

Table D-23: The Elder Economic Security Standard Index for Jefferson County, 2009
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$394	\$627	\$987	\$394	\$627	\$987
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$237	\$237	\$237	\$418	\$418	\$418
Health Care (Good Health)	\$401	\$401	\$401	\$802	\$802	\$802
Miscellaneous	\$253	\$253	\$253	\$408	\$408	\$408
Index Per Month	\$1,517	\$1,750	\$2,110	\$2,450	\$2,683	\$3,043
Index Per Year	\$18,204	\$21,000	\$25,320	\$29,400	\$32,196	\$36,516

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

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,608	\$25,812	\$28,608	\$32,928	\$37,008	\$39,804	\$44,124
Medium (16 hrs)	\$20,176	\$38,380	\$41,176	\$45,496	\$49,576	\$52,372	\$56,692
High w/ADC (36 hrs)	\$39,108	\$57,312	\$60,108	\$64,428	\$68,508	\$71,304	\$75,624
High w/o ADC (36 hrs)	\$42,384	\$60,588	\$63,384	\$67,704	\$71,784	\$74,580	\$78,900

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

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