,334	\$37,630	\$38,974	\$44,062
Medium (16 hrs)	\$18,744	\$38,650	\$39,994	\$45,082	\$49,378	\$50,722	\$55,810
High w/ADC (36 hrs)	\$32,748	\$52,654	\$53,998	\$59,086	\$63,382	\$64,726	\$69,814
High w/o ADC (36 hrs)	\$39,612	\$59,518	\$60,862	\$65,950	\$70,246	\$71,590	\$76,678

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$157.80 should be added to the monthly totals (\$131.50 for out-of-pocket medical costs and \$26.30 for miscellaneous costs) resulting in an annual increase in costs of \$1,893.60 (for an elder person).

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

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

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$354	\$427	\$892	\$354	\$427	\$892
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$251	\$251	\$251	\$392	\$392	\$392
Health Care (Good Health)	\$399	\$399	\$399	\$798	\$798	\$798
Miscellaneous	\$249	\$249	\$249	\$398	\$398	\$398
<b>Elder Index Per Month</b>	<b>\$1,496</b>	<b>\$1,569</b>	<b>\$2,034</b>	<b>\$2,390</b>	<b>\$2,463</b>	<b>\$2,928</b>
<b>Elder Index Per Year</b>	<b>\$17,952</b>	<b>\$18,828</b>	<b>\$24,408</b>	<b>\$28,680</b>	<b>\$29,556</b>	<b>\$35,136</b>

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$10,629	\$17,422

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$6,996	\$26,842	\$27,718	\$33,298	\$37,570	\$38,446	\$44,026
Medium (16 hrs)	\$18,744	\$38,590	\$39,466	\$45,046	\$49,318	\$50,194	\$55,774
High w/ADC (36 hrs)	\$32,748	\$52,594	\$53,470	\$59,050	\$63,322	\$64,198	\$69,778
High w/o ADC (36 hrs)	\$39,612	\$59,458	\$60,334	\$65,914	\$70,186	\$71,062	\$76,642

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$157.80 should be added to the monthly totals (\$131.50 for out-of-pocket medical costs and \$26.30 for miscellaneous costs) resulting in an annual increase in costs of \$1,893.60 (for an elder person).

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

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

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$354	\$427	\$892	\$354	\$427	\$892
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$251	\$251	\$251	\$392	\$392	\$392
Health Care (Good Health)	\$399	\$399	\$399	\$798	\$798	\$798
Miscellaneous	\$249	\$249	\$249	\$398	\$398	\$398
<b>Elder Index Per Month</b>	<b>\$1,496</b>	<b>\$1,569</b>	<b>\$2,034</b>	<b>\$2,390</b>	<b>\$2,463</b>	<b>\$2,928</b>
<b>Elder Index Per Year</b>	<b>\$17,952</b>	<b>\$18,828</b>	<b>\$24,408</b>	<b>\$28,680</b>	<b>\$29,556</b>	<b>\$35,136</b>

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$12,824	\$21,020

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$6,996	\$26,842	\$27,718	\$33,298	\$37,570	\$38,446	\$44,026
Medium (16 hrs)	\$18,744	\$38,590	\$39,466	\$45,046	\$49,318	\$50,194	\$55,774
High w/ADC (36 hrs)	\$32,748	\$52,594	\$53,470	\$59,050	\$63,322	\$64,198	\$69,778
High w/o ADC (36 hrs)	\$39,612	\$59,458	\$60,334	\$65,914	\$70,186	\$71,062	\$76,642

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$157.80 should be added to the monthly totals (\$131.50 for out-of-pocket medical costs and \$26.30 for miscellaneous costs) resulting in an annual increase in costs of \$1,893.60 (for an elder person).

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

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

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$347	\$440	\$794	\$347	\$440	\$794
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$251	\$251	\$251	\$392	\$392	\$392
Health Care (Good Health)	\$399	\$399	\$399	\$798	\$798	\$798
Miscellaneous	\$248	\$248	\$248	\$397	\$397	\$397
<b>Elder Index Per Month</b>	<b>\$1,488</b>	<b>\$1,581</b>	<b>\$1,935</b>	<b>\$2,382</b>	<b>\$2,475</b>	<b>\$2,829</b>
<b>Elder Index Per Year</b>	<b>\$17,856</b>	<b>\$18,972</b>	<b>\$23,220</b>	<b>\$28,584</b>	<b>\$29,700</b>	<b>\$33,948</b>

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$12,778	\$20,945

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$6,996	\$26,746	\$27,862	\$32,110	\$37,474	\$38,590	\$42,838
Medium (16 hrs)	\$18,744	\$38,494	\$39,610	\$43,858	\$49,222	\$50,338	\$54,586
High w/ADC (36 hrs)	\$32,748	\$52,498	\$53,614	\$57,862	\$63,226	\$64,342	\$68,590
High w/o ADC (36 hrs)	\$39,612	\$59,362	\$60,478	\$64,726	\$70,090	\$71,206	\$75,454

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$157.80 should be added to the monthly totals (\$131.50 for out-of-pocket medical costs and \$26.30 for miscellaneous costs) resulting in an annual increase in costs of \$1,893.60 (for an elder person).

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

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

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$376	\$415	\$897	\$376	\$415	\$897
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$251	\$251	\$251	\$392	\$392	\$392
Health Care (Good Health)	\$399	\$399	\$399	\$798	\$798	\$798
Miscellaneous	\$254	\$254	\$254	\$403	\$403	\$403
<b>Elder Index Per Month</b>	<b>\$1,523</b>	<b>\$1,562</b>	<b>\$2,044</b>	<b>\$2,417</b>	<b>\$2,456</b>	<b>\$2,938</b>
<b>Elder Index Per Year</b>	<b>\$18,276</b>	<b>\$18,744</b>	<b>\$24,528</b>	<b>\$29,004</b>	<b>\$29,472</b>	<b>\$35,256</b>

<b>Annual Comparison Amounts</b>	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$11,860	\$19,441

<b>Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health</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)	\$6,996	\$27,166	\$27,634	\$33,418	\$37,894	\$38,362	\$44,146
Medium (16 hrs)	\$18,744	\$38,914	\$39,382	\$45,166	\$49,642	\$50,110	\$55,894
High w/ADC (36 hrs)	\$32,748	\$52,918	\$53,386	\$59,170	\$63,646	\$64,114	\$69,898
High w/o ADC (36 hrs)	\$39,612	\$59,782	\$60,250	\$66,034	\$70,510	\$70,978	\$76,762

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$157.80 should be added to the monthly totals (\$131.50 for out-of-pocket medical costs and \$26.30 for miscellaneous costs) resulting in an annual increase in costs of \$1,893.60 (for an elder person).

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

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

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$358	\$424	\$894	\$358	\$424	\$894
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$251	\$251	\$251	\$392	\$392	\$392
Health Care (Good Health)	\$399	\$399	\$399	\$798	\$798	\$798
Miscellaneous	\$250	\$250	\$250	\$399	\$399	\$399
<b>Elder Index Per Month</b>	<b>\$1,501</b>	<b>\$1,567</b>	<b>\$2,037</b>	<b>\$2,395</b>	<b>\$2,461</b>	<b>\$2,931</b>
<b>Elder Index Per Year</b>	<b>\$18,012</b>	<b>\$18,804</b>	<b>\$24,444</b>	<b>\$28,740</b>	<b>\$29,532</b>	<b>\$35,172</b>

<b>Annual Comparison Amounts</b>	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$11,876	\$19,467

<b>Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health</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)	\$6,996	\$26,902	\$27,694	\$33,334	\$37,630	\$38,422	\$44,062
Medium (16 hrs)	\$18,744	\$38,650	\$39,442	\$45,082	\$49,378	\$50,170	\$55,810
High w/ADC (36 hrs)	\$32,748	\$52,654	\$53,446	\$59,086	\$63,382	\$64,174	\$69,814
High w/o ADC (36 hrs)	\$39,612	\$59,518	\$60,310	\$65,950	\$70,246	\$71,038	\$76,678

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$157.80 should be added to the monthly totals (\$131.50 for out-of-pocket medical costs and \$26.30 for miscellaneous costs) resulting in an annual increase in costs of \$1,893.60 (for an elder person).

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

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

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$354	\$427	\$892	\$354	\$427	\$892
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$251	\$251	\$251	\$392	\$392	\$392
Health Care (Good Health)	\$399	\$399	\$399	\$798	\$798	\$798
Miscellaneous	\$249	\$249	\$249	\$398	\$398	\$398
<b>Elder Index Per Month</b>	<b>\$1,496</b>	<b>\$1,569</b>	<b>\$2,034</b>	<b>\$2,390</b>	<b>\$2,463</b>	<b>\$2,928</b>
<b>Elder Index Per Year</b>	<b>\$17,952</b>	<b>\$18,828</b>	<b>\$24,408</b>	<b>\$28,680</b>	<b>\$29,556</b>	<b>\$35,136</b>

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$10,434	\$17,103

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$6,996	\$26,842	\$27,718	\$33,298	\$37,570	\$38,446	\$44,026
Medium (16 hrs)	\$18,744	\$38,590	\$39,466	\$45,046	\$49,318	\$50,194	\$55,774
High w/ADC (36 hrs)	\$32,748	\$52,594	\$53,470	\$59,050	\$63,322	\$64,198	\$69,778
High w/o ADC (36 hrs)	\$39,612	\$59,458	\$60,334	\$65,914	\$70,186	\$71,062	\$76,642

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$157.80 should be added to the monthly totals (\$131.50 for out-of-pocket medical costs and \$26.30 for miscellaneous costs) resulting in an annual increase in costs of \$1,893.60 (for an elder person).

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

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

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$347	\$414	\$794	\$347	\$414	\$794
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$251	\$251	\$251	\$392	\$392	\$392
Health Care (Good Health)	\$399	\$399	\$399	\$798	\$798	\$798
Miscellaneous	\$248	\$248	\$248	\$397	\$397	\$397
<b>Elder Index Per Month</b>	<b>\$1,488</b>	<b>\$1,555</b>	<b>\$1,935</b>	<b>\$2,382</b>	<b>\$2,449</b>	<b>\$2,829</b>
<b>Elder Index Per Year</b>	<b>\$17,856</b>	<b>\$18,660</b>	<b>\$23,220</b>	<b>\$28,584</b>	<b>\$29,388</b>	<b>\$33,948</b>

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$11,792	\$19,330

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$6,996	\$26,746	\$27,550	\$32,110	\$37,474	\$38,278	\$42,838
Medium (16 hrs)	\$18,744	\$38,494	\$39,298	\$43,858	\$49,222	\$50,026	\$54,586
High w/ADC (36 hrs)	\$32,748	\$52,498	\$53,302	\$57,862	\$63,226	\$64,030	\$68,590
High w/o ADC (36 hrs)	\$39,612	\$59,362	\$60,166	\$64,726	\$70,090	\$70,894	\$75,454

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$157.80 should be added to the monthly totals (\$131.50 for out-of-pocket medical costs and \$26.30 for miscellaneous costs) resulting in an annual increase in costs of \$1,893.60 (for an elder person).

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



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

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$376	\$415	\$897	\$376	\$415	\$897
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$251	\$251	\$251	\$392	\$392	\$392
Health Care (Good Health)	\$399	\$399	\$399	\$798	\$798	\$798
Miscellaneous	\$254	\$254	\$254	\$403	\$403	\$403
<b>Elder Index Per Month</b>	<b>\$1,523</b>	<b>\$1,562</b>	<b>\$2,044</b>	<b>\$2,417</b>	<b>\$2,456</b>	<b>\$2,938</b>
<b>Elder Index Per Year</b>	<b>\$18,276</b>	<b>\$18,744</b>	<b>\$24,528</b>	<b>\$29,004</b>	<b>\$29,472</b>	<b>\$35,256</b>

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$11,767	\$19,289

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$6,996	\$27,166	\$27,634	\$33,418	\$37,894	\$38,362	\$44,146
Medium (16 hrs)	\$18,744	\$38,914	\$39,382	\$45,166	\$49,642	\$50,110	\$55,894
High w/ADC (36 hrs)	\$32,748	\$52,918	\$53,386	\$59,170	\$63,646	\$64,114	\$69,898
High w/o ADC (36 hrs)	\$39,612	\$59,782	\$60,250	\$66,034	\$70,510	\$70,978	\$76,762

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$157.80 should be added to the monthly totals (\$131.50 for out-of-pocket medical costs and \$26.30 for miscellaneous costs) resulting in an annual increase in costs of \$1,893.60 (for an elder person).

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

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

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$354	\$421	\$892	\$354	\$421	\$892
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$251	\$251	\$251	\$392	\$392	\$392
Health Care (Good Health)	\$399	\$399	\$399	\$798	\$798	\$798
Miscellaneous	\$249	\$249	\$249	\$398	\$398	\$398
<b>Elder Index Per Month</b>	<b>\$1,496</b>	<b>\$1,563</b>	<b>\$2,034</b>	<b>\$2,390</b>	<b>\$2,457</b>	<b>\$2,928</b>
<b>Elder Index Per Year</b>	<b>\$17,952</b>	<b>\$18,756</b>	<b>\$24,408</b>	<b>\$28,680</b>	<b>\$29,484</b>	<b>\$35,136</b>

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$11,866	\$19,451

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$6,996	\$26,842	\$27,646	\$33,298	\$37,570	\$38,374	\$44,026
Medium (16 hrs)	\$18,744	\$38,590	\$39,394	\$45,046	\$49,318	\$50,122	\$55,774
High w/ADC (36 hrs)	\$32,748	\$52,594	\$53,398	\$59,050	\$63,322	\$64,126	\$69,778
High w/o ADC (36 hrs)	\$39,612	\$59,458	\$60,262	\$65,914	\$70,186	\$70,990	\$76,642

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$157.80 should be added to the monthly totals (\$131.50 for out-of-pocket medical costs and \$26.30 for miscellaneous costs) resulting in an annual increase in costs of \$1,893.60 (for an elder person).

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

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

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$376	\$415	\$897	\$376	\$415	\$897
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$251	\$251	\$251	\$392	\$392	\$392
Health Care (Good Health)	\$399	\$399	\$399	\$798	\$798	\$798
Miscellaneous	\$254	\$254	\$254	\$403	\$403	\$403
<b>Elder Index Per Month</b>	<b>\$1,523</b>	<b>\$1,562</b>	<b>\$2,044</b>	<b>\$2,417</b>	<b>\$2,456</b>	<b>\$2,938</b>
<b>Elder Index Per Year</b>	<b>\$18,276</b>	<b>\$18,744</b>	<b>\$24,528</b>	<b>\$29,004</b>	<b>\$29,472</b>	<b>\$35,256</b>

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$12,284	\$20,136

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$6,996	\$27,166	\$27,634	\$33,418	\$37,894	\$38,362	\$44,146
Medium (16 hrs)	\$18,744	\$38,914	\$39,382	\$45,166	\$49,642	\$50,110	\$55,894
High w/ADC (36 hrs)	\$32,748	\$52,918	\$53,386	\$59,170	\$63,646	\$64,114	\$69,898
High w/o ADC (36 hrs)	\$39,612	\$59,782	\$60,250	\$66,034	\$70,510	\$70,978	\$76,762

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$157.80 should be added to the monthly totals (\$131.50 for out-of-pocket medical costs and \$26.30 for miscellaneous costs) resulting in an annual increase in costs of \$1,893.60 (for an elder person).

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

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

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$358	\$424	\$894	\$358	\$424	\$894
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$251	\$251	\$251	\$392	\$392	\$392
Health Care (Good Health)	\$399	\$399	\$399	\$798	\$798	\$798
Miscellaneous	\$250	\$250	\$250	\$399	\$399	\$399
<b>Elder Index Per Month</b>	<b>\$1,501</b>	<b>\$1,567</b>	<b>\$2,037</b>	<b>\$2,395</b>	<b>\$2,461</b>	<b>\$2,931</b>
<b>Elder Index Per Year</b>	<b>\$18,012</b>	<b>\$18,804</b>	<b>\$24,444</b>	<b>\$28,740</b>	<b>\$29,532</b>	<b>\$35,172</b>

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$12,684	\$20,792

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$6,996	\$26,902	\$27,694	\$33,334	\$37,630	\$38,422	\$44,062
Medium (16 hrs)	\$18,744	\$38,650	\$39,442	\$45,082	\$49,378	\$50,170	\$55,810
High w/ADC (36 hrs)	\$32,748	\$52,654	\$53,446	\$59,086	\$63,382	\$64,174	\$69,814
High w/o ADC (36 hrs)	\$39,612	\$59,518	\$60,310	\$65,950	\$70,246	\$71,038	\$76,678

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$157.80 should be added to the monthly totals (\$131.50 for out-of-pocket medical costs and \$26.30 for miscellaneous costs) resulting in an annual increase in costs of \$1,893.60 (for an elder person).

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

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

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$347	\$414	\$794	\$347	\$414	\$794
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$251	\$251	\$251	\$392	\$392	\$392
Health Care (Good Health)	\$399	\$399	\$399	\$798	\$798	\$798
Miscellaneous	\$248	\$248	\$248	\$397	\$397	\$397
<b>Elder Index Per Month</b>	<b>\$1,488</b>	<b>\$1,555</b>	<b>\$1,935</b>	<b>\$2,382</b>	<b>\$2,449</b>	<b>\$2,829</b>
<b>Elder Index Per Year</b>	<b>\$17,856</b>	<b>\$18,660</b>	<b>\$23,220</b>	<b>\$28,584</b>	<b>\$29,388</b>	<b>\$33,948</b>

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$11,312	\$18,543

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$6,996	\$26,746	\$27,550	\$32,110	\$37,474	\$38,278	\$42,838
Medium (16 hrs)	\$18,744	\$38,494	\$39,298	\$43,858	\$49,222	\$50,026	\$54,586
High w/ADC (36 hrs)	\$32,748	\$52,498	\$53,302	\$57,862	\$63,226	\$64,030	\$68,590
High w/o ADC (36 hrs)	\$39,612	\$59,362	\$60,166	\$64,726	\$70,090	\$70,894	\$75,454

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$157.80 should be added to the monthly totals (\$131.50 for out-of-pocket medical costs and \$26.30 for miscellaneous costs) resulting in an annual increase in costs of \$1,893.60 (for an elder person).

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

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

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$354	\$427	\$892	\$354	\$427	\$892
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$251	\$251	\$251	\$392	\$392	\$392
Health Care (Good Health)	\$399	\$399	\$399	\$798	\$798	\$798
Miscellaneous	\$249	\$249	\$249	\$398	\$398	\$398
<b>Elder Index Per Month</b>	<b>\$1,496</b>	<b>\$1,569</b>	<b>\$2,034</b>	<b>\$2,390</b>	<b>\$2,463</b>	<b>\$2,928</b>
<b>Elder Index Per Year</b>	<b>\$17,952</b>	<b>\$18,828</b>	<b>\$24,408</b>	<b>\$28,680</b>	<b>\$29,556</b>	<b>\$35,136</b>

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$12,869	\$21,094

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$6,996	\$26,842	\$27,718	\$33,298	\$37,570	\$38,446	\$44,026
Medium (16 hrs)	\$18,744	\$38,590	\$39,466	\$45,046	\$49,318	\$50,194	\$55,774
High w/ADC (36 hrs)	\$32,748	\$52,594	\$53,470	\$59,050	\$63,322	\$64,198	\$69,778
High w/o ADC (36 hrs)	\$39,612	\$59,458	\$60,334	\$65,914	\$70,186	\$71,062	\$76,642

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$157.80 should be added to the monthly totals (\$131.50 for out-of-pocket medical costs and \$26.30 for miscellaneous costs) resulting in an annual increase in costs of \$1,893.60 (for an elder person).

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

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

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$358	\$424	\$894	\$358	\$424	\$894
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$251	\$251	\$251	\$392	\$392	\$392
Health Care (Good Health)	\$399	\$399	\$399	\$798	\$798	\$798
Miscellaneous	\$250	\$250	\$250	\$399	\$399	\$399
<b>Elder Index Per Month</b>	<b>\$1,501</b>	<b>\$1,567</b>	<b>\$2,037</b>	<b>\$2,395</b>	<b>\$2,461</b>	<b>\$2,931</b>
<b>Elder Index Per Year</b>	<b>\$18,012</b>	<b>\$18,804</b>	<b>\$24,444</b>	<b>\$28,740</b>	<b>\$29,532</b>	<b>\$35,172</b>

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$12,690	\$20,801

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$6,996	\$26,902	\$27,694	\$33,334	\$37,630	\$38,422	\$44,062
Medium (16 hrs)	\$18,744	\$38,650	\$39,442	\$45,082	\$49,378	\$50,170	\$55,810
High w/ADC (36 hrs)	\$32,748	\$52,654	\$53,446	\$59,086	\$63,382	\$64,174	\$69,814
High w/o ADC (36 hrs)	\$39,612	\$59,518	\$60,310	\$65,950	\$70,246	\$71,038	\$76,678

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$157.80 should be added to the monthly totals (\$131.50 for out-of-pocket medical costs and \$26.30 for miscellaneous costs) resulting in an annual increase in costs of \$1,893.60 (for an elder person).

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

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

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$376	\$415	\$897	\$376	\$415	\$897
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$251	\$251	\$251	\$392	\$392	\$392
Health Care (Good Health)	\$399	\$399	\$399	\$798	\$798	\$798
Miscellaneous	\$254	\$254	\$254	\$403	\$403	\$403
<b>Elder Index Per Month</b>	<b>\$1,523</b>	<b>\$1,562</b>	<b>\$2,044</b>	<b>\$2,417</b>	<b>\$2,456</b>	<b>\$2,938</b>
<b>Elder Index Per Year</b>	<b>\$18,276</b>	<b>\$18,744</b>	<b>\$24,528</b>	<b>\$29,004</b>	<b>\$29,472</b>	<b>\$35,256</b>

<b>Annual Comparison Amounts</b>	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$12,055	\$19,761

<b>Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health</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)	\$6,996	\$27,166	\$27,634	\$33,418	\$37,894	\$38,362	\$44,146
Medium (16 hrs)	\$18,744	\$38,914	\$39,382	\$45,166	\$49,642	\$50,110	\$55,894
High w/ADC (36 hrs)	\$32,748	\$52,918	\$53,386	\$59,170	\$63,646	\$64,114	\$69,898
High w/o ADC (36 hrs)	\$39,612	\$59,782	\$60,250	\$66,034	\$70,510	\$70,978	\$76,762

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$157.80 should be added to the monthly totals (\$131.50 for out-of-pocket medical costs and \$26.30 for miscellaneous costs) resulting in an annual increase in costs of \$1,893.60 (for an elder person).

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



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

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$347	\$414	\$794	\$347	\$414	\$794
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$251	\$251	\$251	\$392	\$392	\$392
Health Care (Good Health)	\$399	\$399	\$399	\$798	\$798	\$798
Miscellaneous	\$248	\$248	\$248	\$397	\$397	\$397
<b>Elder Index Per Month</b>	<b>\$1,488</b>	<b>\$1,555</b>	<b>\$1,935</b>	<b>\$2,382</b>	<b>\$2,449</b>	<b>\$2,829</b>
<b>Elder Index Per Year</b>	<b>\$17,856</b>	<b>\$18,660</b>	<b>\$23,220</b>	<b>\$28,584</b>	<b>\$29,388</b>	<b>\$33,948</b>

<b>Annual Comparison Amounts</b>	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$13,723	\$22,494

<b>Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health</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)	\$6,996	\$26,746	\$27,550	\$32,110	\$37,474	\$38,278	\$42,838
Medium (16 hrs)	\$18,744	\$38,494	\$39,298	\$43,858	\$49,222	\$50,026	\$54,586
High w/ADC (36 hrs)	\$32,748	\$52,498	\$53,302	\$57,862	\$63,226	\$64,030	\$68,590
High w/o ADC (36 hrs)	\$39,612	\$59,362	\$60,166	\$64,726	\$70,090	\$70,894	\$75,454

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$157.80 should be added to the monthly totals (\$131.50 for out-of-pocket medical costs and \$26.30 for miscellaneous costs) resulting in an annual increase in costs of \$1,893.60 (for an elder person).

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

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

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$354	\$427	\$892	\$354	\$427	\$892
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$251	\$251	\$251	\$392	\$392	\$392
Health Care (Good Health)	\$399	\$399	\$399	\$798	\$798	\$798
Miscellaneous	\$249	\$249	\$249	\$398	\$398	\$398
<b>Elder Index Per Month</b>	<b>\$1,496</b>	<b>\$1,569</b>	<b>\$2,034</b>	<b>\$2,390</b>	<b>\$2,463</b>	<b>\$2,928</b>
<b>Elder Index Per Year</b>	<b>\$17,952</b>	<b>\$18,828</b>	<b>\$24,408</b>	<b>\$28,680</b>	<b>\$29,556</b>	<b>\$35,136</b>

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$11,280	\$18,490

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$6,996	\$26,842	\$27,718	\$33,298	\$37,570	\$38,446	\$44,026
Medium (16 hrs)	\$18,744	\$38,590	\$39,466	\$45,046	\$49,318	\$50,194	\$55,774
High w/ADC (36 hrs)	\$32,748	\$52,594	\$53,470	\$59,050	\$63,322	\$64,198	\$69,778
High w/o ADC (36 hrs)	\$39,612	\$59,458	\$60,334	\$65,914	\$70,186	\$71,062	\$76,642

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$157.80 should be added to the monthly totals (\$131.50 for out-of-pocket medical costs and \$26.30 for miscellaneous costs) resulting in an annual increase in costs of \$1,893.60 (for an elder person).

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

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

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$347	\$455	\$794	\$347	\$455	\$794
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$251	\$251	\$251	\$392	\$392	\$392
Health Care (Good Health)	\$399	\$399	\$399	\$798	\$798	\$798
Miscellaneous	\$248	\$248	\$248	\$397	\$397	\$397
<b>Elder Index Per Month</b>	<b>\$1,488</b>	<b>\$1,596</b>	<b>\$1,935</b>	<b>\$2,382</b>	<b>\$2,490</b>	<b>\$2,829</b>
<b>Elder Index Per Year</b>	<b>\$17,856</b>	<b>\$19,152</b>	<b>\$23,220</b>	<b>\$28,584</b>	<b>\$29,880</b>	<b>\$33,948</b>

<b>Annual Comparison Amounts</b>	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$13,569	\$22,242

<b>Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health</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)	\$6,996	\$24,852	\$26,148	\$30,216	\$35,580	\$36,876	\$40,944
Medium (16 hrs)	\$18,744	\$36,600	\$37,896	\$41,964	\$47,328	\$48,624	\$52,692
High w/ADC (36 hrs)	\$32,748	\$50,604	\$51,900	\$55,968	\$61,332	\$62,628	\$66,696
High w/o ADC (36 hrs)	\$39,612	\$57,468	\$58,764	\$62,832	\$68,196	\$69,492	\$73,560

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$157.80 should be added to the monthly totals (\$131.50 for out-of-pocket medical costs and \$26.30 for miscellaneous costs) resulting in an annual increase in costs of \$1,893.60 (for an elder person).

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

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

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$347	\$414	\$794	\$347	\$414	\$794
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$251	\$251	\$251	\$392	\$392	\$392
Health Care (Good Health)	\$399	\$399	\$399	\$798	\$798	\$798
Miscellaneous	\$248	\$248	\$248	\$397	\$397	\$397
<b>Elder Index Per Month</b>	<b>\$1,488</b>	<b>\$1,555</b>	<b>\$1,935</b>	<b>\$2,382</b>	<b>\$2,449</b>	<b>\$2,829</b>
<b>Elder Index Per Year</b>	<b>\$17,856</b>	<b>\$18,660</b>	<b>\$23,220</b>	<b>\$28,584</b>	<b>\$29,388</b>	<b>\$33,948</b>

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$12,000	\$19,670

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$6,996	\$26,746	\$27,550	\$32,110	\$37,474	\$38,278	\$42,838
Medium (16 hrs)	\$18,744	\$38,494	\$39,298	\$43,858	\$49,222	\$50,026	\$54,586
High w/ADC (36 hrs)	\$32,748	\$52,498	\$53,302	\$57,862	\$63,226	\$64,030	\$68,590
High w/o ADC (36 hrs)	\$39,612	\$59,362	\$60,166	\$64,726	\$70,090	\$70,894	\$75,454

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$157.80 should be added to the monthly totals (\$131.50 for out-of-pocket medical costs and \$26.30 for miscellaneous costs) resulting in an annual increase in costs of \$1,893.60 (for an elder person).

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

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

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$347	\$414	\$794	\$347	\$414	\$794
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$251	\$251	\$251	\$392	\$392	\$392
Health Care (Good Health)	\$399	\$399	\$399	\$798	\$798	\$798
Miscellaneous	\$248	\$248	\$248	\$397	\$397	\$397
<b>Elder Index Per Month</b>	<b>\$1,488</b>	<b>\$1,555</b>	<b>\$1,935</b>	<b>\$2,382</b>	<b>\$2,449</b>	<b>\$2,829</b>
<b>Elder Index Per Year</b>	<b>\$17,856</b>	<b>\$18,660</b>	<b>\$23,220</b>	<b>\$28,584</b>	<b>\$29,388</b>	<b>\$33,948</b>

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$11,951	\$19,590

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$6,996	\$26,746	\$27,550	\$32,110	\$37,474	\$38,278	\$42,838
Medium (16 hrs)	\$18,744	\$38,494	\$39,298	\$43,858	\$49,222	\$50,026	\$54,586
High w/ADC (36 hrs)	\$32,748	\$52,498	\$53,302	\$57,862	\$63,226	\$64,030	\$68,590
High w/o ADC (36 hrs)	\$39,612	\$59,362	\$60,166	\$64,726	\$70,090	\$70,894	\$75,454

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$157.80 should be added to the monthly totals (\$131.50 for out-of-pocket medical costs and \$26.30 for miscellaneous costs) resulting in an annual increase in costs of \$1,893.60 (for an elder person).

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

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

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$354	\$427	\$892	\$354	\$427	\$892
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$251	\$251	\$251	\$392	\$392	\$392
Health Care (Good Health)	\$399	\$399	\$399	\$798	\$798	\$798
Miscellaneous	\$249	\$249	\$249	\$398	\$398	\$398
<b>Elder Index Per Month</b>	<b>\$1,496</b>	<b>\$1,569</b>	<b>\$2,034</b>	<b>\$2,390</b>	<b>\$2,463</b>	<b>\$2,928</b>
<b>Elder Index Per Year</b>	<b>\$17,952</b>	<b>\$18,828</b>	<b>\$24,408</b>	<b>\$28,680</b>	<b>\$29,556</b>	<b>\$35,136</b>

<b>Annual Comparison Amounts</b>	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$11,040	\$18,096

<b>Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health</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)	\$6,996	\$26,842	\$27,718	\$33,298	\$37,570	\$38,446	\$44,026
Medium (16 hrs)	\$18,744	\$38,590	\$39,466	\$45,046	\$49,318	\$50,194	\$55,774
High w/ADC (36 hrs)	\$32,748	\$52,594	\$53,470	\$59,050	\$63,322	\$64,198	\$69,778
High w/o ADC (36 hrs)	\$39,612	\$59,458	\$60,334	\$65,914	\$70,186	\$71,062	\$76,642

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$157.80 should be added to the monthly totals (\$131.50 for out-of-pocket medical costs and \$26.30 for miscellaneous costs) resulting in an annual increase in costs of \$1,893.60 (for an elder person).

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

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

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$376	\$415	\$897	\$376	\$415	\$897
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$251	\$251	\$251	\$392	\$392	\$392
Health Care (Good Health)	\$399	\$399	\$399	\$798	\$798	\$798
Miscellaneous	\$254	\$254	\$254	\$403	\$403	\$403
<b>Elder Index Per Month</b>	<b>\$1,523</b>	<b>\$1,562</b>	<b>\$2,044</b>	<b>\$2,417</b>	<b>\$2,456</b>	<b>\$2,938</b>
<b>Elder Index Per Year</b>	<b>\$18,276</b>	<b>\$18,744</b>	<b>\$24,528</b>	<b>\$29,004</b>	<b>\$29,472</b>	<b>\$35,256</b>

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$11,469	\$18,800

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$6,996	\$27,166	\$27,634	\$33,418	\$37,894	\$38,362	\$44,146
Medium (16 hrs)	\$18,744	\$38,914	\$39,382	\$45,166	\$49,642	\$50,110	\$55,894
High w/ADC (36 hrs)	\$32,748	\$52,918	\$53,386	\$59,170	\$63,646	\$64,114	\$69,898
High w/o ADC (36 hrs)	\$39,612	\$59,782	\$60,250	\$66,034	\$70,510	\$70,978	\$76,762

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$157.80 should be added to the monthly totals (\$131.50 for out-of-pocket medical costs and \$26.30 for miscellaneous costs) resulting in an annual increase in costs of \$1,893.60 (for an elder person).

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

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

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$354	\$427	\$892	\$354	\$427	\$892
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$251	\$251	\$251	\$392	\$392	\$392
Health Care (Good Health)	\$399	\$399	\$399	\$798	\$798	\$798
Miscellaneous	\$249	\$249	\$249	\$398	\$398	\$398
<b>Elder Index Per Month</b>	<b>\$1,496</b>	<b>\$1,569</b>	<b>\$2,034</b>	<b>\$2,390</b>	<b>\$2,463</b>	<b>\$2,928</b>
<b>Elder Index Per Year</b>	<b>\$17,952</b>	<b>\$18,828</b>	<b>\$24,408</b>	<b>\$28,680</b>	<b>\$29,556</b>	<b>\$35,136</b>

<b>Annual Comparison Amounts</b>	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$12,667	\$20,763

<b>Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health</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)	\$6,996	\$26,842	\$27,718	\$33,298	\$37,570	\$38,446	\$44,026
Medium (16 hrs)	\$18,744	\$38,590	\$39,466	\$45,046	\$49,318	\$50,194	\$55,774
High w/ADC (36 hrs)	\$32,748	\$52,594	\$53,470	\$59,050	\$63,322	\$64,198	\$69,778
High w/o ADC (36 hrs)	\$39,612	\$59,458	\$60,334	\$65,914	\$70,186	\$71,062	\$76,642

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$157.80 should be added to the monthly totals (\$131.50 for out-of-pocket medical costs and \$26.30 for miscellaneous costs) resulting in an annual increase in costs of \$1,893.60 (for an elder person).

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



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

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$358	\$424	\$894	\$358	\$424	\$894
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$251	\$251	\$251	\$392	\$392	\$392
Health Care (Good Health)	\$399	\$399	\$399	\$798	\$798	\$798
Miscellaneous	\$250	\$250	\$250	\$399	\$399	\$399
<b>Elder Index Per Month</b>	<b>\$1,501</b>	<b>\$1,567</b>	<b>\$2,037</b>	<b>\$2,395</b>	<b>\$2,461</b>	<b>\$2,931</b>
<b>Elder Index Per Year</b>	<b>\$18,012</b>	<b>\$18,804</b>	<b>\$24,444</b>	<b>\$28,740</b>	<b>\$29,532</b>	<b>\$35,172</b>

<b>Annual Comparison Amounts</b>	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$12,578	\$20,617

<b>Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health</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)	\$6,996	\$26,902	\$27,694	\$33,334	\$37,630	\$38,422	\$44,062
Medium (16 hrs)	\$18,744	\$38,650	\$39,442	\$45,082	\$49,378	\$50,170	\$55,810
High w/ADC (36 hrs)	\$32,748	\$52,654	\$53,446	\$59,086	\$63,382	\$64,174	\$69,814
High w/o ADC (36 hrs)	\$39,612	\$59,518	\$60,310	\$65,950	\$70,246	\$71,038	\$76,678

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$157.80 should be added to the monthly totals (\$131.50 for out-of-pocket medical costs and \$26.30 for miscellaneous costs) resulting in an annual increase in costs of \$1,893.60 (for an elder person).

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

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

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$358	\$424	\$894	\$358	\$424	\$894
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$251	\$251	\$251	\$392	\$392	\$392
Health Care (Good Health)	\$399	\$399	\$399	\$798	\$798	\$798
Miscellaneous	\$250	\$250	\$250	\$399	\$399	\$399
<b>Elder Index Per Month</b>	<b>\$1,501</b>	<b>\$1,567</b>	<b>\$2,037</b>	<b>\$2,395</b>	<b>\$2,461</b>	<b>\$2,931</b>
<b>Elder Index Per Year</b>	<b>\$18,012</b>	<b>\$18,804</b>	<b>\$24,444</b>	<b>\$28,740</b>	<b>\$29,532</b>	<b>\$35,172</b>

<b>Annual Comparison Amounts</b>	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$13,613	\$22,314

<b>Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health</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)	\$6,996	\$26,902	\$27,694	\$33,334	\$37,630	\$38,422	\$44,062
Medium (16 hrs)	\$18,744	\$38,650	\$39,442	\$45,082	\$49,378	\$50,170	\$55,810
High w/ADC (36 hrs)	\$32,748	\$52,654	\$53,446	\$59,086	\$63,382	\$64,174	\$69,814
High w/o ADC (36 hrs)	\$39,612	\$59,518	\$60,310	\$65,950	\$70,246	\$71,038	\$76,678

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$157.80 should be added to the monthly totals (\$131.50 for out-of-pocket medical costs and \$26.30 for miscellaneous costs) resulting in an annual increase in costs of \$1,893.60 (for an elder person).

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

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

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$424	\$468	\$1,170	\$424	\$468	\$1,170
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$251	\$251	\$251	\$392	\$392	\$392
Health Care (Good Health)	\$399	\$399	\$399	\$798	\$798	\$798
Miscellaneous	\$263	\$263	\$263	\$412	\$412	\$412
<b>Elder Index Per Month</b>	<b>\$1,580</b>	<b>\$1,624</b>	<b>\$2,326</b>	<b>\$2,474</b>	<b>\$2,518</b>	<b>\$3,220</b>
<b>Elder Index Per Year</b>	<b>\$18,960</b>	<b>\$19,488</b>	<b>\$27,912</b>	<b>\$29,688</b>	<b>\$30,216</b>	<b>\$38,640</b>

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$13,473	\$22,085

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$6,996	\$27,850	\$28,378	\$36,802	\$38,578	\$39,106	\$47,530
Medium (16 hrs)	\$18,744	\$39,598	\$40,126	\$48,550	\$50,326	\$50,854	\$59,278
High w/ADC (36 hrs)	\$32,748	\$53,602	\$54,130	\$62,554	\$64,330	\$64,858	\$73,282
High w/o ADC (36 hrs)	\$39,612	\$60,466	\$60,994	\$69,418	\$71,194	\$71,722	\$80,146

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$157.80 should be added to the monthly totals (\$131.50 for out-of-pocket medical costs and \$26.30 for miscellaneous costs) resulting in an annual increase in costs of \$1,893.60 (for an elder person).

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

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

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$388	\$543	\$1,029	\$388	\$543	\$1,029
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$246	\$246	\$246	\$384	\$384	\$384
Health Care (Good Health)	\$399	\$399	\$399	\$798	\$798	\$798
Miscellaneous	\$255	\$255	\$255	\$404	\$404	\$404
<b>Elder Index Per Month</b>	<b>\$1,531</b>	<b>\$1,686</b>	<b>\$2,172</b>	<b>\$2,422</b>	<b>\$2,577</b>	<b>\$3,063</b>
<b>Elder Index Per Year</b>	<b>\$18,372</b>	<b>\$20,232</b>	<b>\$26,064</b>	<b>\$29,064</b>	<b>\$30,924</b>	<b>\$36,756</b>

<b>Annual Comparison Amounts</b>	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$14,265	\$23,382

<b>Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health</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)	\$6,996	\$27,262	\$29,122	\$34,954	\$37,954	\$39,814	\$45,646
Medium (16 hrs)	\$18,744	\$39,010	\$40,870	\$46,702	\$49,702	\$51,562	\$57,394
High w/ADC (36 hrs)	\$32,748	\$53,014	\$54,874	\$60,706	\$63,706	\$65,566	\$71,398
High w/o ADC (36 hrs)	\$39,612	\$59,878	\$61,738	\$67,570	\$70,570	\$72,430	\$78,262

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), \$157.80 should be added to the monthly totals (\$131.50 for out-of-pocket medical costs and \$26.30 for miscellaneous costs) resulting in an annual increase in costs of \$1,893.60 (for an elder person).

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

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

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$347	\$414	\$794	\$347	\$414	\$794
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$251	\$251	\$251	\$392	\$392	\$392
Health Care (Good Health)	\$399	\$399	\$399	\$798	\$798	\$798
Miscellaneous	\$248	\$248	\$248	\$397	\$397	\$397
<b>Elder Index Per Month</b>	<b>\$1,488</b>	<b>\$1,555</b>	<b>\$1,935</b>	<b>\$2,382</b>	<b>\$2,449</b>	<b>\$2,829</b>
<b>Elder Index Per Year</b>	<b>\$17,856</b>	<b>\$18,660</b>	<b>\$23,220</b>	<b>\$28,584</b>	<b>\$29,388</b>	<b>\$33,948</b>

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$12,569	\$20,603

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$6,996	\$26,746	\$27,550	\$32,110	\$37,474	\$38,278	\$42,838
Medium (16 hrs)	\$18,744	\$38,494	\$39,298	\$43,858	\$49,222	\$50,026	\$54,586
High w/ADC (36 hrs)	\$32,748	\$52,498	\$53,302	\$57,862	\$63,226	\$64,030	\$68,590
High w/o ADC (36 hrs)	\$39,612	\$59,362	\$60,166	\$64,726	\$70,090	\$70,894	\$75,454

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$157.80 should be added to the monthly totals (\$131.50 for out-of-pocket medical costs and \$26.30 for miscellaneous costs) resulting in an annual increase in costs of \$1,893.60 (for an elder person).

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

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

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$358	\$543	\$894	\$358	\$543	\$894
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$246	\$246	\$246	\$384	\$384	\$384
Health Care (Good Health)	\$399	\$399	\$399	\$798	\$798	\$798
Miscellaneous	\$249	\$249	\$249	\$398	\$398	\$398
<b>Elder Index Per Month</b>	<b>\$1,495</b>	<b>\$1,680</b>	<b>\$2,031</b>	<b>\$2,386</b>	<b>\$2,571</b>	<b>\$2,922</b>
<b>Elder Index Per Year</b>	<b>\$17,940</b>	<b>\$20,160</b>	<b>\$24,372</b>	<b>\$28,632</b>	<b>\$30,852</b>	<b>\$35,064</b>

<b>Annual Comparison Amounts</b>	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$12,225	\$20,039

<b>Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health</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)	\$6,996	\$26,830	\$29,050	\$33,262	\$37,522	\$39,742	\$43,954
Medium (16 hrs)	\$18,744	\$38,578	\$40,798	\$45,010	\$49,270	\$51,490	\$55,702
High w/ADC (36 hrs)	\$32,748	\$52,582	\$54,802	\$59,014	\$63,274	\$65,494	\$69,706
High w/o ADC (36 hrs)	\$39,612	\$59,446	\$61,666	\$65,878	\$70,138	\$72,358	\$76,570

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$157.80 should be added to the monthly totals (\$131.50 for out-of-pocket medical costs and \$26.30 for miscellaneous costs) resulting in an annual increase in costs of \$1,893.60 (for an elder person).

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

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

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$376	\$415	\$897	\$376	\$415	\$897
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$251	\$251	\$251	\$392	\$392	\$392
Health Care (Good Health)	\$399	\$399	\$399	\$798	\$798	\$798
Miscellaneous	\$254	\$254	\$254	\$403	\$403	\$403
<b>Elder Index Per Month</b>	<b>\$1,523</b>	<b>\$1,562</b>	<b>\$2,044</b>	<b>\$2,417</b>	<b>\$2,456</b>	<b>\$2,938</b>
<b>Elder Index Per Year</b>	<b>\$18,276</b>	<b>\$18,744</b>	<b>\$24,528</b>	<b>\$29,004</b>	<b>\$29,472</b>	<b>\$35,256</b>

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$11,562	\$18,951

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$6,996	\$27,166	\$27,634	\$33,418	\$37,894	\$38,362	\$44,146
Medium (16 hrs)	\$18,744	\$38,914	\$39,382	\$45,166	\$49,642	\$50,110	\$55,894
High w/ADC (36 hrs)	\$32,748	\$52,918	\$53,386	\$59,170	\$63,646	\$64,114	\$69,898
High w/o ADC (36 hrs)	\$39,612	\$59,782	\$60,250	\$66,034	\$70,510	\$70,978	\$76,762

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$157.80 should be added to the monthly totals (\$131.50 for out-of-pocket medical costs and \$26.30 for miscellaneous costs) resulting in an annual increase in costs of \$1,893.60 (for an elder person).

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

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

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$376	\$415	\$897	\$376	\$415	\$897
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$251	\$251	\$251	\$392	\$392	\$392
Health Care (Good Health)	\$399	\$399	\$399	\$798	\$798	\$798
Miscellaneous	\$254	\$254	\$254	\$403	\$403	\$403
<b>Elder Index Per Month</b>	<b>\$1,523</b>	<b>\$1,562</b>	<b>\$2,044</b>	<b>\$2,417</b>	<b>\$2,456</b>	<b>\$2,938</b>
<b>Elder Index Per Year</b>	<b>\$18,276</b>	<b>\$18,744</b>	<b>\$24,528</b>	<b>\$29,004</b>	<b>\$29,472</b>	<b>\$35,256</b>

<b>Annual Comparison Amounts</b>	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$12,100	\$19,834

<b>Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health</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)	\$6,996	\$27,166	\$27,634	\$33,418	\$37,894	\$38,362	\$44,146
Medium (16 hrs)	\$18,744	\$38,914	\$39,382	\$45,166	\$49,642	\$50,110	\$55,894
High w/ADC (36 hrs)	\$32,748	\$52,918	\$53,386	\$59,170	\$63,646	\$64,114	\$69,898
High w/o ADC (36 hrs)	\$39,612	\$59,782	\$60,250	\$66,034	\$70,510	\$70,978	\$76,762

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$157.80 should be added to the monthly totals (\$131.50 for out-of-pocket medical costs and \$26.30 for miscellaneous costs) resulting in an annual increase in costs of \$1,893.60 (for an elder person).

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



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

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$354	\$430	\$892	\$354	\$430	\$892
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$246	\$246	\$246	\$384	\$384	\$384
Health Care (Good Health)	\$399	\$399	\$399	\$798	\$798	\$798
Miscellaneous	\$248	\$248	\$248	\$397	\$397	\$397
<b>Elder Index Per Month</b>	<b>\$1,490</b>	<b>\$1,566</b>	<b>\$2,028</b>	<b>\$2,381</b>	<b>\$2,457</b>	<b>\$2,919</b>
<b>Elder Index Per Year</b>	<b>\$17,880</b>	<b>\$18,792</b>	<b>\$24,336</b>	<b>\$28,572</b>	<b>\$29,484</b>	<b>\$35,028</b>

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$12,651	\$20,736

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$6,996	\$26,770	\$27,682	\$33,226	\$37,462	\$38,374	\$43,918
Medium (16 hrs)	\$18,744	\$38,518	\$39,430	\$44,974	\$49,210	\$50,122	\$55,666
High w/ADC (36 hrs)	\$32,748	\$52,522	\$53,434	\$58,978	\$63,214	\$64,126	\$69,670
High w/o ADC (36 hrs)	\$39,612	\$59,386	\$60,298	\$65,842	\$70,078	\$70,990	\$76,534

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$157.80 should be added to the monthly totals (\$131.50 for out-of-pocket medical costs and \$26.30 for miscellaneous costs) resulting in an annual increase in costs of \$1,893.60 (for an elder person).

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

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

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$354	\$427	\$892	\$354	\$427	\$892
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$251	\$251	\$251	\$392	\$392	\$392
Health Care (Good Health)	\$399	\$399	\$399	\$798	\$798	\$798
Miscellaneous	\$249	\$249	\$249	\$398	\$398	\$398
<b>Elder Index Per Month</b>	<b>\$1,496</b>	<b>\$1,569</b>	<b>\$2,034</b>	<b>\$2,390</b>	<b>\$2,463</b>	<b>\$2,928</b>
<b>Elder Index Per Year</b>	<b>\$17,952</b>	<b>\$18,828</b>	<b>\$24,408</b>	<b>\$28,680</b>	<b>\$29,556</b>	<b>\$35,136</b>

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$10,892	\$17,854

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$6,996	\$26,842	\$27,718	\$33,298	\$37,570	\$38,446	\$44,026
Medium (16 hrs)	\$18,744	\$38,590	\$39,466	\$45,046	\$49,318	\$50,194	\$55,774
High w/ADC (36 hrs)	\$32,748	\$52,594	\$53,470	\$59,050	\$63,322	\$64,198	\$69,778
High w/o ADC (36 hrs)	\$39,612	\$59,458	\$60,334	\$65,914	\$70,186	\$71,062	\$76,642

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$157.80 should be added to the monthly totals (\$131.50 for out-of-pocket medical costs and \$26.30 for miscellaneous costs) resulting in an annual increase in costs of \$1,893.60 (for an elder person).

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

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

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$358	\$424	\$894	\$358	\$424	\$894
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$251	\$251	\$251	\$392	\$392	\$392
Health Care (Good Health)	\$399	\$399	\$399	\$798	\$798	\$798
Miscellaneous	\$250	\$250	\$250	\$399	\$399	\$399
<b>Elder Index Per Month</b>	<b>\$1,501</b>	<b>\$1,567</b>	<b>\$2,037</b>	<b>\$2,395</b>	<b>\$2,461</b>	<b>\$2,931</b>
<b>Elder Index Per Year</b>	<b>\$18,012</b>	<b>\$18,804</b>	<b>\$24,444</b>	<b>\$28,740</b>	<b>\$29,532</b>	<b>\$35,172</b>

<b>Annual Comparison Amounts</b>	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$12,276	\$20,122

<b>Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health</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)	\$6,996	\$26,902	\$27,694	\$33,334	\$37,630	\$38,422	\$44,062
Medium (16 hrs)	\$18,744	\$38,650	\$39,442	\$45,082	\$49,378	\$50,170	\$55,810
High w/ADC (36 hrs)	\$32,748	\$52,654	\$53,446	\$59,086	\$63,382	\$64,174	\$69,814
High w/o ADC (36 hrs)	\$39,612	\$59,518	\$60,310	\$65,950	\$70,246	\$71,038	\$76,678

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$157.80 should be added to the monthly totals (\$131.50 for out-of-pocket medical costs and \$26.30 for miscellaneous costs) resulting in an annual increase in costs of \$1,893.60 (for an elder person).

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

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

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$382	\$543	\$1,055	\$382	\$543	\$1,055
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$246	\$246	\$246	\$384	\$384	\$384
Health Care (Good Health)	\$399	\$399	\$399	\$798	\$798	\$798
Miscellaneous	\$254	\$254	\$254	\$402	\$402	\$402
<b>Elder Index Per Month</b>	<b>\$1,524</b>	<b>\$1,685</b>	<b>\$2,197</b>	<b>\$2,414</b>	<b>\$2,575</b>	<b>\$3,087</b>
<b>Elder Index Per Year</b>	<b>\$18,288</b>	<b>\$20,220</b>	<b>\$26,364</b>	<b>\$28,968</b>	<b>\$30,900</b>	<b>\$37,044</b>

<b>Annual Comparison Amounts</b>	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$14,201	\$23,277

<b>Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health</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)	\$6,996	\$27,178	\$29,110	\$35,254	\$37,858	\$39,790	\$45,934
Medium (16 hrs)	\$18,744	\$38,926	\$40,858	\$47,002	\$49,606	\$51,538	\$57,682
High w/ADC (36 hrs)	\$32,748	\$52,930	\$54,862	\$61,006	\$63,610	\$65,542	\$71,686
High w/o ADC (36 hrs)	\$39,612	\$59,794	\$61,726	\$67,870	\$70,474	\$72,406	\$78,550

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$157.80 should be added to the monthly totals (\$131.50 for out-of-pocket medical costs and \$26.30 for miscellaneous costs) resulting in an annual increase in costs of \$1,893.60 (for an elder person).

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

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

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$358	\$424	\$894	\$358	\$424	\$894
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$251	\$251	\$251	\$392	\$392	\$392
Health Care (Good Health)	\$399	\$399	\$399	\$798	\$798	\$798
Miscellaneous	\$250	\$250	\$250	\$399	\$399	\$399
<b>Elder Index Per Month</b>	<b>\$1,501</b>	<b>\$1,567</b>	<b>\$2,037</b>	<b>\$2,395</b>	<b>\$2,461</b>	<b>\$2,931</b>
<b>Elder Index Per Year</b>	<b>\$18,012</b>	<b>\$18,804</b>	<b>\$24,444</b>	<b>\$28,740</b>	<b>\$29,532</b>	<b>\$35,172</b>

<b>Annual Comparison Amounts</b>	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$13,017	\$21,336

<b>Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health</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)	\$6,996	\$26,902	\$27,694	\$33,334	\$37,630	\$38,422	\$44,062
Medium (16 hrs)	\$18,744	\$38,650	\$39,442	\$45,082	\$49,378	\$50,170	\$55,810
High w/ADC (36 hrs)	\$32,748	\$52,654	\$53,446	\$59,086	\$63,382	\$64,174	\$69,814
High w/o ADC (36 hrs)	\$39,612	\$59,518	\$60,310	\$65,950	\$70,246	\$71,038	\$76,678

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$157.80 should be added to the monthly totals (\$131.50 for out-of-pocket medical costs and \$26.30 for miscellaneous costs) resulting in an annual increase in costs of \$1,893.60 (for an elder person).

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

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

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$424	\$592	\$1,170	\$424	\$592	\$1,170
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$246	\$246	\$246	\$384	\$384	\$384
Health Care (Good Health)	\$399	\$399	\$399	\$798	\$798	\$798
Miscellaneous	\$262	\$262	\$262	\$411	\$411	\$411
<b>Elder Index Per Month</b>	<b>\$1,574</b>	<b>\$1,742</b>	<b>\$2,320</b>	<b>\$2,465</b>	<b>\$2,633</b>	<b>\$3,211</b>
<b>Elder Index Per Year</b>	<b>\$18,888</b>	<b>\$20,904</b>	<b>\$27,840</b>	<b>\$29,580</b>	<b>\$31,596</b>	<b>\$38,532</b>

<b>Annual Comparison Amounts</b>	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$13,682	\$22,428

<b>Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health</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)	\$6,996	\$27,778	\$29,794	\$36,730	\$38,470	\$40,486	\$47,422
Medium (16 hrs)	\$18,744	\$39,526	\$41,542	\$48,478	\$50,218	\$52,234	\$59,170
High w/ADC (36 hrs)	\$32,748	\$53,530	\$55,546	\$62,482	\$64,222	\$66,238	\$73,174
High w/o ADC (36 hrs)	\$39,612	\$60,394	\$62,410	\$69,346	\$71,086	\$73,102	\$80,038

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$157.80 should be added to the monthly totals (\$131.50 for out-of-pocket medical costs and \$26.30 for miscellaneous costs) resulting in an annual increase in costs of \$1,893.60 (for an elder person).

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

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

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$354	\$427	\$892	\$354	\$427	\$892
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$251	\$251	\$251	\$392	\$392	\$392
Health Care (Good Health)	\$399	\$399	\$399	\$798	\$798	\$798
Miscellaneous	\$249	\$249	\$249	\$398	\$398	\$398
<b>Elder Index Per Month</b>	<b>\$1,496</b>	<b>\$1,569</b>	<b>\$2,034</b>	<b>\$2,390</b>	<b>\$2,463</b>	<b>\$2,928</b>
<b>Elder Index Per Year</b>	<b>\$17,952</b>	<b>\$18,828</b>	<b>\$24,408</b>	<b>\$28,680</b>	<b>\$29,556</b>	<b>\$35,136</b>

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$11,824	\$19,381

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$6,996	\$26,842	\$27,718	\$33,298	\$37,570	\$38,446	\$44,026
Medium (16 hrs)	\$18,744	\$38,590	\$39,466	\$45,046	\$49,318	\$50,194	\$55,774
High w/ADC (36 hrs)	\$32,748	\$52,594	\$53,470	\$59,050	\$63,322	\$64,198	\$69,778
High w/o ADC (36 hrs)	\$39,612	\$59,458	\$60,334	\$65,914	\$70,186	\$71,062	\$76,642

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$157.80 should be added to the monthly totals (\$131.50 for out-of-pocket medical costs and \$26.30 for miscellaneous costs) resulting in an annual increase in costs of \$1,893.60 (for an elder person).

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

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

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$354	\$427	\$892	\$354	\$427	\$892
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$251	\$251	\$251	\$392	\$392	\$392
Health Care (Good Health)	\$399	\$399	\$399	\$798	\$798	\$798
Miscellaneous	\$249	\$249	\$249	\$398	\$398	\$398
<b>Elder Index Per Month</b>	<b>\$1,496</b>	<b>\$1,569</b>	<b>\$2,034</b>	<b>\$2,390</b>	<b>\$2,463</b>	<b>\$2,928</b>
<b>Elder Index Per Year</b>	<b>\$17,952</b>	<b>\$18,828</b>	<b>\$24,408</b>	<b>\$28,680</b>	<b>\$29,556</b>	<b>\$35,136</b>

<b>Annual Comparison Amounts</b>	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$12,179	\$19,963

<b>Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health</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)	\$6,996	\$26,842	\$27,718	\$33,298	\$37,570	\$38,446	\$44,026
Medium (16 hrs)	\$18,744	\$38,590	\$39,466	\$45,046	\$49,318	\$50,194	\$55,774
High w/ADC (36 hrs)	\$32,748	\$52,594	\$53,470	\$59,050	\$63,322	\$64,198	\$69,778
High w/o ADC (36 hrs)	\$39,612	\$59,458	\$60,334	\$65,914	\$70,186	\$71,062	\$76,642

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$157.80 should be added to the monthly totals (\$131.50 for out-of-pocket medical costs and \$26.30 for miscellaneous costs) resulting in an annual increase in costs of \$1,893.60 (for an elder person).

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



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

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$376	\$415	\$897	\$376	\$415	\$897
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$251	\$251	\$251	\$392	\$392	\$392
Health Care (Good Health)	\$399	\$399	\$399	\$798	\$798	\$798
Miscellaneous	\$254	\$254	\$254	\$403	\$403	\$403
<b>Elder Index Per Month</b>	<b>\$1,523</b>	<b>\$1,562</b>	<b>\$2,044</b>	<b>\$2,417</b>	<b>\$2,456</b>	<b>\$2,938</b>
<b>Elder Index Per Year</b>	<b>\$18,276</b>	<b>\$18,744</b>	<b>\$24,528</b>	<b>\$29,004</b>	<b>\$29,472</b>	<b>\$35,256</b>

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$11,906	\$19,515

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$6,996	\$27,166	\$27,634	\$33,418	\$37,894	\$38,362	\$44,146
Medium (16 hrs)	\$18,744	\$38,914	\$39,382	\$45,166	\$49,642	\$50,110	\$55,894
High w/ADC (36 hrs)	\$32,748	\$52,918	\$53,386	\$59,170	\$63,646	\$64,114	\$69,898
High w/o ADC (36 hrs)	\$39,612	\$59,782	\$60,250	\$66,034	\$70,510	\$70,978	\$76,762

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$157.80 should be added to the monthly totals (\$131.50 for out-of-pocket medical costs and \$26.30 for miscellaneous costs) resulting in an annual increase in costs of \$1,893.60 (for an elder person).

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

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

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$347	\$414	\$794	\$347	\$414	\$794
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$251	\$251	\$251	\$392	\$392	\$392
Health Care (Good Health)	\$399	\$399	\$399	\$798	\$798	\$798
Miscellaneous	\$248	\$248	\$248	\$397	\$397	\$397
<b>Elder Index Per Month</b>	<b>\$1,488</b>	<b>\$1,555</b>	<b>\$1,935</b>	<b>\$2,382</b>	<b>\$2,449</b>	<b>\$2,829</b>
<b>Elder Index Per Year</b>	<b>\$17,856</b>	<b>\$18,660</b>	<b>\$23,220</b>	<b>\$28,584</b>	<b>\$29,388</b>	<b>\$33,948</b>

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$11,400	\$18,687

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$6,996	\$26,746	\$27,550	\$32,110	\$37,474	\$38,278	\$42,838
Medium (16 hrs)	\$18,744	\$38,494	\$39,298	\$43,858	\$49,222	\$50,026	\$54,586
High w/ADC (36 hrs)	\$32,748	\$52,498	\$53,302	\$57,862	\$63,226	\$64,030	\$68,590
High w/o ADC (36 hrs)	\$39,612	\$59,362	\$60,166	\$64,726	\$70,090	\$70,894	\$75,454

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$157.80 should be added to the monthly totals (\$131.50 for out-of-pocket medical costs and \$26.30 for miscellaneous costs) resulting in an annual increase in costs of \$1,893.60 (for an elder person).

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

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

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$354	\$427	\$892	\$354	\$427	\$892
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$251	\$251	\$251	\$392	\$392	\$392
Health Care (Good Health)	\$399	\$399	\$399	\$798	\$798	\$798
Miscellaneous	\$249	\$249	\$249	\$398	\$398	\$398
<b>Elder Index Per Month</b>	<b>\$1,496</b>	<b>\$1,569</b>	<b>\$2,034</b>	<b>\$2,390</b>	<b>\$2,463</b>	<b>\$2,928</b>
<b>Elder Index Per Year</b>	<b>\$17,952</b>	<b>\$18,828</b>	<b>\$24,408</b>	<b>\$28,680</b>	<b>\$29,556</b>	<b>\$35,136</b>

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$10,301	\$16,885

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$6,996	\$26,842	\$27,718	\$33,298	\$37,570	\$38,446	\$44,026
Medium (16 hrs)	\$18,744	\$38,590	\$39,466	\$45,046	\$49,318	\$50,194	\$55,774
High w/ADC (36 hrs)	\$32,748	\$52,594	\$53,470	\$59,050	\$63,322	\$64,198	\$69,778
High w/o ADC (36 hrs)	\$39,612	\$59,458	\$60,334	\$65,914	\$70,186	\$71,062	\$76,642

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$157.80 should be added to the monthly totals (\$131.50 for out-of-pocket medical costs and \$26.30 for miscellaneous costs) resulting in an annual increase in costs of \$1,893.60 (for an elder person).

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

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

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$376	\$415	\$897	\$376	\$415	\$897
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$251	\$251	\$251	\$392	\$392	\$392
Health Care (Good Health)	\$399	\$399	\$399	\$798	\$798	\$798
Miscellaneous	\$254	\$254	\$254	\$403	\$403	\$403
<b>Elder Index Per Month</b>	<b>\$1,523</b>	<b>\$1,562</b>	<b>\$2,044</b>	<b>\$2,417</b>	<b>\$2,456</b>	<b>\$2,938</b>
<b>Elder Index Per Year</b>	<b>\$18,276</b>	<b>\$18,744</b>	<b>\$24,528</b>	<b>\$29,004</b>	<b>\$29,472</b>	<b>\$35,256</b>

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$12,591	\$20,640

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$6,996	\$27,166	\$27,634	\$33,418	\$37,894	\$38,362	\$44,146
Medium (16 hrs)	\$18,744	\$38,914	\$39,382	\$45,166	\$49,642	\$50,110	\$55,894
High w/ADC (36 hrs)	\$32,748	\$52,918	\$53,386	\$59,170	\$63,646	\$64,114	\$69,898
High w/o ADC (36 hrs)	\$39,612	\$59,782	\$60,250	\$66,034	\$70,510	\$70,978	\$76,762

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$157.80 should be added to the monthly totals (\$131.50 for out-of-pocket medical costs and \$26.30 for miscellaneous costs) resulting in an annual increase in costs of \$1,893.60 (for an elder person).

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

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

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$347	\$414	\$794	\$347	\$414	\$794
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$251	\$251	\$251	\$392	\$392	\$392
Health Care (Good Health)	\$399	\$399	\$399	\$798	\$798	\$798
Miscellaneous	\$248	\$248	\$248	\$397	\$397	\$397
<b>Elder Index Per Month</b>	<b>\$1,488</b>	<b>\$1,555</b>	<b>\$1,935</b>	<b>\$2,382</b>	<b>\$2,449</b>	<b>\$2,829</b>
<b>Elder Index Per Year</b>	<b>\$17,856</b>	<b>\$18,660</b>	<b>\$23,220</b>	<b>\$28,584</b>	<b>\$29,388</b>	<b>\$33,948</b>

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$13,627	\$22,337

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$6,996	\$26,746	\$27,550	\$32,110	\$37,474	\$38,278	\$42,838
Medium (16 hrs)	\$18,744	\$38,494	\$39,298	\$43,858	\$49,222	\$50,026	\$54,586
High w/ADC (36 hrs)	\$32,748	\$52,498	\$53,302	\$57,862	\$63,226	\$64,030	\$68,590
High w/o ADC (36 hrs)	\$39,612	\$59,362	\$60,166	\$64,726	\$70,090	\$70,894	\$75,454

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$157.80 should be added to the monthly totals (\$131.50 for out-of-pocket medical costs and \$26.30 for miscellaneous costs) resulting in an annual increase in costs of \$1,893.60 (for an elder person).

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

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

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$347	\$414	\$794	\$347	\$414	\$794
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$251	\$251	\$251	\$392	\$392	\$392
Health Care (Good Health)	\$399	\$399	\$399	\$798	\$798	\$798
Miscellaneous	\$248	\$248	\$248	\$397	\$397	\$397
<b>Elder Index Per Month</b>	<b>\$1,488</b>	<b>\$1,555</b>	<b>\$1,935</b>	<b>\$2,382</b>	<b>\$2,449</b>	<b>\$2,829</b>
<b>Elder Index Per Year</b>	<b>\$17,856</b>	<b>\$18,660</b>	<b>\$23,220</b>	<b>\$28,584</b>	<b>\$29,388</b>	<b>\$33,948</b>

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$13,072	\$21,428

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$6,996	\$26,746	\$27,550	\$32,110	\$37,474	\$38,278	\$42,838
Medium (16 hrs)	\$18,744	\$38,494	\$39,298	\$43,858	\$49,222	\$50,026	\$54,586
High w/ADC (36 hrs)	\$32,748	\$52,498	\$53,302	\$57,862	\$63,226	\$64,030	\$68,590
High w/o ADC (36 hrs)	\$39,612	\$59,362	\$60,166	\$64,726	\$70,090	\$70,894	\$75,454

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$157.80 should be added to the monthly totals (\$131.50 for out-of-pocket medical costs and \$26.30 for miscellaneous costs) resulting in an annual increase in costs of \$1,893.60 (for an elder person).

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

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

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$354	\$427	\$892	\$354	\$427	\$892
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$251	\$251	\$251	\$392	\$392	\$392
Health Care (Good Health)	\$399	\$399	\$399	\$798	\$798	\$798
Miscellaneous	\$249	\$249	\$249	\$398	\$398	\$398
<b>Elder Index Per Month</b>	<b>\$1,496</b>	<b>\$1,569</b>	<b>\$2,034</b>	<b>\$2,390</b>	<b>\$2,463</b>	<b>\$2,928</b>
<b>Elder Index Per Year</b>	<b>\$17,952</b>	<b>\$18,828</b>	<b>\$24,408</b>	<b>\$28,680</b>	<b>\$29,556</b>	<b>\$35,136</b>

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$10,760	\$17,638

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$6,996	\$26,842	\$27,718	\$33,298	\$37,570	\$38,446	\$44,026
Medium (16 hrs)	\$18,744	\$38,590	\$39,466	\$45,046	\$49,318	\$50,194	\$55,774
High w/ADC (36 hrs)	\$32,748	\$52,594	\$53,470	\$59,050	\$63,322	\$64,198	\$69,778
High w/o ADC (36 hrs)	\$39,612	\$59,458	\$60,334	\$65,914	\$70,186	\$71,062	\$76,642

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$157.80 should be added to the monthly totals (\$131.50 for out-of-pocket medical costs and \$26.30 for miscellaneous costs) resulting in an annual increase in costs of \$1,893.60 (for an elder person).

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

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

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$347	\$414	\$794	\$347	\$414	\$794
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$251	\$251	\$251	\$392	\$392	\$392
Health Care (Good Health)	\$399	\$399	\$399	\$798	\$798	\$798
Miscellaneous	\$248	\$248	\$248	\$397	\$397	\$397
<b>Elder Index Per Month</b>	<b>\$1,488</b>	<b>\$1,555</b>	<b>\$1,935</b>	<b>\$2,382</b>	<b>\$2,449</b>	<b>\$2,829</b>
<b>Elder Index Per Year</b>	<b>\$17,856</b>	<b>\$18,660</b>	<b>\$23,220</b>	<b>\$28,584</b>	<b>\$29,388</b>	<b>\$33,948</b>

<b>Annual Comparison Amounts</b>	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$12,133	\$19,887

<b>Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health</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)	\$6,996	\$26,746	\$27,550	\$32,110	\$37,474	\$38,278	\$42,838
Medium (16 hrs)	\$18,744	\$38,494	\$39,298	\$43,858	\$49,222	\$50,026	\$54,586
High w/ADC (36 hrs)	\$32,748	\$52,498	\$53,302	\$57,862	\$63,226	\$64,030	\$68,590
High w/o ADC (36 hrs)	\$39,612	\$59,362	\$60,166	\$64,726	\$70,090	\$70,894	\$75,454

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$157.80 should be added to the monthly totals (\$131.50 for out-of-pocket medical costs and \$26.30 for miscellaneous costs) resulting in an annual increase in costs of \$1,893.60 (for an elder person).

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



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

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$388	\$543	\$1,019	\$388	\$543	\$1,019
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$246	\$246	\$246	\$384	\$384	\$384
Health Care (Good Health)	\$399	\$399	\$399	\$798	\$798	\$798
Miscellaneous	\$255	\$255	\$255	\$404	\$404	\$404
<b>Elder Index Per Month</b>	<b>\$1,531</b>	<b>\$1,686</b>	<b>\$2,162</b>	<b>\$2,422</b>	<b>\$2,577</b>	<b>\$3,053</b>
<b>Elder Index Per Year</b>	<b>\$18,372</b>	<b>\$20,232</b>	<b>\$25,944</b>	<b>\$29,064</b>	<b>\$30,924</b>	<b>\$36,636</b>

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$12,664	\$20,759

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$6,996	\$27,262	\$29,122	\$34,834	\$37,954	\$39,814	\$45,526
Medium (16 hrs)	\$18,744	\$39,010	\$40,870	\$46,582	\$49,702	\$51,562	\$57,274
High w/ADC (36 hrs)	\$32,748	\$53,014	\$54,874	\$60,586	\$63,706	\$65,566	\$71,278
High w/o ADC (36 hrs)	\$39,612	\$59,878	\$61,738	\$67,450	\$70,570	\$72,430	\$78,142

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$157.80 should be added to the monthly totals (\$131.50 for out-of-pocket medical costs and \$26.30 for miscellaneous costs) resulting in an annual increase in costs of \$1,893.60 (for an elder person).

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

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

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$388	\$511	\$1,019	\$388	\$511	\$1,019
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$246	\$246	\$246	\$384	\$384	\$384
Health Care (Good Health)	\$399	\$399	\$399	\$798	\$798	\$798
Miscellaneous	\$255	\$255	\$255	\$404	\$404	\$404
<b>Elder Index Per Month</b>	<b>\$1,531</b>	<b>\$1,654</b>	<b>\$2,162</b>	<b>\$2,422</b>	<b>\$2,545</b>	<b>\$3,053</b>
<b>Elder Index Per Year</b>	<b>\$18,372</b>	<b>\$19,848</b>	<b>\$25,944</b>	<b>\$29,064</b>	<b>\$30,540</b>	<b>\$36,636</b>

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$13,930	\$22,833

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$6,996	\$27,262	\$28,738	\$34,834	\$37,954	\$39,430	\$45,526
Medium (16 hrs)	\$18,744	\$39,010	\$40,486	\$46,582	\$49,702	\$51,178	\$57,274
High w/ADC (36 hrs)	\$32,748	\$53,014	\$54,490	\$60,586	\$63,706	\$65,182	\$71,278
High w/o ADC (36 hrs)	\$39,612	\$59,878	\$61,354	\$67,450	\$70,570	\$72,046	\$78,142

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$157.80 should be added to the monthly totals (\$131.50 for out-of-pocket medical costs and \$26.30 for miscellaneous costs) resulting in an annual increase in costs of \$1,893.60 (for an elder person).

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

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

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$376	\$415	\$897	\$376	\$415	\$897
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$251	\$251	\$251	\$392	\$392	\$392
Health Care (Good Health)	\$399	\$399	\$399	\$798	\$798	\$798
Miscellaneous	\$254	\$254	\$254	\$403	\$403	\$403
<b>Elder Index Per Month</b>	<b>\$1,523</b>	<b>\$1,562</b>	<b>\$2,044</b>	<b>\$2,417</b>	<b>\$2,456</b>	<b>\$2,938</b>
<b>Elder Index Per Year</b>	<b>\$18,276</b>	<b>\$18,744</b>	<b>\$24,528</b>	<b>\$29,004</b>	<b>\$29,472</b>	<b>\$35,256</b>

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$12,182	\$19,969

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$6,996	\$27,166	\$27,634	\$33,418	\$37,894	\$38,362	\$44,146
Medium (16 hrs)	\$18,744	\$38,914	\$39,382	\$45,166	\$49,642	\$50,110	\$55,894
High w/ADC (36 hrs)	\$32,748	\$52,918	\$53,386	\$59,170	\$63,646	\$64,114	\$69,898
High w/o ADC (36 hrs)	\$39,612	\$59,782	\$60,250	\$66,034	\$70,510	\$70,978	\$76,762

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$157.80 should be added to the monthly totals (\$131.50 for out-of-pocket medical costs and \$26.30 for miscellaneous costs) resulting in an annual increase in costs of \$1,893.60 (for an elder person).

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

**Table D-65: The Elder Economic Security Standard Index for Yankton County, 2011**  
**Monthly Expenses for Selected Household Types**

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$388	\$454	\$1,019	\$388	\$454	\$1,019
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$251	\$251	\$251	\$392	\$392	\$392
Health Care (Good Health)	\$399	\$399	\$399	\$798	\$798	\$798
Miscellaneous	\$256	\$256	\$256	\$405	\$405	\$405
<b>Elder Index Per Month</b>	<b>\$1,537</b>	<b>\$1,603</b>	<b>\$2,168</b>	<b>\$2,431</b>	<b>\$2,497</b>	<b>\$3,062</b>
<b>Elder Index Per Year</b>	<b>\$18,444</b>	<b>\$19,236</b>	<b>\$26,016</b>	<b>\$29,172</b>	<b>\$29,964</b>	<b>\$36,744</b>

<b>Annual Comparison Amounts</b>	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$13,101	\$21,475

<b>Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health</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)	\$6,996	\$27,334	\$28,126	\$34,906	\$38,062	\$38,854	\$45,634
Medium (16 hrs)	\$18,744	\$39,082	\$39,874	\$46,654	\$49,810	\$50,602	\$57,382
High w/ADC (36 hrs)	\$32,748	\$53,086	\$53,878	\$60,658	\$63,814	\$64,606	\$71,386
High w/o ADC (36 hrs)	\$39,612	\$59,950	\$60,742	\$67,522	\$70,678	\$71,470	\$78,250

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$157.80 should be added to the monthly totals (\$131.50 for out-of-pocket medical costs and \$26.30 for miscellaneous costs) resulting in an annual increase in costs of \$1,893.60 (for an elder person).

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

**Table D-66: The Elder Economic Security Standard Index for Ziebach County, 2011**  
*Monthly Expenses for Selected Household Types*

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$354	\$427	\$892	\$354	\$427	\$892
Food	\$243	\$243	\$243	\$448	\$448	\$448
Transportation	\$251	\$251	\$251	\$392	\$392	\$392
Health Care (Good Health)	\$399	\$399	\$399	\$798	\$798	\$798
Miscellaneous	\$249	\$249	\$249	\$398	\$398	\$398
<b>Elder Index Per Month</b>	<b>\$1,496</b>	<b>\$1,569</b>	<b>\$2,034</b>	<b>\$2,390</b>	<b>\$2,463</b>	<b>\$2,928</b>
<b>Elder Index Per Year</b>	<b>\$17,952</b>	<b>\$18,828</b>	<b>\$24,408</b>	<b>\$28,680</b>	<b>\$29,556</b>	<b>\$35,136</b>

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$10,611	\$17,393

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$6,996	\$26,842	\$27,718	\$33,298	\$37,570	\$38,446	\$44,026
Medium (16 hrs)	\$18,744	\$38,590	\$39,466	\$45,046	\$49,318	\$50,194	\$55,774
High w/ADC (36 hrs)	\$32,748	\$52,594	\$53,470	\$59,050	\$63,322	\$64,198	\$69,778
High w/o ADC (36 hrs)	\$39,612	\$59,458	\$60,334	\$65,914	\$70,186	\$71,062	\$76,642

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$157.80 should be added to the monthly totals (\$131.50 for out-of-pocket medical costs and \$26.30 for miscellaneous costs) resulting in an annual increase in costs of \$1,893.60 (for an elder person).

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

## 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 35 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.

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## Appendix F: The Gerontology Institute



Gerontology Institute  
Phone: 617-287-7300  
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[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  
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## Wider Opportunities for Women

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