

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

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

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

<b>Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index</b>							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,608	\$26,208	\$27,768	\$34,248	\$37,416	\$38,976	\$45,456
Medium (16 hrs)	\$20,176	\$38,776	\$40,336	\$46,816	\$49,984	\$51,544	\$58,024
High w/ADC (36 hrs)	\$39,108	\$57,708	\$59,268	\$65,748	\$68,916	\$70,476	\$76,956
High w/o ADC (36 hrs)	\$42,384	\$60,984	\$62,544	\$69,024	\$72,192	\$73,752	\$80,232

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

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