

**Table D-40: The Elder Economic Security Standard Index for Putnam County, 2009**  
*Monthly Expenses for Selected Household Types*

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$858	\$1,507	\$1,919	\$858	\$1,507	\$1,919
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$209	\$209	\$209	\$368	\$368	\$368
Health Care (Good Health)	\$401	\$401	\$401	\$802	\$802	\$802
Miscellaneous	\$340	\$340	\$340	\$491	\$491	\$491
<b>Index Per Month</b>	<b>\$2,040</b>	<b>\$2,689</b>	<b>\$3,101</b>	<b>\$2,947</b>	<b>\$3,596</b>	<b>\$4,008</b>
<b>Index Per Year</b>	<b>\$24,480</b>	<b>\$32,268</b>	<b>\$37,212</b>	<b>\$35,364</b>	<b>\$43,152</b>	<b>\$48,096</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	\$15,767	\$25,655

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

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

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