

Table D-45: The Elder Economic Security Standard Index for St. Lawrence 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)	\$365	\$561	\$951	\$365	\$561	\$951
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	\$247	\$247	\$247	\$403	\$403	\$403
Index Per Month	\$1,482	\$1,678	\$2,068	\$2,416	\$2,612	\$3,002
Index Per Year	\$17,784	\$20,136	\$24,816	\$28,992	\$31,344	\$36,024

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	\$13,568	\$22,076

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	\$25,392	\$27,744	\$32,424	\$36,600	\$38,952	\$43,632
Medium (16 hrs)	\$20,176	\$37,960	\$40,312	\$44,992	\$49,168	\$51,520	\$56,200
High w/ADC (36 hrs)	\$39,108	\$56,892	\$59,244	\$63,924	\$68,100	\$70,452	\$75,132
High w/o ADC (36 hrs)	\$42,384	\$60,168	\$62,520	\$67,200	\$71,376	\$73,728	\$78,408

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*.