

The Elder Economic Security Initiative™: The Elder Economic Security Standard™ Index for Washington



2011



Advocacy. Action. Answers on Aging.



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for Women





The Gerontology Institute—University of Massachusetts Boston

The Gerontology Institute, John W. McCormack Graduate School of Policy and Global Studies, University of Massachusetts Boston addresses social and economic issues associated with population aging. The Institute conducts research, analyzes policy issues and engages in public education. It also encourages the participation of older people in aging services and policy development. In its work with local, state, national and international organizations, the Institute has five priorities: 1) productive aging, that is, opportunities for older people to play useful social roles; 2) health care for the elderly; 3) long-term care for the elderly; 4) economic security for older adults; and 5) social and demographic research on aging. The Institute pays particular attention to the special needs of low-income and minority elderly. For more information about The Gerontology Institute, please visit www.geront.umb.edu or email gerontology@umb.edu.



Wider Opportunities for Women (WOW)

Wider Opportunities for Women (WOW) works nationally and in its home community of Washington, DC, to achieve economic independence and equality of opportunity for women and their families at all stages of life. For over 45 years, WOW has been a leader in the areas of nontraditional employment, job training and education, welfare to work and workforce development policy. Since 1995, WOW has been devoted to the self-sufficiency of women and their families through the national Family Economic Security (FES) Project. Through FES, WOW has reframed the national debate on social policies and programs from one that focuses on poverty to one that focuses on what it takes families to make ends meet. Building on FES, WOW has expanded to meet its intergenerational mission of economic independence for women at all stages of life with the Elder Economic Security Initiative. For more information about WOW's programs, please visit www.wowonline.org or call WOW at 202-464-1596.



Advocacy. Action. Answers on Aging.

Washington Association of Area Agencies on Aging (W4A)

The Washington Association of Area Agencies on Aging (W4A) serves as the collective voice for the thirteen Area Agencies on Aging (AAAs) in Washington and works with the local AAAs to create communities that support people as they age. The organization seeks to enhance the effectiveness of each AAA through a strong agenda of information, debate, advocacy and education. Since the 1970's, Washington's publicly sponsored Area Agencies on Aging have planned, coordinated, funded, provided and advocated for services for adults 60 years of age and older and, for over twenty years, have provided services and supports for adults with disabilities. The AAA emphasis has always been on helping people remain in their own homes and communities.

Elder Economic Security Initiative™:

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Gerontology Institute
John W. McCormack Graduate School of Policy and Global Studies
University of Massachusetts Boston
and
Wider Opportunities for Women
The Atlantic Philanthropies

2011

Preface: The Elder Economic Security Initiative™ and the Elder Economic Security Standard™ Index

The multi-year national Elder Economic Security Initiative (Initiative) at Wider Opportunities for Women (WOW) offers a conceptual framework and concrete tools to shape public policies and programs to promote the economic well-being of older adults. The Initiative combines coalition building, research, education and advocacy at the community, state and national levels. With support from the Retirement Research Foundation, WOW partnered with five pilot states, **California, Pennsylvania, Massachusetts, Illinois and Wisconsin**, to launch the national Initiative. Support from The Atlantic Philanthropies will expand the project in up to twenty states, including **Minnesota, Connecticut, New Jersey, Michigan, New Mexico, New York, West Virginia, Washington, Colorado, Iowa, North Carolina and South Dakota** in an effort that will ultimately result in a national database with information on all 50 states and the District of Columbia.

Underpinning the Initiative is the Elder Economic Security Standard Index (Elder Index), a new tool for use by policy makers, older adults, family caregivers, service providers, aging advocates and the public at large. Developed by the Gerontology Institute at the University of Massachusetts Boston and WOW, the Elder Index is a measure of income that older adults require to maintain their independence in the community and meet their daily costs of living, including affordable and appropriate housing and health care. The development and use of the Elder Index promotes a measure of income that respects the autonomy goals of older adults, rather than a measure of what we all struggle to avoid—poverty.

The information developed through the Elder Index helps us understand that many older adults who are not poor, as defined by the official poverty level, still do not have enough income to meet their basic needs. The Initiative, through the use of the Elder Index and other policy tools, answers the following questions: How much income—or combination of personal income and public programs—is needed by older adults living on fixed incomes to cover today's rising living costs? What is the impact of public programs, such as Medicare, Medicaid or housing assistance, on an elder's evolving income and health needs? How does the need for long-term care services affect economic security? Will income needs make it necessary for able-bodied adults to continue to work for pay despite preferring to retire?

The Initiative is guided by a National Advisory Board that is composed of national experts in the field of aging. The Advisory Board provided direction in the design of the Initiative and the development of the Elder Index. WOW would like to thank our National Advisory Board members for helping us launch this exciting new Initiative.

Members of the Gerontology Institute primarily responsible for this report are Jan E. Mutchler, Alison Gottlieb and Ellen Bruce. Jillian Knox and Jiyoun Lyu provided valued assistance. We acknowledge the contributions of Laura Russell in developing the core methodology used in the Elder Index and Judith Conahan for her work to develop the long-term care cost component of the Elder Index. The authors, of course, are responsible for the contents of this report and accept responsibility for any errors or omissions.

Forward from Washington Association of Area Agencies on Aging (W4A)

Washington is undergoing an immense transformation. In 2011, the large Baby Boom generation begins to turn 65 and, for the next 50 years, the aging of our society will dominate the demographic landscape.

- Between 2005 and 2030, the Washington population is expected to grow by 36%, from about 6,250,000 to about 8,500,000.
- During the same period, the 65 and older population is expected to grow by over 133%, from about 710,000 to about 1,660,000.
- Washington ranks 11th of all states in projected growth of the 65+ population by the year 2025.
- The total dependency ratio is the number of people age 15-64 compared to the number of people under age 15 and age 65 or older. For 2005, the ratio is about 2.2:1. For 2030, it is projected it will be 1.6:1.

As part of the aging process, older adults and their families determine the living arrangements and services that best fit their individual preferences and needs for support. Most people will wish to live out their lives at home—with dignity. Unfortunately, by the time elders and their families are ready to make such decisions, their choices are often limited by cost and financial circumstance. Though more and more adults want to stay in their own homes, many cannot afford to do so. At the same time, their incomes or assets are often just high enough to disqualify them for programs and initiatives that might help them stay at home.

Washington's aging population will certainly present a challenge to the government entities charged with providing services to meet their needs. Because economic security plays a key role in determining if elders can maintain their independence, the Washington Association of Area Agencies on Aging (W4A) has teamed up with Wider Opportunities for Women (WOW) to lead the Washington Elder Economic Security Initiative (Initiative). The Initiative, with its accompanying Washington Elder Economic Security Standard Index (Elder Index), is intended to generate a statewide conversation about the income that elders require to age in place, and in turn, to allow us to enhance our home and community-based care and aging readiness efforts.

In collaboration with key stakeholders and partners, W4A will leverage the Elder Index to implement a proactive policy agenda for strengthening the economic security of elders. The Initiative is based on the recognition that achieving and maintaining independence and economic security after the age of 65 requires new information, innovative ideas and creative solutions. The Washington Initiative will provide an opportunity to respond to demographic changes, which are already transforming our economy, our workplaces and our families, and to prepare our communities, businesses and government for an aging population.

The Washington Elder Economic Security Initiative

The Washington Initiative offers a conceptual model and concrete tools to reframe the discussion about economic security for individuals 65 years of age and older who have a range of needs for health care and long-term care support. The centerpiece of this effort is this publication, the *Elder Economic Security Standard™ Index for Washington*. The narrative and tables in this document show the cost of living at home, for renters and homeowners, for singles and couples. The Elder Index is calculated for all 39 counties in the state—the first of its kind to look specifically at the real cost of living for elders in Washington. Released alongside this report is a complementary policy brief outlining policy recommendations for improving the economic security of Washingtonians 65 years of age and older.

How to Use the Washington Elder Economic Security Standard™ Index

The Elder Index can be used by a number of different populations:

Single Elders and Elder Couples: The Elder Index shows how much single elders and elder couples need in order to be secure in their own homes based on their location and need for health care and other assistance in retirement. If you are a single elder or elder couple (or one of their family members), you can use the Elder Index to see how your finances match what is needed, on average, to live in your county. The accompanying policy brief, *Elders Living on the Edge: When Basic Needs Exceed Income in Washington*, quantifies the contribution that publicly funded programs can provide to low-income elders. It also highlights the gap between the cost of living and common sources of income for Washington's elders.

Policy makers, Legislators and Advocates: As the Elder Index shows, it is almost impossible for an elder to survive on the average Social Security payment, even though Social Security is the only source of income for more than one out of five retired elders in Washington. The Elder Index demonstrates the real cost of being secure in a particular county and can help determine what policies are most appropriate in bringing elders closer to their goal of aging in their homes. Assisting our elders in maintaining their health and independence actually controls costs and enriches us all.

Younger Adults and Families Planning for Retirement: Whether you are a 22 year old or a 62 year old, you probably have one plan in common—making it to retirement age. Once you get there, though, you need to have a plan in place if you want to be economically secure. The Elder Index and accompanying policy brief can help you determine what you would need to live in economic security and what policy changes can help make this possible.

Leading the Way

Using the Elder Index as a guide, Washington's government, communities and private organizations can better understand the cost of living in the community and plan and invest wisely in supports and services that will help elders age in place with improved economic security.

The creation of the Elder Index and policy brief included the involvement of a group of capable advisors who generously shared their time and expertise. As the Elder Index and policy brief are used throughout the state of Washington, we look forward to continuing to work with advocates, communities, employers, older adults and policy makers at all levels and branches of government to create a future that respects the autonomy goals of older adults and helps them and their families make informed financial and life choices.

More information about W4A and the Washington Elder Economic Security Initiative is available at www.agingwashington.org.

Washington Elder Economic Security Initiative™ Partners:

AARP Washington

Aging and Disability Services Administration of the
Washington Department of Social and Health Services

Economic Opportunity Institute

Older Women's League—Seattle/King County Chapter

Puget Sound Alliance for Retired Americans

United Way of King County

Washington State Alliance for Retired Americans

Washington Dental Service Foundation

Washington State Association of Senior Centers

Washington State Council on Aging

Washington State Senior Citizens' Lobby

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The Elder Economic Security Standard™ Index for Washington

EXECUTIVE SUMMARY

The **Washington Association of Area Agencies on Aging (W4A)** recognizes that many Washington elders age 65 and over struggle to make ends meet. Living costs are high, especially for housing and health care. In the face of rising expenses, many elders receive only a modest cost of living adjustment each year; thus, they are spending down retirement savings and/or face growing debt. At the same time, older people face a challenging future if their life circumstances change due to illness, loss of a spouse or partner and/or growing needs for help with daily tasks. Older women are particularly challenged with income and assets that are typically lower than men's. Their longer lifespan also means that they more often live with chronic illnesses and high health costs.

In an effort to address these issues, the **W4A** joins the national Elder Economic Security Initiative launched by Wider Opportunities for Women in Washington, DC. Critical to the work is a new measure of income adequacy—the Elder Economic Security Standard Index (Elder Index). In contrast to the federal poverty level, which measures income inadequacy, the Elder Index is a measure of well-being that identifies the income and supports needed for older adults to live modestly in the community. The Elder Index for Washington was tabulated using the WOW—University of Massachusetts Boston Gerontology Institute (GI) national methodology. The Elder Index helps us answer key questions:

- What is an adequate income for older adults in Washington to “age in place?”
- How do financial needs vary according to the life circumstances of elders—whether they are living alone or with a spouse or partner, rent or own their home, drive a car or use other transportation?
- How do living expenses change as health status and life circumstances change?
- What happens if elders need long-term care to remain at home?

The Elder Economic Security Initiative, through the use and development of the Elder Index, provides a framework to help guide public, private and personal decisions that form the foundation for the economic well-being of today's elders. It provides information critical to aging Baby Boomers who encounter issues related to care, living

options and economic realities for their aging parent(s). It can also inform life and retirement planning for Boomers themselves. The Elder Economic Security Initiative puts into action strategies to meet realistic income needs in today's economy that respect the autonomy of older adults.

A Framework for Measuring Economic Security for Elders

The Elder Economic Security Standard Index (Elder Index) is developed as a measure of the cost of basic expenses of elder households (those with household heads who are age 65 or older) to age in place, continuing to live in the community setting of their choice. The Elder Index defines economic security as the financial status where elders have sufficient income (from Social Security, pensions, retirement savings and other sources) to cover basic and necessary living expenses. The Elder Index is based on the idea that elders should be able to meet their expenses without public support, such as food assistance, energy assistance, subsidized housing or property tax help. It demonstrates the interplay between Washington elders' living expenses and actual income. The Elder Index also illustrates how elders' living expenses change when their life circumstances change.

This report presents the Elder Index for Washington to benchmark basic living expense costs for elder households. It illustrates how expenses vary both by specific Washington geographic areas and by the circumstances of elder households, including household size, homeowner or renter status, health status and the need for long-term care. The expenses are based on market costs and do not assume any public or private supports.

Key Findings for Washington

1. In Washington, elders cannot meet their basic living expenses if they live at the federal poverty level or the level of the average Social Security benefit. This is true of elders statewide, whether they rent or own a home.

- About 8% of Washington's older adults live at or below the federal poverty level.
- Social Security is the *only* source of income for more than one out of five older adults in Washington, the majority of whom are women (AARP 2008).
- Expenses vary widely across types of communities. For example, elder homeowners with no mortgage who live alone in Spokane County need \$16,032 per year to cover basic living expenses. In contrast, elder renters living alone in King County need as much as \$23,256 and elder homeowners with a mortgage living in King County need as much as \$32,148 to cover basic expenses. The statewide average for single older adults is \$18,336 for an owner with no mortgage, \$21,492 for a single renter and \$28,620 for an owner with a mortgage.
- Elder couples who own a home with no mortgage and live in Spokane County need \$24,504 per year to cover basic living expenses. In contrast, couples who rent a home in Kitsap County need as much as \$33,576 to meet their basic household budgets and elder couples who own a home with a mortgage living in San Juan County need as much as \$41,676 to cover basic expenses. The statewide average for an older couple is \$28,104 for owners with no mortgage, \$31,260 for couples who rent and \$38,388 for owners with a mortgage.

2. Housing costs (mortgage or rent, taxes, utilities and insurance) put a heavy burden on some elder households, representing as much as half of their total expenses.

- The Elder Index reflects wide variation in housing costs depending on whether older adults own or rent, and by county. Older owners without a mortgage typically have the lowest housing costs, while owners still paying a mortgage typically have the highest housing costs.

- The monthly housing costs for elder homeowners without a mortgage range from a low of \$289 per month in Adams, Ferry, Grant, Lincoln, Pend Oreille and Stevens Counties to a high of \$600 per month in King County.
- The monthly housing costs for older adults paying fair market rent for a one-bedroom apartment range from a low of \$484 per month in Franklin County to a high of \$885 per month in Snohomish County.
- The monthly housing costs for elder homeowners with a mortgage range from a low of \$926 per month in Asotin, Columbia, Garfield, Walla Walla and Whitman Counties to a high of \$1,617 per month in King County.

3. The Elder Index shows the significance of health care costs for Washington elders who must purchase supplemental health and prescription drug coverage to Medicare.

- The Elder Index includes premium costs of supplemental health and prescription drug coverage to Medicare, which provide critical protection against high medical and prescription drug costs.¹
- Older adults in Washington who are in good health face combined health care costs (insurance premiums plus co-pays, deductibles, fees and other out-of-pocket expenses) of \$258–\$430 per month to have protection against high medical and prescription drug costs.
- Retired couples are unable to purchase supplemental health insurance through a “family plan;” rather, they must each buy coverage as an individual. Thus, combined health care costs are doubled for elder couples, totaling \$516–\$860 per month.

4. Even elders who are currently making ends meet face an uncertain future if their life circumstances change, such as loss of a spouse/partner or a decline in health status.

- An elder paying market rate rent in Washington has expenses reduced by only 31% when a spouse dies yet his or her income mix of Social Security and/or pension income may decrease substantially.

¹ Co-pays, deductibles and fees are included as well as other out-of-pocket costs, which vary according to health status.

- Older adults often face a rise in health care expenses when their health declines. While adding supplemental health and prescription drug coverage to Medicare provides protection against unanticipated health care expenses, average out-of-pocket expenses rise by \$1,464 a year for an individual in fair to poor health.

5. The need for home and community-based long-term care can more than double an elder's expenses, significantly increasing the income needed to meet basic needs.²

- The need for home and community-based long-term care can double or even triple an elder's expenses. Adding a low level of care for one person adds \$8,856 per year to living costs. Requiring a medium level of care adds \$23,504 and needing a high level of care adds \$38,640–\$48,624.³
- As a comparison, national market surveys report an average annual rate of \$82,097 for nursing facility care (semi-private room) in Washington (Genworth 2010).

The key findings are amplified for older women, as their incomes and assets tend to be lower, they live longer than men and they disproportionately suffer with costly disabilities and chronic conditions.

² The need for home and community-based long-term care can vary considerably over time. Because this need is not universally incurred, it is included as a separate, potentially catastrophic cost for older adults.

³ These estimates are based on statewide averages.

Determining Economic Security for Washington Elders

I. INTRODUCTION

This report addresses income adequacy for Washington's older adults using the national WOW-GI National Elder Economic Security Standard Index (Elder Index) methodology. The Elder Index benchmarks basic costs of living for elder households and illustrates how costs of living vary geographically and are based on the characteristics of elder households, including household size, home ownership or renter status and health status. The costs are based on market costs for basic needs of elder households and do not assume any public or private supports.

The Elder Index presented in this report will be used to increase public awareness and influence public policies and programs to benefit elders through the broader Elder Economic Security Initiative. The Elder Economic Security Initiative is designed to:

- Provide important new information to illustrate the basic expenses that older adults face and how changes in their life circumstances affect their financial security. Common changes include the need for long-term care services, which dramatically increases living expenses, or the death of a spouse, which often greatly reduces income without significantly decreasing living expense costs;
- Provide a framework for analyzing the effects of public policy and policy proposals in such areas as retirement security, health and long-term care, taxes and housing;
- Educate elders about actual and projected living costs to inform their financial, employment and life decisions;
- Provide new tools for elders to use in advocating for policy changes;
- Help agencies that serve seniors to set goals, assess needs and design programs; and
- Influence community planning efforts to develop strategies to help older adults age in place.

According to the US Census Bureau's population estimates for 2009, 12.1% of Washington residents were 65 years or older, and 12.0% were between the ages of 55–64, poised to dramatically increase elders' numbers as the Baby Boomers age (US Census Bureau 2009a). The individual circumstances of Washington elders vary from the most fortunate, who are healthy and economically secure, to the least fortunate, who are poor, ill and/or living with

disability. Elders' situations vary greatly in terms of family support, neighborhood networks, and community and social connections. Washington elders also differ according to their housing situation, health status and need for long-term care. Many of these characteristics change over an elder's life span. The Elder Index, with its respective scenarios for seniors living in different circumstances, will show how seniors may be prepared for the present, yet face a precarious future as living expenses rise markedly because of situational changes.

Statewide Findings of the Washington Elder Economic Security Standard Index

1. For single elders in good health, the statewide Washington Elder Index is \$18,336 for homeowners without a mortgage, \$21,492 for renters and \$28,620 for homeowners with a mortgage. This represents the living expense costs (housing, health care, transportation, food and miscellaneous) for elders age 65+ in Washington. The Elder Index is much higher than other commonly used income benchmarks.

- In 2010, the federal poverty guideline, which is a formula measuring income *inadequacy* that is based solely on food costs, was \$10,830 per year for an individual. This is only 59% of the statewide Elder Index for homeowners with no mortgage, 50% of the statewide Elder Index for renters or 38% of the statewide Elder Index for homeowners who have a mortgage.
- The average Social Security benefit for Washington elders is \$14,532 per year for an individual. This represents only 79% of the statewide Elder Index for homeowners with no mortgage, 68% of the statewide Elder Index for renters or 51% of the statewide Elder Index for homeowners who have a mortgage.

TABLE 1
The Statewide Elder Economic Security Standard Index for Washington, 2010

Monthly Expenses	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter	Owner w/ Mortgage	Owner w/o Mortgage	Renter	Owner w/ Mortgage
Housing	\$460	\$723	\$1,317	\$460	\$723	\$1,317
Food	\$232	\$232	\$232	\$425	\$425	\$425
Transportation	\$217	\$217	\$217	\$339	\$339	\$339
Health Care (Good Health)	\$364	\$364	\$364	\$728	\$728	\$728
Miscellaneous	\$255	\$255	\$255	\$390	\$390	\$390
Total Monthly (Elder Index) Expenses	\$1,528	\$1,791	\$2,385	\$2,342	\$2,605	\$3,199
Total Annual (Elder Index) Expenses	\$18,336	\$21,492	\$28,620	\$28,104	\$31,260	\$38,388

2. For elder couples in good health, the statewide Washington Elder Index is \$28,104 for homeowners without a mortgage, \$31,260 for renters and \$38,388 for homeowners with a mortgage. This represents the living expense costs (housing, health care, transportation, food and miscellaneous) for couples including elders age 65+ in Washington. The Elder Index is much higher than other commonly used income benchmarks.

- In 2010, the federal poverty guideline was \$14,570 per year for elder couples. This is only 52% of the statewide Elder Index for homeowners with no mortgage, 47% of the statewide Elder Index for renters or 38% of the statewide Elder Index for homeowners who have a mortgage.
- The average Social Security benefit for Washington couples is estimated to be \$23,644 per year. This covers only 84% of costs represented by the Elder Index for homeowners with no mortgage, 76% of the Elder Index for renters or 62% of the statewide Elder Index for homeowners who have a mortgage.

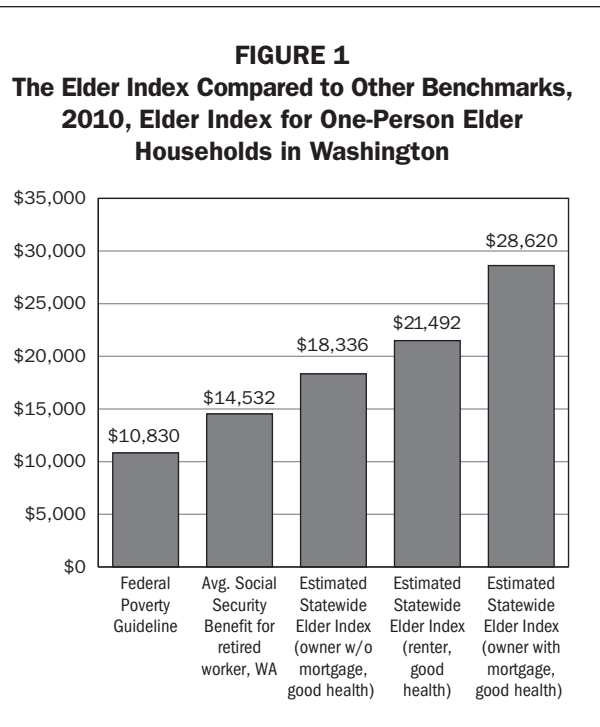
Comparison to Other Benchmarks of Income

The following charts compare the Elder Index to other measures of income adequacy. **Figure 1** compares the Elder Index (for Washington one-person elder households) with the federal poverty guideline and average Social Security benefits for single elders in Washington. The federal poverty guideline (not the federal poverty threshold) is used as the basis for most income eligibility guidelines for public support programs. **Figure 2** presents comparisons for elder couple households.

One-Person Household

Federal Poverty Guidelines: In 2010, under the federal poverty guidelines a single adult household is considered to be "poor" only if he or she has a monthly income of \$903 (\$10,830 per year) or less. And yet, Elder Index calculations show that the average after-tax income *required* by an elder living alone in Washington is 1.7 to 2.6 times as high as the official poverty guideline (see Figure 1).

Average Social Security Benefit: The average Social Security benefit in Washington in 2010, at \$1,211 per



month (\$14,532 per year), is higher than the poverty guideline, but well below the Elder Index for owners without a mortgage, further below the Elder Index for older adults paying market rate rents and even further below the Elder Index for owners who have a mortgage.

Two-Person Household

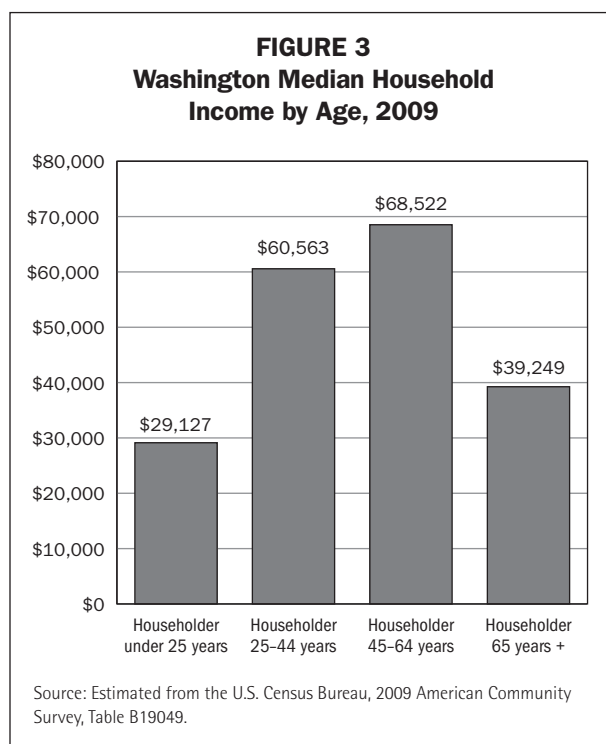
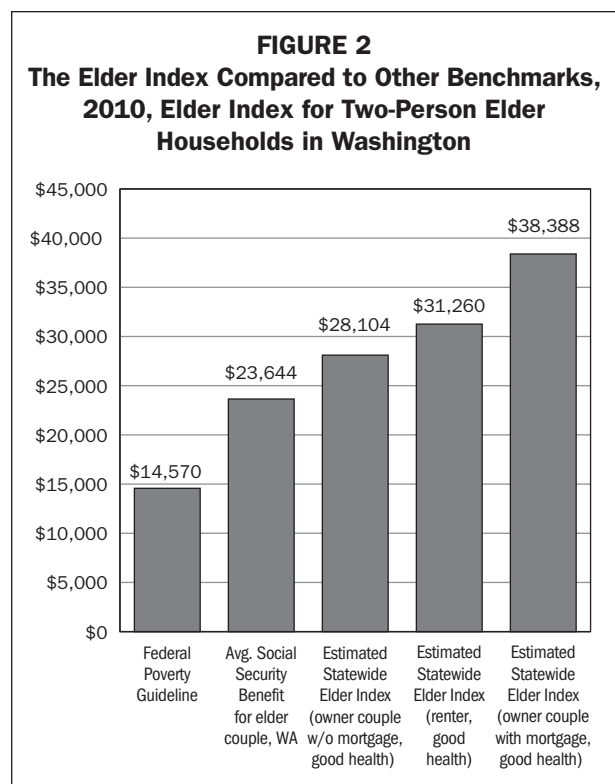
Federal Poverty Guidelines: In 2010, under the federal poverty guidelines, a two-adult household is considered to be "poor" if it has a monthly income of \$1,214 (\$14,570 per year). Yet Elder Index calculations show that the average after-tax income *required* by an elder couple in Washington is 1.9 to 2.6 times the official poverty guideline (see Figure 2).

Average Social Security Benefit: The estimated average Social Security benefit for an elder couple in Washington in 2010, at \$1,970 per month (\$23,644 per year), is well below the Elder Index for homeowner couples without a mortgage, further below the Elder Index for elder couples renting at market rates and even further below the Elder Index for owners who have a mortgage.

Income Trends of Washington's Older Adults

Household income levels vary by age and life circumstance. Typically, median income levels rise with age until mid-life and then decline with advancing age, as indicated in **Figure 3**. In Washington, median household income for householders 65 years and over,⁴ at \$39,249 in 2009, was less than two-thirds the median household income of householders in their "peak earning" years of 45-64, at \$68,522.

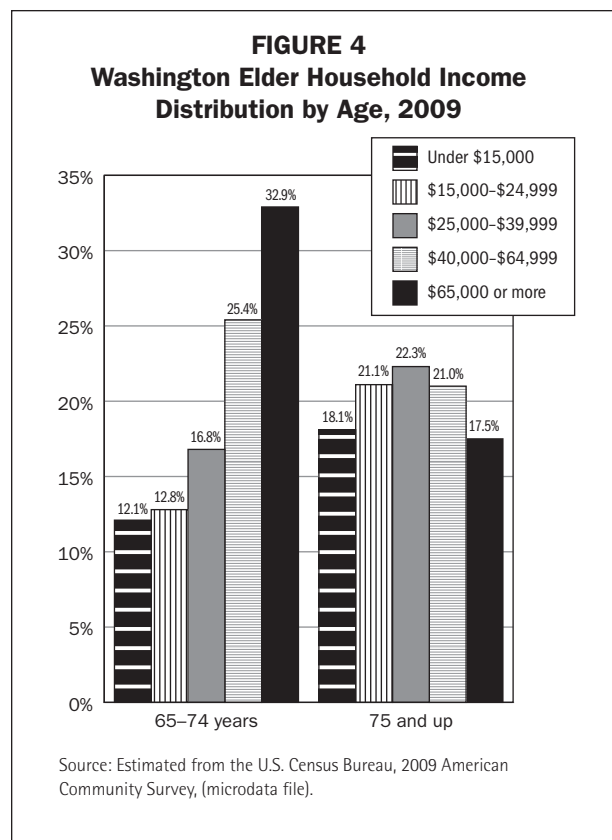
According to the federal poverty threshold and 2009 American Community Survey data, an estimated 8% of Washington's elders were considered "poor" in 2009, and even more Washington seniors were just above the poverty threshold. A full 17% were estimated to have incomes at or below 150% of the poverty threshold. Poverty rates for older women are considerably higher than for older men, 10% (women) versus 5% (men). Moreover, women disproportionately head poor older households. In 2009, an older widowed or non-married woman headed 66% of older households in Washington with incomes below the



⁴ A "householder" is the person in whose name the home is owned or rented. Household income includes the income of the householder plus all other individuals living in the same home.

poverty level.⁵ Reasons for higher poverty rates among women include lower wages, lower lifetime earnings and less time in the workforce. Women also have longer life expectancies but more chronic illness and are more likely than men to experience loss of income when widowed.

This report focuses on the challenges of meeting expenses for low- and moderate-income older adults. **Figure 4** shows that in 2009, 12% of Washington households headed by those aged 65–74 had incomes under \$15,000; 25% had incomes under \$25,000 (representing the two lower income categories combined). Of those 75 and older, 18% had incomes under \$15,000; 39% had incomes under \$25,000. Households headed by those 75 and over have substantially lower income due to less employment income and an erosion of asset base with age. Additionally, single women head a progressively larger share of older households, due to their greater longevity, and older women possess fewer economic resources than older men on average.



⁵ These calculations are based on tables B17017, B17024 and C17024 of the 2009 American Community Survey. In 2009, the poverty threshold for an older individual living alone was \$10,289 and \$12,968 for an older couple. Older individuals living alone were below 150% of the threshold if they had income of less than \$15,434 annually; couples were below 150% of the threshold if they had income of less than \$19,452 annually.

The Federal Poverty Threshold

The poverty thresholds are drawn from the original version of the federal poverty measure.⁶ The poverty thresholds were first calculated in the 1960s by taking the cost of food needed to meet the minimum nutritional needs of adults of different ages and multiplying this by three. This figure was then used as the reference point for the amount of income needed to live at a basic level. This calculation was based on consumption surveys conducted in the late 1950s showing that US families spent about one-third of their incomes on food. Since that time, the thresholds are updated each year by the change in the consumer price index (CPI).

Despite this historical calculation's reliance on an outdated connection to households' food costs alone, poverty thresholds continue to be used as the basis to estimate the number of Americans living in poverty each year. To make matters worse, the US Department of Agriculture calculations assume that older adults have lower caloric requirements than younger adults. As a result, the official US poverty thresholds are lower for adults 65 and older than for younger adults. The federal poverty thresholds do not consider age variability in any other costs—e.g., housing, health care, transportation or long-term care.

Figure 5 compares the US poverty thresholds by age for one- and two-person households. The poverty cutoff for elders living alone is \$872 per year less than the cutoff for younger adults, and the poverty cutoff for elder couples is \$1,398 less than the cutoff for younger couples.⁷

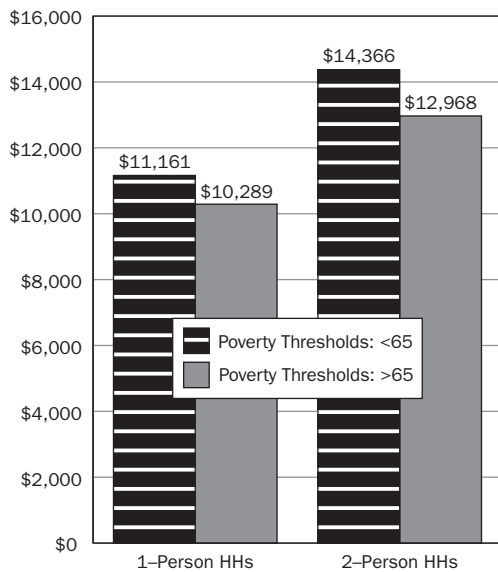
As indicated, the federal poverty measure's methodology is based on outdated spending patterns and assumes households spend a fixed ratio of one-third of their incomes on food. In addition, it does not allow for different rates of inflation for different living expenses; for example, health care and housing costs have risen much more than food costs. Finally, it does not reflect regional variations in living costs.⁸

⁶ The federal poverty thresholds were developed by Mollie Orshansky of the Social Security Administration in 1963-64 and are updated each year by the US Census Bureau. For more information on the federal poverty measures, see US Department of Health and Human Services 2010a.

⁷ The poverty guidelines are a second version of the federal poverty measure. Issued each year in the Federal Register by the Department of Health and Human Services, they are a simplification of the poverty thresholds for administrative uses, such as determining eligibility for certain federal programs. The federal poverty guidelines for 2010 are \$10,830 for one-person households and \$14,570 for two-person households, and do not differ by age of householder. They are the same in 48 states and adjusted for living costs only in Alaska and Hawaii.

⁸ For an analysis of problems with the federal poverty measures and information on a proposed alternative measure, see Citro and Michael (1995). Their proposed measure is based on household spending patterns from the Consumer Expenditure Survey and adjusts household incomes for transfer payments (subsidies) as well as taxes. The Census Bureau from time to time calculates the number of households that would be in poverty under the alternative poverty measure, but the recommendation to substitute the new measure has not been adopted.

FIGURE 5
Comparison of U.S. Poverty Thresholds
by Age, 2009



Source: U.S. Census Bureau (2010).

Defining the Elder Index: A Framework for Economic Security for Elders

In contrast, the Elder Index is a measure of the living expenses for basic needs for elder households to “age in place” in their homes or the community setting of their choice.

The Elder Index is informed by the work of Wider Opportunities for Women and Dr. Diana Pearce, who created the Family Self-Sufficiency Standard in the 1990s.⁹ The Elder Index methodology is based on the characteristics and spending patterns of elder households. The Elder Index reflects a realistic measure of income *adequacy* as opposed to the original intent of the federal poverty measure, which was to illustrate income *inadequacy*. Economic security requires that elders have sufficient income (from Social Security, pensions, retirement savings and other income) to cover living costs. Using the Elder Index, we can illustrate the basic costs that elders face and the interplay between living costs and elders’ income adequacy.

⁹ The methodology embodied in the Self-Sufficiency Standard was developed by WOW’s research partner, Dr. Diana Pearce, when she directed the Women and Poverty Project at WOW. She teaches at the School of Social Work, University of Washington. The Self-Sufficiency Standard undergirds the Family Economic Security (FES) Project. The FES Project is led by Wider Opportunities for Women and was created to provide tools to communities to help low income working families make ends meet.

II. COST COMPONENTS OF THE ELDER ECONOMIC SECURITY STANDARD INDEX

The cost components and methodology for the Elder Economic Security Standard Index were developed with input and guidance from the community partners of the Washington Elder Economic Security Initiative convened by the **Washington Association of Area Agencies on Aging (W4A)** and from the Advisory Board for the national Elder Economic Security Initiative convened by Wider Opportunities for Women.¹⁰

The Elder Index uses cost data from public federal and state sources that are comparable, geographically specific, easily accessible and widely accepted. In areas where existing public data sources are not currently available, such as long-term care costs, the Elder Index uses a consistent methodology to derive comparable measures for costs within and across states.

The following represent some of the assumptions that are built into the Elder Index’s methodology. The Elder Index:

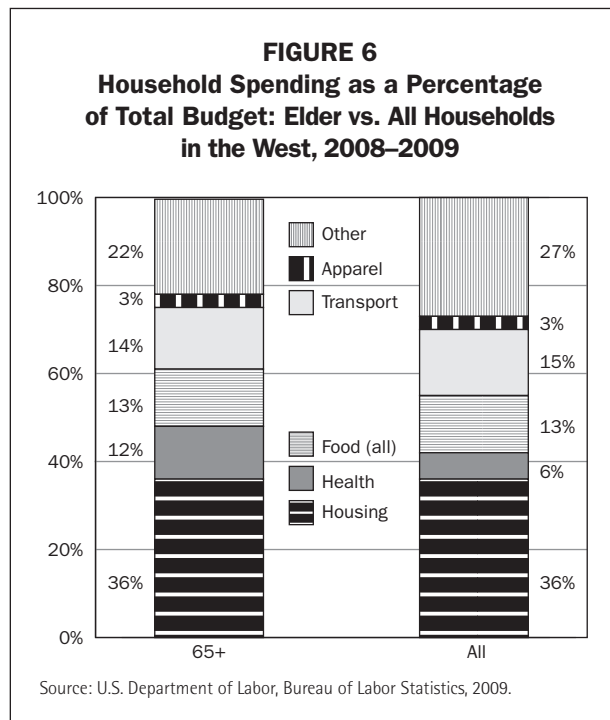
- measures basic living expenses for seniors living in the community (i.e., not in nursing homes or assisted living facilities);
- measures costs for elder households to live independently (vs. living in intergenerational households);
- measures living expenses for elders age 65 and over to reflect the age at which Medicare begins;
- includes Medicare because elders qualify for and receive it based on age and eligibility for Social Security, without regard to income and assets, making Medicare nearly a universal program;¹¹ and
- models costs for retired elders, who no longer have work-related expenses such as payroll taxes and commuting to work.

¹⁰ For more detailed information on the methodology and data sources used in calculating the Elder Standard, see the companion report by Russell, Bruce, Conahan & Wider Opportunities for Women (2006).

¹¹ An individual is eligible for Medicare if he or she (or his/her spouse) worked for at least 10 years in Medicare-covered employment, is 65 years or older and is a citizen or permanent resident of the United States (US Department of Health and Human Services 2008). Some individuals, such as recent immigrants, may not qualify for Social Security or Medicare.

The Big Picture: Elders' Spending Compared to All Households

Figure 6 compares elder households' spending to all households, based on data from the Consumer Expenditure Survey. For the Western region of the US as a whole, elder households spend about the same percentage of their budgets on housing, food, apparel and transportation as all other households, but twice the percentage on health care. All other expenditures account for 22% of household spending by the average older household, somewhat less than the percentage for all households in the West (27%). Similar spending patterns for older households are reported in the Health and Retirement Survey (Butrica, Goldwyn & Johnson 2005).



Introduction to Cost Components of the Elder Index

Components of the Elder Index include housing, food, transportation, medical care, and miscellaneous other expenses. Information on data sources and notes regarding the methodology are in **Appendix A** (see also Russell et al. 2006).

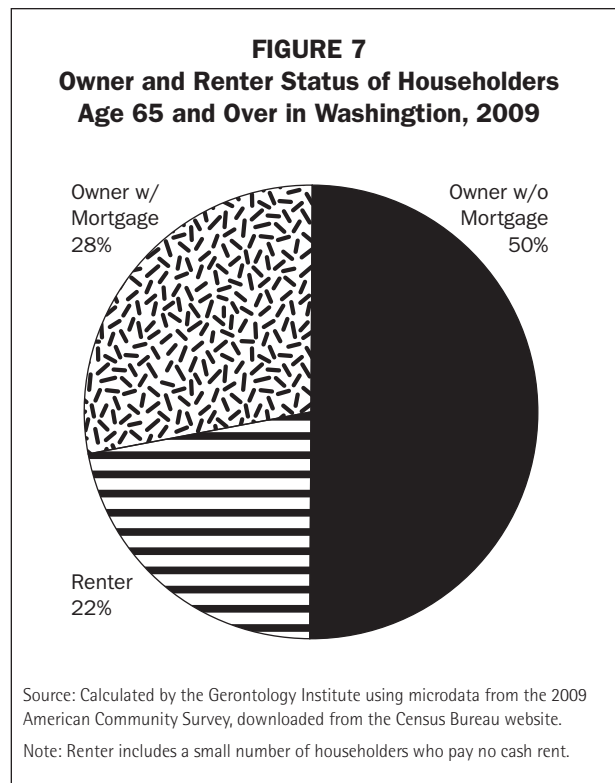
Housing—includes housing (rent or mortgage payment, if any) and related costs (heat, utilities, insurance and property taxes) for elder renters and elder owners, based on latest available US Census reported elder owner housing costs and US Department of Housing and Urban Development (HUD) Fair Market Rents. As illustrated in

Figure 7, 50% of Washington seniors own their homes without a mortgage, 22% are renters and 28% are homeowners with a mortgage.

Food—represents costs of food prepared at home, based on USDA Low-Cost Food Plan for older adults, using the average of June 2010 low-cost food plan budgets for women and men.¹²

Health Care—includes 2010 premium costs for full supplemental coverage to Medicare. Costs include Medicare Part B and either Medicare Advantage, including prescription drug coverage, or Medicare Supplemental Insurance (Medigap) plus Medicare Part D for prescription drug coverage. Calculations also include out-of-pocket costs including co-pays, deductibles and fees for uncovered expenses. Calculations are based on data from the Medicare Options Compare website.

In calculating Washington health care costs, we assume coverage through Medicare Advantage for the 14 counties with Medicare Advantage enrollment rates of 20% or more. We assume coverage through a Medicare supplemental plan (Medigap) for the remaining 25 counties. Estimated costs are based on individuals age 70–74 since this is the median age group for people 65 and older. Costs are calculated for people in good, fair/poor and very good/excellent health.



¹² Although food expenses likely vary somewhat across geographic localities in Washington, data to adequately reflect this variability are not available.

To simplify presentation, the Elder Index is presented for elders in good health, which is the most common health status as self-reported by elders. In Washington, the average monthly health care cost for older adults in good health based on Medicare Advantage is \$342 (or \$4,104 per year). The estimated out-of-pocket health care expenses for all three levels of health, assuming Medicare Advantage coverage, are presented in **Chart 1**.

CHART 1			
Estimated Out-of-Pocket Health Care Expenses Assuming Medicare Advantage Coverage, for Three Levels of Health (Statewide Average)			
Per Person:	Very Good/Excellent	Good Health	Fair/Poor
Cost Per Month	\$288	\$342	\$481
Cost Per Year	\$3,456	\$4,104	\$5,772

Source: Calculated by the Gerontology Institute based on data from the Medicare Options Compare Website (US Department of Health and Human Services 2010b).

The average estimated monthly health care cost for older adults in good health based on Medigap coverage in combination with the purchase of Part D Prescription Drug coverage is \$430 (or \$5,160 per year). In **Chart 2**, statewide Medigap costs are presented for three levels of health, again assuming age 70–74. Health care costs based on Medigap estimates are higher than costs based on Medicare Advantage for older adults in all three health conditions. However, the additional annual expense assuming Medigap is much lower for people in fair/poor health (\$240), as compared to being in good (\$1,056) or excellent (\$1,164) health.

CHART 2			
Estimated Out-of-Pocket Health Care Expenses Assuming Medigap and Part D Rx Coverage, for Three Levels of Health (Statewide Average)			
Per Person:	Very Good/Excellent	Good Health	Fair/Poor
Cost Per Month	\$385	\$430	\$501
Cost Per Year	\$4,620	\$5,160	\$6,012

Source: Calculated by the Gerontology Institute based on data from the Medicare Options Compare Website (US Department of Health and Human Services 2010b).

Transportation—uses automobile owner and operating costs from Internal Revenue Service (IRS) mileage reimbursement rates and elder auto usage patterns estimated from the most recent National Household Travel Survey.¹³

Miscellaneous—represents all other goods, such as clothing, personal and household needs, and any other expenses not captured elsewhere. Based on an analysis of the detailed elder spending patterns from consumer spending data, the Elder Index estimates miscellaneous expenses at 20% of all other costs (excluding long-term care) in each county for owners without a mortgage (US Department of Labor 2010; Social Security Administration 2007). This amount is calculated separately for older individuals and older couples and applied to each of the three housing scenarios.¹⁴

The Elder Economic Security Standard Index (Elder Index) for Washington is presented in Section III. Elders' living expenses in each of the above components are added to determine household budgets for each of the respective scenarios for elder households. This gives a measure of the Elder Index, the after-tax income required to cover elders' living expenses based on where they live and the characteristics of their households.

The Impact of Home and Community-Based Long-Term Care

Costs of home and community-based long-term care services, for those who require them to remain in their home, are presented for three service packages along the continuum of care in Section IV. Because home and community-based long-term care is not a need experienced by all elders, it is provided as an add-on component to the basic Elder Index.

Taxes

Local property taxes are included in the housing cost component for homeowners and Washington sales tax (gross receipts tax), which includes both statewide (6.5%) and city- and county-specific components (together totaling 8.75% on average; Sales Tax Clearinghouse 2010), is included in the miscellaneous category.

¹³ In communities with public transportation systems having high usage patterns, an additional track is reported assuming public transportation use. Washington has no counties with high rates of public transportation.

¹⁴ Note that 20% of all other costs equal 16.67% of total expenses. Miscellaneous expenses include all expenditures other than those specified elsewhere in the Elder Index. Within household type (singles, couples), miscellaneous expenses are estimated based on the value of all other expenses for homeowners without a mortgage (the largest single segment of the older householder population). This strategy is used because miscellaneous expenses are not likely to vary dramatically across housing types.

A significant portion of Social Security income is exempt from federal income tax when elders' combined incomes are under certain limits. Income tax treatment and rates vary by source of income; elders typically rely on a combination of Social Security, pension and savings. Because most of the Elder Index household basic budgets are near the no-tax limits,¹⁵ and because tax rates vary by income source, calculations do not include income taxes in the basic model.

III. THE ELDER ECONOMIC SECURITY STANDARD INDEX FOR WASHINGTON

The four components—housing, food, health care and transportation, plus miscellaneous expenses—are added together to calculate the Elder Index for Washington counties. These costs vary according to household size

¹⁵ For a single elder, Social Security benefits will not be taxable unless modified adjusted gross income, plus one-half of Social Security benefits, exceeds \$25,000. For a couple, the no-tax limit is \$32,000 (Social Security Administration 2010).

(living alone or living with a spouse or partner) and whether the person is renting a home, owns a home and is still paying a mortgage, or owns a home outright. Information is also presented on the budget impact of health status.

A Note on Geographic Areas

Data are presented for each of the 39 counties in Washington.

Tables 2, 3 and 4 on the following pages illustrate the Elder Index for selected elder household scenarios in three areas across Washington: King County, Spokane County and Whatcom County. In all areas, those with the lowest living expenses are elders living alone who own their own home and are no longer paying a mortgage. Highest costs are for elder couples who own a home with a mortgage.

The Elder Indexes for all Washington counties are presented in **Appendix D**.

TABLE 2
The Elder Economic Security Standard Index for King County, 2010
Expenses for Selected Household Types

Expenses	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 (including utilities, taxes & insurance)	\$600	\$876	\$1,617	\$600	\$876	\$1,617
Food	\$232	\$232	\$232	\$425	\$425	\$425
Transportation	\$197	\$197	\$197	\$309	\$309	\$309
Health Care (Good Health)	\$356	\$356	\$356	\$712	\$712	\$712
Miscellaneous	\$277	\$277	\$277	\$409	\$409	\$409
Elder Index—Total Expenses Per Month	\$1,662	\$1,938	\$2,679	\$2,455	\$2,731	\$3,472
Elder Index—Total Expenses Per Year	\$19,944	\$23,256	\$32,148	\$29,460	\$32,772	\$41,664

Comparative Income Benchmarks	Elder Person (age 65+)			Elder Couple (both age 65+)		
Federal Poverty Guideline 2010 (DHHS)	\$10,830	\$10,830	\$10,830	\$14,570	\$14,570	\$14,570
Average Social Security Benefit for King County, 2010	\$15,417	\$15,417	\$15,417	\$25,085	\$25,085	\$25,085
Federal Poverty Guidelines as a Percent of Elder Index	54%	47%	34%	49%	44%	35%
Average Social Security Benefit as a Percent of Elder Index	77%	66%	48%	85%	77%	60%

Source: See Appendix D

**Impact of Change in Health Status on
 Estimated Health Care Expenses (change
 from estimated expenses for Good Health)**

Per Person:	Fair/Poor	Excellent/ Very Good
Change in Cost Per Month	+\$139	-\$55
Change in Cost Per Year	+\$1,668	-\$660

Source: Calculated by the Gerontology Institute based on data from the Medicare Options Compare website (U.S. Department of Health and Human Services 2010b).

In King County, Medicare Advantage coverage is assumed.

**Annual Elder Index Value for Elders in Fair/Poor
 Health in King County, 2010**

Per Person:	Owner w/o Mortgage	Renter/One Bedroom	Owner with Mortgage
Elder Person	\$21,946	\$25,258	\$34,150
Elder Couple	\$31,462	\$34,774	\$43,666

Source: See Appendix D.

Note: For couples it is assumed that only one of the members is in fair or poor health. The annual Elder Index value includes the increasing cost of health care expenses as well as a proportional increment to miscellaneous expenses.

Elders in King County with incomes at the federal poverty level, or even if living on the average Social Security benefit in 2010, cannot afford living expenses without public or private supports for housing and health care. While Social Security was never intended to be the sole source of income for elders, in reality it is the *only* income for one out of five Washington elders (AARP 2008).

Summary of Findings for King County

1. Elders in King County at the poverty level or with the average Social Security benefit cannot make ends meet.

- The average Social Security benefit provides an elder living alone in King County only 48–77% of the amount needed to cover basic expenses.
- In King County, elders living alone on an income equivalent to the federal poverty guideline can cover only 34–54% of their basic living expenses.
- The average Social Security benefit provides an elder couple living in King County only 60–85% of the amount needed to cover basic expenses.
- In King County, elder couples living on an income equivalent to the federal poverty guideline can cover only 35–49% of their basic living expenses.

2. Elders *living alone* in King County need \$19,944–\$32,148 to cover their basic annual living costs.

- Elders living alone in King County who own their home without a mortgage need \$19,944 a year to cover their basic living expenses.
- If elders rent an apartment in King County, their basic living expenses increase to \$23,256.
- Elders still paying a mortgage face housing costs nearly triple those for homeowners without a mortgage, increasing annual living expenses to \$32,148.
- Elders with lower incomes need rent subsidies and/or elder affordable housing units, as well as assistance to cover supplemental health plan costs.

3. Elder *couples* in King County need \$29,460–\$41,664 to cover their basic annual living costs.

- Elder couples in King County who own their home without a mortgage need \$29,460 a year to cover their basic living expenses.
- If elder couples rent an apartment in King County, their basic living expenses increase to \$32,772.
- Elder couples still paying a mortgage face housing costs nearly triple those for homeowners without a mortgage, increasing annual living expenses to \$41,664.
- Elder couples with lower incomes need rent subsidies and/or affordable housing units, as well as assistance to cover supplemental health plan costs.

4. Some elders who are currently making ends meet face a precarious future if their life circumstances change, such as losing a spouse or experiencing a decline in health status.

- A member of an elder couple paying market rate rent in King County has expenses reduced by only 29% when a spouse dies, \$23,256 from \$32,772, yet his or her income may decrease substantially based on the mix of Social Security and/or pension income.
- Elders in good health in King County face health care costs of \$356 per month—more than they spend on food. Declines in health status result in a \$139 monthly increase in health care expenses, which totals \$495 per month for a single elder in poor health (see lower panels of Table 2).

TABLE 3
The Elder Economic Security Standard Index for Spokane County, 2010
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 (including utilities, taxes & insurance)	\$377	\$526	\$1,078	\$377	\$526	\$1,078
Food	\$232	\$232	\$232	\$425	\$425	\$425
Transportation	\$246	\$246	\$246	\$384	\$384	\$384
Health Care (Good Health)	\$258	\$258	\$258	\$516	\$516	\$516
Miscellaneous	\$223	\$223	\$223	\$340	\$340	\$340
Elder Index—Total Expenses Per Month	\$1,336	\$1,485	\$2,037	\$2,042	\$2,191	\$2,743
Elder Index—Total Expenses Per Year	\$16,032	\$17,820	\$24,444	\$24,504	\$26,292	\$32,916

Comparative Income Benchmarks	Elder Person (age 65+)			Elder Couple (both age 65+)		
Federal Poverty Guideline 2010 (DHHS)	\$10,830	\$10,830	\$10,830	\$14,570	\$14,570	\$14,570
Average Social Security Benefit for Spokane County, 2010	\$14,106	\$14,106	\$14,106	\$22,952	\$22,952	\$22,952
Federal Poverty Guidelines as a Percent of Elder Index	68%	61%	44%	59%	55%	44%
Average Social Security Benefit as a Percent of Elder Index	88%	79%	58%	94%	87%	70%

Source: See Appendix D

**Impact of Change in Health Status on
Estimated Health Care Expenses (change
from estimated expenses for Good Health)**

Per Person:	Fair/Poor	Excellent/ Very Good
Change in Cost Per Month	+\$125	-\$51
Change in Cost Per Year	+\$1,500	-\$612

Source: Calculated by the Gerontology Institute based on data from the Medicare Options Compare website (U.S. Department of Health and Human Services 2010b).

In Spokane County, Medicare Advantage coverage is assumed.

**Annual Elder Index Value for Elders in
Fair/Poor Health in Spokane County, 2010**

Per Person:	Owner w/o Mortgage	Renter/One Bedroom	Owner with Mortgage
Elder Person	\$17,832	\$19,620	\$26,244
Elder Couple	\$26,304	\$28,092	\$34,716

Source: See Appendix D.

Note: For couples it is assumed that only one of the members is in fair or poor health. The annual Elder Index value includes the increasing cost of health care expenses as well as a proportional increment to miscellaneous expenses.

Elders in Spokane County, with incomes at the federal poverty level, or even if living on the average Social Security benefit in 2010, cannot afford basic living expenses without public or private supports for housing and health care.

Summary of Findings for Spokane County

1. Elders in Spokane County at the poverty level or with the average Social Security benefit cannot make ends meet.

- The average Social Security benefit provides an elder living alone in Spokane County only 58–88% of the amount needed to cover basic expenses.
- In Spokane County, elders living alone on an income equivalent to the federal poverty guideline can cover only 44–68% of their basic living expenses.
- The average Social Security benefit in Spokane County provides a retired couple only 70–94% of the amount needed to cover basic expenses.
- In Spokane County, elder couples living on an income equivalent to the federal poverty guideline can cover only 44–59% of their basic living expenses.

2. Elders *living alone* in Spokane County need \$16,032–\$24,444 to cover their basic annual living costs.

- Elders living alone in Spokane County who own their home without a mortgage need \$16,032 a year to cover their basic living expenses.
- If elders rent an apartment in Spokane County, their basic living expenses increase to \$17,820.
- Elders still paying a mortgage face housing costs nearly triple those for homeowners without a mortgage, increasing annual living expenses to \$24,444.
- Elders with lower incomes need rent subsidies and/or elder affordable housing units, as well as assistance to cover supplemental health plan costs.

3. Elder *couples* in Spokane County need \$24,504–\$32,916 to cover their basic annual living costs.

- Elder couples in Spokane County who own their home without a mortgage need \$24,504 a year to cover their basic living expenses.
- If elder couples rent an apartment in Spokane County, their basic living expenses increase to \$26,292.
- Elder couples still paying a mortgage face housing costs nearly triple those for homeowners without a mortgage, increasing annual living expenses to \$32,916.
- Elder couples with lower incomes need rent subsidies and/or affordable housing units, as well as assistance to cover supplemental health plan costs.

4. Some elders who are currently making ends meet face a precarious future if their life circumstances change, such as losing a spouse or experiencing a decline in health status.

- A member of an elder couple paying market rate rent in Spokane County has expenses reduced by only 32% when a spouse dies, \$17,820 from \$26,292, yet his or her income may decrease substantially based on the mix of Social Security and/or pension income.
- Elders in good health in Spokane County face health care costs of \$258 per month—more than they spend on food. Declines in health status result in a \$125 monthly increase in health care expenses, which totals \$383 per month for a single elder in poor health (see lower panels of Table 3).

TABLE 4
The Elder Economic Security Standard Index for Whatcom County, 2010
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 (including utilities, taxes & insurance)	\$451	\$649	\$1,332	\$451	\$649	\$1,332
Food	\$232	\$232	\$232	\$425	\$425	\$425
Transportation	\$230	\$230	\$230	\$360	\$360	\$360
Health Care (Good Health)	\$303	\$303	\$303	\$606	\$606	\$606
Miscellaneous	\$243	\$243	\$243	\$368	\$368	\$368
Elder Index—Total Expenses Per Month	\$1,459	\$1,657	\$2,340	\$2,210	\$2,408	\$3,091
Elder Index—Total Expenses Per Year	\$17,508	\$19,884	\$28,080	\$26,520	\$28,896	\$37,092

Comparative Income Benchmarks	Elder Person (age 65+)			Elder Couple (both age 65+)		
Federal Poverty Guideline 2010 (DHHS)	\$10,830	\$10,830	\$10,830	\$14,570	\$14,570	\$14,570
Average Social Security Benefit for Whatcom County, 2010	\$14,212	\$14,212	\$14,212	\$23,123	\$23,123	\$23,123
Federal Poverty Guidelines as a Percent of Elder Index	62%	54%	39%	55%	50%	39%
Average Social Security Benefit as a Percent of Elder Index	81%	71%	51%	87%	80%	62%

Source: See Appendix D

Impact of Change in Health Status on Estimated Health Care Expenses (change from estimated expenses for Good Health)

Per Person:	Fair/Poor	Excellent/Very Good
Change in Cost Per Month	+\$117	-\$48
Change in Cost Per Year	+\$1,404	-\$576

Source: Calculated by the Gerontology Institute based on data from the Medicare Options Compare website (U.S. Department of Health and Human Services 2010b).

In Whatcom County, Medicare Advantage coverage is assumed.

Annual Elder Index Value for Elders in Fair/Poor Health in Whatcom County, 2010

Per Person:	Owner w/o Mortgage	Renter/One Bedroom	Owner with Mortgage
Elder Person	\$19,193	\$21,569	\$29,765
Elder Couple	\$28,205	\$30,581	\$38,777

Source: See Appendix D.

Note: For couples it is assumed that only one of the members is in fair or poor health. The annual Elder Index value includes the increasing cost of health care expenses as well as a proportional increment to miscellaneous expenses.

Elders in Whatcom County with incomes at the federal poverty level, or even if living on the average Social Security benefit in 2010, cannot afford living expenses without public or private supports for housing and health care.

Summary of Findings for Whatcom County

1. Elders in Whatcom County at the poverty level or with the average Social Security benefit cannot make ends meet.

- The average Social Security benefit provides an elder living alone in Whatcom County only 51–81% of the amount needed to cover basic expenses.
- In Whatcom County, elders living alone on an income equivalent to the federal poverty guideline can cover only 39–62% of their basic living expenses.
- The average Social Security benefit provides an elder couple living in Whatcom County only 62–87% of the amount needed to cover basic expenses.
- In Whatcom County, elder couples living on an income equivalent to the federal poverty guideline can cover only 39–55% of their basic living expenses.

2. Elders *living alone* in Whatcom County need \$17,508–\$28,080 to cover their basic annual living costs.

- Elders living alone in Whatcom County who own their home without a mortgage need \$17,508 a year to cover their basic living expenses.
- If elders rent an apartment in Whatcom County, their basic living expenses increase to \$19,884.
- Elders still paying a mortgage face housing costs more than three times those for homeowners without a mortgage, increasing annual living expenses to \$28,080.
- Elders with lower incomes need rent subsidies and/or elder affordable housing units, as well as assistance to cover supplemental health plan costs.

3. Elder *couples* in Whatcom County need \$26,520–\$37,092 to cover their basic annual living costs.

- Elder couples in Whatcom County who own their home without a mortgage need \$26,520 a year to cover their basic living expenses.
- If elder couples rent an apartment in Whatcom County, their basic living expenses increase to \$28,896.
- Elder couples still paying a mortgage face housing costs more than three times those for homeowners without a mortgage, increasing annual living expenses to \$37,092.
- Elder couples with lower incomes need rent subsidies and/or affordable housing units, as well as assistance to cover supplemental health plan costs.

4. Some elders who are currently making ends meet face a precarious future if their life circumstances change, such as losing a spouse or experiencing a decline in health status.

- A member of an elder couple paying market rate rent in Whatcom County has expenses reduced by only 31% when a spouse dies, \$19,884 from \$28,896, yet his or her income may decrease substantially based on the mix of Social Security and/or pension income.
- Elders in good health in Whatcom County face health care costs of \$303 per month—more than they spend on food. Declines in health status result in a \$117 monthly increase in health care expenses, which totals \$420 per month for a single elder in poor health (see lower panels of Table 4).

IV. THE IMPACT OF HOME AND COMMUNITY-BASED LONG-TERM CARE SERVICES

Home and community-based long-term care (HCBS) is a continuum that can start with a few hours of care per week and can increase to 24/7 year-round care.¹⁶ Using national long-term care utilization data, the Elder Index constructed three packages of home- and community-based long-term care services: "low," "medium" and "high."¹⁷ The cost of these services, based on statewide public reimbursement rates and private rates, is inserted to determine the total cost of providing the chosen level of care. The high package has two variations, one with Adult Day Health Services (ADHS) and one without.

The three HCBS packages provide a general framework for understanding community-based long-term care services. Washington varies in some ways from the model in rebalancing its long-term care system. For over twenty years, the State Aging Network has been maximizing the use of family and other informal supports and investing greater resources in supports that help individuals age at home and avoid nursing home placement. This rebalanced system has helped moderate the costs of long-term care for many low-income elders. The illustrations provided in the following tables and figures represent situations when family and informal supports and lower cost options, such as Adult Day Care programs, are not available to individuals who have higher needs for assistance.

Table 5 illustrates the annual cost of home and community-based long-term care services for elders in Washington based on public reimbursement and private pay rates. Each component in the service package is multiplied by the rate per hour and number of hours to

determine the annual cost of long-term care services to enable elders to remain in their homes when they require ongoing, long-term care services and support.

Rationale for Selection of Home and Community-Based Long-Term Care Measure

Since not all elders require long-term care, the Elder Index shows it as an add-on component to the basic Elder Economic Security Standard Index. However, research shows that two-thirds of seniors will need long-term care at some point in their later years; one-half will have out-of-pocket expenses for care, and 5% will spend as much as \$100,000 over their lifetime (Kemper, Komisar & Alecxih 2006). In Washington, elders who are at-risk for institutional placement and who meet income and asset guidelines are eligible for Washington's Community Options Program Entry System (COPES) Medicaid HCBS Waiver program.

The selected packages are representative of a possible continuum. The packages assume that the care is formal, paid care, since the Elder Index measures the costs of goods and services needed by elders and paid for at market rates.

Measuring Costs of Home and Community-Based Long-Term Care

To construct a measure of home- and community-based long-term care costs, the Elder Index includes an add-on long-term care services package for elders who need such care, at three levels of care: low (six hours per week), medium (16 hours per week) and high (36 hours per week). These represent points along the continuum of home care

Level of Need for Long-Term Care	Low	Medium	High with Adult Day Care*	High without Adult Day Care
Hours Per Week	6 hours	16 hours	36 hours	36 hours
Public Rates: All of Washington	\$6,146	\$16,672	\$29,546	\$34,138
Private Rates: All of Washington	\$8,856	\$23,504	\$38,640	\$48,624

* According to the Washington Adult Day Services Association, the maximum amount of Adult Day Health (ADH) provided is 5 hours, with 4 hours being most commonly received. This calculation is based on 3 days at 6 hours/day (5 hours ADH & 1 hour transportation) = 18 hours/week in ADH (= ½ total hours).

Source: Authors' calculations from applying rates for WA to the long-term care services package at three levels.

¹⁶ At higher levels of need for care, the likelihood increases of receiving care in a nursing home.

¹⁷ The authors acknowledge the work of Judith Conahan in developing the long-term care component of the methodology (Russell et al 2006).

TABLE 6
Washington Elder Economic Security Standard Index
Home and Community-Based Long-Term Care Services Package
Long-Term Care at 6, 16, and 36 Hours/Week

	Low	Medium	High with Adult Day Health	High All In-Home Care
Hours Per Week	6	16	36	36
Total Care Hours Per Month	26	69	156	156
Distribution of Care Hours:				
Homemaker	100%	100%	33%	67%
Home Health Aide	not used	not used	17%	33%
Adult Day Health (ADH) (3 days/week)	not used	not used	50%	not used
ADH Transport (# days/week)	not used	not used	3	not used
Case Management	routine	more	intensive	intensive
Supplies	no	yes	yes	yes
Personal Emergency Response System	yes	yes	yes	yes

Source: Russell, et al. (2006)

needs. Information on data sources and notes regarding the methodology are in **Appendix A** (see also Russell et al. 2006).

The care package includes hourly caregiver services (homemakers/personal care aides and home health aides), care management, supplies and a personal emergency response system. At the high level of care, there is also an option in which one half of the care is provided through adult day health services (in geographic locations where services are available). The long-term care services package is illustrated in **Table 6**. For example, a "low" level of service use assumes six hours of care per week, all of which are in the form of homemaker services. A modest amount of care management is assumed and fees for a personal emergency response system are also included. In contrast, a "high" in-home service package assumes 36 hours per week of care, two-thirds of which are in the form of homemaker services and one-third in the form of home health assistance. A higher level of care management is assumed and funds for health care supplies (e.g., incontinence supplies) are included, as well as fees for a personal emergency response system.

Next, the Elder Index benchmarks the rates for each element of the long-term care services package in Washington. **Table 7** presents public reimbursement and

private pay rates for each element of the long-term care services package.¹⁸

The Impact of Home and Community-Based Long-Term Care Costs on the Elder Economic Security Standard Index

Although not universally incurred, home and community-based long-term care costs can result in a doubling of living expenses, creating a severe financial crisis for elders' budgets. Long-term care costs can vary considerably over time and tend to increase with age.

The need for long-term care markedly raises costs, multiplying the Elder Index. In Washington, the "low" home and community-based long-term care services package adds \$8,856 per year to living expenses for seniors. The "medium" home and community-based long-term care services package adds \$23,504 per year to living expenses. The "high" home and community-based long-term care services package with Adult Day Health Services adds \$38,640 per year to living expenses. The high home and

¹⁸ Public reimbursement rates are from Washington Association of Area Agencies on Aging (W4A). Private pay rates are from Genworth (2010) and an informal state partner survey of Washington Adult Day Health Services programs (for ADH transportation costs) and geriatric care managers.

TABLE 7
Washington Elder Economic Security Standard Index Long-Term Care Services
Public and Private Pay Rates, 2010

	Public Reimbursement Rates All of Washington	Private Pay Rates All of Washington
Homemaker/Personal Care (per hour)	\$16.21	\$23.00
Home Health Aide (per hour)	\$16.21	\$23.00
Adult Day Health (ADH) (daily rate)	\$67.82	\$56.00
ADH Transport (roundtrip rate)	included	\$18.00
Case Management (per hour)	\$50.70	\$100.00
Supplies (per month)	\$124.00	\$124.00
Personal Emergency Response System (per month)	\$40.00	\$40.00

Sources: See Appendix A.

TABLE 8
The Elder Economic Security Standard Index for the State of Washington, 2010
Addition of Home and Community-Based Long-Term Care Costs*

Expenses	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
Elder Index Per Year (Assuming Poor Health)	\$20,093	\$23,249	\$30,377	\$29,861	\$33,017	\$40,145

Add Impact of Changes in Long-Term Care Status

Low Long-Term Care: 6 hrs/wk Cost Per Month \$738						
Cost Per Year	\$8,856	\$8,856	\$8,856	\$8,856	\$8,856	\$8,856
Elder Index Per Year	\$28,949	\$32,105	\$39,233	\$38,717	\$41,873	\$49,001

Medium Long-Term Care: 16 hrs/wk Cost Per Month \$1,959						
Cost Per Year	\$23,504	\$23,504	\$23,504	\$23,504	\$23,504	\$23,504
Elder Index Per Year	\$43,597	\$46,753	\$53,881	\$53,365	\$56,521	\$63,649

High Long-Term Care with Adult Day Health: 36 hrs/wk Cost Per Month \$3,220						
Cost Per Year	\$38,640	\$38,640	\$38,640	\$38,640	\$38,640	\$38,640
Elder Index Per Year	\$58,733	\$61,889	\$69,017	\$68,501	\$71,657	\$78,785

High Long-Term Care all In-Home Care: 36 hrs/wk Cost Per Month \$4,052						
Cost Per Year	\$48,624	\$48,624	\$48,624	\$48,624	\$48,624	\$48,624
Elder Index Per Year	\$68,717	\$71,873	\$79,001	\$78,485	\$81,641	\$88,769

* Elders needing home and community based long-term care (LTC) are presumed to be in poor health. Hence LTC costs are added to the standard for elder person in poor health and elder couple, one in poor and one in good health.

community-based long-term care services package with all in-home care adds \$48,624 per year to living expenses.

Table 8 shows the impact of home and community-based long-term care costs on Washington statewide elders' living expenses for the selected elder household scenarios. Figure 8 illustrates the impact of adding these costs for an elder renter in Washington. The impact of long-term care costs on estimated living costs for each county is included in Appendix D. Note that the Elder Index values in Table 8 have been adjusted to reflect an elder in fair to poor health, given that only individuals with poor health are likely to need long-term care.

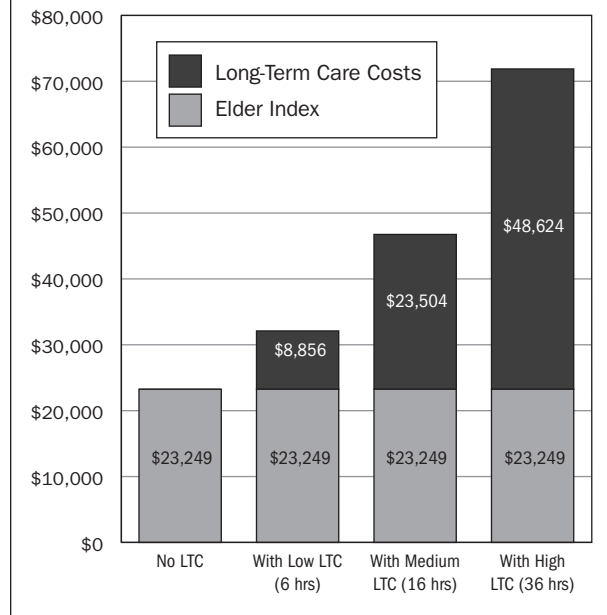
Overview of Impact of Home and Community-Based Long-Term Care Findings for Washington

The need for home and community-based long-term care can more than double an elder's expenses, significantly increasing the income needed to meet basic needs:

- For the Washington elder household scenarios described in this report, the Elder Index ranges from \$20,093-\$40,145 (without home and community-based long-term care, but assuming poor health for the elder person or for one member of the elder couple).
- Adding home and community-based long-term care for one person adds significantly to living expense costs—\$8,856 for "low" levels of care, \$23,504 for "medium" levels of care and \$38,640-\$48,624 for "high" levels of care.
- Home and community-based long-term care is preferred by elders to skilled nursing facility care, which is considerably more expensive. National market surveys report an average rate of \$82,097 for skilled nursing facility care (semi-private room) in Washington (Genworth 2010).
- The above estimates assume that only one member of an older couple needs long-term care assistance and is in poor health. If it is assumed that both members of a couple need some long-term care assistance, estimated costs could spiral to even higher levels. In addition to the health care costs being higher when both members of a couple are in poor health, out-of-pocket costs for home health care, adult day health or other services or supplies would increase.

When elders become frail and are in poor health, they may need community-based long-term care services to remain at home. Using the example of an elder renter living alone in Washington, Figure 8 illustrates the dramatic increase in

FIGURE 8
Adding Home and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for the State of Washington, 2010
Example of an Elder Renter



annual expenses experienced when low (six hours/week), medium (16 hours/week) or high (36 hours/week) levels of home- and community-based long-term care services are required. For example, compared to the elder renter in fair to poor health who purchases no long-term care services (with estimated annual expenses of \$23,249), annual expenses are three times higher if high levels of home-based care are required (\$71,873).

V. SUMMARY

The Elder Index, with its modeled scenarios for older adults living in different circumstances, shows the difficulties low- and moderate-income elders confront in meeting their living expenses. In every county in the state, elders who live at the federal poverty level, or who are totally dependent on the average Social Security payment in 2009, need housing and health care supports to make ends meet. Long-term care needs add significant costs.

The Elder Economic Security Initiative, through the use and development of the national WOW-GI Elder Economic Security Standard Index, provides a framework to help guide public, private and personal decisions that can directly shape the well-being of today's and tomorrow's older adults. Additionally, it provides information for decisions that aging Baby Boomers will need to make for

themselves and for the older family members for whom they often care. The Elder Economic Security Initiative uses the information contained in the Elder Index to develop and advocate for strategies that promote economic security to meet the goals of independence, choice and dignity for older adults.

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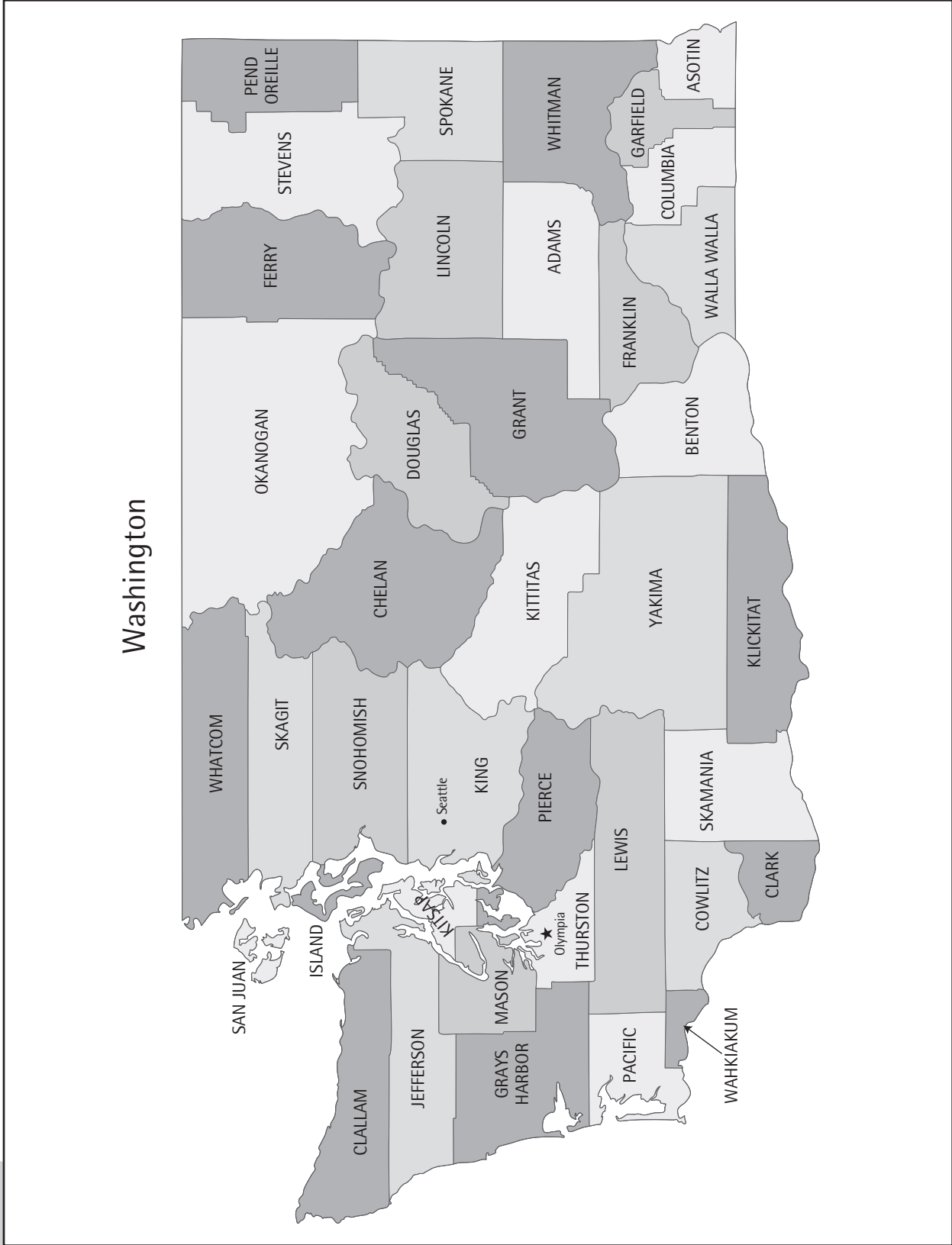
Appendix A: Data Sources

Data Type	Source	Assumptions
Housing	<p>Rent: US Department of Housing and Urban Development (2010). Fair Market Rents—Fiscal Year 2010. Retrieved from: http://www.huduser.org</p> <p>Owner Costs: US Census Bureau (2009c): American Community Survey Public Use Microdata Sample (PUMS) 2006-2008 3-year file. Retrieved from: http://factfinder.census.gov/</p> <p>Owner costs adjusted to 2010 by CPI-U for housing in the West region. US Department of Labor (2010). Retrieved from http://data.bls.gov/data</p>	<p>Fair Market Rents (FMRs) for 1-bedroom units by HUD statistical area (county or country group).</p> <p>Median selected monthly owner costs (SMOC) for owners 65+ with, and without a mortgage.</p> <p>SMOC includes property taxes, insurance, heat & utilities, condo fees, & mortgage payment (if any)</p>
Food	<p>Low-Cost Food Plan: US Department of Agriculture, Center for Nutrition Policy and Promotion (2010). Retrieved from: http://www.cnpp.usda.gov/USDAFoodPlansCostofFood.htm</p>	<p>Low Cost Food Plan costs for older men and women are averaged to determine food costs for elders. Per USDA, food costs for single adults are increased by 20% to reflect lesser economies of scale.</p>
Total Health Care Costs (premiums and out-of-pocket cost)	<p>US Department of Health & Human Services. (2010b). Medicare Options Compare Tool. Retrieved from: https://www.medicare.gov/find-a-plan/questions/home.aspx</p> <p>US Department of Health & Human Services (2010c). Medicare Advantage/Part D Contract and Enrollment Data. Retrieved from: http://www.cms.hhs.gov/MCRAdvPartDEnrolData/MASCPen/list.asp#TopOfPage</p>	<p>Average costs calculated by the Gerontology Institute for Washington assuming Medicare Advantage with Prescription coverage or Medigap Supplement and Medicare Part D coverage; also assuming an elder age 70–74</p>
Transportation	<p>Private Automobile Cost: US Department of Transportation (2010), National Household Travel Survey for 2009 (NHTS). Retrieved from: http://nhts.ornl.gov/</p> <p>Per Mile Cost: Internal Revenue Service (2009). Retrieved from: http://www.irs.gov/newsroom/article/0,,id=216048,00.html</p>	<p>Estimated annual mileage driven by retired singles and couples in WA x IRS standard mileage reimbursement rate for operating and owner costs for 2010.</p>
Miscellaneous	<p>Miscellaneous expenses are estimated at 20% of costs of other basic expenditure categories: housing, food, health care and transportation, which is equal to 16.67% of total expenses. Includes all other essentials: clothing, shoes, paper products, cleaning products, household items, personal hygiene items and telephone.</p>	<p>The Elder Index calculates miscellaneous expenses for owners without a mortgage and applies that amount to each of the housing types.</p>
Long-Term Care	<p>Public (Medicaid waiver) rate information from Washington Association of Area Agencies on Aging (W4A).</p> <p>Private rates from Genworth 2010 Cost of Care Survey (Genworth, 2010). Retrieved from: http://www.genworth.com/content/etc/medialib/genworth_v2/pdf/ltc_cost_of_care.Par.14625.File.dat/2010_Cost_of_Care_Survey_Full_Report.pdf.</p> <p>Adult Day Service Transportation expenses based on report by Easter Seals (n.d.). Retrieved from: http://seniortransportation.easterseals.com/site/PageServer?pagename=NCST2_tsc_adult_day</p> <p>Other expenses based on informal surveys and web searches conducted by the Gerontology Institute.</p>	<p>Authors' calculations using area costs for three prototypical levels of long-term care services packages.</p>

Appendix B: List of Washington Metropolitan/Micropolitan Areas and Counties

Metropolitan/Micropolitan Area	Table (App. D)	County Name(s)
Aberdeen, WA Micropolitan Statistical Area	14	Grays Harbor County
Bellingham, WA Metropolitan Statistical Area	37	Whatcom County
Bremerton-Silverdale, WA Metropolitan Statistical Area	18	Kitsap County
Centralia, WA Micropolitan Statistical Area	21	Lewis County
Ellensburg, WA Micropolitan Statistical Area	19	Kittitas County
Kennewick-Pasco-Richland, WA Metropolitan Statistical Area	3	Benton County
	11	Franklin County
Lewiston, ID-WA Metropolitan Statistical Area	2	Asotin County
Longview, WA Metropolitan Statistical Area	8	Cowlitz County
Moses Lake, WA Micropolitan Statistical Area	13	Grant County
Mount Vernon-Anacortes, WA Metropolitan Statistical Area	29	Skagit County
Oak Harbor, WA Micropolitan Statistical Area	15	Island County
Olympia, WA Metropolitan Statistical Area	34	Thurston County
Port Angeles, WA Micropolitan Statistical Area	5	Clallam County
Portland-Vancouver-Beaverton, OR-WA Metropolitan Statistical Area	6	Clark County
	30	Skamania County
Pullman, WA Micropolitan Statistical Area	38	Whitman County
Seattle-Tacoma-Bellevue, WA Metropolitan Statistical Area		
Seattle-Bellevue-Everett, WA Metropolitan Division	17	King County
	31	Snohomish County
Tacoma, WA Metropolitan Division	27	Pierce County
Shelton, WA Micropolitan Statistical Area	23	Mason County
Spokane, WA Metropolitan Statistical Area	32	Spokane County
Walla Walla, WA Micropolitan Statistical Area	36	Walla Walla County
Wenatchee-East Wenatchee, WA Metropolitan Statistical Area	4	Chelan County
	9	Douglas County
Yakima, WA Metropolitan Statistical Area	39	Yakima County
Non-Metro Counties	1	Adams County
	7	Columbia County
	10	Ferry County
	12	Garfield County
	16	Jefferson County
	20	Klickitat County
	22	Lincoln County
	24	Okanogan County
	25	Pacific County
	26	Pend Oreille County
	28	San Juan County
33	Stevens County	
35	Wahkiakum County	

Appendix C: Map of Washington Counties



Source: U.S. Census Bureau. See http://quickfacts.census.gov/qfd/maps/washington_map.html.

Appendix D: Elder Economic Security Standard Index for Washington Counties, 2010 One- and Two-Person Elder Households

Table D-1: The Elder Economic Security Standard Index for Adams County, 2010
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)	\$289	\$497	\$927	\$289	\$497	\$927
Food	\$232	\$232	\$232	\$425	\$425	\$425
Transportation	\$235	\$235	\$235	\$367	\$367	\$367
Health Care (Good Health)	\$430	\$430	\$430	\$860	\$860	\$860
Miscellaneous	\$237	\$237	\$237	\$388	\$388	\$388
Elder Index Per Month	\$1,423	\$1,631	\$2,061	\$2,329	\$2,537	\$2,967
Elder Index Per Year	\$17,076	\$19,572	\$24,732	\$27,948	\$30,444	\$35,604

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2010 (DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2010	\$8,088	\$12,132
Average County Social Security Benefit 2010	\$13,555	\$22,054

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
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)	\$8,856	\$26,954	\$29,450	\$34,610	\$37,826	\$40,322	\$45,482
Medium (16 hrs)	\$23,504	\$41,602	\$44,098	\$49,258	\$52,474	\$54,970	\$60,130
High w/ADC (36 hrs)	\$38,640	\$56,738	\$59,234	\$64,394	\$67,610	\$70,106	\$75,266
High w/o ADC (36 hrs)	\$48,624	\$66,722	\$69,218	\$74,378	\$77,594	\$80,090	\$85,250

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), \$85 should be added to the monthly totals (\$71 for out-of-pocket medical costs and \$14.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,022.40 (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 Washington*.

Table D-2: The Elder Economic Security Standard Index for Asotin County, 2010
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	\$535	\$926	\$365	\$535	\$926
Food	\$232	\$232	\$232	\$425	\$425	\$425
Transportation	\$230	\$230	\$230	\$360	\$360	\$360
Health Care (Good Health)	\$407	\$407	\$407	\$814	\$814	\$814
Miscellaneous	\$247	\$247	\$247	\$393	\$393	\$393
Elder Index Per Month	\$1,481	\$1,651	\$2,042	\$2,357	\$2,527	\$2,918
Elder Index Per Year	\$17,772	\$19,812	\$24,504	\$28,284	\$30,324	\$35,016

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2010 (DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2010	\$8,088	\$12,132
Average County Social Security Benefit 2010	\$13,989	\$22,761

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
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)	\$8,856	\$28,774	\$30,814	\$35,506	\$39,286	\$41,326	\$46,018
Medium (16 hrs)	\$23,504	\$43,422	\$45,462	\$50,154	\$53,934	\$55,974	\$60,666
High w/ADC (36 hrs)	\$38,640	\$58,558	\$60,598	\$65,290	\$69,070	\$71,110	\$75,802
High w/o ADC (36 hrs)	\$48,624	\$68,542	\$70,582	\$75,274	\$79,054	\$81,094	\$85,786

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), \$178.80 should be added to the monthly totals (\$149 for out-of-pocket medical costs and \$29.80 for miscellaneous costs) resulting in an annual increase in costs of \$2,145.60 (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 Washington*.

Table D-3: The Elder Economic Security Standard Index for Benton County, 2010
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)	\$376	\$590	\$1,051	\$376	\$590	\$1,051
Food	\$232	\$232	\$232	\$425	\$425	\$425
Transportation	\$230	\$230	\$230	\$360	\$360	\$360
Health Care (Good Health)	\$430	\$430	\$430	\$860	\$860	\$860
Miscellaneous	\$254	\$254	\$254	\$404	\$404	\$404
Elder Index Per Month	\$1,522	\$1,736	\$2,197	\$2,425	\$2,639	\$3,100
Elder Index Per Year	\$18,264	\$20,832	\$26,364	\$29,100	\$31,668	\$37,200

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2010 (DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2010	\$8,088	\$12,132
Average County Social Security Benefit 2010	\$15,212	\$24,750

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
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)	\$8,856	\$28,142	\$30,710	\$36,242	\$38,978	\$41,546	\$47,078
Medium (16 hrs)	\$23,504	\$42,790	\$45,358	\$50,890	\$53,626	\$56,194	\$61,726
High w/ADC (36 hrs)	\$38,640	\$57,926	\$60,494	\$66,026	\$68,762	\$71,330	\$76,862
High w/o ADC (36 hrs)	\$48,624	\$67,910	\$70,478	\$76,010	\$78,746	\$81,314	\$86,846

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), \$85.20 should be added to the monthly totals (\$71 for out-of-pocket medical costs and \$14.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,022.40 (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 Washington*.

Table D-4: The Elder Economic Security Standard Index for Chelan County, 2010
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)	\$335	\$564	\$1,020	\$335	\$564	\$1,020
Food	\$232	\$232	\$232	\$425	\$425	\$425
Transportation	\$230	\$230	\$230	\$360	\$360	\$360
Health Care (Good Health)	\$430	\$430	\$430	\$860	\$860	\$860
Miscellaneous	\$245	\$245	\$245	\$396	\$396	\$396
Elder Index Per Month	\$1,472	\$1,701	\$2,157	\$2,376	\$2,605	\$3,061
Elder Index Per Year	\$17,664	\$20,412	\$25,884	\$28,512	\$31,260	\$36,732

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2010 (DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2010	\$8,088	\$12,132
Average County Social Security Benefit 2010	\$13,842	\$22,521

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
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)	\$8,856	\$27,542	\$30,290	\$35,762	\$38,390	\$41,138	\$46,610
Medium (16 hrs)	\$23,504	\$42,190	\$44,938	\$50,410	\$53,038	\$55,786	\$61,258
High w/ADC (36 hrs)	\$38,640	\$57,326	\$60,074	\$65,546	\$68,174	\$70,922	\$76,394
High w/o ADC (36 hrs)	\$48,624	\$67,310	\$70,058	\$75,530	\$78,158	\$80,906	\$86,378

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), \$85.20 should be added to the monthly totals (\$71 for out-of-pocket medical costs and \$14.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,022.40 (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 Washington*.

Table D-5: The Elder Economic Security Standard Index for Clallam County, 2010
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)	\$385	\$582	\$1,046	\$385	\$582	\$1,046
Food	\$232	\$232	\$232	\$425	\$425	\$425
Transportation	\$235	\$235	\$235	\$367	\$367	\$367
Health Care (Good Health)	\$430	\$430	\$430	\$860	\$860	\$860
Miscellaneous	\$256	\$256	\$256	\$407	\$407	\$407
Elder Index Per Month	\$1,538	\$1,735	\$2,199	\$2,444	\$2,641	\$3,105
Elder Index Per Year	\$18,456	\$20,820	\$26,388	\$29,328	\$31,692	\$37,260

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2010 (DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2010	\$8,088	\$12,132
Average County Social Security Benefit 2010	\$13,979	\$22,745

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
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)	\$8,856	\$28,334	\$30,698	\$36,266	\$39,206	\$41,570	\$47,138
Medium (16 hrs)	\$23,504	\$42,982	\$45,346	\$50,914	\$53,854	\$56,218	\$61,786
High w/ADC (36 hrs)	\$38,640	\$58,118	\$60,482	\$66,050	\$68,990	\$71,354	\$76,922
High w/o ADC (36 hrs)	\$48,624	\$68,102	\$70,466	\$76,034	\$78,974	\$81,338	\$86,906

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), \$85.20 should be added to the monthly totals (\$71 for out-of-pocket medical costs and \$14.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,022.40 (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 Washington*.

Table D-6: The Elder Economic Security Standard Index for Clark County, 2010
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)	\$424	\$738	\$1,304	\$424	\$738	\$1,304
Food	\$232	\$232	\$232	\$425	\$425	\$425
Transportation	\$212	\$212	\$212	\$331	\$331	\$331
Health Care (Good Health)	\$354	\$354	\$354	\$708	\$708	\$708
Miscellaneous	\$244	\$244	\$244	\$378	\$378	\$378
Elder Index Per Month	\$1,466	\$1,780	\$2,346	\$2,266	\$2,580	\$3,146
Elder Index Per Year	\$17,592	\$21,360	\$28,152	\$27,192	\$30,960	\$37,752

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2010 (DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2010	\$8,088	\$12,132
Average County Social Security Benefit 2010	\$14,647	\$23,832

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
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)	\$8,856	\$28,565	\$32,333	\$39,125	\$38,165	\$41,933	\$48,725
Medium (16 hrs)	\$23,504	\$43,213	\$46,981	\$53,773	\$52,813	\$56,581	\$63,373
High w/ADC (36 hrs)	\$38,640	\$58,349	\$62,117	\$68,909	\$67,949	\$71,717	\$78,509
High w/o ADC (36 hrs)	\$48,624	\$68,333	\$72,101	\$78,893	\$77,933	\$81,701	\$88,493

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), \$176.40 should be added to the monthly totals (\$147 for out-of-pocket medical costs and \$29.40 for miscellaneous costs) resulting in an annual increase in costs of \$2,116.80 (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 Washington*.

Table D-7: The Elder Economic Security Standard Index for Columbia County, 2010
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	\$502	\$926	\$365	\$502	\$926
Food	\$232	\$232	\$232	\$425	\$425	\$425
Transportation	\$235	\$235	\$235	\$367	\$367	\$367
Health Care (Good Health)	\$430	\$430	\$430	\$860	\$860	\$860
Miscellaneous	\$252	\$252	\$252	\$403	\$403	\$403
Elder Index Per Month	\$1,514	\$1,651	\$2,075	\$2,420	\$2,557	\$2,981
Elder Index Per Year	\$18,168	\$19,812	\$24,900	\$29,040	\$30,684	\$35,772

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2010 (DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2010	\$8,088	\$12,132
Average County Social Security Benefit 2010	\$13,595	\$22,120

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
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)	\$8,856	\$28,046	\$29,690	\$34,778	\$38,918	\$40,562	\$45,650
Medium (16 hrs)	\$23,504	\$42,694	\$44,338	\$49,426	\$53,566	\$55,210	\$60,298
High w/ADC (36 hrs)	\$38,640	\$57,830	\$59,474	\$64,562	\$68,702	\$70,346	\$75,434
High w/o ADC (36 hrs)	\$48,624	\$67,814	\$69,458	\$74,546	\$78,686	\$80,330	\$85,418

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), \$85.20 should be added to the monthly totals (\$71 for out-of-pocket medical costs and \$14.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,022.40 (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 Washington*.

Table D-8: The Elder Economic Security Standard Index for Cowlitz County, 2010
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)	\$342	\$579	\$1,094	\$342	\$579	\$1,094
Food	\$232	\$232	\$232	\$425	\$425	\$425
Transportation	\$230	\$230	\$230	\$360	\$360	\$360
Health Care (Good Health)	\$339	\$339	\$339	\$678	\$678	\$678
Miscellaneous	\$229	\$229	\$229	\$361	\$361	\$361
Elder Index Per Month	\$1,372	\$1,609	\$2,124	\$2,166	\$2,403	\$2,918
Elder Index Per Year	\$16,464	\$19,308	\$25,488	\$25,992	\$28,836	\$35,016

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2010 (DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2010	\$8,088	\$12,132
Average County Social Security Benefit 2010	\$14,775	\$24,041

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
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)	\$8,856	\$27,293	\$30,137	\$36,317	\$36,821	\$39,665	\$45,845
Medium (16 hrs)	\$23,504	\$41,941	\$44,785	\$50,965	\$51,469	\$54,313	\$60,493
High w/ADC (36 hrs)	\$38,640	\$57,077	\$59,921	\$66,101	\$66,605	\$69,449	\$75,629
High w/o ADC (36 hrs)	\$48,624	\$67,061	\$69,905	\$76,085	\$76,589	\$79,433	\$85,613

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), \$164.40 should be added to the monthly totals (\$137 for out-of-pocket medical costs and \$27.40 for miscellaneous costs) resulting in an annual increase in costs of \$1,972.80 (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 Washington*.

Table D-9: The Elder Economic Security Standard Index for Douglas County, 2010
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)	\$335	\$574	\$1,020	\$335	\$574	\$1,020
Food	\$232	\$232	\$232	\$425	\$425	\$425
Transportation	\$230	\$230	\$230	\$360	\$360	\$360
Health Care (Good Health)	\$430	\$430	\$430	\$860	\$860	\$860
Miscellaneous	\$245	\$245	\$245	\$396	\$396	\$396
Elder Index Per Month	\$1,472	\$1,711	\$2,157	\$2,376	\$2,615	\$3,061
Elder Index Per Year	\$17,664	\$20,532	\$25,884	\$28,512	\$31,380	\$36,732

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2010 (DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2010	\$8,088	\$12,132
Average County Social Security Benefit 2010	\$13,947	\$22,692

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
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)	\$8,856	\$27,542	\$30,410	\$35,762	\$38,390	\$41,258	\$46,610
Medium (16 hrs)	\$23,504	\$42,190	\$45,058	\$50,410	\$53,038	\$55,906	\$61,258
High w/ADC (36 hrs)	\$38,640	\$57,326	\$60,194	\$65,546	\$68,174	\$71,042	\$76,394
High w/o ADC (36 hrs)	\$48,624	\$67,310	\$70,178	\$75,530	\$78,158	\$81,026	\$86,378

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), \$85.20 should be added to the monthly totals (\$71 for out-of-pocket medical costs and \$14.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,022.40 (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 Washington*.

Table D-10: The Elder Economic Security Standard Index for Ferry County, 2010
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)	\$289	\$493	\$927	\$289	\$493	\$927
Food	\$232	\$232	\$232	\$425	\$425	\$425
Transportation	\$235	\$235	\$235	\$367	\$367	\$367
Health Care (Good Health)	\$430	\$430	\$430	\$860	\$860	\$860
Miscellaneous	\$237	\$237	\$237	\$388	\$388	\$388
Elder Index Per Month	\$1,423	\$1,627	\$2,061	\$2,329	\$2,533	\$2,967
Elder Index Per Year	\$17,076	\$19,524	\$24,732	\$27,948	\$30,396	\$35,604

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2010 (DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2010	\$8,088	\$12,132
Average County Social Security Benefit 2010	\$12,787	\$20,806

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
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)	\$8,856	\$26,954	\$29,402	\$34,610	\$37,826	\$40,274	\$45,482
Medium (16 hrs)	\$23,504	\$41,602	\$44,050	\$49,258	\$52,474	\$54,922	\$60,130
High w/ADC (36 hrs)	\$38,640	\$56,738	\$59,186	\$64,394	\$67,610	\$70,058	\$75,266
High w/o ADC (36 hrs)	\$48,624	\$66,722	\$69,170	\$74,378	\$77,594	\$80,042	\$85,250

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), \$85.20 should be added to the monthly totals (\$71 for out-of-pocket medical costs and \$14.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,022.40 (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 Washington*.

Table D-11: The Elder Economic Security Standard Index for Franklin County, 2010
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)	\$376	\$484	\$1,051	\$376	\$484	\$1,051
Food	\$232	\$232	\$232	\$425	\$425	\$425
Transportation	\$230	\$230	\$230	\$360	\$360	\$360
Health Care (Good Health)	\$430	\$430	\$430	\$860	\$860	\$860
Miscellaneous	\$254	\$254	\$254	\$404	\$404	\$404
Elder Index Per Month	\$1,522	\$1,630	\$2,197	\$2,425	\$2,533	\$3,100
Elder Index Per Year	\$18,264	\$19,560	\$26,364	\$29,100	\$30,396	\$37,200

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2010 (DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2010	\$8,088	\$12,132
Average County Social Security Benefit 2010	\$13,984	\$22,752

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
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)	\$8,856	\$28,142	\$29,438	\$36,242	\$38,978	\$40,274	\$47,078
Medium (16 hrs)	\$23,504	\$42,790	\$44,086	\$50,890	\$53,626	\$54,922	\$61,726
High w/ADC (36 hrs)	\$38,640	\$57,926	\$59,222	\$66,026	\$68,762	\$70,058	\$76,862
High w/o ADC (36 hrs)	\$48,624	\$67,910	\$69,206	\$76,010	\$78,746	\$80,042	\$86,846

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), \$85.20 should be added to the monthly totals (\$71 for out-of-pocket medical costs and \$14.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,022.40 (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 Washington*.

Table D-12: The Elder Economic Security Standard Index for Garfield County, 2010
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	\$502	\$926	\$365	\$502	\$926
Food	\$232	\$232	\$232	\$425	\$425	\$425
Transportation	\$235	\$235	\$235	\$367	\$367	\$367
Health Care (Good Health)	\$430	\$430	\$430	\$860	\$860	\$860
Miscellaneous	\$252	\$252	\$252	\$403	\$403	\$403
Elder Index Per Month	\$1,514	\$1,651	\$2,075	\$2,420	\$2,557	\$2,981
Elder Index Per Year	\$18,168	\$19,812	\$24,900	\$29,040	\$30,684	\$35,772

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2010 (DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2010	\$8,088	\$12,132
Average County Social Security Benefit 2010	\$13,719	\$22,321

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
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)	\$8,856	\$28,046	\$29,690	\$34,778	\$38,918	\$40,562	\$45,650
Medium (16 hrs)	\$23,504	\$42,694	\$44,338	\$49,426	\$53,566	\$55,210	\$60,298
High w/ADC (36 hrs)	\$38,640	\$57,830	\$59,474	\$64,562	\$68,702	\$70,346	\$75,434
High w/o ADC (36 hrs)	\$48,624	\$67,814	\$69,458	\$74,546	\$78,686	\$80,330	\$85,418

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), \$85.20 should be added to the monthly totals (\$71 for out-of-pocket medical costs and \$14.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,022.40 (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 Washington*.

Table D-13: The Elder Economic Security Standard Index for Grant County, 2010
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)	\$289	\$506	\$927	\$289	\$506	\$927
Food	\$232	\$232	\$232	\$425	\$425	\$425
Transportation	\$235	\$235	\$235	\$367	\$367	\$367
Health Care (Good Health)	\$430	\$430	\$430	\$860	\$860	\$860
Miscellaneous	\$237	\$237	\$237	\$388	\$388	\$388
Elder Index Per Month	\$1,423	\$1,640	\$2,061	\$2,329	\$2,546	\$2,967
Elder Index Per Year	\$17,076	\$19,680	\$24,732	\$27,948	\$30,552	\$35,604

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2010 (DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2010	\$8,088	\$12,132
Average County Social Security Benefit 2010	\$13,492	\$21,953

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
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)	\$8,856	\$26,954	\$29,558	\$34,610	\$37,826	\$40,430	\$45,482
Medium (16 hrs)	\$23,504	\$41,602	\$44,206	\$49,258	\$52,474	\$55,078	\$60,130
High w/ADC (36 hrs)	\$38,640	\$56,738	\$59,342	\$64,394	\$67,610	\$70,214	\$75,266
High w/o ADC (36 hrs)	\$48,624	\$66,722	\$69,326	\$74,378	\$77,594	\$80,198	\$85,250

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), \$85.20 should be added to the monthly totals (\$71 for out-of-pocket medical costs and \$14.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,022.40 (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 Washington*.

Table D-14: The Elder Economic Security Standard Index for Grays Harbor County, 2010
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)	\$341	\$507	\$983	\$341	\$507	\$983
Food	\$232	\$232	\$232	\$425	\$425	\$425
Transportation	\$235	\$235	\$235	\$367	\$367	\$367
Health Care (Good Health)	\$430	\$430	\$430	\$860	\$860	\$860
Miscellaneous	\$248	\$248	\$248	\$399	\$399	\$399
Elder Index Per Month	\$1,486	\$1,652	\$2,128	\$2,392	\$2,558	\$3,034
Elder Index Per Year	\$17,832	\$19,824	\$25,536	\$28,704	\$30,696	\$36,408

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2010 (DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2010	\$8,088	\$12,132
Average County Social Security Benefit 2010	\$14,149	\$23,021

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
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)	\$8,856	\$27,710	\$29,702	\$35,414	\$38,582	\$40,574	\$46,286
Medium (16 hrs)	\$23,504	\$42,358	\$44,350	\$50,062	\$53,230	\$55,222	\$60,934
High w/ADC (36 hrs)	\$38,640	\$57,494	\$59,486	\$65,198	\$68,366	\$70,358	\$76,070
High w/o ADC (36 hrs)	\$48,624	\$67,478	\$69,470	\$75,182	\$78,350	\$80,342	\$86,054

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), \$85.20 should be added to the monthly totals (\$71 for out-of-pocket medical costs and \$14.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,022.40 (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 Washington*.

Table D-15: The Elder Economic Security Standard Index for Island County, 2010
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)	\$469	\$781	\$1,397	\$469	\$781	\$1,397
Food	\$232	\$232	\$232	\$425	\$425	\$425
Transportation	\$235	\$235	\$235	\$367	\$367	\$367
Health Care (Good Health)	\$388	\$388	\$388	\$776	\$776	\$776
Miscellaneous	\$265	\$265	\$265	\$407	\$407	\$407
Elder Index Per Month	\$1,589	\$1,901	\$2,517	\$2,444	\$2,756	\$3,372
Elder Index Per Year	\$19,068	\$22,812	\$30,204	\$29,328	\$33,072	\$40,464

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2010 (DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2010	\$8,088	\$12,132
Average County Social Security Benefit 2010	\$14,400	\$23,430

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
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)	\$8,856	\$29,551	\$33,295	\$40,687	\$39,811	\$43,555	\$50,947
Medium (16 hrs)	\$23,504	\$44,199	\$47,943	\$55,335	\$54,459	\$58,203	\$65,595
High w/ADC (36 hrs)	\$38,640	\$59,335	\$63,079	\$70,471	\$69,595	\$73,339	\$80,731
High w/o ADC (36 hrs)	\$48,624	\$69,319	\$73,063	\$80,455	\$79,579	\$83,323	\$90,715

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), \$135.60 should be added to the monthly totals (\$113 for out-of-pocket medical costs and \$22.60 for miscellaneous costs) resulting in an annual increase in costs of \$1,627.20 (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 Washington*.

Table D-16: The Elder Economic Security Standard Index for Jefferson County, 2010
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)	\$385	\$661	\$1,046	\$385	\$661	\$1,046
Food	\$232	\$232	\$232	\$425	\$425	\$425
Transportation	\$235	\$235	\$235	\$367	\$367	\$367
Health Care (Good Health)	\$430	\$430	\$430	\$860	\$860	\$860
Miscellaneous	\$256	\$256	\$256	\$407	\$407	\$407
Elder Index Per Month	\$1,538	\$1,814	\$2,199	\$2,444	\$2,720	\$3,105
Elder Index Per Year	\$18,456	\$21,768	\$26,388	\$29,328	\$32,640	\$37,260

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2010 (DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2010	\$8,088	\$12,132
Average County Social Security Benefit 2010	\$14,228	\$23,150

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
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)	\$8,856	\$28,334	\$31,646	\$36,266	\$39,206	\$42,518	\$47,138
Medium (16 hrs)	\$23,504	\$42,982	\$46,294	\$50,914	\$53,854	\$57,166	\$61,786
High w/ADC (36 hrs)	\$38,640	\$58,118	\$61,430	\$66,050	\$68,990	\$72,302	\$76,922
High w/o ADC (36 hrs)	\$48,624	\$68,102	\$71,414	\$76,034	\$78,974	\$82,286	\$86,906

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), \$85.20 should be added to the monthly totals (\$71 for out-of-pocket medical costs and \$14.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,022.40 (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 Washington*.

Table D-17: The Elder Economic Security Standard Index for King County, 2010
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)	\$600	\$876	\$1,617	\$600	\$876	\$1,617
Food	\$232	\$232	\$232	\$425	\$425	\$425
Transportation	\$197	\$197	\$197	\$309	\$309	\$309
Health Care (Good Health)	\$356	\$356	\$356	\$712	\$712	\$712
Miscellaneous	\$277	\$277	\$277	\$409	\$409	\$409
Elder Index Per Month	\$1,662	\$1,938	\$2,679	\$2,455	\$2,731	\$3,472
Elder Index Per Year	\$19,944	\$23,256	\$32,148	\$29,460	\$32,772	\$41,664

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2010 (DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2010	\$8,088	\$12,132
Average County Social Security Benefit 2010	\$15,417	\$25,085

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
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)	\$8,856	\$30,802	\$34,114	\$43,006	\$40,318	\$43,630	\$52,522
Medium (16 hrs)	\$23,504	\$45,450	\$48,762	\$57,654	\$54,966	\$58,278	\$67,170
High w/ADC (36 hrs)	\$38,640	\$60,586	\$63,898	\$72,790	\$70,102	\$73,414	\$82,306
High w/o ADC (36 hrs)	\$48,624	\$70,570	\$73,882	\$82,774	\$80,086	\$83,398	\$92,290

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), \$166.80 should be added to the monthly totals (\$139 for out-of-pocket medical costs and \$27.80 for miscellaneous costs) resulting in an annual increase in costs of \$2,001.60 (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 Washington*.

Table D-18: The Elder Economic Security Standard Index for Kitsap County, 2010
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)	\$492	\$726	\$1,175	\$492	\$726	\$1,175
Food	\$232	\$232	\$232	\$425	\$425	\$425
Transportation	\$230	\$230	\$230	\$360	\$360	\$360
Health Care (Good Health)	\$430	\$430	\$430	\$860	\$860	\$860
Miscellaneous	\$277	\$277	\$277	\$427	\$427	\$427
Elder Index Per Month	\$1,661	\$1,895	\$2,344	\$2,564	\$2,798	\$3,247
Elder Index Per Year	\$19,932	\$22,740	\$28,128	\$30,768	\$33,576	\$38,964

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2010 (DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2010	\$8,088	\$12,132
Average County Social Security Benefit 2010	\$13,129	\$21,361

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
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)	\$8,856	\$29,810	\$32,618	\$38,006	\$40,646	\$43,454	\$48,842
Medium (16 hrs)	\$23,504	\$44,458	\$47,266	\$52,654	\$55,294	\$58,102	\$63,490
High w/ADC (36 hrs)	\$38,640	\$59,594	\$62,402	\$67,790	\$70,430	\$73,238	\$78,626
High w/o ADC (36 hrs)	\$48,624	\$69,578	\$72,386	\$77,774	\$80,414	\$83,222	\$88,610

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), \$85.20 should be added to the monthly totals (\$71 for out-of-pocket medical costs and \$14.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,022.40 (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 Washington*.

Table D-19: The Elder Economic Security Standard Index for Kittitas County, 2010
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)	\$335	\$562	\$1,020	\$335	\$562	\$1,020
Food	\$232	\$232	\$232	\$425	\$425	\$425
Transportation	\$235	\$235	\$235	\$367	\$367	\$367
Health Care (Good Health)	\$430	\$430	\$430	\$860	\$860	\$860
Miscellaneous	\$246	\$246	\$246	\$397	\$397	\$397
Elder Index Per Month	\$1,478	\$1,705	\$2,163	\$2,384	\$2,611	\$3,069
Elder Index Per Year	\$17,736	\$20,460	\$25,956	\$28,608	\$31,332	\$36,828

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2010 (DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2010	\$8,088	\$12,132
Average County Social Security Benefit 2010	\$14,321	\$23,300

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
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)	\$8,856	\$27,614	\$30,338	\$35,834	\$38,486	\$41,210	\$46,706
Medium (16 hrs)	\$23,504	\$42,262	\$44,986	\$50,482	\$53,134	\$55,858	\$61,354
High w/ADC (36 hrs)	\$38,640	\$57,398	\$60,122	\$65,618	\$68,270	\$70,994	\$76,490
High w/o ADC (36 hrs)	\$48,624	\$67,382	\$70,106	\$75,602	\$78,254	\$80,978	\$86,474

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), \$85.20 should be added to the monthly totals (\$71 for out-of-pocket medical costs and \$14.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,022.40 (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 Washington*.

Table D-20: The Elder Economic Security Standard Index for Klickitat County, 2010
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)	\$342	\$566	\$1,094	\$342	\$566	\$1,094
Food	\$232	\$232	\$232	\$425	\$425	\$425
Transportation	\$235	\$235	\$235	\$367	\$367	\$367
Health Care (Good Health)	\$430	\$430	\$430	\$860	\$860	\$860
Miscellaneous	\$248	\$248	\$248	\$399	\$399	\$399
Elder Index Per Month	\$1,487	\$1,711	\$2,239	\$2,393	\$2,617	\$3,145
Elder Index Per Year	\$17,844	\$20,532	\$26,868	\$28,716	\$31,404	\$37,740

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2010 (DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2010	\$8,088	\$12,132
Average County Social Security Benefit 2010	\$13,853	\$22,540

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
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)	\$8,856	\$27,722	\$30,410	\$36,746	\$38,594	\$41,282	\$47,618
Medium (16 hrs)	\$23,504	\$42,370	\$45,058	\$51,394	\$53,242	\$55,930	\$62,266
High w/ADC (36 hrs)	\$38,640	\$57,506	\$60,194	\$66,530	\$68,378	\$71,066	\$77,402
High w/o ADC (36 hrs)	\$48,624	\$67,490	\$70,178	\$76,514	\$78,362	\$81,050	\$87,386

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), \$85.20 should be added to the monthly totals (\$71 for out-of-pocket medical costs and \$14.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,022.40 (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 Washington*.

Table D-21: The Elder Economic Security Standard Index for Lewis County, 2010
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)	\$341	\$595	\$983	\$341	\$595	\$983
Food	\$232	\$232	\$232	\$425	\$425	\$425
Transportation	\$235	\$235	\$235	\$367	\$367	\$367
Health Care (Good Health)	\$324	\$324	\$324	\$648	\$648	\$648
Miscellaneous	\$226	\$226	\$226	\$356	\$356	\$356
Elder Index Per Month	\$1,358	\$1,612	\$2,000	\$2,137	\$2,391	\$2,779
Elder Index Per Year	\$16,296	\$19,344	\$24,000	\$25,644	\$28,692	\$33,348

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2010 (DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2010	\$8,088	\$12,132
Average County Social Security Benefit 2010	\$14,063	\$22,881

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
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)	\$8,856	\$27,413	\$30,461	\$35,117	\$36,761	\$39,809	\$44,465
Medium (16 hrs)	\$23,504	\$42,061	\$45,109	\$49,765	\$51,409	\$54,457	\$59,113
High w/ADC (36 hrs)	\$38,640	\$57,197	\$60,245	\$64,901	\$66,545	\$69,593	\$74,249
High w/o ADC (36 hrs)	\$48,624	\$67,181	\$70,229	\$74,885	\$76,529	\$79,577	\$84,233

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), \$188.40 should be added to the monthly totals (\$157 for out-of-pocket medical costs and \$31.40 for miscellaneous costs) resulting in an annual increase in costs of \$2,260.80 (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 Washington*.

Table D-22: The Elder Economic Security Standard Index for Lincoln County, 2010
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)	\$289	\$493	\$927	\$289	\$493	\$927
Food	\$232	\$232	\$232	\$425	\$425	\$425
Transportation	\$235	\$235	\$235	\$367	\$367	\$367
Health Care (Good Health)	\$430	\$430	\$430	\$860	\$860	\$860
Miscellaneous	\$237	\$237	\$237	\$388	\$388	\$388
Elder Index Per Month	\$1,423	\$1,627	\$2,061	\$2,329	\$2,533	\$2,967
Elder Index Per Year	\$17,076	\$19,524	\$24,732	\$27,948	\$30,396	\$35,604

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2010 (DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2010	\$8,088	\$12,132
Average County Social Security Benefit 2010	\$13,673	\$22,247

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
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)	\$8,856	\$26,954	\$29,402	\$34,610	\$37,826	\$40,274	\$45,482
Medium (16 hrs)	\$23,504	\$41,602	\$44,050	\$49,258	\$52,474	\$54,922	\$60,130
High w/ADC (36 hrs)	\$38,640	\$56,738	\$59,186	\$64,394	\$67,610	\$70,058	\$75,266
High w/o ADC (36 hrs)	\$48,624	\$66,722	\$69,170	\$74,378	\$77,594	\$80,042	\$85,250

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), \$85.20 should be added to the monthly totals (\$71 for out-of-pocket medical costs and \$14.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,022.40 (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 Washington*.

Table D-23: The Elder Economic Security Standard Index for Mason County, 2010
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)	\$385	\$616	\$1,046	\$385	\$616	\$1,046
Food	\$232	\$232	\$232	\$425	\$425	\$425
Transportation	\$235	\$235	\$235	\$367	\$367	\$367
Health Care (Good Health)	\$392	\$392	\$392	\$784	\$784	\$784
Miscellaneous	\$249	\$249	\$249	\$392	\$392	\$392
Elder Index Per Month	\$1,493	\$1,724	\$2,154	\$2,353	\$2,584	\$3,014
Elder Index Per Year	\$17,916	\$20,688	\$25,848	\$28,236	\$31,008	\$36,168

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2010 (DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2010	\$8,088	\$12,132
Average County Social Security Benefit 2010	\$13,940	\$22,681

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
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)	\$8,856	\$28,500	\$31,272	\$36,432	\$38,820	\$41,592	\$46,752
Medium (16 hrs)	\$23,504	\$43,148	\$45,920	\$51,080	\$53,468	\$56,240	\$61,400
High w/ADC (36 hrs)	\$38,640	\$58,284	\$61,056	\$66,216	\$68,604	\$71,376	\$76,536
High w/o ADC (36 hrs)	\$48,624	\$68,268	\$71,040	\$76,200	\$78,588	\$81,360	\$86,520

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), \$144 should be added to the monthly totals (\$120 for out-of-pocket medical costs and \$24 for miscellaneous costs) resulting in an annual increase in costs of \$1,728 (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 Washington*.

Table D-24: The Elder Economic Security Standard Index for Okanogan County, 2010
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)	\$335	\$562	\$1,020	\$335	\$562	\$1,020
Food	\$232	\$232	\$232	\$425	\$425	\$425
Transportation	\$235	\$235	\$235	\$367	\$367	\$367
Health Care (Good Health)	\$430	\$430	\$430	\$860	\$860	\$860
Miscellaneous	\$246	\$246	\$246	\$397	\$397	\$397
Elder Index Per Month	\$1,478	\$1,705	\$2,163	\$2,384	\$2,611	\$3,069
Elder Index Per Year	\$17,736	\$20,460	\$25,956	\$28,608	\$31,332	\$36,828

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2010 (DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2010	\$8,088	\$12,132
Average County Social Security Benefit 2010	\$12,957	\$21,082

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
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)	\$8,856	\$27,614	\$30,338	\$35,834	\$38,486	\$41,210	\$46,706
Medium (16 hrs)	\$23,504	\$42,262	\$44,986	\$50,482	\$53,134	\$55,858	\$61,354
High w/ADC (36 hrs)	\$38,640	\$57,398	\$60,122	\$65,618	\$68,270	\$70,994	\$76,490
High w/o ADC (36 hrs)	\$48,624	\$67,382	\$70,106	\$75,602	\$78,254	\$80,978	\$86,474

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), \$85.20 should be added to the monthly totals (\$71 for out-of-pocket medical costs and \$14.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,022.40 (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 Washington*.

Table D-25: The Elder Economic Security Standard Index for Pacific County, 2010
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)	\$341	\$492	\$983	\$341	\$492	\$983
Food	\$232	\$232	\$232	\$425	\$425	\$425
Transportation	\$235	\$235	\$235	\$367	\$367	\$367
Health Care (Good Health)	\$430	\$430	\$430	\$860	\$860	\$860
Miscellaneous	\$248	\$248	\$248	\$399	\$399	\$399
Elder Index Per Month	\$1,486	\$1,637	\$2,128	\$2,392	\$2,543	\$3,034
Elder Index Per Year	\$17,832	\$19,644	\$25,536	\$28,704	\$30,516	\$36,408

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2010 (DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2010	\$8,088	\$12,132
Average County Social Security Benefit 2010	\$13,892	\$22,602

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
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)	\$8,856	\$27,710	\$29,522	\$35,414	\$38,582	\$40,394	\$46,286
Medium (16 hrs)	\$23,504	\$42,358	\$44,170	\$50,062	\$53,230	\$55,042	\$60,934
High w/ADC (36 hrs)	\$38,640	\$57,494	\$59,306	\$65,198	\$68,366	\$70,178	\$76,070
High w/o ADC (36 hrs)	\$48,624	\$67,478	\$69,290	\$75,182	\$78,350	\$80,162	\$86,054

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), \$85.20 should be added to the monthly totals (\$71 for out-of-pocket medical costs and \$14.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,022.40 (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 Washington*.

Table D-26: The Elder Economic Security Standard Index for Pend Oreille County, 2010
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)	\$289	\$493	\$927	\$289	\$493	\$927
Food	\$232	\$232	\$232	\$425	\$425	\$425
Transportation	\$235	\$235	\$235	\$367	\$367	\$367
Health Care (Good Health)	\$430	\$430	\$430	\$860	\$860	\$860
Miscellaneous	\$237	\$237	\$237	\$388	\$388	\$388
Elder Index Per Month	\$1,423	\$1,627	\$2,061	\$2,329	\$2,533	\$2,967
Elder Index Per Year	\$17,076	\$19,524	\$24,732	\$27,948	\$30,396	\$35,604

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2010 (DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2010	\$8,088	\$12,132
Average County Social Security Benefit 2010	\$13,332	\$21,691

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
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)	\$8,856	\$26,954	\$29,402	\$34,610	\$37,826	\$40,274	\$45,482
Medium (16 hrs)	\$23,504	\$41,602	\$44,050	\$49,258	\$52,474	\$54,922	\$60,130
High w/ADC (36 hrs)	\$38,640	\$56,738	\$59,186	\$64,394	\$67,610	\$70,058	\$75,266
High w/o ADC (36 hrs)	\$48,624	\$66,722	\$69,170	\$74,378	\$77,594	\$80,042	\$85,250

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), \$85.20 should be added to the monthly totals (\$71 for out-of-pocket medical costs and \$14.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,022.40 (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 Washington*.

Table D-27: The Elder Economic Security Standard Index for Pierce County, 2010
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)	\$490	\$776	\$1,402	\$490	\$776	\$1,402
Food	\$232	\$232	\$232	\$425	\$425	\$425
Transportation	\$197	\$197	\$197	\$309	\$309	\$309
Health Care (Good Health)	\$396	\$396	\$396	\$792	\$792	\$792
Miscellaneous	\$263	\$263	\$263	\$403	\$403	\$403
Elder Index Per Month	\$1,578	\$1,864	\$2,490	\$2,419	\$2,705	\$3,331
Elder Index Per Year	\$18,936	\$22,368	\$29,880	\$29,028	\$32,460	\$39,972

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2010 (DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2010	\$8,088	\$12,132
Average County Social Security Benefit 2010	\$14,439	\$23,494

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
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)	\$8,856	\$30,168	\$33,600	\$41,112	\$40,260	\$43,692	\$51,204
Medium (16 hrs)	\$23,504	\$44,816	\$48,248	\$55,760	\$54,908	\$58,340	\$65,852
High w/ADC (36 hrs)	\$38,640	\$59,952	\$63,384	\$70,896	\$70,044	\$73,476	\$80,988
High w/o ADC (36 hrs)	\$48,624	\$69,936	\$73,368	\$80,880	\$80,028	\$83,460	\$90,972

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), \$198 should be added to the monthly totals (\$165 for out-of-pocket medical costs and \$33 for miscellaneous costs) resulting in an annual increase in costs of \$2,376 (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 Washington*.

Table D-28: The Elder Economic Security Standard Index for San Juan County, 2010
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)	\$469	\$709	\$1,397	\$469	\$709	\$1,397
Food	\$232	\$232	\$232	\$425	\$425	\$425
Transportation	\$235	\$235	\$235	\$367	\$367	\$367
Health Care (Good Health)	\$430	\$430	\$430	\$860	\$860	\$860
Miscellaneous	\$273	\$273	\$273	\$424	\$424	\$424
Elder Index Per Month	\$1,639	\$1,879	\$2,567	\$2,545	\$2,785	\$3,473
Elder Index Per Year	\$19,668	\$22,548	\$30,804	\$30,540	\$33,420	\$41,676

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2010 (DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2010	\$8,088	\$12,132
Average County Social Security Benefit 2010	\$14,618	\$23,785

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
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)	\$8,856	\$29,546	\$32,426	\$40,682	\$40,418	\$43,298	\$51,554
Medium (16 hrs)	\$23,504	\$44,194	\$47,074	\$55,330	\$55,066	\$57,946	\$66,202
High w/ADC (36 hrs)	\$38,640	\$59,330	\$62,210	\$70,466	\$70,202	\$73,082	\$81,338
High w/o ADC (36 hrs)	\$48,624	\$69,314	\$72,194	\$80,450	\$80,186	\$83,066	\$91,322

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), \$85.20 should be added to the monthly totals (\$71 for out-of-pocket medical costs and \$14.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,022.40 (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 Washington*.

Table D-29: The Elder Economic Security Standard Index for Skagit County, 2010
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)	\$469	\$730	\$1,397	\$469	\$730	\$1,397
Food	\$232	\$232	\$232	\$425	\$425	\$425
Transportation	\$230	\$230	\$230	\$360	\$360	\$360
Health Care (Good Health)	\$303	\$303	\$303	\$606	\$606	\$606
Miscellaneous	\$247	\$247	\$247	\$372	\$372	\$372
Elder Index Per Month	\$1,481	\$1,742	\$2,409	\$2,232	\$2,493	\$3,160
Elder Index Per Year	\$17,772	\$20,904	\$28,908	\$26,784	\$29,916	\$37,920

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2010 (DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2010	\$8,088	\$12,132
Average County Social Security Benefit 2010	\$14,389	\$23,412

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
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)	\$8,856	\$28,313	\$31,445	\$39,449	\$37,325	\$40,457	\$48,461
Medium (16 hrs)	\$23,504	\$42,961	\$46,093	\$54,097	\$51,973	\$55,105	\$63,109
High w/ADC (36 hrs)	\$38,640	\$58,097	\$61,229	\$69,233	\$67,109	\$70,241	\$78,245
High w/o ADC (36 hrs)	\$48,624	\$68,081	\$71,213	\$79,217	\$77,093	\$80,225	\$88,229

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), \$140.40 should be added to the monthly totals (\$117 for out-of-pocket medical costs and \$23.40 for miscellaneous costs) resulting in an annual increase in costs of \$1,684.80 (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 Washington*.

Table D-30: The Elder Economic Security Standard Index for Skamania County, 2010
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)	\$342	\$625	\$1,094	\$342	\$625	\$1,094
Food	\$232	\$232	\$232	\$425	\$425	\$425
Transportation	\$212	\$212	\$212	\$331	\$331	\$331
Health Care (Good Health)	\$430	\$430	\$430	\$860	\$860	\$860
Miscellaneous	\$243	\$243	\$243	\$392	\$392	\$392
Elder Index Per Month	\$1,459	\$1,742	\$2,211	\$2,350	\$2,633	\$3,102
Elder Index Per Year	\$17,508	\$20,904	\$26,532	\$28,200	\$31,596	\$37,224

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2010 (DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2010	\$8,088	\$12,132
Average County Social Security Benefit 2010	\$13,973	\$22,734

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
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)	\$8,856	\$27,386	\$30,782	\$36,410	\$38,078	\$41,474	\$47,102
Medium (16 hrs)	\$23,504	\$42,034	\$45,430	\$51,058	\$52,726	\$56,122	\$61,750
High w/ADC (36 hrs)	\$38,640	\$57,170	\$60,566	\$66,194	\$67,862	\$71,258	\$76,886
High w/o ADC (36 hrs)	\$48,624	\$67,154	\$70,550	\$76,178	\$77,846	\$81,242	\$86,870

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), \$85.20 should be added to the monthly totals (\$71 for out-of-pocket medical costs and \$14.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,022.40 (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 Washington*.

Table D-31: The Elder Economic Security Standard Index for Snohomish County, 2010
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)	\$539	\$885	\$1,574	\$539	\$885	\$1,574
Food	\$232	\$232	\$232	\$425	\$425	\$425
Transportation*	\$197	\$197	\$197	\$309	\$309	\$309
Health Care (Good Health)	\$299	\$299	\$299	\$598	\$598	\$598
Miscellaneous	\$253	\$253	\$253	\$374	\$374	\$374
Elder Index Per Month	\$1,520	\$1,866	\$2,555	\$2,245	\$2,591	\$3,280
Elder Index Per Year	\$18,240	\$22,392	\$30,660	\$26,940	\$31,092	\$39,360

* Transportation Cost with Public Transportation: Elder person \$44.50, Elder couple \$89.

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2010 (DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2010	\$8,088	\$12,132
Average County Social Security Benefit 2010	\$14,890	\$24,227

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
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)	\$8,856	\$29,040	\$33,192	\$41,460	\$37,740	\$41,892	\$50,160
Medium (16 hrs)	\$23,504	\$43,688	\$47,840	\$56,108	\$52,388	\$56,540	\$64,808
High w/ADC (36 hrs)	\$38,640	\$58,824	\$62,976	\$71,244	\$67,524	\$71,676	\$79,944
High w/o ADC (36 hrs)	\$48,624	\$68,808	\$72,960	\$81,228	\$77,508	\$81,660	\$89,928

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), \$162 should be added to the monthly totals (\$135 for out-of-pocket medical costs and \$27 for miscellaneous costs) resulting in an annual increase in costs of \$1,944 (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 Washington*.

Table D-32: The Elder Economic Security Standard Index for Spokane County, 2010
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)	\$377	\$526	\$1,078	\$377	\$526	\$1,078
Food	\$232	\$232	\$232	\$425	\$425	\$425
Transportation	\$246	\$246	\$246	\$384	\$384	\$384
Health Care (Good Health)	\$258	\$258	\$258	\$516	\$516	\$516
Miscellaneous	\$223	\$223	\$223	\$340	\$340	\$340
Elder Index Per Month	\$1,336	\$1,485	\$2,037	\$2,042	\$2,191	\$2,743
Elder Index Per Year	\$16,032	\$17,820	\$24,444	\$24,504	\$26,292	\$32,916

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2010 (DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2010	\$8,088	\$12,132
Average County Social Security Benefit 2010	\$14,106	\$22,952

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
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)	\$8,856	\$26,688	\$28,476	\$35,100	\$35,160	\$36,948	\$43,572
Medium (16 hrs)	\$23,504	\$41,336	\$43,124	\$49,748	\$49,808	\$51,596	\$58,220
High w/ADC (36 hrs)	\$38,640	\$56,472	\$58,260	\$64,884	\$64,944	\$66,732	\$73,356
High w/o ADC (36 hrs)	\$48,624	\$66,456	\$68,244	\$74,868	\$74,928	\$76,716	\$83,340

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), \$150 should be added to the monthly totals (\$125 for out-of-pocket medical costs and \$25 for miscellaneous costs) resulting in an annual increase in costs of \$1,800 (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 Washington*.

Table D-33: The Elder Economic Security Standard Index for Stevens County, 2010
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)	\$289	\$499	\$927	\$289	\$499	\$927
Food	\$232	\$232	\$232	\$425	\$425	\$425
Transportation	\$235	\$235	\$235	\$367	\$367	\$367
Health Care (Good Health)	\$430	\$430	\$430	\$860	\$860	\$860
Miscellaneous	\$237	\$237	\$237	\$388	\$388	\$388
Elder Index Per Month	\$1,423	\$1,633	\$2,061	\$2,329	\$2,539	\$2,967
Elder Index Per Year	\$17,076	\$19,596	\$24,732	\$27,948	\$30,468	\$35,604

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2010 (DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2010	\$8,088	\$12,132
Average County Social Security Benefit 2010	\$13,325	\$21,680

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
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)	\$8,856	\$26,954	\$29,474	\$34,610	\$37,826	\$40,346	\$45,482
Medium (16 hrs)	\$23,504	\$41,602	\$44,122	\$49,258	\$52,474	\$54,994	\$60,130
High w/ADC (36 hrs)	\$38,640	\$56,738	\$59,258	\$64,394	\$67,610	\$70,130	\$75,266
High w/o ADC (36 hrs)	\$48,624	\$66,722	\$69,242	\$74,378	\$77,594	\$80,114	\$85,250

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), \$85.20 should be added to the monthly totals (\$71 for out-of-pocket medical costs and \$14.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,022.40 (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 Washington*.

Table D-34: The Elder Economic Security Standard Index for Thurston County, 2010
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)	\$484	\$684	\$1,179	\$484	\$684	\$1,179
Food	\$232	\$232	\$232	\$425	\$425	\$425
Transportation	\$246	\$246	\$246	\$384	\$384	\$384
Health Care (Good Health)	\$356	\$356	\$356	\$712	\$712	\$712
Miscellaneous	\$264	\$264	\$264	\$401	\$401	\$401
Elder Index Per Month	\$1,582	\$1,782	\$2,277	\$2,406	\$2,606	\$3,101
Elder Index Per Year	\$18,984	\$21,384	\$27,324	\$28,872	\$31,272	\$37,212

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2010 (DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2010	\$8,088	\$12,132
Average County Social Security Benefit 2010	\$14,589	\$23,737

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
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)	\$8,856	\$29,842	\$32,242	\$38,182	\$39,730	\$42,130	\$48,070
Medium (16 hrs)	\$23,504	\$44,490	\$46,890	\$52,830	\$54,378	\$56,778	\$62,718
High w/ADC (36 hrs)	\$38,640	\$59,626	\$62,026	\$67,966	\$69,514	\$71,914	\$77,854
High w/o ADC (36 hrs)	\$48,624	\$69,610	\$72,010	\$77,950	\$79,498	\$81,898	\$87,838

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), \$166.80 should be added to the monthly totals (\$139 for out-of-pocket medical costs and \$27.80 for miscellaneous costs) resulting in an annual increase in costs of \$2,001.60 (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 Washington*.

Table D-35: The Elder Economic Security Standard Index for Wahkiakum County, 2010
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)	\$342	\$576	\$1,094	\$342	\$576	\$1,094
Food	\$232	\$232	\$232	\$425	\$425	\$425
Transportation	\$235	\$235	\$235	\$367	\$367	\$367
Health Care (Good Health)	\$378	\$378	\$378	\$756	\$756	\$756
Miscellaneous	\$237	\$237	\$237	\$378	\$378	\$378
Elder Index Per Month	\$1,424	\$1,658	\$2,176	\$2,268	\$2,502	\$3,020
Elder Index Per Year	\$17,088	\$19,896	\$26,112	\$27,216	\$30,024	\$36,240

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2010 (DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2010	\$8,088	\$12,132
Average County Social Security Benefit 2010	\$14,272	\$23,222

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
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)	\$8,856	\$27,931	\$30,739	\$36,955	\$38,059	\$40,867	\$47,083
Medium (16 hrs)	\$23,504	\$42,579	\$45,387	\$51,603	\$52,707	\$55,515	\$61,731
High w/ADC (36 hrs)	\$38,640	\$57,715	\$60,523	\$66,739	\$67,843	\$70,651	\$76,867
High w/o ADC (36 hrs)	\$48,624	\$67,699	\$70,507	\$76,723	\$77,827	\$80,635	\$86,851

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), \$165.60 should be added to the monthly totals (\$138 for out-of-pocket medical costs and \$27.60 for miscellaneous costs) resulting in an annual increase in costs of \$1,987.20 (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 Washington*.

Table D-36: The Elder Economic Security Standard Index for Walla Walla County, 2010
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	\$502	\$926	\$365	\$502	\$926
Food	\$232	\$232	\$232	\$425	\$425	\$425
Transportation	\$235	\$235	\$235	\$367	\$367	\$367
Health Care (Good Health)	\$430	\$430	\$430	\$860	\$860	\$860
Miscellaneous	\$252	\$252	\$252	\$403	\$403	\$403
Elder Index Per Month	\$1,514	\$1,651	\$2,075	\$2,420	\$2,557	\$2,981
Elder Index Per Year	\$18,168	\$19,812	\$24,900	\$29,040	\$30,684	\$35,772

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2010 (DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2010	\$8,088	\$12,132
Average County Social Security Benefit 2010	\$13,739	\$22,354

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
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)	\$8,856	\$28,046	\$29,690	\$34,778	\$38,918	\$40,562	\$45,650
Medium (16 hrs)	\$23,504	\$42,694	\$44,338	\$49,426	\$53,566	\$55,210	\$60,298
High w/ADC (36 hrs)	\$38,640	\$57,830	\$59,474	\$64,562	\$68,702	\$70,346	\$75,434
High w/o ADC (36 hrs)	\$48,624	\$67,814	\$69,458	\$74,546	\$78,686	\$80,330	\$85,418

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), \$85.20 should be added to the monthly totals (\$71 for out-of-pocket medical costs and \$14.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,022.40 (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 Washington*.

Table D-37: The Elder Economic Security Standard Index for Whatcom County, 2010
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)	\$451	\$649	\$1,332	\$451	\$649	\$1,332
Food	\$232	\$232	\$232	\$425	\$425	\$425
Transportation	\$230	\$230	\$230	\$360	\$360	\$360
Health Care (Good Health)	\$303	\$303	\$303	\$606	\$606	\$606
Miscellaneous	\$243	\$243	\$243	\$368	\$368	\$368
Elder Index Per Month	\$1,459	\$1,657	\$2,340	\$2,210	\$2,408	\$3,091
Elder Index Per Year	\$17,508	\$19,884	\$28,080	\$26,520	\$28,896	\$37,092

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2010 (DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2010	\$8,088	\$12,132
Average County Social Security Benefit 2010	\$14,212	\$23,123

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
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)	\$8,856	\$28,049	\$30,425	\$38,621	\$37,061	\$39,437	\$47,633
Medium (16 hrs)	\$23,504	\$42,697	\$45,073	\$53,269	\$51,709	\$54,085	\$62,281
High w/ADC (36 hrs)	\$38,640	\$57,833	\$60,209	\$68,405	\$66,845	\$69,221	\$77,417
High w/o ADC (36 hrs)	\$48,624	\$67,817	\$70,193	\$78,389	\$76,829	\$79,205	\$87,401

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), \$140.40 should be added to the monthly totals (\$117 for out-of-pocket medical costs and \$23.40 for miscellaneous costs) resulting in an annual increase in costs of \$1,684.80 (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 Washington*.

Table D-38: The Elder Economic Security Standard Index for Whitman County, 2010
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	\$513	\$926	\$365	\$513	\$926
Food	\$232	\$232	\$232	\$425	\$425	\$425
Transportation	\$235	\$235	\$235	\$367	\$367	\$367
Health Care (Good Health)	\$430	\$430	\$430	\$860	\$860	\$860
Miscellaneous	\$252	\$252	\$252	\$403	\$403	\$403
Elder Index Per Month	\$1,514	\$1,662	\$2,075	\$2,420	\$2,568	\$2,981
Elder Index Per Year	\$18,168	\$19,944	\$24,900	\$29,040	\$30,816	\$35,772

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2010 (DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2010	\$8,088	\$12,132
Average County Social Security Benefit 2010	\$14,701	\$23,919

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
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)	\$8,856	\$28,046	\$29,822	\$34,778	\$38,918	\$40,694	\$45,650
Medium (16 hrs)	\$23,504	\$42,694	\$44,470	\$49,426	\$53,566	\$55,342	\$60,298
High w/ADC (36 hrs)	\$38,640	\$57,830	\$59,606	\$64,562	\$68,702	\$70,478	\$75,434
High w/o ADC (36 hrs)	\$48,624	\$67,814	\$69,590	\$74,546	\$78,686	\$80,462	\$85,418

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), \$85.20 should be added to the monthly totals (\$71 for out-of-pocket medical costs and \$14.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,022.40 (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 Washington*.

Table D-39: The Elder Economic Security Standard Index for Yakima County, 2010
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)	\$363	\$580	\$1,110	\$363	\$580	\$1,110
Food	\$232	\$232	\$232	\$425	\$425	\$425
Transportation	\$230	\$230	\$230	\$360	\$360	\$360
Health Care (Good Health)	\$430	\$430	\$430	\$860	\$860	\$860
Miscellaneous	\$251	\$251	\$251	\$402	\$402	\$402
Elder Index Per Month	\$1,506	\$1,723	\$2,253	\$2,410	\$2,627	\$3,157
Elder Index Per Year	\$18,072	\$20,676	\$27,036	\$28,920	\$31,524	\$37,884

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2010 (DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2010	\$8,088	\$12,132
Average County Social Security Benefit 2010	\$13,304	\$21,646

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
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)	\$8,856	\$27,950	\$30,554	\$36,914	\$38,798	\$41,402	\$47,762
Medium (16 hrs)	\$23,504	\$42,598	\$45,202	\$51,562	\$53,446	\$56,050	\$62,410
High w/ADC (36 hrs)	\$38,640	\$57,734	\$60,338	\$66,698	\$68,582	\$71,186	\$77,546
High w/o ADC (36 hrs)	\$48,624	\$67,718	\$70,322	\$76,682	\$78,566	\$81,170	\$87,530

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), \$85.20 should be added to the monthly totals (\$71 for out-of-pocket medical costs and \$14.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,022.40 (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 Washington*.

Table D-40: The Elder Economic Security Standard Index for Seattle City, 2010
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)	\$605	\$876	\$1,786	\$605	\$876	\$1,786
Food	\$232	\$232	\$232	\$425	\$425	\$425
Transportation	\$197	\$197	\$197	\$309	\$309	\$309
Health Care (Good Health)	\$356	\$356	\$356	\$712	\$712	\$712
Miscellaneous	\$278	\$278	\$278	\$410	\$410	\$410
Elder Index Per Month	\$1,668	\$1,939	\$2,849	\$2,461	\$2,732	\$3,642
Elder Index Per Year	\$20,016	\$23,268	\$34,188	\$29,532	\$32,784	\$43,704

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2010 (DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2010	\$8,088	\$12,132
Average County Social Security Benefit 2010	\$15,417	\$25,085

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
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)	\$8,856	\$30,874	\$34,126	\$45,046	\$40,390	\$43,642	\$54,562
Medium (16 hrs)	\$23,504	\$45,522	\$48,774	\$59,694	\$55,038	\$58,290	\$69,210
High w/ADC (36 hrs)	\$38,640	\$60,658	\$63,910	\$74,830	\$70,174	\$73,426	\$84,346
High w/o ADC (36 hrs)	\$48,624	\$70,642	\$73,894	\$84,814	\$80,158	\$83,410	\$94,330

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), \$166.80 should be added to the monthly totals (\$139 for out-of-pocket medical costs and \$27.80 for miscellaneous costs) resulting in an annual increase in costs of \$2,001.60 (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 Washington*.

Table D-41: The Elder Economic Security Standard Index for Balance of King County, 2010

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)	\$597	\$876	\$1,585	\$597	\$876	\$1,585
Food	\$232	\$232	\$232	\$425	\$425	\$425
Transportation	\$197	\$197	\$197	\$309	\$309	\$309
Health Care (Good Health)	\$356	\$356	\$356	\$712	\$712	\$712
Miscellaneous	\$276	\$276	\$276	\$409	\$409	\$409
Elder Index Per Month	\$1,658	\$1,937	\$2,646	\$2,452	\$2,731	\$3,440
Elder Index Per Year	\$19,896	\$23,244	\$31,752	\$29,424	\$32,772	\$41,280

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2010 (DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2010	\$8,088	\$12,132
Average County Social Security Benefit 2010	\$15,417	\$25,085

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
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)	\$8,856	\$30,754	\$34,102	\$42,610	\$40,282	\$43,630	\$52,138
Medium (16 hrs)	\$23,504	\$45,402	\$48,750	\$57,258	\$54,930	\$58,278	\$66,786
High w/ADC (36 hrs)	\$38,640	\$60,538	\$63,886	\$72,394	\$70,066	\$73,414	\$81,922
High w/o ADC (36 hrs)	\$48,624	\$70,522	\$73,870	\$82,378	\$80,050	\$83,398	\$91,906

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), \$166.80 should be added to the monthly totals (\$139 for out-of-pocket medical costs and \$27.80 for miscellaneous costs) resulting in an annual increase in costs of \$2,001.60 (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 Washington*.

Appendix E: Wider Opportunities for Women



Wider Opportunities for Women

Founded in 1964, Wider Opportunities for Women (WOW) has helped girls, women and their families achieve economic security through a series of innovative training and education projects. For more than 45 years, WOW has helped women learn to earn, with programs emphasizing literacy, technical and nontraditional skills, the welfare-to-work transition, career development, and retirement security. WOW opened the first employment resource center for women in the United States, played a leadership role in establishing the concept of 'nontraditional' occupations for women, piloted contextual education for women, and advocated for the passage and implementation of key federal policies to increase educational, training, and employment opportunities for women. WOW's work is grounded in the experience of its local project in Washington, D.C. and that of its partners across the country.

WOW is recognized nationally for its skills training models, technical assistance, and advocacy for women workers. WOW leads the National Women's Workforce Network which is comprised of organizations committed to increasing women and girls access to well-paid work, the Family Economic Security (FES) Project, and the Elder Economic Security Initiative™. For the last several years, a major part of WOW's work has been its Family Economic Security (FES) Project, through which WOW put tools in the hands of community organizations, public agencies, and policy makers to address the needs of low-income families. Through this project, WOW has helped to reframe the national debate on social policies and programs from one that focuses on poverty to one that focuses on what it takes families to make ends meet. WOW partners with key state organizations to develop and implement this project. Today, WOW has partners in 40 states and the District of Columbia. In turn, these partners form or participate in statewide coalitions organized around the concept of self-sufficiency. These programs focus on a range of issues including employment, aging, welfare, tax policy, child advocacy, and women's issues; more than 2,000 organizations are part of this network.

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Appendix F: The Gerontology Institute



Gerontology Institute
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www.geront.umb.edu

THE GERONTOLOGY INSTITUTE

John W. McCormack Graduate School of Policy Studies
University of Massachusetts Boston

The Gerontology Institute addresses social and economic issues associated with population aging. The Institute conducts research, analyzes policy issues, and engages in public education. It also encourages the participation of older people in aging services and policy development. In its work with local, state, national, and international organizations, the Institute has five priorities: 1) productive aging, that is, opportunities for older people to play useful social roles; 2) health care for the elderly; 3) long-term care for the elderly; 4) economic security for older adults; and 5) social and demographic research on aging. The Institute pays particular attention to the special needs of low-income and minority elderly.

The Gerontology Institute was created in 1984 by the Massachusetts Legislature. In 2003, the Gerontology Institute became a founding member of the John W. McCormack Graduate School of Policy Studies at the University of Massachusetts Boston. The School brings together two Institutes and several policy-oriented graduate programs to advance their shared educational and public service missions.

Programs housed at the Gerontology Institute include the Pension Action Center, the Social Demography Program, and the Elder Economic Security Standard Project. The Elder Economic Security Standard Project, launched by Ellen A. Bruce and Laura Henze Russell, has developed a reality-based benchmark of elder living costs.

The Institute furthers the University's educational programs in Gerontology. One of these is a multidisciplinary Ph.D. program in Gerontology. Through the Institute, doctoral students have the opportunity to gain experience in research and policy analysis. Another program is a Master of Science in Gerontology that focuses on management issues for working professionals who are looking to upgrade their skills or to advance in new directions within the field.

The Institute also supports undergraduate programs in Gerontology. Foremost among these is the Frank J. Manning Certificate Program in Gerontology, which prepares students for roles in aging services. In addition, the Institute sponsors the Osher Lifelong Learning Institute, (OLLI), a non-credit educational program for adult learners ages 50+.

The Institute publishes the *Journal of Aging & Social Policy*, a scholarly, peer-reviewed quarterly journal with an international perspective. You can obtain information about recent Institute activities by visiting the Gerontology Institute's web pages: www.geront.umb.edu or email gerontology@umb.edu.



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