

**Table D-57: The Elder Economic Security Standard Index for Warren 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)	\$423	\$664	\$1,143	\$423	\$664	\$1,143
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$224	\$224	\$224	\$395	\$395	\$395
Health Care (Good Health)	\$292	\$292	\$292	\$584	\$584	\$584
Miscellaneous	\$234	\$234	\$234	\$366	\$366	\$366
<b>Index Per Month</b>	<b>\$1,405</b>	<b>\$1,646</b>	<b>\$2,125</b>	<b>\$2,196</b>	<b>\$2,437</b>	<b>\$2,916</b>
<b>Index Per Year</b>	<b>\$16,860</b>	<b>\$19,752</b>	<b>\$25,500</b>	<b>\$26,352</b>	<b>\$29,244</b>	<b>\$34,992</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	\$14,320	\$23,300

<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	\$24,468	\$27,360	\$33,108	\$33,960	\$36,852	\$42,600
Medium (16 hrs)	\$20,176	\$37,036	\$39,928	\$45,676	\$46,528	\$49,420	\$55,168
High w/ADC (36 hrs)	\$39,108	\$55,968	\$58,860	\$64,608	\$65,460	\$68,352	\$74,100
High w/o ADC (36 hrs)	\$42,384	\$59,244	\$62,136	\$67,884	\$68,736	\$71,628	\$77,376

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), \$143 should be added to the monthly totals (\$119 for out-of-pocket medical costs and \$24 for miscellaneous costs) resulting in an annual increase in costs of \$1,714 (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*.