

The Elder Economic Security Initiative™ Program: The Elder Economic Security Standard™ Index for Minnesota



January 2009



The Minnesota Women's Consortium

The Minnesota Women's Consortium is the only one of its kind in the country. As a statewide collaboration of 160+ member organizations, the Consortium serves as a resource center to enhance equality and justice for women and children.

Since 1981, Minnesota women have come to the Consortium with concerns and proposed solutions. The Consortium has supported and helped many vital organizations that work toward heightened awareness on women's issues, sound public policy, and ultimately, full equality for women. For more information about the Minnesota Women's Consortium please visit <http://www.mnwomen.org>.

The Minnesota Women's Consortium is grateful for the assistance of its key partners in the Minnesota Elder Economic Security Initiative (MinnEESI): the Minnesota Legislative Office on the Economic Status of Women; Minnesota Community Action Partnership; Transform 2010 and the Office of Economic Opportunity in the Minnesota Department of Human Services; and the Center on Aging at the University of Minnesota. While all partners provided valuable assistance in gathering the information for this project, the conclusions in this document are the sole responsibility of the authors at the Gerontology Institute of the University of Massachusetts Boston and Wider Opportunities for Women. To learn more about MinnEESI key partners please visit the websites below.

MinnEESI Key Partners

Minnesota Community Action Partnership: <http://www.mncaa.org>

Minnesota Department of Human Services: Office of Economic Opportunity: <http://www.dhs.state.mn.us/cfs/oeo>

Minnesota Department of Human Services: Transform 2010: <http://www.dhs.state.mn.us>

Office on the Economic Status of Women: <http://www.oesw.leg.mn/>

University of Minnesota Center on Aging: <http://www.hpm.umn.edu/coa/>



The Gerontology Institute—University of Massachusetts Boston

The Gerontology Institute, John W. McCormack Graduate School of Policy Studies, University of Massachusetts Boston addresses social and economic issues associated with population aging. The Institute conducts applied 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 40 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 Self-Sufficiency (FESS) Project. Through FESS, 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 FESS, 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.

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

and
Wider Opportunities for Women

The Atlantic Philanthropies

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

The multi-year national Elder Economic Security Initiative (the 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 to a total of twenty states, including **Minnesota, Connecticut, New Jersey, and Michigan**, 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 (the 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 older 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 has 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. Valued assistance was provided by Jillian Knox and Lauren Martin. 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.

Foreword from The Minnesota Women's Consortium

Minnesota is on the brink of a population shift. 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.

Our aging population will certainly present a challenge to the government entities charged with providing services that fit their needs. However, an unprecedented number of aging Minnesotans and their families will face challenges of their own, the greatest of those being the age-old conundrum of how best to live out their lives at home, with dignity.

There is no one answer to that question. As our population ages, older adults and their families must come to terms with the choice that best fits their needs. Unfortunately, by the time elder adults and their families are ready to make that decision their choices are often limited by financial concerns. Though more and more adults want to stay in their own home, many cannot afford to do so. At the same time, their incomes or assets are often too high to qualify for programs and initiatives that might meet their needs.

Further, we must recognize that aging issues are women's issues. Women often earn a smaller income, are absent from the workforce for a period of time or are more likely to work part-time, save less for retirement, and outlive men, and thus deal with issues of aging alone. Social Security and many other institutions do not recognize the value of women's work, particularly as unpaid caregivers and low-paid health care professionals. Therefore women are a majority of the aging population in poverty by any measure, and much attention is needed to their special concerns.

The Minnesota Elder Economic Security Initiative™

The Minnesota Elder Economic Security Initiative (MinnEESI) is designed to examine what elder adults and elder couples need in order to age in place with dignity. The centerpiece of this program is the Elder Economic Security Standard Index™ (the Elder Index) and a complementary policy brief entitled *Elders Living on the Edge: When Basic Needs Exceed Income in Minnesota*. Drawing from the data of the Elder Index, the narrative and tables of the policy brief show not only the cost of living in the home, but provide policy recommendations that the aging community can undertake to improve the lives of seniors.

The Minnesota Women's Consortium is pleased to partner with Wider Opportunities for Women (WOW), Department of Human Services Transform 2010, Department of Human Services Office of Economic Opportunity, Minnesota Community Action Partnerships, Office on the Economic Security of Women and the University of Minnesota Center on Aging to bring these publications to Minnesota.

How to Use the Elder Index and the Policy Brief:

The Elder Index and the policy brief 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. If you are a single elder or elder couple (or one of their family members), you can use the Elder Index and the policy brief to see what kind of policy might benefit you. If you don't have enough to make ends meet, there are some income supports available that might bridge the gap separating you from economic security.

Policymakers, Legislators, and Advocates: As the policy brief shows, it is almost impossible for an elder to survive on the average Social Security payment in Minnesota. However, Social Security is the only source of income for one out of five retired elders. The Elder Index and policy brief can show the real cost of being secure, and help determine what policies are most appropriate in bringing elders closer to their goal of aging in their homes.

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 the policy brief can help you determine what you would need to live in economic security and what policy changes may make this possible.

What is Minnesota Doing for the Aging Population?

In Minnesota, as in all states, it is actually less expensive to provide care to elders in their own homes than to provide care through nursing homes. In recognition of this reality, Minnesota is working to rebalance the services it provides towards the goal of allowing more elders to receive home and community-based care. While Minnesota still has a long way to go (and this brief includes policy recommendations to help achieve this goal), Minnesota provides a wealth of services to help elders age successfully.

The creation of the Elder Index and the policy brief included the involvement of a group of capable advisors who generously shared their time and expertise in the field. As the Elder Index and the policy brief are used throughout the State of Minnesota, we look forward to continuing to work with advocates, communities, employers, and policymakers at all levels and branches of government on behalf of elder Minnesotans.

For more information the Minnesota Elder Economic Security Initiative or to obtain a copy of the accompanying policy brief, *Elders Living on the Edge: When Basic Needs Exceed Income in Minnesota*, please visit the Minnesota Women's Consortium website at www.mnwomen.org, call the Consortium office at 651-228-0338, or write Marie Nelson, MinnEESI project coordinator, at eesi@mnwomen.org.

Organizations and Individuals that Participated in MinnEESI Efforts:

AARP	Lutheran Social Service Financial Counseling
Accountability Minnesota	Mary Browning
Aging Services of Minnesota	Metropolitan Area Agency on Aging
Anoka County Community Action Program, Inc.	Minnesota Association of Area Agencies on Aging
Care Providers of Minnesota	Minnesota Board on Aging
DARTS	Minnesota Senior Federation
Department of Employment and Economic Security	Older Women's League of Minnesota
Elderberry Institute	Olmstead Community Action Program
ElderCare Rights Alliance	Senator Linda Berglin
Experience Works, Inc.	University of Minnesota
Jobs Now Coalition	Vital Aging Network
Legal Services Advocacy Project	Women's Initiative of Self Empowerment, Inc.

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The Elder Economic Security Standard™ Index for Minnesota

Executive Summary

The Minnesota Women's Consortium recognizes that many Minnesota 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 strain to be prepared for the present, but 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.

In an effort to address these issues, The Minnesota Women's Consortium has joined 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 ("the Elder Index"). The Elder Index for Minnesota was tabulated using the WOW – University of Massachusetts Boston Gerontology Institute (GI) national methodology. The Elder Index measures the living expense costs for older adults in today's economy. The Elder Index helps us answer key questions: What is an adequate income for older adults in Minnesota 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 boomers who encounter issues related to care, living options, and economic realities for their aging parent(s). It can also inform boomers' own planning over time. The Elder Economic Security Initiative puts into action strategies to meet realistic income needs in today's economy that respect the autonomy goals of older adults.

A Framework for Measuring Economic Security for Elders

The Elder Economic Security Standard Index ("the 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, pension, retirement savings, and other sources) to cover

basic and necessary living expenses. The Elder Index is based on the idea that seniors should be able to meet their expenses without income-eligible public support, such as Food Stamps, Medicaid, subsidized housing or property tax help. It demonstrates the interplay between Minnesota elders' living expenses and actual income. The Elder Index also illustrates how elders' living expenses increase when their life circumstances change.

This report presents the Elder Index for Minnesota to benchmark basic living expense costs for elder households. It illustrates how expenses vary both by specific Minnesota 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 Minnesota

1. For single elders in good health, the statewide Minnesota Elder Index is \$16,767 (for homeowners without a mortgage) or \$19,090 (for renters). This represents the living expense costs (housing, health care, transportation, food and miscellaneous) for elders age 65+ in Minnesota. The Elder Index is much higher than other commonly used income benchmarks.

- The federal poverty guideline, which is a formula measuring income inadequacy that is based solely on food costs, is \$10,400 per year for an individual. This is only 62% of the statewide Elder Index for homeowners with no mortgage or 54% of the statewide Elder Index for renters.
- The average Social Security benefit for Minnesota elders is \$13,059 per year for an individual. This represents only 78% of the statewide Elder Index for homeowners with no mortgage or 68% of the statewide Elder Index for renters.

2. For elder couples in good health, the statewide Minnesota Elder Index is \$26,486 (for homeowners without a mortgage) or \$28,809 (for renters). This represents the living expense costs (housing, health care, transportation, food and miscellaneous) for couples including at least one elder age 65+ in Minnesota. The Elder Index is much higher than other commonly used income benchmarks.

- The federal poverty guideline is \$14,000 per year for elder couples. This is only 53% of the statewide Elder Index for homeowners with no mortgage or 49% of the statewide Elder Index for renters.
- The average Social Security benefit for Minnesota couples is estimated to be \$21,243 per year. This represents only 80% of the statewide Elder Index for homeowners with no mortgage or 74% of the statewide Elder Index for renters.

3. Low-income elders in Minnesota with income at the federal poverty level or with only an average or lower Social Security benefit but no additional resources, cannot meet their basic living expenses.

- Depending on the community in which they live and on their housing, health and other circumstances, elders living alone in Minnesota need between \$15,660 and \$21,334 per year to cover basic living expenses.
- Depending on the community in which they live and on their housing, health and other circumstances, elderly couples in Minnesota need between \$25,396 and \$30,873 to meet their basic household budgets.
- Social Security is the only source of income for one out of five seniors in Minnesota, the majority of whom are women.¹

4. Housing costs (mortgage or rent, taxes, utilities and insurance) put a heavy burden on some elder households, representing as much as 42% of their total expenses.

- The Elder Index reflects wide variation in housing costs depending on whether elders own or rent and by community. Elders still paying a mortgage or paying fair market rents have higher housing costs.

- The monthly costs for elder homeowners without a mortgage range from a low of \$307 per month in six counties (Becker, Beltrami, Clearwater, Hubbard, Lake of the Woods, and Mahnommen counties) to a high of \$521 per month in the city of Minneapolis.
- The monthly costs for elders paying fair market rent for a 1-bedroom apartment range from a low of \$395 per month in Houston County to a high of \$787 per month in Dakota County.

5. The Elder Index shows the significance of health care costs for Minnesota 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.²
- Elders in Minnesota who are in good health face combined health care costs (insurance premiums plus co-pays, deductibles, fees, and other out-of-pocket expenses) of \$288–\$322 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, ranging from \$576–\$644 per month.

6. Even some 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 Minnesota has expenses reduced by only 31–37% when a spouse dies yet his or her income mix of Social Security and/or pension income may decrease substantially.
- Elders often face a dramatic rise in health care expenses when their health declines. While adding supplemental health and prescription drug

¹ http://assets.aarp.org/rgcenter/econ/ss_facts_05_mn.pdf

² Co-pays, deductibles and fees are included, which vary according to elders' health status.

coverage to Medicare provides protection against unanticipated health care expenses, average out of pocket expenses rise \$121 a month for an individual in poor health.

7. 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.³

- 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 \$7,300 per year to living costs. Requiring a medium level of care adds \$19,500 and needing a high level of care adds \$35,000–\$44,000.

- Elders prefer home and community-based long-term care to skilled nursing home care, which is almost always much more expensive. National market surveys report an average annual rate \$44,000–\$53,000 for skilled nursing facility care in Minnesota.⁴

³ 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 elders.

⁴ Genworth Financial (2008). *2008 Cost of Care Survey*. Richmond, VA: Genworth Financial. http://www.genworth.com/content/genworth/www_genworth_com/web/us/en/products_we_offer/long_term_care_insurance/long_term_care_overview/what_is_the_cost_of_long_term_care.html.

Determining Economic Security for Minnesota Elders

I. Introduction

This report addresses income adequacy for Minnesota's older adults using the national WOW-GI National Elder Economic Security Standard Index ("the 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 U.S. Census Bureau's population estimates for 2007, 12% of Minnesota residents were 65 years or older, and 11% were between the ages of 55–64, poised to dramatically increase elders' numbers as the "baby boomers" age.⁵ The individual circumstances of Minnesota elders vary from the most fortunate, who are healthy and economically secure, to the least fortunate, who are poor, ill and/or disabled. Elders' situations vary greatly in terms of family support, neighborhood networks, and community and social connections. Minnesota 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.

Key Findings for Minnesota

1. For single elders in good health, the statewide Minnesota Elder Index is \$16,767 (for homeowners without a mortgage) or \$19,090 (for renters). This represents the living expense costs (housing, health care, transportation, food and miscellaneous) for elders age 65+ in Minnesota. The Elder Index is much higher than other commonly used income benchmarks.

- The federal poverty guideline, which is a formula measuring *income inadequacy* that is based solely on food costs, is \$10,400 per year for an individual. This is only 62% of the statewide Elder Index for homeowners with no mortgage or 54% of the statewide Elder Index for renters.
- The average Social Security benefit for Minnesota elders is \$13,059 per year for an individual. This represents only 78% of the statewide Elder Index for homeowners with no mortgage or 68% of the statewide Elder Index for renters.

2. For elder couples in good health, the statewide Minnesota Elder Index is \$26,486 (for homeowners without a mortgage) or \$28,809 (for renters). This represents the living expense costs (housing, health care, transportation, food and miscellaneous) for couples including at least one elder age 65+ in Minnesota. The Elder Index is much higher than other commonly used income benchmarks.

⁵ Source: Population Estimates program of the U.S. Census Bureau. See <http://www.census.gov/popest/datasets.html>

- The federal poverty guideline is \$14,000 per year for elder couples. This is only 53% of the statewide Elder Index for homeowners with no mortgage or 49% of the statewide Elder Index for renters.
- The average Social Security benefit for Minnesota couples is estimated to be \$21,243 per year. This represents only 80% of the Elder Index for homeowners with no mortgage or 74% of the Elder Index for renters.

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- Depending on the community in which they live and on their housing, health and other circumstances, elders living alone in Minnesota need between \$15,660 and \$21,334 per year to cover basic living expenses.
- Depending on the community in which they live and on their housing, health and other circumstances, elderly couples in Minnesota need between \$25,396 and \$30,873 to meet their basic household budgets.
- Social Security is the only source of income for one out of five seniors in Minnesota, the majority of whom are women.⁶

4. Housing costs (mortgage or rent, taxes, utilities and insurance) put a heavy burden on some elder households, representing as much as 42% of their total expenses.

- The Elder Index reflects wide variation in housing costs depending on whether elders own or rent and by community. Elders still paying a mortgage or paying fair market rents have higher housing costs.
- The monthly costs for elder homeowners without a mortgage range from a low of \$307 per month in six counties (Becker, Beltrami, Clearwater, Hubbard, Lake of the Woods, and Mahnommen counties) to a high of \$521 per month in the city of Minneapolis.
- The monthly costs for elders paying fair market rent for a 1-bedroom apartment range from a low of \$395 per month in Houston County to a high of \$787 per month in Dakota County.

5. The Elder Index shows the significance of health care costs for Minnesota 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.⁷
- Elders in Minnesota who are in good health face combined health care costs (insurance premiums plus co-pays, deductibles, fees, and other out-of-pocket expenses) of \$288–\$322 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, ranging from \$576–\$644 per month.

6. Even some 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 Minnesota has expenses reduced by only 31–37% when a spouse dies yet his or her income mix of Social Security and/or pension income may decrease substantially.
- Elders often face a dramatic 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 \$121 a month for an individual in poor health.

7. 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.⁸

- The need for home and community-based long-term care can double or even triple an elder’s expenses.

⁶ http://assets.aarp.org/rgcenter/econ/ss_facts_05_mn.pdf

⁷ Co-pays, deductibles and fees are included, which vary according to elders’ health status.

⁸ 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 elders.

Adding a low level of care for one person adds \$7,300 per year to living costs. Requiring a medium level of care adds \$19,500 and needing a high level of care adds \$35,000–\$44,000.

- Elders prefer home- and community-based long-term care to skilled nursing home care, which is almost always much more expensive. National market surveys report an average annual rate \$44,000–\$53,000 for skilled nursing facility care in Minnesota.⁹

Comparison to Other Benchmarks of Income

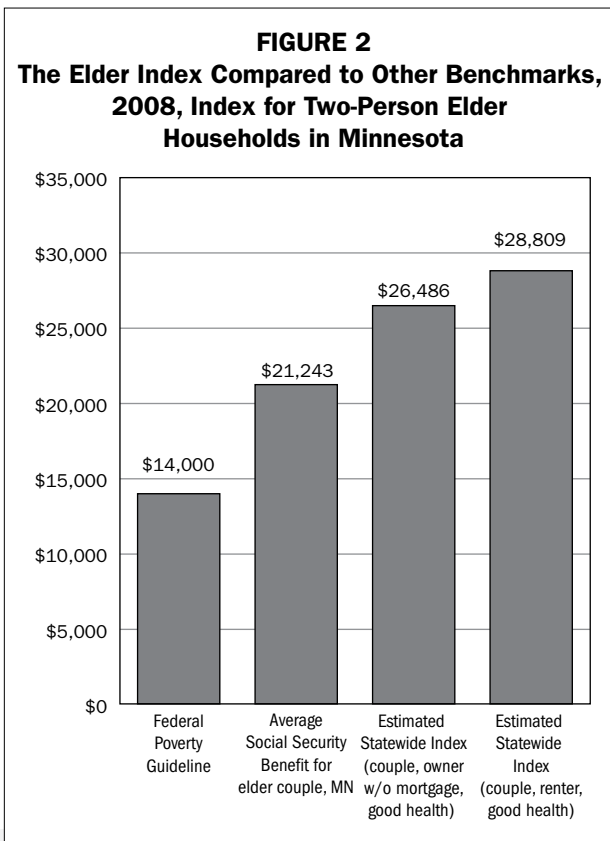
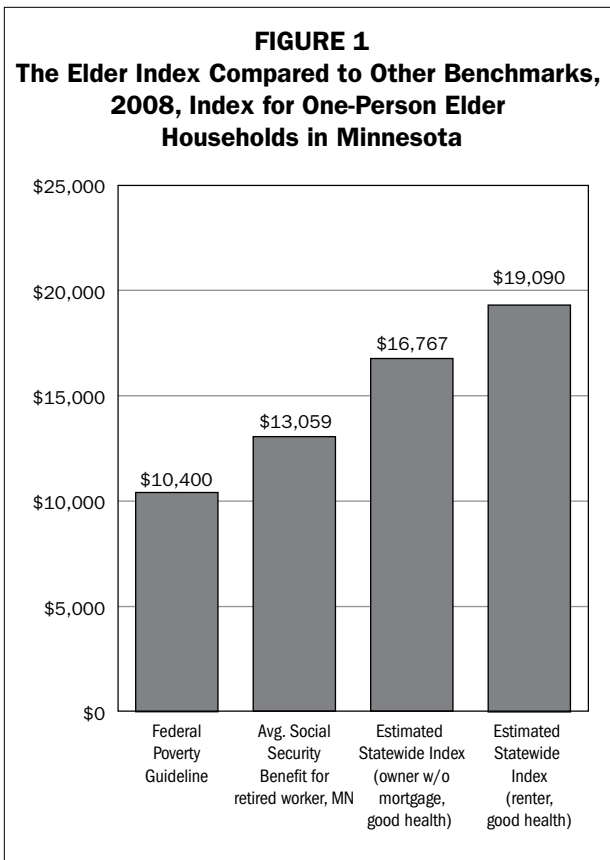
The following chart compares the Elder Index to other measures of income adequacy. **Figure 1**, below, compares the Elder Index for Minnesota one-person elder households with benchmarks such as the federal poverty guideline and average Social Security payment for elders 65 and older. The federal poverty 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.

Federal Poverty Guidelines: As illustrated in **Figure 1**, the average after-tax income required by an elder living alone in Minnesota is 61–84% higher than the official poverty guidelines. In 2008, under the federal poverty guidelines a single adult household is “poor” only if he or she has a monthly income of \$867 (\$10,400 per year) or less.

Average Social Security Payment: The average Social Security benefit in Minnesota in 2008, at \$1,088 per month (\$13,059 per year), is higher than the poverty guidelines, but well below the Elder Index for owners without a mortgage, and further below the Elder Index for elders paying market rate rents.

Federal Poverty Guidelines: As illustrated in **Figure 2**, the average after-tax income required by an elder couple in Minnesota is 1.9 to 2.1 times the official poverty guidelines. In 2008, under the federal poverty guidelines, a two-adult household is poor if it has a monthly income of \$1,167 (\$14,000 per year).

Average Social Security Payment: The estimated average Social Security benefit for an elder couple in Minnesota in 2008, at \$1,770 per month (\$21,243 per year), is below the Elder Index for homeowner couples without a mortgage, and further below the Elder Index for elder couples renting at market rates.



⁹ Genworth Financial (2008). *2008 Cost of Care Survey*. Richmond, VA: Genworth Financial. http://www.genworth.com/content/genworth/www_genworth_com/web/us/en/products_we_offer/long_term_care_insurance/long_term_care_overview/what_is_the_cost_of_long_term_care.html.

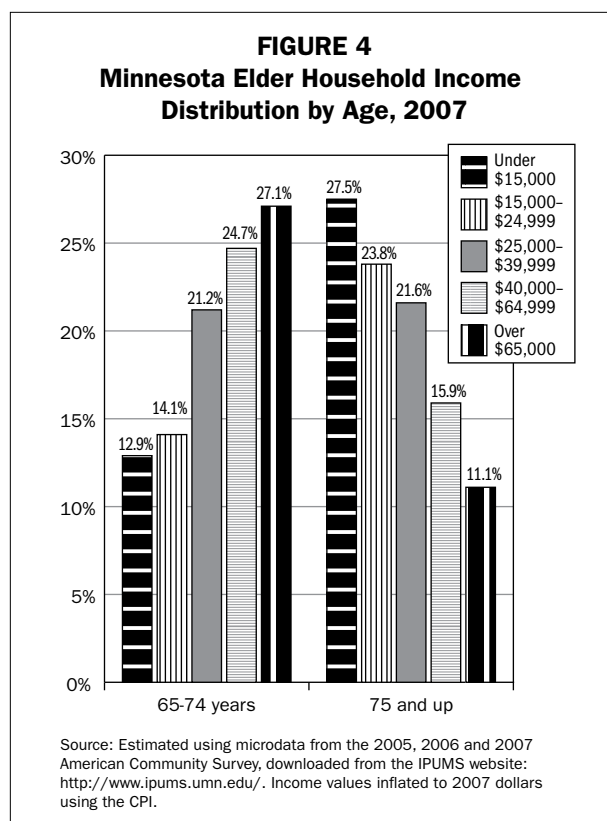
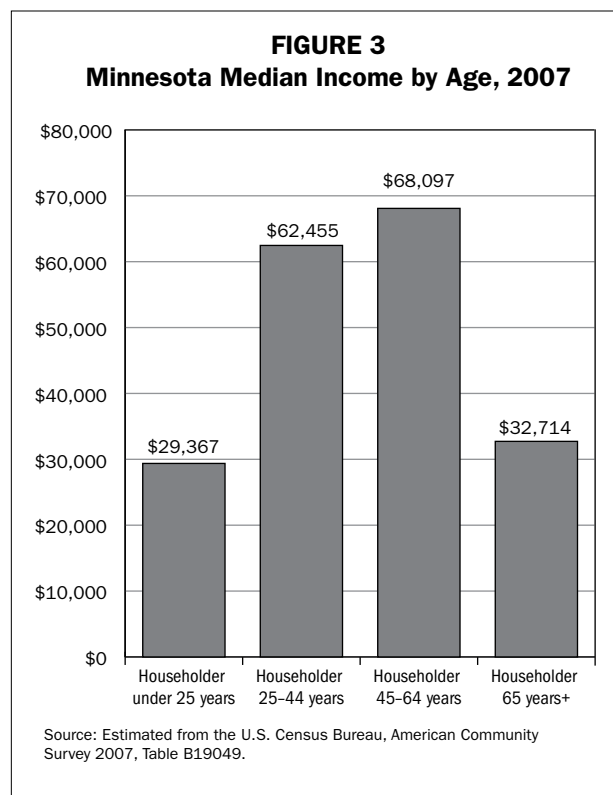
Income Trends of Minnesota's Older Adults

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 Minnesota, median household income for householders 65 years and over¹⁰, at \$32,714 in 2006, was less than one-half of the median household income of householders in their "peak earning" years of 45–64, \$68,097.¹¹

According to the federal poverty threshold and 2007 American Community Survey data, an estimated 8% of Minnesota's elders were considered "poor" in 2007, and even more Minnesota seniors were just above the poverty threshold. A full 19% were estimated to have incomes at or below 150% of the poverty threshold.¹² Poverty rates for older women are nearly twice as high as for older men, 10% (women) versus 5% (men). Moreover, poor older

households are disproportionately headed by women. In 2007, more than 60% of older households in Minnesota with incomes below the poverty level were headed by an older widowed or non-married woman.¹³ 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 2007, 13% of Minnesota households aged 65–74 had incomes under \$15,000; 27% had incomes under \$25,000. Of those 75 years and older, 28% had incomes under \$15,000; over half had incomes under \$25,000.¹⁴ The substantially lower income levels of households headed by people 75 and over are a reflection of less employment income in this age group, an erosion of asset base with age, and the fact that single women head a progressively larger share of older households due to their greater longevity as compared to men.



¹⁰ 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.

¹¹ With inflation, \$32,714 in 2007 represents \$34,357 in 2008.

¹² Calculated from Tables B17001 and B17024, 2007 American Community Survey. Available online: http://factfinder.census.gov/home/saff/main.html?_lang=en&_ts=ln. In 2007, the poverty threshold for an older individual living alone was \$9,944, and \$12,533 for an older couple. Older individuals living alone were below 150% of the threshold if they had income of less than \$14,816 annually; couples were below 150% of the threshold if they had income of less than \$18,800 annually. For 2007 thresholds, see <http://www.census.gov/hhes/www/poverty/threshld/thresh07.html>

¹³ Estimated using microdata from the 2007 American Community Survey.

¹⁴ With inflation, \$15,000 in 2007 represents \$16,031 in 2008 dollars, and \$25,000 in 2007 represents \$26,718 in 2008 dollars.

The Federal Poverty Threshold

The poverty thresholds are drawn from the original version of the federal poverty measure.¹⁵ The poverty thresholds were first calculated in the 1960's 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 U.S. 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, the poverty thresholds continue to be used as the basis to estimate the number of Americans living in poverty each year. Worsening the impact of relying on food costs alone, the U.S. Department of Agriculture calculations assume that older adults have lower caloric requirements than younger adults. As a result, the official U.S. 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.

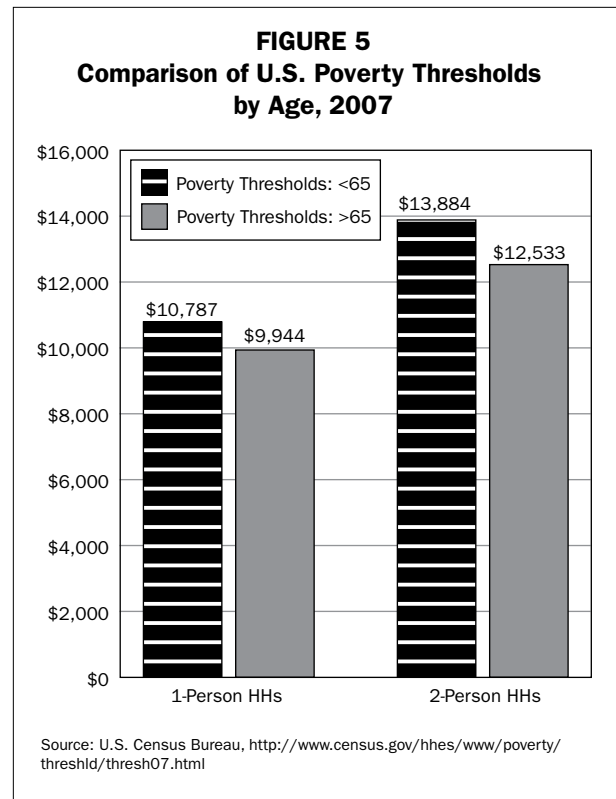
Figure 5 compares the US poverty thresholds by age for one- and two-person households. The poverty cutoff for elders living alone is \$843 per year less than the cutoff for younger adults, and the poverty cutoff for elder couples is \$1,351 less than the cutoff for younger couples.¹⁶

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 variations in regional living costs.¹⁷

¹⁵ The federal poverty thresholds were developed by Mollie Orshansky of the Social Security Administration in 1963–64 and are updated each year by the U.S. Census Bureau. For more information on the federal poverty measures, see <http://aspe.hhs.gov/poverty/06poverty.shtml>.

¹⁶ 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 2008 are \$10,400 for one-person households and \$14,000 for two-person households, and do not differ by age of household. They are the same in 48 states and adjusted for living costs only in Alaska and Hawaii.

¹⁷ For an analysis of problems with the federal poverty measures and information on a proposed alternative measure, see Constance F. Citro and Robert T. Michael, *Measuring Poverty: A New Approach* (Washington, DC: National Academy of Sciences, 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.



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.¹⁸ 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.

¹⁸ 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. As of 2008, she teaches at the School of Social Work, University of Washington. The Self-Sufficiency Standard undergirds the six strategies of the Family Economic Self-Sufficiency Project (FESS). The FESS 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 Minnesota Elder Economic Security Initiative (MinnEESI) for the Minnesota Elder Economic Security Standard Index convened by the Minnesota Women's Consortium, and from the Advisory Board for the national Elder Economic Security Initiative convened by Wider Opportunities for Women.¹⁹

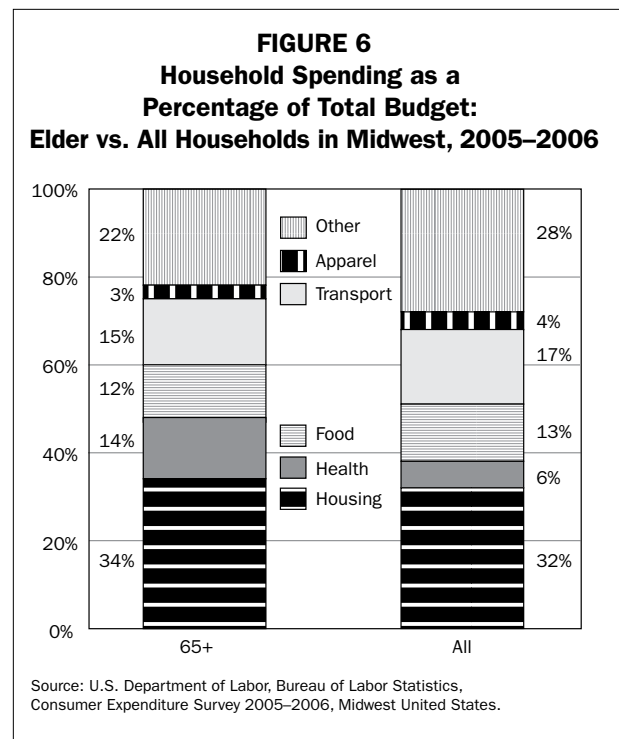
The Elder Index uses cost data from public federal and state sources that are comparable, geographically specific, easily accessible, and widely accepted. In areas where existing public data sources are not currently available, such as long-term care costs, the Elder Index uses a consistent methodology 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 ages 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;²⁰
- models costs for retired elders, who no longer have work-related expenses such as payroll taxes and commuting to work.

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 Midwest region as a whole, elder households spend about the same percentage of their budgets on housing and food as do all households, slightly less on transportation and apparel, but more than 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 Midwest (28%). Similar spending patterns for older households are reported in the Health and Retirement Survey (HRS).²¹



¹⁹ For more detailed information on the methodology and data sources used in calculating the Elder Standard, see the companion report, Laura Henze Russell, Ellen A. Bruce and Judith Conahan and Wider Opportunities for Women, *The WOW-GI National Elder Economic Security Standard: A Methodology for Determining Economic Security for Elders* (Washington, DC: Wider Opportunities for Women and Gerontology Institute at the University of Massachusetts Boston, 2006).

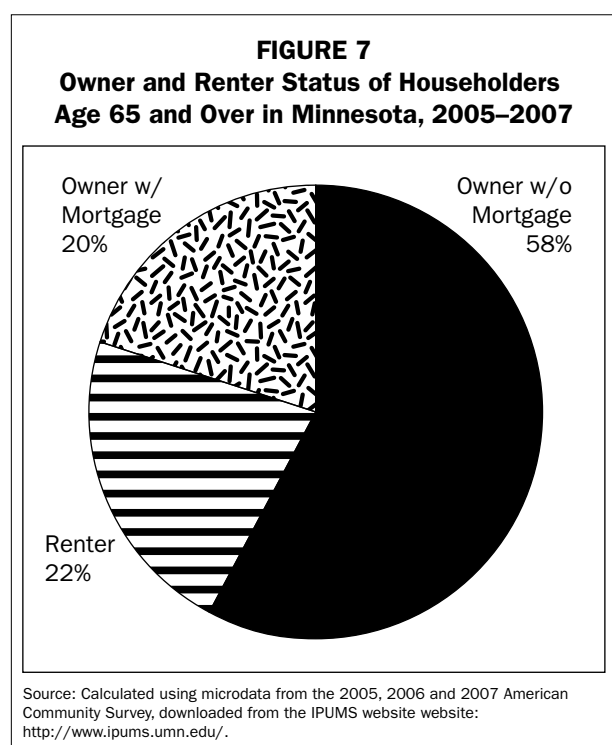
²⁰ An individual is eligible for Medicare if he or she (or his/her spouse) worked for at least 10 years in Medicare-covered employment, is 65 years or older, and is a citizen or permanent resident of the United States (see <http://www.medicare.gov/MedicareEligibility/Home.asp?dest=NAV/Home/GeneralEnrollment#TabTop>). Some individuals, such as recent immigrants, may never qualify for Social Security or Medicare.

²¹ Barbara Butrica et al. *Understanding Expenditure Patterns in Retirement* (Washington, DC: Urban Institute, 2005).

Introduction to Cost Components of the Elder Index

The basic cost components developed for the Elder Economic Security Standard Index are:

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 U.S. Census reported elder owner housing costs, and U.S. Department of Housing and Urban Development (HUD) Fair Market Rents. As illustrated in **Figure 7**, 58% of Minnesota seniors own their homes without a mortgage, 22% are renters, and 20% 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 2008 low cost food plan budgets for women and men.²²

Health Care – combines 2008 premium costs for full supplemental coverage to Medicare (both Part B and Medicare Advantage, including prescription medication coverage), and out of pocket costs (including co-pays,

deductibles and fees for uncovered expenses). Calculations are based on data retrieved from the Medicare Options Compare website (see <http://www.medicare.gov/MPPF/Include/DataSection/Questions/SearchOptions.asp>).

In calculating health care costs, we assume coverage through Medicare Advantage because in most of Minnesota's counties, enrollment rates for Medicare Advantage are higher than the national average. Statewide, about one-third of Minnesota's Medicare participants who are eligible for Medicare Advantage coverage are enrolled (see <http://www.cms.hhs.gov/MCRAAdvPartDENrolData/MASCPen/list.asp#TopOfPage>). In each county, total health care costs for a sampling of the Medicare Advantage plans available that included Rx coverage and were broadly available to individuals living in the community were averaged.

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. The expense cost adjustments for changes in health status are presented below.

CHART 1

Impact of Change in Health Status on Estimated Out of Pocket Health Care Expenses (increase or decrease from estimated expenses for Good Health)

Per Person:	Fair/ Poor	Excellent/ Very Good
Change in Cost Per Month	+\$121	-\$23
Change in Cost Per Year	+\$1,452	-\$276

Source: Calculates by the Gerontology Institute based on data from the Medicare Options Compare Website. See: <http://www.medicare.gov/MPPF/Include/DataSection/Questions/Welcome.asp>

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 (NHTS).²³

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

²² See Appendix A for source information. Although food expenses likely vary somewhat across geographic localities in Minnesota, data to adequately reflect this variability are not available.

²³ See Appendix A for source information. In communities with public transportation systems having high usage patterns, an additional track is reported assuming public transportation use. Minnesota has no communities with high rates of public transportation use so this option is not presented.

county for owners without a mortgage.²⁴ This amount is calculated separately for older individuals and older couples, and applied to each of the three housing scenarios.²⁵

See **Appendix A** for information on data sources and notes regarding adjustments to the methodology, which is detailed in *The WOW-GI National Elder Economic Security Standard: A Methodology to Determine Economic Security for Elders*.²⁶

The Elder Economic Security Standard Index is presented in Section I. Elders' living expenses in each of the above areas are added to determine household budgets for each of the respective scenarios for elder households. This gives a measure of the Elder Economic Security Standard 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 services 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 Index.

Taxes

Local property taxes are included in the housing cost component for homeowners, and Minnesota sales tax (6.5%) is included in the Miscellaneous category.²⁷

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 below the no-tax limits,²⁸ 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 Minnesota

The four components – housing, food, health care, and transportation, plus miscellaneous expenses – are added together to calculate the Elder Index for Minnesota counties. These costs vary according to household size (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 87 counties in Minnesota. Because of its large size, Hennepin County is divided into two areas: the City of Minneapolis and suburban Hennepin County.

Tables 1, 2, 3 and 4 on the following pages illustrate the Elder Index for four selected elder household scenarios in four areas across Minnesota: St. Louis County, Traverse County, City of Minneapolis and the balance of Hennepin County. In each area, those with the lowest living expenses are elders living alone who own their own home and are no longer paying a mortgage. Higher costs are for elder couples paying market rate rents. Because the majority of Minnesota seniors are homeowners without a mortgage (58%) and a disproportionate share of Minnesota low-income seniors are renters, the tables model these two sample housing options.

The Elder Indexes for all Minnesota counties are presented in **Appendix D**. The Appendix tables also include a track for elder homeowners still paying a mortgage, who face even higher costs than renters.

²⁴ See U.S. BLS Consumer Expenditure Survey (<http://www.bls.gov/cex/>), and Social Security Administration, *Expenditures of the Aged Chartbook*, May 2007.

²⁵ 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.

²⁶ Russell et al, *op. cit.*

²⁷ <http://www.house.leg.state.mn.us/hrd/issinfo/ssmns1tx.htm>

²⁸ 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 (<http://www.socialsecurity.gov/pubs/10035.html>).

TABLE 1
Elder Economic Security Standard Index for City of Minneapolis, 2008
Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)		Elder Couple (one or both age 65+)	
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/o Mortgage	Renter, One Bedroom
Housing (including utilities, taxes & insurance)	\$521	\$713	\$521	\$713
Food	\$234	\$234	\$430	\$430
Transportation	\$221	\$221	\$390	\$390
Health Care (Good Health)	\$297	\$297	\$594	\$594
Miscellaneous	\$255	\$255	\$387	\$387
Index — Total Expenses Per Month	\$1,527	\$1,720	\$2,322	\$2,515
Index — Total Expenses Per Year	\$18,327	\$20,638	\$27,865	\$30,176

Comparative Income Benchmarks	Elder Person (age 65+)		Elder Couple (one or both age 65+)	
Federal Poverty Guideline (2008 DHHS)	\$10,400	\$10,400	\$14,000	\$14,000
Average Social Security Benefit in the City of Minneapolis, 2008	\$14,192	\$14,192	\$23,085	\$23,085
Index as a Percent of Federal Poverty Guidelines	57%	50%	50%	46%
Average Social Security Benefit as a Percent of Index	77%	69%	83%	77%
Elders in the City of Minneapolis with incomes at the federal poverty level, or even if living on the average Social Security benefit in 2008, 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 <i>only</i> income for one-fifth of Minnesota elders.				

Source: see Appendix D

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

Per Person:	Fair/ Poor	Excellent/ Very Good
Change in Cost Per Month	+\$129	-\$26
Change in Cost Per Year	+\$1,548	-\$312

Source: Calculated by the Gerontology Institute based on data from the Medicare Options Compare website. See <http://www.medicare.gov/MPPF/Include/DataSection/Questions/Welcomes.asp>

**Annual Index Value for Elders in
Fair/Poor Health in City of Minneapolis, 2008**

Per Person:	Owner w/o Mortgage	Renter/ One Bedroom
Elder Person	\$20,184	\$22,495
Elder Couple	\$29,723	\$32,034

Source: see Appendix D.

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

Summary of Findings for City of Minneapolis

1. Elders in the City of Minneapolis at the poverty level or with the average Social Security benefit cannot make ends meet.

- The average Social Security benefit provides an elder living in the City of Minneapolis only 69–77% of the amount needed to cover basic expenses.
- In the City of Minneapolis, elders living alone on an income equivalent to the federal poverty guideline can cover only 50–57% of their basic living expenses.
- The average Social Security benefit provides an elder couple living in the City of Minneapolis only 77–83% of the amount needed to cover basic expenses.
- In the City of Minneapolis, elder couples living on an income equivalent to the federal poverty guideline can cover only 46–50% of their basic living expenses.

2. Elders *living alone* in the City of Minneapolis need \$18,327–\$20,638 to cover their basic annual living costs.

- Elders living alone in the City of Minneapolis who own their home without a mortgage need \$18,327 a year to cover their basic living expenses.
- If elders rent an apartment in Minneapolis, their basic living expenses increase to \$20,638.
- Elders still paying a mortgage face housing costs double those for homeowners without a mortgage.
- 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 the City of Minneapolis need \$27,865–\$30,176 to cover their basic annual living costs.

- Elder couples in Minneapolis who own their home without a mortgage need \$27,865 a year to cover their basic living expenses.
- If elder couples rent an apartment in Minneapolis, their basic living expenses increase to \$30,176.
- Elder couples still paying a mortgage face housing costs double those for homeowners without a mortgage.
- 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 Minneapolis has expenses reduced by only 32% when a spouse dies; \$20,638 from \$30,176, yet his or her income may decrease substantially based on the mix of Social Security and/or pension income.
- Elders in Minneapolis face combined health care costs of \$297 per month – more than they spend on food – to have protection against high medical and prescription drug costs.

TABLE 2
Elder Economic Security Standard Index for the Balance of Hennepin County, 2008
Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)		Elder Couple (one or both age 65+)	
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/o Mortgage	Renter, One Bedroom
Housing (including utilities, taxes & insurance)	\$504	\$713	\$504	\$713
Food	\$234	\$234	\$430	\$430
Transportation	\$221	\$221	\$390	\$390
Health Care (Good Health)	\$297	\$297	\$594	\$594
Miscellaneous	\$251	\$251	\$384	\$384
Index — Total Expenses Per Month	\$1,507	\$1,716	\$2,302	\$2,511
Index — Total Expenses Per Year	\$18,083	\$20,597	\$27,621	\$30,135

Comparative Income Benchmarks	Elder Person (age 65+)		Elder Couple (one or both age 65+)	
Federal Poverty Guideline (2008 DHHS)	\$10,400	\$10,400	\$14,000	\$14,000
Average Social Security Benefit for the Balance of Hennepin County, 2008	\$14,192	\$14,192	\$23,085	\$23,085
Index as a Percent of Federal Poverty Guidelines	58%	50%	51%	46%
Average Social Security Benefit as a Percent of Index	78%	69%	84%	77%
Elders in the balance of Hennepin County, with incomes at the federal poverty level, or even if living on the average Social Security benefit in 2008, cannot afford basic living expenses without public or private supports for housing and health care.				

Source: see Appendix D

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

Per Person:	Fair/ Poor	Excellent/ Very Good
Change in Cost Per Month	+\$129	-\$26
Change in Cost Per Year	+\$1,548	-\$312

Source: Calculated by the Gerontology Institute based on data from the Medicare Options Compare website. See <http://www.medicare.gov/MPPF/Include/DataSection/Questions/Welcome.asp>

**Annual Index Value for Elders in
Fair/Poor Health in the Balance of
Hennepin County, 2008**

Per Person:	Owner w/o Mortgage	Renter/ One Bedroom
Elder Person	\$19,940	\$22,455
Elder Couple	\$29,478	\$31,993

Source: see Appendix D.

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

Summary of Findings for the Balance of Hennepin County

1. Elders in the balance of Hennepin 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 in the balance of Hennepin County only 69–78% of the amount needed to cover basic expenses.
- In the balance of Hennepin County, elders living alone on an income equivalent to the federal poverty guideline can cover only 50–58% of their basic living expenses.
- The average Social Security benefit in the balance of Hennepin County provides a retired couple only 77–84% of the amount needed to cover basic expenses.
- In the balance of Hennepin County, elder couples living on an income equivalent to the federal poverty guideline can cover only 46–51% of their basic living expenses.

2. Elders *living alone* in the balance of Hennepin County need \$18,083–\$20,597 to cover their basic annual living costs.

- Elders living alone in the balance of Hennepin County who own their home without a mortgage need \$18,083 a year to cover their basic living expenses.
- If elders rent an apartment in the balance of Hennepin County, their basic living expenses increase to \$20,597.
- Elders still paying a mortgage face housing costs double those for homeowners without a mortgage.
- 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 the balance of Hennepin County need \$27,621–\$30,135 to cover their basic annual living costs.

- Elder couples in the balance of Hennepin County who own their home without a mortgage need \$27,621 a year to cover their basic living expenses.
- If elder couples rent an apartment in the balance of Hennepin County, their basic living expenses increase to \$30,135.
- Elder couples still paying a mortgage face housing costs double those for homeowners without a mortgage.
- 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 the balance of Hennepin County has expenses reduced by only 32% when a spouse dies; \$20,597 from \$30,135, yet his or her income may decrease substantially based on the mix of Social Security and/or pension income.
- Elders in the balance of Hennepin County face combined health care costs of \$297 per month — more than they spend on food — to have protection against high medical and prescription drug costs.

TABLE 3
Elder Economic Security Standard Index for St. Louis County, 2008
Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)		Elder Couple (one or both age 65+)	
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/o Mortgage	Renter, One Bedroom
Housing (including utilities, taxes & insurance)	\$334	\$483	\$334	\$483
Food	\$234	\$234	\$430	\$430
Transportation	\$251	\$251	\$442	\$442
Health Care (Good Health)	\$305	\$305	610	\$610
Miscellaneous	\$225	\$225	\$363	\$363
Index — Total Expenses Per Month	\$1,349	\$1,498	\$2,180	\$2,329
Index — Total Expenses Per Year	\$16,183	\$17,972	\$26,164	\$27,952

Comparative Income Benchmarks	Elder Person (age 65+)		Elder Couple (one or both age 65+)	
Federal Poverty Guideline (2008 DHHS)	\$10,400	\$10,400	\$14,000	\$14,000
Average Social Security Benefit in St Louis County, 2008	\$12,716	\$12,716	\$20,684	\$20,684
Index as a Percent of Federal Poverty Guidelines	64%	58%	54%	50%
Average Social Security Benefit as a Percent of Index	79%	71%	79%	74%
Elders in St. Louis County with incomes at the federal poverty level, or even if living on the average Social Security benefit in 2008, cannot afford living expenses without public or private supports for housing and health care.				

Source: see Appendix D

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

Per Person:	Fair/ Poor	Excellent/ Very Good
Change in Cost Per Month	+\$116	-\$21
Change in Cost Per Year	+\$1,392	-\$252

Source: Calculated by the Gerontology Institute based on data from the Medicare Options Compare website. See <http://www.medicare.gov/MPPF/Include/DataSection/Questions/Welcome.asp>

**Annual Index Value for Elders in
Fair/Poor Health in St. Louis County, 2008**

Per Person:	Owner w/o Mortgage	Renter/ One Bedroom
Elder Person	\$17,854	\$19,642
Elder Couple	\$27,834	\$29,622

Source: see Appendix D.

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

Summary of Findings for St. Louis County

1. Elders in St. Louis 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 in St. Louis County only 71–79% of the amount needed to cover basic expenses.
- In St. Louis County, elders living alone on an income equivalent to the federal poverty guideline can cover only 58–64% of their basic living expenses.
- The average Social Security benefit provides an elder couple living in St. Louis county only 74–79% of the amount needed to cover basic expenses.
- In St. Louis County, elder couples living on an income equivalent to the federal poverty guideline can cover only 50–54% of their basic living expenses.

2. Elders *living alone* in St. Louis County need \$16,183–\$17,972 to cover their basic annual living costs.

- Elders living alone in St. Louis County who own their home without a mortgage need \$16,183 a year to cover their basic living expenses.
- If elders rent an apartment in St. Louis County, their basic living expenses increase to \$17,972.
- Elders still paying a mortgage face housing costs double those for homeowners without a mortgage.
- 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 St. Louis County need \$26,164–\$27,952 to cover their basic annual living costs.

- Elder couples in St. Louis County who own their home without a mortgage need \$26,164 a year to cover their basic living expenses.
- If elder couples rent an apartment in St. Louis County, their basic living expenses increase to \$27,952.
- Elder couples still paying a mortgage face housing costs double those for homeowners without a mortgage.
- 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 St. Louis County has expenses reduced by only 36% when a spouse dies; \$17,972 from \$27,952, yet his or her income may decrease substantially based on the mix of Social Security and/or pension income.
- Elders in St. Louis County face combined health care costs of \$305 per month – more than they spend on food – to have protection against high medical and prescription drug costs.

TABLE 4
Elder Economic Security Standard Index for Traverse County, 2008
Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)		Elder Couple (one or both age 65+)	
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/o Mortgage	Renter, One Bedroom
Housing (including utilities, taxes & insurance)	\$317	\$438	\$317	\$438
Food	\$234	\$234	\$430	\$430
Transportation	\$251	\$251	\$442	\$442
Health Care (Good Health)	\$295	\$295	\$591	\$591
Miscellaneous	\$219	\$219	\$356	\$356
Index — Total Expenses Per Month	\$1,316	\$1,437	\$2,136	\$2,257
Index — Total Expenses Per Year	\$15,797	\$17,249	\$25,636	\$27,088

Comparative Income Benchmarks	Elder Person (age 65+)		Elder Couple (one or both age 65+)	
Federal Poverty Guideline (2008 DHHS)	\$10,400	\$10,400	\$14,000	\$14,000
Average Social Security Benefit in Traverse County, 2008	\$11,156	\$11,156	\$18,146	\$18,146
Index as a Percent of Federal Poverty Guidelines	66%	60%	55%	52%
Average Social Security Benefit as a Percent of Index	71%	65%	71%	67%
Elders in Traverse County with incomes at the federal poverty level, or even if living on the average Social Security benefit in 2008, cannot afford living expenses without public or private supports for housing and health care.				

Source: see Appendix D

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

Per Person:	Fair/ Poor	Excellent/ Very Good
Change in Cost Per Month	+\$126	-\$23
Change in Cost Per Year	+\$1,512	-\$276

Source: Calculated by the Gerontology Institute based on data from the Medicare Options Compare website. See <http://www.medicare.gov/MPPF/Include/DataSection/Questions/Welcome.asp>

**Annual Index Value for Elders in
Fair/Poor Health in Traverse County, 2008**

Per Person:	Owner w/o Mortgage	Renter/ One Bedroom
Elder Person	\$17,612	\$19,064
Elder Couple	\$27,450	\$28,902

Source: see Appendix D.

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

Summary of Findings for Traverse County

1. Elders in Traverse 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 in Traverse County only 65–71% of the amount needed to cover basic expenses.
- In Traverse County, elders living alone on an income equivalent to the federal poverty guideline can cover only 60–66% of their basic living expenses.
- The average Social Security benefit provides an elder couple living in Traverse County only 67–71% of the amount needed to cover basic expenses.
- In Traverse County, elder couples living on an income equivalent to the federal poverty guideline can cover only 52–55% of their basic living expenses.

2. Elders *living alone* in Traverse County need \$15,797–\$17,249 to cover their basic annual living costs.

- Elders living alone in Traverse County who own their home without a mortgage need \$15,797 a year to cover their basic living expenses.
- If elders rent an apartment in Traverse County, their basic living expenses increase to \$17,249.
- Elders still paying a mortgage face housing costs double those for homeowners without a mortgage.
- 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 Traverse County need \$25,636–\$27,088 to cover their basic annual living costs.

- Elder couples in Traverse County who own their home without a mortgage need \$25,636 a year to cover their basic living expenses.
- If elder couples rent an apartment in Traverse County, their basic living expenses increase to \$27,088.
- Elder couples still paying a mortgage face housing costs double those for homeowners without a mortgage.
- 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 Traverse County has expenses reduced by only 36% when a spouse dies; \$17,249 from \$27,088, yet his or her income may decrease substantially based on the mix of Social Security and/or pension income.
- Elders in Traverse County face combined health care costs of \$295 per month – more than they spend on food – to have protection against high medical and prescription drug costs.

IV. The Impact of Home and Community-Based Long-Term Care Services

Home and community-based long-term care is a continuum that can start with a few hours of care per week and can increase to 24/7 year-round care.²⁹ 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."³⁰ 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. Private rates are reported separately for the Twin Cities area and the rest of the state. The high package has two variations, one with Adult Day Care (ADC) and one without.

Table 5 illustrates the annual cost of home and community-based long-term care services for elders in Minnesota 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. Research has found 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.³¹ In Minnesota, only elders who are at-risk for institutional placement and who meet income and asset guidelines for Medical Assistance are eligible for the Elderly Waiver or the Alternative Care Waiver programs. The Alternative Care Waiver, however, provides for individuals with slightly higher income and asset limits.

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 in the marketplace.

Level of Need for Long-Term Care:	Low	Medium	High with Adult Day Care*	High without Adult Day Care
Hours Per Week	6	16	36	36
Public Rates: All of Minnesota	\$7,008	\$18,701	\$36,758	\$46,024
Private Rates: Twin Cities (11 Counties)	\$8,311	\$22,231	\$40,288	\$48,492
Private Rates: Balance of Minnesota	\$7,262	\$19,514	\$34,974	\$43,798

* 3 days at 6 hours/day = 18 hours/week in Adult Day Health Program (= 1/2 total hours)

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

Note: The Twin Cities rates apply to the following counties: Anoka, Carver, Chisago, Dakota, Hennepin, Isanti, Ramsey, Scott, Sherburne, Washington, and Wright

²⁹ At higher levels of need for care, the likelihood increases of receiving care in a nursing home.

³⁰ The authors acknowledge the work of Judith Conahan in developing the long-term care component of the methodology. See Russell, Bruce and Conahan (2006), *The WOW-GI National Elder Economic Security Standard: A Methodology to Determine Economic Security for Elders*.

³¹ Kemper, P., Komisar, H. & Alexih, L. (2006). Long-term care over an uncertain future: What can current retirees expect? *Inquiry*, 42, 335-350.

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 Economic Security Standard Index includes an add-on long-term care services package for elders who need such care, at three levels of care: low (6 hours per week), medium (16 hours per week), and high (36 hours per week). These represent points along the continuum of home care needs.

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 an adult day care program. The long-term care services package is illustrated in **Table 6**. For example, a “low” level of service use assumes 6 hours of care per week, all of which are in the form of homemaker services. A modest amount of case 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, half of which are in the form of homemaker services and half in the form of home health assistance. A higher level of case 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 Minnesota. **Table 7** presents public reimbursement and private pay rates for each element of the long-term care services package.³²

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 double the costs of all other items in the Elder Index, 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 Minnesota, the “low” home and community-based long-term care services package adds \$7,262 per year to living expenses for seniors living

outside the Twin Cities region. The “medium” home and community-based long-term care services package adds \$19,514 per year to living expenses. The “high” home and community-based long-term care services package with Adult Day Care adds \$34,974 per year to living expenses. The high home and community-based long-term care services package with all in-home care adds \$43,798 per year to living expenses. Home and community-based long-term care costs are slightly higher in the Twin Cities area.

Table 8 shows the impact of home and community-based long-term care costs on elders’ living expenses for four selected elder household scenarios in St. Louis County. **Figure 8** illustrates the impact of adding these costs for an elder renter in St. Louis County. The impact of long-term care costs on all of the elder household combinations for which the Elder Standard Index values are calculated 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 poorer health are likely to need long-term care.

Overview of Impact of Home and Community-Based Long-Term Care Findings for St. Louis County

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 four St. Louis County elder household scenarios described in this report, the Elder Standard Index ranges from \$17,854 to \$29,622 (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 — \$7,300 for “low” levels of care, \$19,500 for “medium” levels of care, and \$35,000–\$43,800 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 \$44,000 for skilled nursing facility care in Minnesota.³³

³² Public reimbursement rates are from Minnesota Department of Human Services, Aging and Adult Services Division: Elderly Waiver Program HCPC Service Rate Limits, 10/1/2007. Private pay rates are from the Genworth Financial 2008 Cost of Care Survey, and informal survey of Minnesota Adult Day Health Programs and geriatric care managers.

³³ Genworth Financial (2008). *2008 Cost of Care Survey*. Richmond, VA: Genworth Financial. http://www.genworth.com/content/genworth/www_genworth_com/web/us/en/products_we_offer/long_term_care_insurance/long_term_care_overview/what_is_the_cost_of_long_term_care.html.

TABLE 6
Minnesota 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	155	155
Distribution of Care Hours:				
Homemaker	100%	100%	33%	50%
Home Health Aide	not used	not used	17%	50%
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: *The WOW-GI National Elder Economic Security Standard: A Methodology to Determine Economic Security for Elders* (2006).

TABLE 7
Minnesota Elder Economic Security Standard Index Long-Term Care Services
Public and Private Pay Rates, 2008

	Public Reimbursement Rates*	Private Pay Rates**	Private Pay Rates**
	All of Minnesota	Twin Cities	Rest of Minnesota
Homemaker/Personal Care (per hour)	\$17.52	\$22.00	\$19.00
Home Health Aide (per hour)	\$30.40	\$26.00	\$25.00
Adult Day Health (ADH) (daily rate)*	\$42.86	\$67.00	\$49.00
ADH Transport (roundtrip rate)	\$28.36	\$20.00	\$20.00
Case Management (per hour)	\$97.00	\$90.00	\$80.00
Supplies (per month)***	\$124.00	\$124.00	\$124.00
Personal Emergency Response System (per month)****	\$35.00	\$35.00	\$35.00

Sources:

* Public homemaker, home health aide, case management and Adult Day Care and ADH transportation rates from MN Department of Human Services, Aging and Adult Services Division: Elderly Waiver Program HCPC Service Rate Limits, 10/1/2007.

** Private homemaker, home health aide, and adult day health rates from Genworth Financial 2008 Cost of Care Survey, Twin Cities Area, and Rest of State

** Private-pay rates for Geriatric Care Managers and ADH transportation from informal survey of providers by state partner staff.

***Supplies is incontinence supplies — 4.5/day, average market value

****PERS is medical alert system — LifeResponse USA (AARP Approved)

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 St. Louis County, Figure 8 illustrates the dramatic increase in annual expenses experienced when low (6 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 who purchases no long-term care services (with estimated annual expenses of \$19,642), annual expenses nearly triple if high levels of home-based care are required (to \$63,440).

TABLE 8
Elder Economic Security Standard Index for St. Louis County, 2008
Addition of Home- and Community-Based Long-Term Care Costs Per Year*

Expenses	Elder Person (age 65+)		Elder Couple (one or both age 65+)	
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/o Mortgage	Renter, One Bedroom
Index Per Year (assuming poor health)	\$17,854	\$19,642	\$27,834	\$29,622

Add Impact of Changes in Long-Term Care Status

Low Long-Term Care: 6 hrs/wk				
Cost Per Month \$605				
Cost Per Year	\$7,262	\$7,262	\$7,262	\$7,262
Index Per Year if LTC is needed	\$25,116	\$26,904	\$35,096	\$36,885

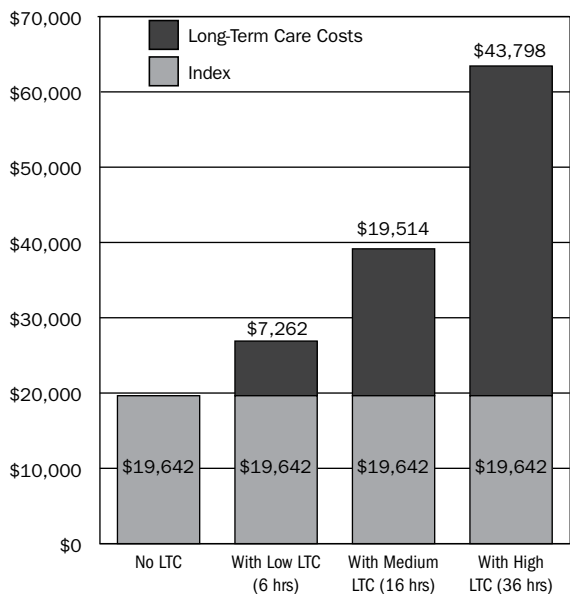
Medium Long-Term Care: 16 hrs/wk				
Cost Per Month \$1,626				
Cost Per Year	\$19,514	\$19,514	\$19,514	\$19,514
Index Per Year if LTC is needed	\$37,368	\$39,156	\$47,348	\$49,137

High Long-Term Care with Adult Day Health: 36 hrs/wk				
Cost Per Month \$2,915				
Cost Per Year	\$34,974	\$34,974	\$34,974	\$34,974
Index Per Year if LTC is needed	\$52,828	\$54,616	\$62,808	\$64,596

High Long-Term Care All In-Home Care: 36 hrs/wk				
Cost Per Month \$3,650				
Cost Per Year	\$43,798	\$43,798	\$43,798	\$43,798
Index Per Year if LTC is needed	\$61,651	\$63,440	\$71,632	\$73,420

* Elders needing home- and community-based long-term care 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.

FIGURE 8
Adding Home- and Community-Based Long-Term Care Costs (LTC) to the Elder Economic Security Standard Index for St. Louis County, 2008
Example of an Elder Renter



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 are totally dependent on the average Social Security payment in 2008, need housing and health care supports to make ends meet.

In communities across Minnesota, aging "boomers" and people 65 and older face rising costs of living. Boomers, for example, encounter issues related to care, living options, and economic realities for their aging parent(s). 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 elders. Additionally, it provides information for decisions that aging boomers will need to make for themselves and for the older family members for whom they 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 autonomy goals of older adults.

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Appendix A: Data Sources

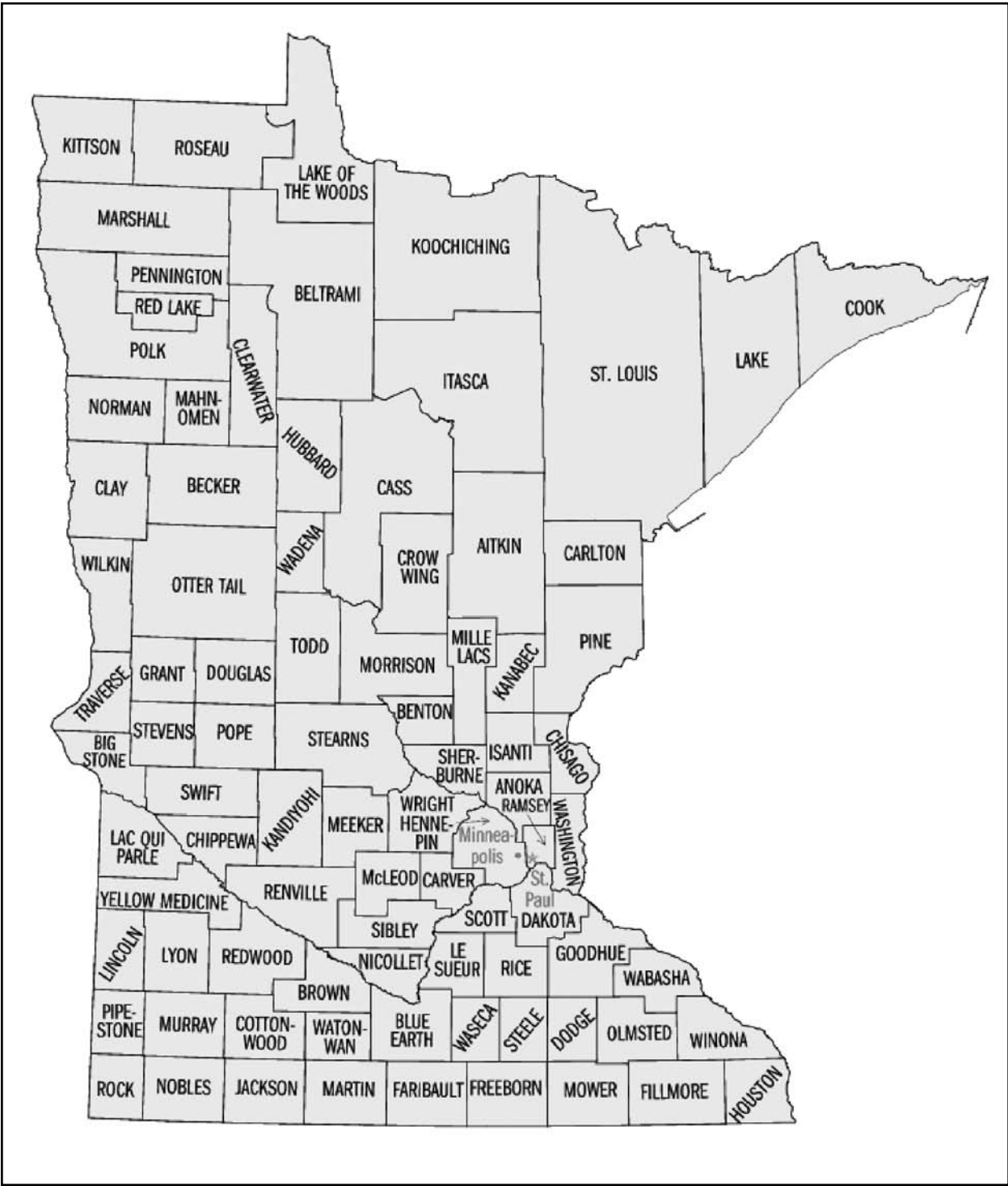
Data Type	Source	Assumptions
Housing	<p>Rent: US Department of Housing and Urban Development. Fair Market Rents — Fiscal Year 2008. Retrieved from http://www.huduser.org</p> <p>Owner Costs: US Census: American Community Survey 2005 & 2006 for Public Use Microdata Areas (PUMS data). Data retrieved from: http://factfinder.census.gov/home/en/acs_pums_2005.html http://factfinder.census.gov/home/en/acs_pums_2006.html</p> <p>Owner costs adjusted to 2008 by CPI-U for housing in the Midwest region. http://data.bls.gov/PDQ/outside.jsp?survey=cu</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>U.S. Department of Agriculture, Low-Cost Food Plan: 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>U.S. Department of Health & Human Services. (2008). Medicare Options Compare Tool. Available online: http://www.medicare.gov/MPPF/Include/DataSection/Questions/Welcome.asp</p> <p>U.S. Department of Health & Human Services (2008). Medicare Advantage/Part D Contract and Enrollment Data. Available online: http://www.cms.hhs.gov/MCRAdvPartDEnrolData/MASCPen/list.asp#TopOfPage</p>	<p>Average costs calculated by the Gerontology Institute for Minnesota counties, based on a selection of plans available in each area, assuming an elder age 70–74.</p>
Transportation	<p>Private Automobile Cost: National Household Travel Survey (NHTS) http://nhts.ornl.gov/download.shtml#2001</p> <p>Per Mile Cost: US Internal Revenue Service http://www.irs.gov/newsroom/article/0,,id=176030,00.html</p>	<p>Estimated annual mileage driven by retired singles and couples in MN x IRS standard mileage reimbursement rate for operating and owner costs for 2008.</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 Standard calculates miscellaneous expenses for owners without a mortgage, and applies that amount to each of the housing types.</p>
Long-Term Care	<p>Public homemaker, home health aide, case management and Adult Day Care and ADH transportation rates from MN Department of Human Services, Aging and Adult Services Division: Elderly Waiver Program HCPC Service Rate Limits, 10/1/2007.</p> <p>Private rates from GenWorth Financial 2008 Cost of Care Survey (http://www.genworth.com/content/genworth/www_genworth_com/web/us/en/products_we_offer/long_term_care_insurance/long_term_care_overview/what_is_the_cost_of_long_term_care.html)</p>	<p>Authors' calculations using area costs for three prototypical levels of long-term care services packages.</p>

Appendix B: List of Minnesota Counties, 2008

Metropolitan/Micropolitan Area	Table (App. D)	County Name(s)
Albert Lea, MN Micropolitan Statistical Area	24	Freeborn County
Alexandria, MN Micropolitan Statistical Area	21	Douglas County
Austin, MN Micropolitan Statistical Area	50	Mower County
Bemidji, MN Micropolitan Statistical Area	4	Beltrami County
Brainerd, MN Micropolitan Statistical Area	11	Cass County
	18	Crow Wing County
Duluth, MN-WI Metropolitan Statistical Area	9	Carlton County
	72	St Louis County
Fairmont, MN Micropolitan Statistical Area	45	Martin County
Fargo, ND-MN Metropolitan Statistical Area	14	Clay County
Faribault–Northfield, MN Micropolitan Statistical Area	66	Rice County
Fergus Falls, MN Micropolitan Statistical Area	56	Otter Tail County
Grand Forks, ND-MN Metropolitan Statistical Area	60	Polk County
Hutchinson, MN Micropolitan Statistical Area	46	McLeod County
La Crosse, WI-MN Metropolitan Statistical Area	28	Houston County
Mankato–North Mankato, MN Micropolitan Statistical Area	7	Blue Earth County
	52	Nicollet County
Marshall, MN Micropolitan Statistical Area	42	Lyon County
Minneapolis–St. Paul–Bloomington, MN-WI Metropolitan Statistical Area	2	Anoka County
	10	Carver County
	13	Chisago County
	19	Dakota County
	27	Hennepin County
	30	Isanti County
	62	Ramsey County
	69	Scott County
	70	Sherburne County
	82	Washington County
86	Wright County	
New Ulm, MN Micropolitan Statistical Area	8	Brown County
Owatonna, MN Micropolitan Statistical Area	74	Steele County
Red Wing, MN Micropolitan Statistical Area	25	Goodhue County
Rochester, MN Metropolitan Statistical Area	20	Dodge County
	55	Olmsted County
	79	Wabasha County
St. Cloud, MN Metropolitan Statistical Area	5	Benton County
	73	Stearns County
Wahpeton ND-MN Micropolitan Statistical Area	84	Wilkin County
Willmar, MN Micropolitan Statistical Area	34	Kandiyohi County
Winona, MN Micropolitan Statistical Area	85	Winona County
Worthington, MN Micropolitan Statistical Area	53	Nobles County

Metropolitan/Micropolitan Area	Table (App. D)	County Name(s)
Non-Metro Counties	1	Aitkin County
	3	Becker County
	6	Big Stone County
	12	Chippewa County
	15	Clearwater County
	16	Cook County
	17	Cottonwood County
	22	Faribault County
	23	Fillmore County
	26	Grant County
	29	Hubbard County
	31	Itasca County
	32	Jackson County
	33	Kanabec County
	35	Kittson County
	36	Koochiching County
	37	Lac qui Parle County
	38	Lake County
	39	Lake of the Woods County
	40	Le Sueur County
	41	Lincoln County
	43	Mahnomon County
	44	Marshall County
	47	Meeker County
	48	Mille Lacs County
	49	Morrison County
	51	Murray County
	54	Norman County
	57	Pennington County
	58	Pine County
	59	Pipestone County
	61	Pope County
	63	Red Lake County
64	Redwood County	
65	Renville County	
67	Rock County	
68	Roseau County	
71	Sibley County	
75	Stevens County	
76	Swift County	
77	Todd County	
78	Traverse County	
80	Wadena County	
81	Waseca County	
83	Watonwan County	
87	Yellow Medicine County	

APPENDIX C: Map of Minnesota Counties



APPENDIX D: Elder Economic Security Standard Index for Minnesota Counties, 2008 One- and Two-Person Elder Households

Table D-1: The Elder Economic Security Standard Index for Aitkin County, 2008
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (one or 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)	\$339	\$476	\$1,043	\$339	\$476	\$1,043
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$251	\$251	\$251	\$442	\$442	\$442
Health Care (Good Health)	\$305	\$305	\$305	\$610	\$610	\$610
Miscellaneous	\$226	\$226	\$226	\$364	\$364	\$364
Index Per Month	\$1,355	\$1,492	\$2,059	\$2,187	\$2,323	\$2,891
Index Per Year	\$16,260	\$17,900	\$24,708	\$26,240	\$27,881	\$34,688

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—MN 2008	\$8,616	\$12,804
Average County Social Security Payment 2008	\$12,378	\$20,133

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,262	\$23,522	\$25,163	\$31,970	\$33,502	\$35,143	\$41,951
Medium (16 hrs)	\$19,514	\$35,774	\$37,415	\$44,222	\$45,754	\$47,395	\$54,203
High w/ADC (36 hrs)	\$34,974	\$51,234	\$52,874	\$59,682	\$61,214	\$62,855	\$69,662
High w/o ADC (36 hrs)	\$43,798	\$60,057	\$61,698	\$68,506	\$70,038	\$71,678	\$78,486

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), \$139 should be added to the monthly totals (\$116 for out-of-pocket medical costs and \$23 for miscellaneous costs) resulting in an annual increase in costs of \$1,665 (for an elder person).

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-2: The Elder Economic Security Standard Index for Anoka County, 2008
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (one or 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)	\$391	\$708	\$1,228	\$391	\$708	\$1,228
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$221	\$221	\$221	\$390	\$390	\$390
Health Care (Good Health)	\$292	\$292	\$292	\$583	\$583	\$583
Miscellaneous	\$228	\$228	\$228	\$359	\$359	\$359
Index Per Month	\$1,365	\$1,682	\$2,202	\$2,154	\$2,470	\$2,990
Index Per Year	\$16,384	\$20,182	\$26,423	\$25,842	\$29,640	\$35,881

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—MN 2008	\$8,616	\$12,804
Average County Social Security Payment 2008	\$13,844	\$22,519

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (one or 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)	\$8,311	\$24,695	\$28,493	\$34,734	\$34,154	\$37,951	\$44,192
Medium (16 hrs)	\$22,231	\$38,615	\$42,413	\$48,654	\$48,074	\$51,871	\$58,112
High w/ADC (36 hrs)	\$40,288	\$56,672	\$60,470	\$66,710	\$66,130	\$69,928	\$76,169
High w/o ADC (36 hrs)	\$48,492	\$64,876	\$68,674	\$74,915	\$74,334	\$78,132	\$84,373

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), \$151 should be added to the monthly totals (\$126 for out-of-pocket medical costs and \$25 for miscellaneous costs) resulting in an annual increase in costs of \$1,807 (for an elder person).

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-3: The Elder Economic Security Standard Index for Becker County, 2008
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (one or 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)	\$307	\$426	\$885	\$307	\$426	\$885
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$251	\$251	\$251	\$442	\$442	\$442
Health Care (Good Health)	\$305	\$305	\$305	\$610	\$610	\$610
Miscellaneous	\$219	\$219	\$219	\$358	\$358	\$358
Index Per Month	\$1,317	\$1,435	\$1,895	\$2,148	\$2,267	\$2,726
Index Per Year	\$15,802	\$17,224	\$22,736	\$25,782	\$27,204	\$32,716

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—MN 2008	\$8,616	\$12,804
Average County Social Security Payment 2008	\$11,730	\$19,081

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,262	\$23,064	\$24,486	\$29,998	\$33,044	\$34,467	\$39,978
Medium (16 hrs)	\$19,514	\$35,316	\$36,738	\$42,250	\$45,296	\$46,719	\$52,230
High w/ADC (36 hrs)	\$34,974	\$50,776	\$52,198	\$57,710	\$60,756	\$62,178	\$67,690
High w/o ADC (36 hrs)	\$43,798	\$59,599	\$61,022	\$66,533	\$69,580	\$71,002	\$76,514

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), \$139 should be added to the monthly totals (\$116 for out-of-pocket medical costs and \$23 for miscellaneous costs) resulting in an annual increase in costs of \$1,665 (for an elder person).

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-4: The Elder Economic Security Standard Index for Beltrami County, 2008
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (one or 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)	\$307	\$463	\$885	\$307	\$463	\$885
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$251	\$251	\$251	\$442	\$442	\$442
Health Care (Good Health)	\$305	\$305	\$305	\$610	\$610	\$610
Miscellaneous	\$219	\$219	\$219	\$358	\$358	\$358
Index Per Month	\$1,317	\$1,472	\$1,895	\$2,148	\$2,304	\$2,726
Index Per Year	\$15,802	\$17,668	\$22,736	\$25,782	\$27,648	\$32,716

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—MN 2008	\$8,616	\$12,804
Average County Social Security Payment 2008	\$11,708	\$19,045

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,262	\$23,064	\$24,930	\$29,998	\$33,044	\$34,911	\$39,978
Medium (16 hrs)	\$19,514	\$35,316	\$37,182	\$42,250	\$45,296	\$47,163	\$52,230
High w/ADC (36 hrs)	\$34,974	\$50,776	\$52,642	\$57,710	\$60,756	\$62,622	\$67,690
High w/o ADC (36 hrs)	\$43,798	\$59,599	\$61,466	\$66,533	\$69,580	\$71,446	\$76,514

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), \$139 should be added to the monthly totals (\$116 for out-of-pocket medical costs and \$23 for miscellaneous costs) resulting in an annual increase in costs of \$1,665 (for an elder person).

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-5: The Elder Economic Security Standard Index for Benton County, 2008
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (one or 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)	\$368	\$537	\$974	\$368	\$537	\$974
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$237	\$237	\$237	\$418	\$418	\$418
Health Care (Good Health)	\$301	\$301	\$301	\$602	\$602	\$602
Miscellaneous	\$228	\$228	\$228	\$364	\$364	\$364
Index Per Month	\$1,368	\$1,537	\$1,974	\$2,182	\$2,351	\$2,789
Index Per Year	\$16,416	\$18,440	\$23,693	\$26,186	\$28,210	\$33,464

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—MN 2008	\$8,616	\$12,804
Average County Social Security Payment 2008	\$12,058	\$19,613

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,262	\$23,678	\$25,702	\$30,956	\$33,449	\$35,473	\$40,726
Medium (16 hrs)	\$19,514	\$35,930	\$37,954	\$43,208	\$45,701	\$47,725	\$52,978
High w/ADC (36 hrs)	\$34,974	\$51,390	\$53,414	\$58,667	\$61,160	\$63,184	\$68,438
High w/o ADC (36 hrs)	\$43,798	\$60,213	\$62,237	\$67,491	\$69,984	\$72,008	\$77,262

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), \$138 should be added to the monthly totals (\$115 for out-of-pocket medical costs and \$23 for miscellaneous costs) resulting in an annual increase in costs of \$1,658 (for an elder person).

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-6: The Elder Economic Security Standard Index for Big Stone County, 2008
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (one or 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)	\$317	\$438	\$979	\$317	\$438	\$979
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$251	\$251	\$251	\$442	\$442	\$442
Health Care (Good Health)	\$295	\$295	\$295	\$591	\$591	\$591
Miscellaneous	\$219	\$219	\$219	\$356	\$356	\$356
Index Per Month	\$1,316	\$1,437	\$1,978	\$2,136	\$2,257	\$2,798
Index Per Year	\$15,797	\$17,249	\$23,737	\$25,636	\$27,088	\$33,575

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—MN 2008	\$8,616	\$12,804
Average County Social Security Payment 2008	\$11,162	\$18,157

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,262	\$23,060	\$24,512	\$30,999	\$32,898	\$34,350	\$40,838
Medium (16 hrs)	\$19,514	\$35,312	\$36,764	\$43,251	\$45,150	\$46,602	\$53,090
High w/ADC (36 hrs)	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
High w/o ADC (36 hrs)	\$43,798	\$59,595	\$61,047	\$67,534	\$69,434	\$70,885	\$77,373

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), \$151 should be added to the monthly totals (\$126 for out-of-pocket medical costs and \$25 for miscellaneous costs) resulting in an annual increase in costs of \$1,813 (for an elder person).

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-7: The Elder Economic Security Standard Index for Blue Earth County, 2008
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (one or 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)	\$352	\$578	\$899	\$352	\$578	\$899
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$251	\$251	\$251	\$442	\$442	\$442
Health Care (Good Health)	\$305	\$305	\$305	\$610	\$610	\$610
Miscellaneous	\$228	\$228	\$228	\$367	\$367	\$367
Index Per Month	\$1,370	\$1,596	\$1,917	\$2,202	\$2,428	\$2,749
Index Per Year	\$16,443	\$19,155	\$23,008	\$26,423	\$29,135	\$32,988

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—MN 2008	\$8,616	\$12,804
Average County Social Security Payment 2008	\$12,577	\$20,458

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,262	\$23,705	\$26,417	\$30,271	\$33,686	\$36,397	\$40,251
Medium (16 hrs)	\$19,514	\$35,957	\$38,669	\$42,523	\$45,938	\$48,649	\$52,503
High w/ADC (36 hrs)	\$34,974	\$51,417	\$54,129	\$57,982	\$61,397	\$64,109	\$67,962
High w/o ADC (36 hrs)	\$43,798	\$60,241	\$62,952	\$66,806	\$70,221	\$72,933	\$76,786

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), \$139 should be added to the monthly totals (\$116 for out-of-pocket medical costs and \$23 for miscellaneous costs) resulting in an annual increase in costs of \$1,665 (for an elder person).

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-8: The Elder Economic Security Standard Index for Brown County, 2008
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (one or 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)	\$315	\$476	\$951	\$315	\$476	\$951
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$251	\$251	\$251	\$442	\$442	\$442
Health Care (Good Health)	\$305	\$305	\$305	\$610	\$610	\$610
Miscellaneous	\$221	\$221	\$221	\$360	\$360	\$360
Index Per Month	\$1,326	\$1,487	\$1,962	\$2,157	\$2,318	\$2,794
Index Per Year	\$15,909	\$17,842	\$23,542	\$25,889	\$27,822	\$33,523

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—MN 2008	\$8,616	\$12,804
Average County Social Security Payment 2008	\$12,150	\$19,763

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,262	\$23,171	\$25,104	\$30,805	\$33,151	\$35,084	\$40,785
Medium (16 hrs)	\$19,514	\$35,423	\$37,356	\$43,057	\$45,403	\$47,336	\$53,037
High w/ADC (36 hrs)	\$34,974	\$50,883	\$52,816	\$58,516	\$60,863	\$62,796	\$68,497
High w/o ADC (36 hrs)	\$43,798	\$59,706	\$61,639	\$67,340	\$69,686	\$71,620	\$77,320

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), \$139 should be added to the monthly totals (\$116 for out-of-pocket medical costs and \$23 for miscellaneous costs) resulting in an annual increase in costs of \$1,665 (for an elder person).

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-9: The Elder Economic Security Standard Index for Carlton County, 2008
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (one or 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)	\$339	\$460	\$1,043	\$339	\$460	\$1,043
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$227	\$227	\$227	\$399	\$399	\$399
Health Care (Good Health)	\$305	\$305	\$305	\$610	\$610	\$610
Miscellaneous	\$221	\$221	\$221	\$356	\$356	\$356
Index Per Month	\$1,326	\$1,446	\$2,030	\$2,135	\$2,256	\$2,839
Index Per Year	\$15,907	\$17,357	\$24,356	\$25,619	\$27,069	\$34,067

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—MN 2008	\$8,616	\$12,804
Average County Social Security Payment 2008	\$12,573	\$20,452

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,262	\$23,170	\$24,620	\$31,618	\$32,881	\$34,331	\$41,329
Medium (16 hrs)	\$19,514	\$35,422	\$36,872	\$43,870	\$45,133	\$46,583	\$53,581
High w/ADC (36 hrs)	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
High w/o ADC (36 hrs)	\$43,798	\$59,705	\$61,155	\$68,153	\$69,416	\$70,866	\$77,865

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), \$139 should be added to the monthly totals (\$116 for out-of-pocket medical costs and \$23 for miscellaneous costs) resulting in an annual increase in costs of \$1,665 (for an elder person).

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-10: The Elder Economic Security Standard Index for Carver County, 2008
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (one or 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)	\$447	\$695	\$1,378	\$447	\$695	\$1,378
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$221	\$221	\$221	\$390	\$390	\$390
Health Care (Good Health)	\$292	\$292	\$292	\$583	\$583	\$583
Miscellaneous	\$239	\$239	\$239	\$370	\$370	\$370
Index Per Month	\$1,433	\$1,680	\$2,364	\$2,221	\$2,468	\$3,152
Index Per Year	\$17,193	\$20,160	\$28,364	\$26,652	\$29,618	\$37,823

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—MN 2008	\$8,616	\$12,804
Average County Social Security Payment 2008	\$13,814	\$22,470

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (one or 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)	\$8,311	\$25,505	\$28,471	\$36,676	\$34,963	\$37,929	\$46,134
Medium (16 hrs)	\$22,231	\$39,425	\$42,391	\$50,596	\$48,883	\$51,849	\$60,054
High w/ADC (36 hrs)	\$40,288	\$57,481	\$60,447	\$68,652	\$66,939	\$69,906	\$78,110
High w/o ADC (36 hrs)	\$48,492	\$65,685	\$68,652	\$76,856	\$75,144	\$78,110	\$86,315

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), \$151 should be added to the monthly totals (\$126 for out-of-pocket medical costs and \$25 for miscellaneous costs) resulting in an annual increase in costs of \$1,807 (for an elder person).

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-11: The Elder Economic Security Standard Index for Cass County, 2008
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (one or 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)	\$323	\$463	\$956	\$323	\$463	\$956
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$251	\$251	\$251	\$442	\$442	\$442
Health Care (Good Health)	\$305	\$305	\$305	\$610	\$610	\$610
Miscellaneous	\$223	\$223	\$223	\$361	\$361	\$361
Index Per Month	\$1,336	\$1,476	\$1,969	\$2,168	\$2,307	\$2,801
Index Per Year	\$16,031	\$17,706	\$23,626	\$26,011	\$27,686	\$33,607

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—MN 2008	\$8,616	\$12,804
Average County Social Security Payment 2008	\$12,305	\$20,015

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,262	\$23,293	\$24,969	\$30,889	\$33,273	\$34,949	\$40,869
Medium (16 hrs)	\$19,514	\$35,545	\$37,221	\$43,141	\$45,525	\$47,201	\$53,121
High w/ADC (36 hrs)	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
High w/o ADC (36 hrs)	\$43,798	\$59,828	\$61,504	\$67,424	\$69,809	\$71,484	\$77,404

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), \$139 should be added to the monthly totals (\$116 for out-of-pocket medical costs and \$23 for miscellaneous costs) resulting in an annual increase in costs of \$1,665 (for an elder person).

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-12: The Elder Economic Security Standard Index for Chippewa County, 2008
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (one or 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)	\$315	\$462	\$951	\$315	\$462	\$951
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$251	\$251	\$251	\$442	\$442	\$442
Health Care (Good Health)	\$305	\$305	\$305	\$610	\$610	\$610
Miscellaneous	\$221	\$221	\$221	\$360	\$360	\$360
Index Per Month	\$1,326	\$1,473	\$1,962	\$2,157	\$2,304	\$2,794
Index Per Year	\$15,909	\$17,674	\$23,542	\$25,889	\$27,654	\$33,523

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—MN 2008	\$8,616	\$12,804
Average County Social Security Payment 2008	\$11,459	\$18,640

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,262	\$23,171	\$24,936	\$30,805	\$33,151	\$34,916	\$40,785
Medium (16 hrs)	\$19,514	\$35,423	\$37,188	\$43,057	\$45,403	\$47,168	\$53,037
High w/ADC (36 hrs)	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
High w/o ADC (36 hrs)	\$43,798	\$59,706	\$61,471	\$67,340	\$69,686	\$71,452	\$77,320

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), \$139 should be added to the monthly totals (\$116 for out-of-pocket medical costs and \$23 for miscellaneous costs) resulting in an annual increase in costs of \$1,665 (for an elder person).

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-13: The Elder Economic Security Standard Index for Chisago County, 2008
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (one or 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)	\$405	\$552	\$1,165	\$405	\$552	\$1,165
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$221	\$221	\$221	\$390	\$390	\$390
Health Care (Good Health)	\$292	\$292	\$292	\$583	\$583	\$583
Miscellaneous	\$230	\$230	\$230	\$362	\$362	\$362
Index Per Month	\$1,382	\$1,529	\$2,142	\$2,170	\$2,317	\$2,930
Index Per Year	\$16,583	\$18,344	\$25,705	\$26,041	\$27,802	\$35,163

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—MN 2008	\$8,616	\$12,804
Average County Social Security Payment 2008	\$13,190	\$21,456

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (one or 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)	\$8,311	\$24,894	\$26,655	\$34,016	\$34,352	\$36,113	\$43,475
Medium (16 hrs)	\$22,231	\$38,814	\$40,575	\$47,936	\$48,272	\$50,033	\$57,395
High w/ADC (36 hrs)	\$40,288	\$56,870	\$58,631	\$65,993	\$66,329	\$68,090	\$75,451
High w/o ADC (36 hrs)	\$48,492	\$65,075	\$66,836	\$74,197	\$74,533	\$76,294	\$83,655

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), \$151 should be added to the monthly totals (\$126 for out-of-pocket medical costs and \$25 for miscellaneous costs) resulting in an annual increase in costs of \$1,807 (for an elder person).

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-14: The Elder Economic Security Standard Index for Clay County, 2008
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (one or 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)	\$344	\$433	\$761	\$344	\$433	\$761
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$237	\$237	\$237	\$418	\$418	\$418
Health Care (Good Health)	\$305	\$305	\$305	\$610	\$610	\$610
Miscellaneous	\$224	\$224	\$224	\$360	\$360	\$360
Index Per Month	\$1,344	\$1,433	\$1,761	\$2,163	\$2,252	\$2,581
Index Per Year	\$16,125	\$17,199	\$21,138	\$25,955	\$27,029	\$30,968

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—MN 2008	\$8,616	\$12,804
Average County Social Security Payment 2008	\$12,529	\$20,380

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,262	\$23,387	\$24,461	\$28,400	\$33,218	\$34,292	\$38,230
Medium (16 hrs)	\$19,514	\$35,639	\$36,713	\$40,652	\$45,470	\$46,544	\$50,482
High w/ADC (36 hrs)	\$34,974	\$51,099	\$52,173	\$56,112	\$60,929	\$62,003	\$65,942
High w/o ADC (36 hrs)	\$43,798	\$59,922	\$60,996	\$64,935	\$69,753	\$70,827	\$74,766

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), \$139 should be added to the monthly totals (\$116 for out-of-pocket medical costs and \$23 for miscellaneous costs) resulting in an annual increase in costs of \$1,665 (for an elder person).

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-15: The Elder Economic Security Standard Index for Clearwater County, 2008
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (one or 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)	\$307	\$442	\$885	\$307	\$442	\$885
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$251	\$251	\$251	\$442	\$442	\$442
Health Care (Good Health)	\$305	\$305	\$305	\$610	\$610	\$610
Miscellaneous	\$219	\$219	\$219	\$358	\$358	\$358
Index Per Month	\$1,317	\$1,451	\$1,895	\$2,148	\$2,283	\$2,726
Index Per Year	\$15,802	\$17,416	\$22,736	\$25,782	\$27,396	\$32,716

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—MN 2008	\$8,616	\$12,804
Average County Social Security Payment 2008	\$10,889	\$17,713

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,262	\$23,064	\$24,678	\$29,998	\$33,044	\$34,659	\$39,978
Medium (16 hrs)	\$19,514	\$35,316	\$36,930	\$42,250	\$45,296	\$46,911	\$52,230
High w/ADC (36 hrs)	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
High w/o ADC (36 hrs)	\$43,798	\$59,599	\$61,214	\$66,533	\$69,580	\$71,194	\$76,514

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), \$139 should be added to the monthly totals (\$116 for out-of-pocket medical costs and \$23 for miscellaneous costs) resulting in an annual increase in costs of \$1,665 (for an elder person).

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-16: The Elder Economic Security Standard Index for Cook County, 2008
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (one or 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)	\$323	\$463	\$956	\$323	\$463	\$956
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$251	\$251	\$251	\$442	\$442	\$442
Health Care (Good Health)	\$322	\$322	\$322	\$644	\$644	\$644
Miscellaneous	\$226	\$226	\$226	\$368	\$368	\$368
Index Per Month	\$1,356	\$1,495	\$1,989	\$2,207	\$2,347	\$2,840
Index Per Year	\$16,269	\$17,944	\$23,865	\$26,488	\$28,163	\$34,083

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—MN 2008	\$8,616	\$12,804
Average County Social Security Payment 2008	\$12,940	\$21,048

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,262	\$23,531	\$25,207	\$31,127	\$33,750	\$35,425	\$41,346
Medium (16 hrs)	\$19,514	\$35,783	\$37,459	\$43,379	\$46,002	\$47,677	\$53,598
High w/ADC (36 hrs)	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
High w/o ADC (36 hrs)	\$43,798	\$60,067	\$61,742	\$67,662	\$70,285	\$71,961	\$77,881

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), \$145 should be added to the monthly totals (\$121 for out-of-pocket medical costs and \$24 for miscellaneous costs) resulting in an annual increase in costs of \$1,743 (for an elder person).

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-17: The Elder Economic Security Standard Index for Cottonwood County, 2008
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (one or 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)	\$330	\$444	\$826	\$330	\$444	\$826
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$251	\$251	\$251	\$442	\$442	\$442
Health Care (Good Health)	\$295	\$295	\$295	\$591	\$591	\$591
Miscellaneous	\$222	\$222	\$222	\$359	\$359	\$359
Index Per Month	\$1,332	\$1,446	\$1,828	\$2,152	\$2,266	\$2,648
Index Per Year	\$15,981	\$17,352	\$21,935	\$25,819	\$27,190	\$31,774

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—MN 2008	\$8,616	\$12,804
Average County Social Security Payment 2008	\$12,006	\$19,529

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,262	\$23,243	\$24,614	\$29,198	\$33,082	\$34,453	\$39,036
Medium (16 hrs)	\$19,514	\$35,495	\$36,866	\$41,450	\$45,334	\$46,705	\$51,288
High w/ADC (36 hrs)	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
High w/o ADC (36 hrs)	\$43,798	\$59,778	\$61,149	\$65,733	\$69,617	\$70,988	\$75,571

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), \$151 should be added to the monthly totals (\$126 for out-of-pocket medical costs and \$25 for miscellaneous costs) resulting in an annual increase in costs of \$1,813 (for an elder person).

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-18: The Elder Economic Security Standard Index for Crow Wing County, 2008
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (one or 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)	\$339	\$488	\$1,043	\$339	\$488	\$1,043
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$251	\$251	\$251	\$442	\$442	\$442
Health Care (Good Health)	\$295	\$295	\$295	\$591	\$591	\$591
Miscellaneous	\$224	\$224	\$224	\$361	\$361	\$361
Index Per Month	\$1,343	\$1,492	\$2,047	\$2,163	\$2,312	\$2,867
Index Per Year	\$16,118	\$17,903	\$24,566	\$25,957	\$27,741	\$34,405

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—MN 2008	\$8,616	\$12,804
Average County Social Security Payment 2008	\$12,641	\$20,561

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,262	\$23,380	\$25,165	\$31,829	\$33,219	\$35,004	\$41,667
Medium (16 hrs)	\$19,514	\$35,632	\$37,417	\$44,081	\$45,471	\$47,256	\$53,919
High w/ADC (36 hrs)	\$34,974	\$51,092	\$52,877	\$59,540	\$60,931	\$62,715	\$69,379
High w/o ADC (36 hrs)	\$43,798	\$59,916	\$61,700	\$68,364	\$69,754	\$71,539	\$78,202

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), \$151 should be added to the monthly totals (\$126 for out-of-pocket medical costs and \$25 for miscellaneous costs) resulting in an annual increase in costs of \$1,813 (for an elder person).

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-19: The Elder Economic Security Standard Index for Dakota County, 2008
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (one or 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)	\$440	\$787	\$1,164	\$440	\$787	\$1,164
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$221	\$221	\$221	\$390	\$390	\$390
Health Care (Good Health)	\$297	\$297	\$297	\$594	\$594	\$594
Miscellaneous	\$238	\$238	\$238	\$371	\$371	\$371
Index Per Month	\$1,431	\$1,778	\$2,155	\$2,225	\$2,573	\$2,950
Index Per Year	\$17,166	\$21,334	\$25,856	\$26,705	\$30,873	\$35,395

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—MN 2008	\$8,616	\$12,804
Average County Social Security Payment 2008	\$14,033	\$22,826

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (one or 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)	\$8,311	\$25,478	\$29,645	\$34,168	\$35,016	\$39,184	\$43,706
Medium (16 hrs)	\$22,231	\$39,398	\$43,565	\$48,088	\$48,936	\$53,104	\$57,626
High w/ADC (36 hrs)	\$40,288	\$57,454	\$61,622	\$66,144	\$66,992	\$71,160	\$75,682
High w/o ADC (36 hrs)	\$48,492	\$65,658	\$69,826	\$74,348	\$75,197	\$79,365	\$83,887

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), \$155 should be added to the monthly totals (\$129 for out-of-pocket medical costs and \$26 for miscellaneous costs) resulting in an annual increase in costs of \$1,853 (for an elder person).

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-20: The Elder Economic Security Standard Index for Dodge County, 2008
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (one or 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)	\$340	\$452	\$859	\$340	\$452	\$859
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$237	\$237	\$237	\$418	\$418	\$418
Health Care (Good Health)	\$311	\$311	\$311	\$623	\$623	\$623
Miscellaneous	\$225	\$225	\$225	\$362	\$362	\$362
Index Per Month	\$1,347	\$1,459	\$1,866	\$2,174	\$2,285	\$2,692
Index Per Year	\$16,166	\$17,504	\$22,387	\$26,083	\$27,421	\$32,305

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—MN 2008	\$8,616	\$12,804
Average County Social Security Payment 2008	\$12,242	\$19,913

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,262	\$23,428	\$24,766	\$29,650	\$33,346	\$34,684	\$39,567
Medium (16 hrs)	\$19,514	\$35,680	\$37,018	\$41,902	\$45,598	\$46,936	\$51,819
High w/ADC (36 hrs)	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
High w/o ADC (36 hrs)	\$43,798	\$59,963	\$61,301	\$66,185	\$69,881	\$71,219	\$76,103

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), \$156 should be added to the monthly totals (\$130 for out-of-pocket medical costs and \$26 for miscellaneous costs) resulting in an annual increase in costs of \$1,869 (for an elder person).

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-21: The Elder Economic Security Standard Index for Douglas County, 2008
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (one or 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)	\$344	\$475	\$875	\$344	\$475	\$875
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$251	\$251	\$251	\$442	\$442	\$442
Health Care (Good Health)	\$305	\$305	\$305	\$610	\$610	\$610
Miscellaneous	\$227	\$227	\$227	\$365	\$365	\$365
Index Per Month	\$1,360	\$1,492	\$1,891	\$2,192	\$2,323	\$2,723
Index Per Year	\$16,321	\$17,898	\$22,695	\$26,301	\$27,879	\$32,675

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—MN 2008	\$8,616	\$12,804
Average County Social Security Payment 2008	\$12,030	\$19,568

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,262	\$23,583	\$25,161	\$29,958	\$33,563	\$35,141	\$39,938
Medium (16 hrs)	\$19,514	\$35,835	\$37,413	\$42,210	\$45,815	\$47,393	\$52,190
High w/ADC (36 hrs)	\$34,974	\$51,295	\$52,872	\$57,669	\$61,275	\$62,853	\$67,649
High w/o ADC (36 hrs)	\$43,798	\$60,118	\$61,696	\$66,493	\$70,099	\$71,676	\$76,473

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), \$139 should be added to the monthly totals (\$116 for out-of-pocket medical costs and \$23 for miscellaneous costs) resulting in an annual increase in costs of \$1,665 (for an elder person).

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-22: The Elder Economic Security Standard Index for Faribault County, 2008
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (one or 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)	\$330	\$444	\$826	\$330	\$444	\$826
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$251	\$251	\$251	\$442	\$442	\$442
Health Care (Good Health)	\$305	\$305	\$305	\$610	\$610	\$610
Miscellaneous	\$224	\$224	\$224	\$363	\$363	\$363
Index Per Month	\$1,344	\$1,458	\$1,840	\$2,175	\$2,289	\$2,671
Index Per Year	\$16,122	\$17,493	\$22,077	\$26,103	\$27,474	\$32,057

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—MN 2008	\$8,616	\$12,804
Average County Social Security Payment 2008	\$11,686	\$19,009

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,262	\$23,385	\$24,756	\$29,339	\$33,365	\$34,736	\$39,319
Medium (16 hrs)	\$19,514	\$35,637	\$37,008	\$41,591	\$45,617	\$46,988	\$51,571
High w/ADC (36 hrs)	\$34,974	\$51,096	\$52,467	\$57,051	\$61,077	\$62,448	\$67,031
High w/o ADC (36 hrs)	\$43,798	\$59,920	\$61,291	\$65,874	\$69,900	\$71,271	\$75,855

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), \$139 should be added to the monthly totals (\$116 for out-of-pocket medical costs and \$23 for miscellaneous costs) resulting in an annual increase in costs of \$1,665 (for an elder person).

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-23: The Elder Economic Security Standard Index for Fillmore County, 2008
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (one or 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)	\$364	\$468	\$944	\$364	\$468	\$944
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$251	\$251	\$251	\$442	\$442	\$442
Health Care (Good Health)	\$322	\$322	\$322	\$644	\$644	\$644
Miscellaneous	\$234	\$234	\$234	\$376	\$376	\$376
Index Per Month	\$1,404	\$1,508	\$1,984	\$2,256	\$2,360	\$2,836
Index Per Year	\$16,849	\$18,101	\$23,809	\$27,068	\$28,320	\$34,027

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—MN 2008	\$8,616	\$12,804
Average County Social Security Payment 2008	\$11,497	\$18,701

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,262	\$24,112	\$25,364	\$31,071	\$34,330	\$35,582	\$41,290
Medium (16 hrs)	\$19,514	\$36,364	\$37,616	\$43,323	\$46,582	\$47,834	\$53,542
High w/ADC (36 hrs)	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
High w/o ADC (36 hrs)	\$43,798	\$60,647	\$61,899	\$67,606	\$70,865	\$72,117	\$77,825

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), \$145 should be added to the monthly totals (\$121 for out-of-pocket medical costs and \$24 for miscellaneous costs) resulting in an annual increase in costs of \$1,743 (for an elder person).

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-24: The Elder Economic Security Standard Index for Freeborn County, 2008
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (one or 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)	\$340	\$422	\$859	\$340	\$422	\$859
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$251	\$251	\$251	\$442	\$442	\$442
Health Care (Good Health)	\$322	\$322	\$322	\$644	\$644	\$644
Miscellaneous	\$229	\$229	\$229	\$371	\$371	\$371
Index Per Month	\$1,376	\$1,458	\$1,895	\$2,228	\$2,309	\$2,746
Index Per Year	\$16,513	\$17,493	\$22,735	\$26,732	\$27,712	\$32,954

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—MN 2008	\$8,616	\$12,804
Average County Social Security Payment 2008	\$12,411	\$20,187

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,262	\$23,776	\$24,756	\$29,997	\$33,994	\$34,974	\$40,216
Medium (16 hrs)	\$19,514	\$36,028	\$37,008	\$42,249	\$46,246	\$47,226	\$52,468
High w/ADC (36 hrs)	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
High w/o ADC (36 hrs)	\$43,798	\$60,311	\$61,291	\$66,533	\$70,529	\$71,509	\$76,751

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), \$145 should be added to the monthly totals (\$121 for out-of-pocket medical costs and \$24 for miscellaneous costs) resulting in an annual increase in costs of \$1,743 (for an elder person).

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-25: The Elder Economic Security Standard Index for Goodhue County, 2008
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (one or 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)	\$407	\$530	\$1,153	\$407	\$530	\$1,153
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$251	\$251	\$251	\$442	\$442	\$442
Health Care (Good Health)	\$305	\$305	\$305	\$610	\$610	\$610
Miscellaneous	\$239	\$239	\$239	\$378	\$378	\$378
Index Per Month	\$1,436	\$1,559	\$2,182	\$2,268	\$2,391	\$3,013
Index Per Year	\$17,237	\$18,711	\$26,181	\$27,217	\$28,691	\$36,162

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—MN 2008	\$8,616	\$12,804
Average County Social Security Payment 2008	\$12,859	\$20,916

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,262	\$24,499	\$25,974	\$33,444	\$34,479	\$35,954	\$43,424
Medium (16 hrs)	\$19,514	\$36,751	\$38,226	\$45,696	\$46,731	\$48,206	\$55,676
High w/ADC (36 hrs)	\$34,974	\$52,211	\$53,685	\$61,155	\$62,191	\$63,665	\$71,136
High w/o ADC (36 hrs)	\$43,798	\$61,034	\$62,509	\$69,979	\$71,015	\$72,489	\$79,959

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), \$139 should be added to the monthly totals (\$116 for out-of-pocket medical costs and \$23 for miscellaneous costs) resulting in an annual increase in costs of \$1,665 (for an elder person).

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-26: The Elder Economic Security Standard Index for Grant County, 2008
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (one or 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)	\$317	\$438	\$979	\$317	\$438	\$979
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$251	\$251	\$251	\$442	\$442	\$442
Health Care (Good Health)	\$305	\$305	\$305	\$610	\$610	\$610
Miscellaneous	\$221	\$221	\$221	\$360	\$360	\$360
Index Per Month	\$1,328	\$1,449	\$1,990	\$2,160	\$2,281	\$2,822
Index Per Year	\$15,939	\$17,391	\$23,878	\$25,919	\$27,371	\$33,859

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—MN 2008	\$8,616	\$12,804
Average County Social Security Payment 2008	\$11,395	\$18,535

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,262	\$23,201	\$24,653	\$31,141	\$33,182	\$34,633	\$41,121
Medium (16 hrs)	\$19,514	\$35,453	\$36,905	\$43,393	\$45,434	\$46,885	\$53,373
High w/ADC (36 hrs)	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
High w/o ADC (36 hrs)	\$43,798	\$59,737	\$61,188	\$67,676	\$69,717	\$71,169	\$77,656

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), \$139 should be added to the monthly totals (\$116 for out-of-pocket medical costs and \$23 for miscellaneous costs) resulting in an annual increase in costs of \$1,665 (for an elder person).

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-27: The Elder Economic Security Standard Index for Hennepin County, 2008
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (one or 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)	\$506	\$713	\$1,129	\$506	\$713	\$1,129
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$221	\$221	\$221	\$390	\$390	\$390
Health Care (Good Health)	\$297	\$297	\$297	\$594	\$594	\$594
Miscellaneous	\$252	\$252	\$252	\$384	\$384	\$384
Index Per Month	\$1,509	\$1,717	\$2,133	\$2,304	\$2,512	\$2,928
Index Per Year	\$18,113	\$20,602	\$25,594	\$27,651	\$30,140	\$35,133

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—MN 2008	\$8,616	\$12,804
Average County Social Security Payment 2008	\$14,192	\$23,085

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (one or 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)	\$8,311	\$26,424	\$28,913	\$33,906	\$35,963	\$38,452	\$43,444
Medium (16 hrs)	\$22,231	\$40,344	\$42,833	\$47,826	\$49,883	\$52,372	\$57,364
High w/ADC (36 hrs)	\$40,288	\$58,401	\$60,890	\$65,882	\$67,939	\$70,428	\$75,420
High w/o ADC (36 hrs)	\$48,492	\$66,605	\$69,094	\$74,086	\$76,143	\$78,632	\$83,625

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), \$155 should be added to the monthly totals (\$129 for out-of-pocket medical costs and \$26 for miscellaneous costs) resulting in an annual increase in costs of \$1,853 (for an elder person).

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-28: The Elder Economic Security Standard Index for Houston County, 2008
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (one or 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)	\$364	\$395	\$944	\$364	\$395	\$944
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$237	\$237	\$237	\$418	\$418	\$418
Health Care (Good Health)	\$305	\$305	\$305	\$610	\$610	\$610
Miscellaneous	\$228	\$228	\$228	\$365	\$365	\$365
Index Per Month	\$1,368	\$1,399	\$1,948	\$2,187	\$2,218	\$2,767
Index Per Year	\$16,415	\$16,785	\$23,374	\$26,245	\$26,616	\$33,205

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—MN 2008	\$8,616	\$12,804
Average County Social Security Payment 2008	\$12,161	\$19,782

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,262	\$23,677	\$24,047	\$30,637	\$33,508	\$33,878	\$40,467
Medium (16 hrs)	\$19,514	\$35,929	\$36,299	\$42,889	\$45,760	\$46,130	\$52,719
High w/ADC (36 hrs)	\$34,974	\$51,389	\$51,759	\$58,348	\$61,219	\$61,590	\$68,179
High w/o ADC (36 hrs)	\$43,798	\$60,212	\$60,583	\$67,172	\$70,043	\$70,413	\$77,002

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), \$139 should be added to the monthly totals (\$116 for out-of-pocket medical costs and \$23 for miscellaneous costs) resulting in an annual increase in costs of \$1,665 (for an elder person).

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-29: The Elder Economic Security Standard Index for Hubbard County, 2008
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (one or 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)	\$307	\$442	\$885	\$307	\$442	\$885
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$251	\$251	\$251	\$442	\$442	\$442
Health Care (Good Health)	\$295	\$295	\$295	\$591	\$591	\$591
Miscellaneous	\$218	\$218	\$218	\$354	\$354	\$354
Index Per Month	\$1,305	\$1,440	\$1,883	\$2,125	\$2,259	\$2,703
Index Per Year	\$15,660	\$17,274	\$22,594	\$25,499	\$27,113	\$32,433

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—MN 2008	\$8,616	\$12,804
Average County Social Security Payment 2008	\$11,997	\$19,514

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,262	\$22,922	\$24,537	\$29,857	\$32,761	\$34,375	\$39,695
Medium (16 hrs)	\$19,514	\$35,174	\$36,789	\$42,109	\$45,013	\$46,627	\$51,947
High w/ADC (36 hrs)	\$34,974	\$50,634	\$52,248	\$57,568	\$60,473	\$62,087	\$67,407
High w/o ADC (36 hrs)	\$43,798	\$59,458	\$61,072	\$66,392	\$69,296	\$70,910	\$76,230

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), \$151 should be added to the monthly totals (\$126 for out-of-pocket medical costs and \$25 for miscellaneous costs) resulting in an annual increase in costs of \$1,813 (for an elder person).

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-30: The Elder Economic Security Standard Index for Isanti County, 2008
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (one or 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)	\$405	\$575	\$1,165	\$405	\$575	\$1,165
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$221	\$221	\$221	\$390	\$390	\$390
Health Care (Good Health)	\$301	\$301	\$301	\$602	\$602	\$602
Miscellaneous	\$232	\$232	\$232	\$365	\$365	\$365
Index Per Month	\$1,393	\$1,563	\$2,153	\$2,193	\$2,362	\$2,953
Index Per Year	\$16,718	\$18,754	\$25,840	\$26,311	\$28,347	\$35,433

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—MN 2008	\$8,616	\$12,804
Average County Social Security Payment 2008	\$13,009	\$21,160

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (one or 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)	\$8,311	\$25,029	\$27,065	\$34,151	\$34,622	\$36,658	\$43,745
Medium (16 hrs)	\$22,231	\$38,949	\$40,985	\$48,071	\$48,542	\$50,578	\$57,665
High w/ADC (36 hrs)	\$40,288	\$57,005	\$59,041	\$66,128	\$66,599	\$68,634	\$75,721
High w/o ADC (36 hrs)	\$48,492	\$65,210	\$67,246	\$74,332	\$74,803	\$76,839	\$83,925

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), \$138 should be added to the monthly totals (\$115 for out-of-pocket medical costs and \$23 for miscellaneous costs) resulting in an annual increase in costs of \$1,658 (for an elder person).

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-31: The Elder Economic Security Standard Index for Itasca County, 2008
Monthly Expenses for Selected Household Types

Elder Couple	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Expenses/Monthly and Yearly Totals						
Housing (inc. utilities, taxes & insurance)	\$323	\$472	\$956	\$323	\$472	\$956
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$251	\$251	\$251	\$442	\$442	\$442
Health Care (Good Health)	\$305	\$305	\$305	\$610	\$610	\$610
Miscellaneous	\$223	\$223	\$223	\$361	\$361	\$361
Index Per Month	\$1,336	\$1,485	\$1,969	\$2,168	\$2,316	\$2,801
Index Per Year	\$16,031	\$17,814	\$23,626	\$26,011	\$27,794	\$33,607

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—MN 2008	\$8,616	\$12,804
Average County Social Security Payment 2008	\$12,571	\$20,448

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,262	\$23,293	\$25,077	\$30,889	\$33,273	\$35,057	\$40,869
Medium (16 hrs)	\$19,514	\$35,545	\$37,329	\$43,141	\$45,525	\$47,309	\$53,121
High w/ADC (36 hrs)	\$34,974	\$51,005	\$52,788	\$58,600	\$60,985	\$62,768	\$68,581
High w/o ADC (36 hrs)	\$43,798	\$59,828	\$61,612	\$67,424	\$69,809	\$71,592	\$77,404

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), \$139 should be added to the monthly totals (\$116 for out-of-pocket medical costs and \$23 for miscellaneous costs) resulting in an annual increase in costs of \$1,665 (for an elder person).

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-32: The Elder Economic Security Standard Index for Jackson County, 2008
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (one or 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)	\$330	\$444	\$826	\$330	\$444	\$826
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$251	\$251	\$251	\$442	\$442	\$442
Health Care (Good Health)	\$305	\$305	\$305	\$610	\$610	\$610
Miscellaneous	\$224	\$224	\$224	\$363	\$363	\$363
Index Per Month	\$1,344	\$1,458	\$1,840	\$2,175	\$2,289	\$2,671
Index Per Year	\$16,122	\$17,493	\$22,077	\$26,103	\$27,474	\$32,057

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—MN 2008	\$8,616	\$12,804
Average County Social Security Payment 2008	\$11,439	\$18,606

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,262	\$23,385	\$24,756	\$29,339	\$33,365	\$34,736	\$39,319
Medium (16 hrs)	\$19,514	\$35,637	\$37,008	\$41,591	\$45,617	\$46,988	\$51,571
High w/ADC (36 hrs)	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
High w/o ADC (36 hrs)	\$43,798	\$59,920	\$61,291	\$65,874	\$69,900	\$71,271	\$75,855

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), \$139 should be added to the monthly totals (\$116 for out-of-pocket medical costs and \$23 for miscellaneous costs) resulting in an annual increase in costs of \$1,665 (for an elder person).

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-33: The Elder Economic Security Standard Index for Kanabec County, 2008
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (one or 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)	\$339	\$509	\$1,043	\$339	\$509	\$1,043
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$251	\$251	\$251	\$442	\$442	\$442
Health Care (Good Health)	\$305	\$305	\$305	\$610	\$610	\$610
Miscellaneous	\$226	\$226	\$226	\$364	\$364	\$364
Index Per Month	\$1,355	\$1,525	\$2,059	\$2,187	\$2,356	\$2,891
Index Per Year	\$16,260	\$18,296	\$24,708	\$26,240	\$28,277	\$34,688

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—MN 2008	\$8,616	\$12,804
Average County Social Security Payment 2008	\$11,796	\$19,188

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,262	\$23,522	\$25,559	\$31,970	\$33,502	\$35,539	\$41,951
Medium (16 hrs)	\$19,514	\$35,774	\$37,811	\$44,222	\$45,754	\$47,791	\$54,203
High w/ADC (36 hrs)	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
High w/o ADC (36 hrs)	\$43,798	\$60,057	\$62,094	\$68,506	\$70,038	\$72,074	\$78,486

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), \$139 should be added to the monthly totals (\$116 for out-of-pocket medical costs and \$23 for miscellaneous costs) resulting in an annual increase in costs of \$1,665 (for an elder person).

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-34: The Elder Economic Security Standard Index for Kandiyohi County, 2008
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (one or 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	\$466	\$1,106	\$377	\$466	\$1,106
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$251	\$251	\$251	\$442	\$442	\$442
Health Care (Good Health)	\$305	\$305	\$305	\$610	\$610	\$610
Miscellaneous	\$233	\$233	\$233	\$372	\$372	\$372
Index Per Month	\$1,401	\$1,489	\$2,129	\$2,232	\$2,321	\$2,961
Index Per Year	\$16,809	\$17,872	\$25,550	\$26,790	\$27,852	\$35,530

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—MN 2008	\$8,616	\$12,804
Average County Social Security Payment 2008	\$12,209	\$19,859

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,262	\$24,072	\$25,134	\$32,813	\$34,052	\$35,115	\$42,793
Medium (16 hrs)	\$19,514	\$36,324	\$37,386	\$45,065	\$46,304	\$47,367	\$55,045
High w/ADC (36 hrs)	\$34,974	\$51,783	\$52,846	\$60,524	\$61,764	\$62,826	\$70,504
High w/o ADC (36 hrs)	\$43,798	\$60,607	\$61,669	\$69,348	\$70,587	\$71,650	\$79,328

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), \$139 should be added to the monthly totals (\$116 for out-of-pocket medical costs and \$23 for miscellaneous costs) resulting in an annual increase in costs of \$1,665 (for an elder person).

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-35: The Elder Economic Security Standard Index for Kittson County, 2008
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (one or 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)	\$344	\$437	\$761	\$344	\$437	\$761
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$251	\$251	\$251	\$442	\$442	\$442
Health Care (Good Health)	\$305	\$305	\$305	\$610	\$610	\$610
Miscellaneous	\$227	\$227	\$227	\$365	\$365	\$365
Index Per Month	\$1,360	\$1,454	\$1,778	\$2,192	\$2,285	\$2,609
Index Per Year	\$16,321	\$17,442	\$21,334	\$26,301	\$27,423	\$31,314

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—MN 2008	\$8,616	\$12,804
Average County Social Security Payment 2008	\$11,478	\$18,671

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,262	\$23,583	\$24,705	\$28,596	\$33,563	\$34,685	\$38,576
Medium (16 hrs)	\$19,514	\$35,835	\$36,957	\$40,848	\$45,815	\$46,937	\$50,828
High w/ADC (36 hrs)	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
High w/o ADC (36 hrs)	\$43,798	\$60,118	\$61,240	\$65,131	\$70,099	\$71,220	\$75,112

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), \$139 should be added to the monthly totals (\$116 for out-of-pocket medical costs and \$23 for miscellaneous costs) resulting in an annual increase in costs of \$1,665 (for an elder person).

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-36: The Elder Economic Security Standard Index for Koochiching County, 2008
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (one or 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)	\$323	\$463	\$956	\$323	\$463	\$956
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$251	\$251	\$251	\$442	\$442	\$442
Health Care (Good Health)	\$305	\$305	\$305	\$610	\$610	\$610
Miscellaneous	\$223	\$223	\$223	\$361	\$361	\$361
Index Per Month	\$1,336	\$1,476	\$1,969	\$2,168	\$2,307	\$2,801
Index Per Year	\$16,031	\$17,706	\$23,626	\$26,011	\$27,686	\$33,607

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—MN 2008	\$8,616	\$12,804
Average County Social Security Payment 2008	\$12,704	\$20,665

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (one or both age 65+)		
		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Need for Long-Term Care (hours/week)							
Low (6 hrs)	\$7,262	\$23,293	\$24,969	\$30,889	\$33,273	\$34,949	\$40,869
Medium (16 hrs)	\$19,514	\$35,545	\$37,221	\$43,141	\$45,525	\$47,201	\$53,121
High w/ADC (36 hrs)	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
High w/o ADC (36 hrs)	\$43,798	\$59,828	\$61,504	\$67,424	\$69,809	\$71,484	\$77,404

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), \$139 should be added to the monthly totals (\$116 for out-of-pocket medical costs and \$23 for miscellaneous costs) resulting in an annual increase in costs of \$1,665 (for an elder person).

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-37: The Elder Economic Security Standard Index for Lac qui Parle County, 2008
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (one or 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)	\$315	\$462	\$951	\$315	\$462	\$951
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$251	\$251	\$251	\$442	\$442	\$442
Health Care (Good Health)	\$295	\$295	\$295	\$591	\$591	\$591
Miscellaneous	\$219	\$219	\$219	\$356	\$356	\$356
Index Per Month	\$1,314	\$1,461	\$1,950	\$2,134	\$2,281	\$2,770
Index Per Year	\$15,767	\$17,532	\$23,401	\$25,605	\$27,371	\$33,239

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—MN 2008	\$8,616	\$12,804
Average County Social Security Payment 2008	\$11,352	\$18,465

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,262	\$23,029	\$24,794	\$30,663	\$32,868	\$34,633	\$40,502
Medium (16 hrs)	\$19,514	\$35,281	\$37,046	\$42,915	\$45,120	\$46,885	\$52,754
High w/ADC (36 hrs)	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
High w/o ADC (36 hrs)	\$43,798	\$59,564	\$61,330	\$67,198	\$69,403	\$71,168	\$77,037

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), \$151 should be added to the monthly totals (\$126 for out-of-pocket medical costs and \$25 for miscellaneous costs) resulting in an annual increase in costs of \$1,813 (for an elder person).

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-38: The Elder Economic Security Standard Index for Lake County, 2008
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (one or 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)	\$323	\$463	\$956	\$323	\$463	\$956
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$251	\$251	\$251	\$442	\$442	\$442
Health Care (Good Health)	\$301	\$301	\$301	\$602	\$602	\$602
Miscellaneous	\$222	\$222	\$222	\$360	\$360	\$360
Index Per Month	\$1,331	\$1,471	\$1,964	\$2,158	\$2,297	\$2,791
Index Per Year	\$15,971	\$17,646	\$23,566	\$25,891	\$27,566	\$33,487

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—MN 2008	\$8,616	\$12,804
Average County Social Security Payment 2008	\$12,744	\$20,729

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,262	\$23,233	\$24,909	\$30,829	\$33,153	\$34,829	\$40,749
Medium (16 hrs)	\$19,514	\$35,485	\$37,161	\$43,081	\$45,405	\$47,081	\$53,001
High w/ADC (36 hrs)	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
High w/o ADC (36 hrs)	\$43,798	\$59,768	\$61,444	\$67,364	\$69,689	\$71,364	\$77,284

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), \$138 should be added to the monthly totals (\$115 for out-of-pocket medical costs and \$23 for miscellaneous costs) resulting in an annual increase in costs of \$1,658 (for an elder person).

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-39: The Elder Economic Security Standard Index for Lake of the Woods County, 2008

Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (one or 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)	\$307	\$442	\$885	\$307	\$442	\$885
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$251	\$251	\$251	\$442	\$442	\$442
Health Care (Good Health)	\$305	\$305	\$305	\$610	\$610	\$610
Miscellaneous	\$219	\$219	\$219	\$358	\$358	\$358
Index Per Month	\$1,317	\$1,451	\$1,895	\$2,148	\$2,283	\$2,726
Index Per Year	\$15,802	\$17,416	\$22,736	\$25,782	\$27,396	\$32,716

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—MN 2008	\$8,616	\$12,804
Average County Social Security Payment 2008	\$11,592	\$18,855

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,262	\$23,064	\$24,678	\$29,998	\$33,044	\$34,659	\$39,978
Medium (16 hrs)	\$19,514	\$35,316	\$36,930	\$42,250	\$45,296	\$46,911	\$52,230
High w/ADC (36 hrs)	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
High w/o ADC (36 hrs)	\$43,798	\$59,599	\$61,214	\$66,533	\$69,580	\$71,194	\$76,514

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), \$139 should be added to the monthly totals (\$116 for out-of-pocket medical costs and \$23 for miscellaneous costs) resulting in an annual increase in costs of \$1,665 (for an elder person).

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-40: The Elder Economic Security Standard Index for Le Sueur County, 2008
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (one or 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)	\$407	\$518	\$1,153	\$407	\$518	\$1,153
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$251	\$251	\$251	\$442	\$442	\$442
Health Care (Good Health)	\$305	\$305	\$305	\$610	\$610	\$610
Miscellaneous	\$239	\$239	\$239	\$378	\$378	\$378
Index Per Month	\$1,436	\$1,547	\$2,182	\$2,268	\$2,379	\$3,013
Index Per Year	\$17,237	\$18,567	\$26,181	\$27,217	\$28,547	\$36,162

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—MN 2008	\$8,616	\$12,804
Average County Social Security Payment 2008	\$12,455	\$20,259

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,262	\$24,499	\$25,830	\$33,444	\$34,479	\$35,810	\$43,424
Medium (16 hrs)	\$19,514	\$36,751	\$38,082	\$45,696	\$46,731	\$48,062	\$55,676
High w/ADC (36 hrs)	\$34,974	\$52,211	\$53,541	\$61,155	\$62,191	\$63,521	\$71,136
High w/o ADC (36 hrs)	\$43,798	\$61,034	\$62,365	\$69,979	\$71,015	\$72,345	\$79,959

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), \$139 should be added to the monthly totals (\$116 for out-of-pocket medical costs and \$23 for miscellaneous costs)

resulting in an annual increase in costs of \$1,665 (for an elder person).

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-41: The Elder Economic Security Standard Index for Lincoln County, 2008
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (one or 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)	\$315	\$462	\$951	\$315	\$462	\$951
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$251	\$251	\$251	\$442	\$442	\$442
Health Care (Good Health)	\$295	\$295	\$295	\$591	\$591	\$591
Miscellaneous	\$219	\$219	\$219	\$356	\$356	\$356
Index Per Month	\$1,314	\$1,461	\$1,950	\$2,134	\$2,281	\$2,770
Index Per Year	\$15,767	\$17,532	\$23,401	\$25,605	\$27,371	\$33,239

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—MN 2008	\$8,616	\$12,804
Average County Social Security Payment 2008	\$10,497	\$17,075

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,262	\$23,029	\$24,794	\$30,663	\$32,868	\$34,633	\$40,502
Medium (16 hrs)	\$19,514	\$35,281	\$37,046	\$42,915	\$45,120	\$46,885	\$52,754
High w/ADC (36 hrs)	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
High w/o ADC (36 hrs)	\$43,798	\$59,564	\$61,330	\$67,198	\$69,403	\$71,168	\$77,037

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), \$151 should be added to the monthly totals (\$126 for out-of-pocket medical costs and \$25 for miscellaneous costs) resulting in an annual increase in costs of \$1,813 (for an elder person).

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-42: The Elder Economic Security Standard Index for Lyon County, 2008
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (one or 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)	\$315	\$485	\$951	\$315	\$485	\$951
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$251	\$251	\$251	\$442	\$442	\$442
Health Care (Good Health)	\$295	\$295	\$295	\$591	\$591	\$591
Miscellaneous	\$219	\$219	\$219	\$356	\$356	\$356
Index Per Month	\$1,314	\$1,484	\$1,950	\$2,134	\$2,304	\$2,770
Index Per Year	\$15,767	\$17,808	\$23,401	\$25,605	\$27,647	\$33,239

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—MN 2008	\$8,616	\$12,804
Average County Social Security Payment 2008	\$12,041	\$19,586

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,262	\$23,029	\$25,070	\$30,663	\$32,868	\$34,909	\$40,502
Medium (16 hrs)	\$19,514	\$35,281	\$37,322	\$42,915	\$45,120	\$47,161	\$52,754
High w/ADC (36 hrs)	\$34,974	\$50,741	\$52,782	\$58,375	\$60,579	\$62,621	\$68,213
High w/o ADC (36 hrs)	\$43,798	\$59,564	\$61,606	\$67,198	\$69,403	\$71,444	\$77,037

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), \$151 should be added to the monthly totals (\$126 for out-of-pocket medical costs and \$25 for miscellaneous costs) resulting in an annual increase in costs of \$1,813 (for an elder person).

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-43: The Elder Economic Security Standard Index for Mahnomen County, 2008
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (one or 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)	\$307	\$442	\$885	\$307	\$442	\$885
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$251	\$251	\$251	\$442	\$442	\$442
Health Care (Good Health)	\$295	\$295	\$295	\$591	\$591	\$591
Miscellaneous	\$218	\$218	\$218	\$354	\$354	\$354
Index Per Month	\$1,305	\$1,440	\$1,883	\$2,125	\$2,259	\$2,703
Index Per Year	\$15,660	\$17,274	\$22,594	\$25,499	\$27,113	\$32,433

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—MN 2008	\$8,616	\$12,804
Average County Social Security Payment 2008	\$10,372	\$16,871

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,262	\$22,922	\$24,537	\$29,857	\$32,761	\$34,375	\$39,695
Medium (16 hrs)	\$19,514	\$35,174	\$36,789	\$42,109	\$45,013	\$46,627	\$51,947
High w/ADC (36 hrs)	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
High w/o ADC (36 hrs)	\$43,798	\$59,458	\$61,072	\$66,392	\$69,296	\$70,910	\$76,230

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), \$151 should be added to the monthly totals (\$126 for out-of-pocket medical costs and \$25 for miscellaneous costs) resulting in an annual increase in costs of \$1,813 (for an elder person).

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-44: The Elder Economic Security Standard Index for Marshall County, 2008
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (one or 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)	\$344	\$437	\$761	\$344	\$437	\$761
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$251	\$251	\$251	\$442	\$442	\$442
Health Care (Good Health)	\$305	\$305	\$305	\$610	\$610	\$610
Miscellaneous	\$227	\$227	\$227	\$365	\$365	\$365
Index Per Month	\$1,360	\$1,454	\$1,778	\$2,192	\$2,285	\$2,609
Index Per Year	\$16,321	\$17,442	\$21,334	\$26,301	\$27,423	\$31,314

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—MN 2008	\$8,616	\$12,804
Average County Social Security Payment 2008	\$11,076	\$18,017

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,262	\$23,583	\$24,705	\$28,596	\$33,563	\$34,685	\$38,576
Medium (16 hrs)	\$19,514	\$35,835	\$36,957	\$40,848	\$45,815	\$46,937	\$50,828
High w/ADC (36 hrs)	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
High w/o ADC (36 hrs)	\$43,798	\$60,118	\$61,240	\$65,131	\$70,099	\$71,220	\$75,112

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), \$139 should be added to the monthly totals (\$116 for out-of-pocket medical costs and \$23 for miscellaneous costs) resulting in an annual increase in costs of \$1,665 (for an elder person).

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-45: The Elder Economic Security Standard Index for Martin County, 2008
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (one or 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)	\$330	\$461	\$826	\$330	\$461	\$826
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$251	\$251	\$251	\$442	\$442	\$442
Health Care (Good Health)	\$322	\$322	\$322	\$644	\$644	\$644
Miscellaneous	\$227	\$227	\$227	\$369	\$369	\$369
Index Per Month	\$1,363	\$1,495	\$1,860	\$2,215	\$2,346	\$2,711
Index Per Year	\$16,361	\$17,936	\$22,315	\$26,579	\$28,154	\$32,534

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—MN 2008	\$8,616	\$12,804
Average County Social Security Payment 2008	\$12,168	\$19,793

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,262	\$23,623	\$25,198	\$29,578	\$33,842	\$35,417	\$39,796
Medium (16 hrs)	\$19,514	\$35,875	\$37,450	\$41,830	\$46,094	\$47,669	\$52,048
High w/ADC (36 hrs)	\$34,974	\$51,335	\$52,910	\$57,289	\$61,553	\$63,128	\$67,508
High w/o ADC (36 hrs)	\$43,798	\$60,158	\$61,733	\$66,113	\$70,377	\$71,952	\$76,331

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), \$145 should be added to the monthly totals (\$121 for out-of-pocket medical costs and \$24 for miscellaneous costs) resulting in an annual increase in costs of \$1,743 (for an elder person).

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-46: The Elder Economic Security Standard Index for McLeod County, 2008
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (one or 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	\$1,106	\$377	\$526	\$1,106
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$251	\$251	\$251	\$442	\$442	\$442
Health Care (Good Health)	\$301	\$301	\$301	\$602	\$602	\$602
Miscellaneous	\$233	\$233	\$233	\$370	\$370	\$370
Index Per Month	\$1,396	\$1,544	\$2,124	\$2,222	\$2,371	\$2,951
Index Per Year	\$16,749	\$18,532	\$25,490	\$26,670	\$28,452	\$35,410

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—MN 2008	\$8,616	\$12,804
Average County Social Security Payment 2008	\$12,447	\$20,246

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,262	\$24,012	\$25,794	\$32,753	\$33,932	\$35,715	\$42,673
Medium (16 hrs)	\$19,514	\$36,264	\$38,046	\$45,005	\$46,184	\$47,967	\$54,925
High w/ADC (36 hrs)	\$34,974	\$51,723	\$53,506	\$60,464	\$61,644	\$63,426	\$70,384
High w/o ADC (36 hrs)	\$43,798	\$60,547	\$62,329	\$69,288	\$70,467	\$72,250	\$79,208

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), \$138 should be added to the monthly totals (\$115 for out-of-pocket medical costs and \$23 for miscellaneous costs) resulting in an annual increase in costs of \$1,658 (for an elder person).

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-47: The Elder Economic Security Standard Index for Meeker County, 2008
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (one or 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	\$503	\$1,106	\$377	\$503	\$1,106
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$251	\$251	\$251	\$442	\$442	\$442
Health Care (Good Health)	\$301	\$301	\$301	\$602	\$602	\$602
Miscellaneous	\$233	\$233	\$233	\$370	\$370	\$370
Index Per Month	\$1,396	\$1,521	\$2,124	\$2,222	\$2,348	\$2,951
Index Per Year	\$16,749	\$18,256	\$25,490	\$26,670	\$28,176	\$35,410

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—MN 2008	\$8,616	\$12,804
Average County Social Security Payment 2008	\$11,879	\$19,323

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,262	\$24,012	\$25,518	\$32,753	\$33,932	\$35,439	\$42,673
Medium (16 hrs)	\$19,514	\$36,264	\$37,770	\$45,005	\$46,184	\$47,691	\$54,925
High w/ADC (36 hrs)	\$34,974	\$51,723	\$53,230	\$60,464	\$61,644	\$63,150	\$70,384
High w/o ADC (36 hrs)	\$43,798	\$60,547	\$62,053	\$69,288	\$70,467	\$71,974	\$79,208

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), \$138 should be added to the monthly totals (\$115 for out-of-pocket medical costs and \$23 for miscellaneous costs) resulting in an annual increase in costs of \$1,658 (for an elder person).

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-48: The Elder Economic Security Standard Index for Mille Lacs County, 2008
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (one or 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)	\$339	\$481	\$1,043	\$339	\$481	\$1,043
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$251	\$251	\$251	\$442	\$442	\$442
Health Care (Good Health)	\$292	\$292	\$292	\$583	\$583	\$583
Miscellaneous	\$223	\$223	\$223	\$359	\$359	\$359
Index Per Month	\$1,339	\$1,480	\$2,043	\$2,154	\$2,296	\$2,858
Index Per Year	\$16,065	\$17,765	\$24,513	\$25,850	\$27,551	\$34,298

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—MN 2008	\$8,616	\$12,804
Average County Social Security Payment 2008	\$12,120	\$19,715

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,262	\$23,327	\$25,028	\$31,775	\$33,112	\$34,813	\$41,561
Medium (16 hrs)	\$19,514	\$35,579	\$37,280	\$44,027	\$45,364	\$47,065	\$53,813
High w/ADC (36 hrs)	\$34,974	\$51,039	\$52,739	\$59,487	\$60,824	\$62,525	\$69,272
High w/o ADC (36 hrs)	\$43,798	\$59,862	\$61,563	\$68,311	\$69,648	\$71,348	\$78,096

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), \$151 should be added to the monthly totals (\$126 for out-of-pocket medical costs and \$25 for miscellaneous costs) resulting in an annual increase in costs of \$1,807 (for an elder person).

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-49: The Elder Economic Security Standard Index for Morrison County, 2008
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (one or 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)	\$344	\$449	\$875	\$344	\$449	\$875
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$251	\$251	\$251	\$442	\$442	\$442
Health Care (Good Health)	\$305	\$305	\$305	\$610	\$610	\$610
Miscellaneous	\$227	\$227	\$227	\$365	\$365	\$365
Index Per Month	\$1,360	\$1,466	\$1,891	\$2,192	\$2,297	\$2,723
Index Per Year	\$16,321	\$17,586	\$22,695	\$26,301	\$27,567	\$32,675

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—MN 2008	\$8,616	\$12,804
Average County Social Security Payment 2008	\$11,072	\$18,010

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,262	\$23,583	\$24,849	\$29,958	\$33,563	\$34,829	\$39,938
Medium (16 hrs)	\$19,514	\$35,835	\$37,101	\$42,210	\$45,815	\$47,081	\$52,190
High w/ADC (36 hrs)	\$34,974	\$51,295	\$52,560	\$57,669	\$61,275	\$62,541	\$67,649
High w/o ADC (36 hrs)	\$43,798	\$60,118	\$61,384	\$66,493	\$70,099	\$71,364	\$76,473

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), \$139 should be added to the monthly totals (\$116 for out-of-pocket medical costs and \$23 for miscellaneous costs) resulting in an annual increase in costs of \$1,665 (for an elder person).

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-50: The Elder Economic Security Standard Index for Mower County, 2008
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (one or 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)	\$340	\$435	\$859	\$340	\$435	\$859
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$251	\$251	\$251	\$442	\$442	\$442
Health Care (Good Health)	\$322	\$322	\$322	\$644	\$644	\$644
Miscellaneous	\$229	\$229	\$229	\$371	\$371	\$371
Index Per Month	\$1,376	\$1,471	\$1,895	\$2,228	\$2,322	\$2,746
Index Per Year	\$16,513	\$17,649	\$22,735	\$26,732	\$27,868	\$32,954

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—MN 2008	\$8,616	\$12,804
Average County Social Security Payment 2008	\$12,398	\$20,167

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,262	\$23,776	\$24,912	\$29,997	\$33,994	\$35,130	\$40,216
Medium (16 hrs)	\$19,514	\$36,028	\$37,164	\$42,249	\$46,246	\$47,382	\$52,468
High w/ADC (36 hrs)	\$34,974	\$51,487	\$52,623	\$57,709	\$61,706	\$62,842	\$67,928
High w/o ADC (36 hrs)	\$43,798	\$60,311	\$61,447	\$66,533	\$70,529	\$71,665	\$76,751

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), \$145 should be added to the monthly totals (\$121 for out-of-pocket medical costs and \$24 for miscellaneous costs) resulting in an annual increase in costs of \$1,743 (for an elder person).

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-51: The Elder Economic Security Standard Index for Murray County, 2008
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (one or 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)	\$330	\$444	\$826	\$330	\$444	\$826
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$251	\$251	\$251	\$442	\$442	\$442
Health Care (Good Health)	\$295	\$295	\$295	\$591	\$591	\$591
Miscellaneous	\$222	\$222	\$222	\$359	\$359	\$359
Index Per Month	\$1,332	\$1,446	\$1,828	\$2,152	\$2,266	\$2,648
Index Per Year	\$15,981	\$17,352	\$21,935	\$25,819	\$27,190	\$31,774

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—MN 2008	\$8,616	\$12,804
Average County Social Security Payment 2008	\$11,258	\$18,313

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,262	\$23,243	\$24,614	\$29,198	\$33,082	\$34,453	\$39,036
Medium (16 hrs)	\$19,514	\$35,495	\$36,866	\$41,450	\$45,334	\$46,705	\$51,288
High w/ADC (36 hrs)	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
High w/o ADC (36 hrs)	\$43,798	\$59,778	\$61,149	\$65,733	\$69,617	\$70,988	\$75,571

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), \$151 should be added to the monthly totals (\$126 for out-of-pocket medical costs and \$25 for miscellaneous costs) resulting in an annual increase in costs of \$1,813 (for an elder person).

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-52: The Elder Economic Security Standard Index for Nicollet County, 2008
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (one or 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)	\$352	\$537	\$899	\$352	\$537	\$899
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$251	\$251	\$251	\$442	\$442	\$442
Health Care (Good Health)	\$305	\$305	\$305	\$610	\$610	\$610
Miscellaneous	\$228	\$228	\$228	\$367	\$367	\$367
Index Per Month	\$1,370	\$1,555	\$1,917	\$2,202	\$2,387	\$2,749
Index Per Year	\$16,443	\$18,663	\$23,008	\$26,423	\$28,643	\$32,988

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—MN 2008	\$8,616	\$12,804
Average County Social Security Payment 2008	\$13,049	\$21,226

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,262	\$23,705	\$25,925	\$30,271	\$33,686	\$35,905	\$40,251
Medium (16 hrs)	\$19,514	\$35,957	\$38,177	\$42,523	\$45,938	\$48,157	\$52,503
High w/ADC (36 hrs)	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
High w/o ADC (36 hrs)	\$43,798	\$60,241	\$62,460	\$66,806	\$70,221	\$72,441	\$76,786

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), \$139 should be added to the monthly totals (\$116 for out-of-pocket medical costs and \$23 for miscellaneous costs) resulting in an annual increase in costs of \$1,665 (for an elder person).

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-53: The Elder Economic Security Standard Index for Nobles County, 2008
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (one or 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)	\$330	\$457	\$826	\$330	\$457	\$826
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$251	\$251	\$251	\$442	\$442	\$442
Health Care (Good Health)	\$305	\$305	\$305	\$610	\$610	\$610
Miscellaneous	\$224	\$224	\$224	\$363	\$363	\$363
Index Per Month	\$1,344	\$1,471	\$1,840	\$2,175	\$2,302	\$2,671
Index Per Year	\$16,122	\$17,649	\$22,077	\$26,103	\$27,630	\$32,057

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—MN 2008	\$8,616	\$12,804
Average County Social Security Payment 2008	\$11,849	\$19,274

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,262	\$23,385	\$24,912	\$29,339	\$33,365	\$34,892	\$39,319
Medium (16 hrs)	\$19,514	\$35,637	\$37,164	\$41,591	\$45,617	\$47,144	\$51,571
High w/ADC (36 hrs)	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
High w/o ADC (36 hrs)	\$43,798	\$59,920	\$61,447	\$65,874	\$69,900	\$71,427	\$75,855

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), \$139 should be added to the monthly totals (\$116 for out-of-pocket medical costs and \$23 for miscellaneous costs) resulting in an annual increase in costs of \$1,665 (for an elder person).

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-54: The Elder Economic Security Standard Index for Norman County, 2008
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (one or 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)	\$344	\$437	\$761	\$344	\$437	\$761
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$251	\$251	\$251	\$442	\$442	\$442
Health Care (Good Health)	\$305	\$305	\$305	\$610	\$610	\$610
Miscellaneous	\$227	\$227	\$227	\$365	\$365	\$365
Index Per Month	\$1,360	\$1,454	\$1,778	\$2,192	\$2,285	\$2,609
Index Per Year	\$16,321	\$17,442	\$21,334	\$26,301	\$27,423	\$31,314

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—MN 2008	\$8,616	\$12,804
Average County Social Security Payment 2008	\$11,153	\$18,141

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,262	\$23,583	\$24,705	\$28,596	\$33,563	\$34,685	\$38,576
Medium (16 hrs)	\$19,514	\$35,835	\$36,957	\$40,848	\$45,815	\$46,937	\$50,828
High w/ADC (36 hrs)	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
High w/o ADC (36 hrs)	\$43,798	\$60,118	\$61,240	\$65,131	\$70,099	\$71,220	\$75,112

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), \$139 should be added to the monthly totals (\$116 for out-of-pocket medical costs and \$23 for miscellaneous costs) resulting in an annual increase in costs of \$1,665 (for an elder person).

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-55: The Elder Economic Security Standard Index for Olmsted County, 2008
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (one or 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)	\$371	\$651	\$1,091	\$371	\$651	\$1,091
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$237	\$237	\$237	\$418	\$418	\$418
Health Care (Good Health)	\$295	\$295	\$295	\$591	\$591	\$591
Miscellaneous	\$227	\$227	\$227	\$362	\$362	\$362
Index Per Month	\$1,365	\$1,645	\$2,085	\$2,172	\$2,452	\$2,892
Index Per Year	\$16,380	\$19,737	\$25,019	\$26,069	\$29,426	\$34,708

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—MN 2008	\$8,616	\$12,804
Average County Social Security Payment 2008	\$13,304	\$21,640

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,262	\$23,642	\$26,999	\$32,281	\$33,331	\$36,688	\$41,970
Medium (16 hrs)	\$19,514	\$35,894	\$39,251	\$44,533	\$45,583	\$48,940	\$54,222
High w/ADC (36 hrs)	\$34,974	\$51,354	\$54,711	\$59,993	\$61,043	\$64,400	\$69,682
High w/o ADC (36 hrs)	\$43,798	\$60,177	\$63,534	\$68,817	\$69,866	\$73,223	\$78,505

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), \$151 should be added to the monthly totals (\$126 for out-of-pocket medical costs and \$25 for miscellaneous costs) resulting in an annual increase in costs of \$1,813 (for an elder person).

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-56: The Elder Economic Security Standard Index for Otter Tail County, 2008
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (one or 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)	\$317	\$430	\$979	\$317	\$430	\$979
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$251	\$251	\$251	\$442	\$442	\$442
Health Care (Good Health)	\$305	\$305	\$305	\$610	\$610	\$610
Miscellaneous	\$221	\$221	\$221	\$360	\$360	\$360
Index Per Month	\$1,328	\$1,441	\$1,990	\$2,160	\$2,273	\$2,822
Index Per Year	\$15,939	\$17,295	\$23,878	\$25,919	\$27,275	\$33,859

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—MN 2008	\$8,616	\$12,804
Average County Social Security Payment 2008	\$11,896	\$19,350

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,262	\$23,201	\$24,557	\$31,141	\$33,182	\$34,537	\$41,121
Medium (16 hrs)	\$19,514	\$35,453	\$36,809	\$43,393	\$45,434	\$46,789	\$53,373
High w/ADC (36 hrs)	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
High w/o ADC (36 hrs)	\$43,798	\$59,737	\$61,092	\$67,676	\$69,717	\$71,073	\$77,656

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), \$139 should be added to the monthly totals (\$116 for out-of-pocket medical costs and \$23 for miscellaneous costs) resulting in an annual increase in costs of \$1,665 (for an elder person).

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-57: The Elder Economic Security Standard Index for Pennington County, 2008
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (one or 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)	\$344	\$427	\$761	\$344	\$427	\$761
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$251	\$251	\$251	\$442	\$442	\$442
Health Care (Good Health)	\$305	\$305	\$305	\$610	\$610	\$610
Miscellaneous	\$227	\$227	\$227	\$365	\$365	\$365
Index Per Month	\$1,360	\$1,444	\$1,778	\$2,192	\$2,275	\$2,609
Index Per Year	\$16,321	\$17,322	\$21,334	\$26,301	\$27,303	\$31,314

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—MN 2008	\$8,616	\$12,804
Average County Social Security Payment 2008	\$11,533	\$18,759

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,262	\$23,583	\$24,585	\$28,596	\$33,563	\$34,565	\$38,576
Medium (16 hrs)	\$19,514	\$35,835	\$36,837	\$40,848	\$45,815	\$46,817	\$50,828
High w/ADC (36 hrs)	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
High w/o ADC (36 hrs)	\$43,798	\$60,118	\$61,120	\$65,131	\$70,099	\$71,100	\$75,112

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), \$139 should be added to the monthly totals (\$116 for out-of-pocket medical costs and \$23 for miscellaneous costs) resulting in an annual increase in costs of \$1,665 (for an elder person).

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-58: The Elder Economic Security Standard Index for Pine County, 2008
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (one or 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)	\$339	\$491	\$1,043	\$339	\$491	\$1,043
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$251	\$251	\$251	\$442	\$442	\$442
Health Care (Good Health)	\$305	\$305	\$305	\$610	\$610	\$610
Miscellaneous	\$226	\$226	\$226	\$364	\$364	\$364
Index Per Month	\$1,355	\$1,507	\$2,059	\$2,187	\$2,338	\$2,891
Index Per Year	\$16,260	\$18,080	\$24,708	\$26,240	\$28,061	\$34,688

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—MN 2008	\$8,616	\$12,804
Average County Social Security Payment 2008	\$12,020	\$19,552

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,262	\$23,522	\$25,343	\$31,970	\$33,502	\$35,323	\$41,951
Medium (16 hrs)	\$19,514	\$35,774	\$37,595	\$44,222	\$45,754	\$47,575	\$54,203
High w/ADC (36 hrs)	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
High w/o ADC (36 hrs)	\$43,798	\$60,057	\$61,878	\$68,506	\$70,038	\$71,858	\$78,486

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), \$139 should be added to the monthly totals (\$116 for out-of-pocket medical costs and \$23 for miscellaneous costs) resulting in an annual increase in costs of \$1,665 (for an elder person).

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-59: The Elder Economic Security Standard Index for Pipestone County, 2008
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (one or 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)	\$330	\$444	\$826	\$330	\$444	\$826
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$251	\$251	\$251	\$442	\$442	\$442
Health Care (Good Health)	\$295	\$295	\$295	\$591	\$591	\$591
Miscellaneous	\$222	\$222	\$222	\$359	\$359	\$359
Index Per Month	\$1,332	\$1,446	\$1,828	\$2,152	\$2,266	\$2,648
Index Per Year	\$15,981	\$17,352	\$21,935	\$25,819	\$27,190	\$31,774

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—MN 2008	\$8,616	\$12,804
Average County Social Security Payment 2008	\$11,142	\$18,123

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,262	\$23,243	\$24,614	\$29,198	\$33,082	\$34,453	\$39,036
Medium (16 hrs)	\$19,514	\$35,495	\$36,866	\$41,450	\$45,334	\$46,705	\$51,288
High w/ADC (36 hrs)	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
High w/o ADC (36 hrs)	\$43,798	\$59,778	\$61,149	\$65,733	\$69,617	\$70,988	\$75,571

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), \$151 should be added to the monthly totals (\$126 for out-of-pocket medical costs and \$25 for miscellaneous costs) resulting in an annual increase in costs of \$1,813 (for an elder person).

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-60: The Elder Economic Security Standard Index for Polk County, 2008
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (one or 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)	\$344	\$411	\$761	\$344	\$411	\$761
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$237	\$237	\$237	\$418	\$418	\$418
Health Care (Good Health)	\$305	\$305	\$305	\$610	\$610	\$610
Miscellaneous	\$224	\$224	\$224	\$360	\$360	\$360
Index Per Month	\$1,344	\$1,411	\$1,761	\$2,163	\$2,230	\$2,581
Index Per Year	\$16,125	\$16,929	\$21,138	\$25,955	\$26,759	\$30,968

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—MN 2008	\$8,616	\$12,804
Average County Social Security Payment 2008	\$11,589	\$18,850

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,262	\$23,387	\$24,191	\$28,400	\$33,218	\$34,022	\$38,230
Medium (16 hrs)	\$19,514	\$35,639	\$36,443	\$40,652	\$45,470	\$46,274	\$50,482
High w/ADC (36 hrs)	\$34,974	\$51,099	\$51,903	\$56,112	\$60,929	\$61,733	\$65,942
High w/o ADC (36 hrs)	\$43,798	\$59,922	\$60,726	\$64,935	\$69,753	\$70,557	\$74,766

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), \$139 should be added to the monthly totals (\$116 for out-of-pocket medical costs and \$23 for miscellaneous costs) resulting in an annual increase in costs of \$1,665 (for an elder person).

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-61: The Elder Economic Security Standard Index for Pope County, 2008
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (one or 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)	\$317	\$438	\$979	\$317	\$438	\$979
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$251	\$251	\$251	\$442	\$442	\$442
Health Care (Good Health)	\$305	\$305	\$305	\$610	\$610	\$610
Miscellaneous	\$221	\$221	\$221	\$360	\$360	\$360
Index Per Month	\$1,328	\$1,449	\$1,990	\$2,160	\$2,281	\$2,822
Index Per Year	\$15,939	\$17,391	\$23,878	\$25,919	\$27,371	\$33,859

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—MN 2008	\$8,616	\$12,804
Average County Social Security Payment 2008	\$11,507	\$18,717

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,262	\$23,201	\$24,653	\$31,141	\$33,182	\$34,633	\$41,121
Medium (16 hrs)	\$19,514	\$35,453	\$36,905	\$43,393	\$45,434	\$46,885	\$53,373
High w/ADC (36 hrs)	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
High w/o ADC (36 hrs)	\$43,798	\$59,737	\$61,188	\$67,676	\$69,717	\$71,169	\$77,656

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), \$139 should be added to the monthly totals (\$116 for out-of-pocket medical costs and \$23 for miscellaneous costs) resulting in an annual increase in costs of \$1,665 (for an elder person).

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-62: The Elder Economic Security Standard Index for Ramsey County, 2008
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (one or 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)	\$457	\$661	\$1,186	\$457	\$661	\$1,186
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$221	\$221	\$221	\$390	\$390	\$390
Health Care (Good Health)	\$295	\$295	\$295	\$590	\$590	\$590
Miscellaneous	\$241	\$241	\$241	\$373	\$373	\$373
Index Per Month	\$1,449	\$1,652	\$2,178	\$2,241	\$2,445	\$2,970
Index Per Year	\$17,382	\$19,828	\$26,136	\$26,892	\$29,338	\$35,645

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—MN 2008	\$8,616	\$12,804
Average County Social Security Payment 2008	\$13,748	\$22,362

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (one or 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)	\$8,311	\$25,693	\$28,140	\$34,447	\$35,203	\$37,649	\$43,957
Medium (16 hrs)	\$22,231	\$39,613	\$42,060	\$48,367	\$49,123	\$51,569	\$57,877
High w/ADC (36 hrs)	\$40,288	\$57,670	\$60,116	\$66,423	\$67,179	\$69,626	\$75,933
High w/o ADC (36 hrs)	\$48,492	\$65,874	\$68,320	\$74,628	\$75,384	\$77,830	\$84,137

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), \$163 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 \$1,950 (for an elder person).

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-63: The Elder Economic Security Standard Index for Red Lake County, 2008
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (one or 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)	\$344	\$437	\$761	\$344	\$437	\$761
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$251	\$251	\$251	\$442	\$442	\$442
Health Care (Good Health)	\$306	\$306	\$306	\$611	\$611	\$611
Miscellaneous	\$227	\$227	\$227	\$365	\$365	\$365
Index Per Month	\$1,360	\$1,454	\$1,778	\$2,193	\$2,286	\$2,610
Index Per Year	\$16,326	\$17,447	\$21,339	\$26,311	\$27,433	\$31,324

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—MN 2008	\$8,616	\$12,804
Average County Social Security Payment 2008	\$10,619	\$17,274

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,262	\$23,588	\$24,710	\$28,601	\$33,573	\$34,695	\$38,586
Medium (16 hrs)	\$19,514	\$35,840	\$36,962	\$40,853	\$45,825	\$46,947	\$50,838
High w/ADC (36 hrs)	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
High w/o ADC (36 hrs)	\$43,798	\$60,123	\$61,245	\$65,136	\$70,109	\$71,230	\$75,122

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$143 should be added to the monthly totals (\$119 for out-of-pocket medical costs and \$24 for miscellaneous costs) resulting in an annual increase in costs of \$1,715 (for an elder person).

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-64: The Elder Economic Security Standard Index for Redwood County, 2008
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (one or 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)	\$315	\$462	\$951	\$315	\$462	\$951
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$251	\$251	\$251	\$442	\$442	\$442
Health Care (Good Health)	\$306	\$306	\$306	\$611	\$611	\$611
Miscellaneous	\$221	\$221	\$221	\$360	\$360	\$360
Index Per Month	\$1,326	\$1,473	\$1,962	\$2,158	\$2,305	\$2,794
Index Per Year	\$15,914	\$17,679	\$23,547	\$25,899	\$27,664	\$33,533

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—MN 2008	\$8,616	\$12,804
Average County Social Security Payment 2008	\$11,820	\$19,227

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,262	\$23,176	\$24,941	\$30,810	\$33,161	\$34,926	\$40,795
Medium (16 hrs)	\$19,514	\$35,428	\$37,193	\$43,062	\$45,413	\$47,178	\$53,047
High w/ADC (36 hrs)	\$34,974	\$50,888	\$52,653	\$58,521	\$60,873	\$62,638	\$68,507
High w/o ADC (36 hrs)	\$43,798	\$59,711	\$61,476	\$67,345	\$69,696	\$71,462	\$77,330

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), \$143 should be added to the monthly totals (\$119 for out-of-pocket medical costs and \$24 for miscellaneous costs) resulting in an annual increase in costs of \$1,715 (for an elder person).

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-65: The Elder Economic Security Standard Index for Renville County, 2008
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (one or 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	\$473	\$1,106	\$377	\$473	\$1,106
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$251	\$251	\$251	\$442	\$442	\$442
Health Care (Good Health)	\$306	\$306	\$306	\$611	\$611	\$611
Miscellaneous	\$234	\$234	\$234	\$372	\$372	\$372
Index Per Month	\$1,401	\$1,497	\$2,130	\$2,233	\$2,329	\$2,962
Index Per Year	\$16,814	\$17,961	\$25,555	\$26,800	\$27,946	\$35,540

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—MN 2008	\$8,616	\$12,804
Average County Social Security Payment 2008	\$11,814	\$19,216

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,262	\$24,077	\$25,223	\$32,818	\$34,062	\$35,209	\$42,803
Medium (16 hrs)	\$19,514	\$36,329	\$37,475	\$45,070	\$46,314	\$47,461	\$55,055
High w/ADC (36 hrs)	\$34,974	\$51,788	\$52,935	\$60,529	\$61,774	\$62,920	\$70,514
High w/o ADC (36 hrs)	\$43,798	\$60,612	\$61,758	\$69,353	\$70,597	\$71,744	\$79,338

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$143 should be added to the monthly totals (\$119 for out-of-pocket medical costs and \$24 for miscellaneous costs) resulting in an annual increase in costs of \$1,715 (for an elder person).

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-66: The Elder Economic Security Standard Index for Rice County, 2008
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (one or 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)	\$407	\$574	\$1,153	\$407	\$574	\$1,153
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$251	\$251	\$251	\$442	\$442	\$442
Health Care (Good Health)	\$311	\$311	\$311	\$623	\$623	\$623
Miscellaneous	\$241	\$241	\$241	\$380	\$380	\$380
Index Per Month	\$1,444	\$1,611	\$2,189	\$2,283	\$2,449	\$3,028
Index Per Year	\$17,324	\$19,326	\$26,268	\$27,391	\$29,393	\$36,336

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—MN 2008	\$8,616	\$12,804
Average County Social Security Payment 2008	\$13,063	\$21,248

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,262	\$24,586	\$26,589	\$33,531	\$34,653	\$36,656	\$43,598
Medium (16 hrs)	\$19,514	\$36,838	\$38,841	\$45,783	\$46,905	\$48,908	\$55,850
High w/ADC (36 hrs)	\$34,974	\$52,298	\$54,300	\$61,242	\$62,365	\$64,367	\$71,310
High w/o ADC (36 hrs)	\$43,798	\$61,121	\$63,124	\$70,066	\$71,189	\$73,191	\$80,133

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), \$156 should be added to the monthly totals (\$130 for out-of-pocket medical costs and \$26 for miscellaneous costs) resulting in an annual increase in costs of \$1,869 (for an elder person).

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-67: The Elder Economic Security Standard Index for Rock County, 2008
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (one or 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)	\$330	\$444	\$826	\$330	\$444	\$826
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$251	\$251	\$251	\$442	\$442	\$442
Health Care (Good Health)	\$306	\$306	\$306	\$611	\$611	\$611
Miscellaneous	\$224	\$224	\$224	\$363	\$363	\$363
Index Per Month	\$1,344	\$1,458	\$1,840	\$2,176	\$2,290	\$2,672
Index Per Year	\$16,127	\$17,498	\$22,082	\$26,113	\$27,484	\$32,067

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—MN 2008	\$8,616	\$12,804
Average County Social Security Payment 2008	\$11,801	\$19,196

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,262	\$23,390	\$24,761	\$29,344	\$33,375	\$34,746	\$39,329
Medium (16 hrs)	\$19,514	\$35,642	\$37,013	\$41,596	\$45,627	\$46,998	\$51,581
High w/ADC (36 hrs)	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
High w/o ADC (36 hrs)	\$43,798	\$59,925	\$61,296	\$65,879	\$69,910	\$71,281	\$75,865

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$143 should be added to the monthly totals (\$119 for out-of-pocket medical costs and \$24 for miscellaneous costs) resulting in an annual increase in costs of \$1,715 (for an elder person).

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-68: The Elder Economic Security Standard Index for Roseau County, 2008
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (one or 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)	\$344	\$433	\$761	\$344	\$433	\$761
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$251	\$251	\$251	\$442	\$442	\$442
Health Care (Good Health)	\$306	\$306	\$306	\$611	\$611	\$611
Miscellaneous	\$227	\$227	\$227	\$365	\$365	\$365
Index Per Month	\$1,360	\$1,450	\$1,778	\$2,193	\$2,282	\$2,610
Index Per Year	\$16,326	\$17,399	\$21,339	\$26,311	\$27,385	\$31,324

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—MN 2008	\$8,616	\$12,804
Average County Social Security Payment 2008	\$11,574	\$18,827

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,262	\$23,588	\$24,662	\$28,601	\$33,573	\$34,647	\$38,586
Medium (16 hrs)	\$19,514	\$35,840	\$36,914	\$40,853	\$45,825	\$46,899	\$50,838
High w/ADC (36 hrs)	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
High w/o ADC (36 hrs)	\$43,798	\$60,123	\$61,197	\$65,136	\$70,109	\$71,182	\$75,122

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$143 should be added to the monthly totals (\$119 for out-of-pocket medical costs and \$24 for miscellaneous costs) resulting in an annual increase in costs of \$1,715 (for an elder person).

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-69: The Elder Economic Security Standard Index for Scott County, 2008
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (one or 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)	\$447	\$714	\$1,378	\$447	\$714	\$1,378
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$221	\$221	\$221	\$390	\$390	\$390
Health Care (Good Health)	\$288	\$288	\$288	\$576	\$576	\$576
Miscellaneous	\$238	\$238	\$238	\$369	\$369	\$369
Index Per Month	\$1,428	\$1,695	\$2,359	\$2,212	\$2,479	\$3,143
Index Per Year	\$17,142	\$20,341	\$28,313	\$26,549	\$29,748	\$37,720

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—MN 2008	\$8,616	\$12,804
Average County Social Security Payment 2008	\$13,823	\$22,484

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (one or 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)	\$8,311	\$25,453	\$28,652	\$36,624	\$34,860	\$38,059	\$46,031
Medium (16 hrs)	\$22,231	\$39,373	\$42,572	\$50,544	\$48,780	\$51,979	\$59,951
High w/ADC (36 hrs)	\$40,288	\$57,430	\$60,628	\$68,601	\$66,836	\$70,035	\$78,007
High w/o ADC (36 hrs)	\$48,492	\$65,634	\$68,833	\$76,805	\$75,041	\$78,240	\$86,212

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), \$157 should be added to the monthly totals (\$131 for out-of-pocket medical costs and \$26 for miscellaneous costs) resulting in an annual increase in costs of \$1,890 (for an elder person).

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-70: The Elder Economic Security Standard Index for Sherburne County, 2008
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (one or 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)	\$405	\$622	\$1,165	\$405	\$622	\$1,165
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$221	\$221	\$221	\$390	\$390	\$390
Health Care (Good Health)	\$288	\$288	\$288	\$576	\$576	\$576
Miscellaneous	\$230	\$230	\$230	\$360	\$360	\$360
Index Per Month	\$1,378	\$1,595	\$2,138	\$2,162	\$2,378	\$2,922
Index Per Year	\$16,531	\$19,135	\$25,654	\$25,938	\$28,542	\$35,061

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—MN 2008	\$8,616	\$12,804
Average County Social Security Payment 2008	\$13,356	\$21,725

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (one or 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)	\$8,311	\$24,842	\$27,446	\$33,965	\$34,249	\$36,853	\$43,372
Medium (16 hrs)	\$22,231	\$38,762	\$41,366	\$47,885	\$48,169	\$50,773	\$57,292
High w/ADC (36 hrs)	\$40,288	\$56,819	\$59,423	\$65,941	\$66,226	\$68,829	\$75,348
High w/o ADC (36 hrs)	\$48,492	\$65,023	\$67,627	\$74,146	\$74,430	\$77,034	\$83,553

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), \$157 should be added to the monthly totals (\$131 for out-of-pocket medical costs and \$26 for miscellaneous costs) resulting in an annual increase in costs of \$1,890 (for an elder person).

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-71: The Elder Economic Security Standard Index for Sibley County, 2008
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (one or 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	\$473	\$1,106	\$377	\$473	\$1,106
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$221	\$221	\$221	\$390	\$390	\$390
Health Care (Good Health)	\$293	\$293	\$293	\$586	\$586	\$586
Miscellaneous	\$225	\$225	\$225	\$357	\$357	\$357
Index Per Month	\$1,350	\$1,446	\$2,079	\$2,140	\$2,235	\$2,868
Index Per Year	\$16,203	\$17,349	\$24,944	\$25,678	\$26,825	\$34,419

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—MN 2008	\$8,616	\$12,804
Average County Social Security Payment 2008	\$11,687	\$19,010

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,262	\$23,465	\$24,612	\$32,206	\$32,941	\$34,087	\$41,681
Medium (16 hrs)	\$19,514	\$35,717	\$36,864	\$44,458	\$45,193	\$46,339	\$53,933
High w/ADC (36 hrs)	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
High w/o ADC (36 hrs)	\$43,798	\$60,000	\$61,147	\$68,741	\$69,476	\$70,622	\$78,217

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), \$158 should be added to the monthly totals (\$132 for out-of-pocket medical costs and \$26 for miscellaneous costs) resulting in an annual increase in costs of \$1,899 (for an elder person).

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-72: The Elder Economic Security Standard Index for St. Louis County, 2008
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (one or 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)	\$334	\$483	\$862	\$334	\$483	\$862
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$251	\$251	\$251	\$442	\$442	\$442
Health Care (Good Health)	\$305	\$305	\$305	\$610	\$610	\$610
Miscellaneous	\$225	\$225	\$225	\$363	\$363	\$363
Index Per Month	\$1,349	\$1,498	\$1,877	\$2,180	\$2,329	\$2,708
Index Per Year	\$16,183	\$17,972	\$22,520	\$26,164	\$27,952	\$32,500

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—MN 2008	\$8,616	\$12,804
Average County Social Security Payment 2008	\$12,716	\$20,684

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,262	\$23,446	\$25,234	\$29,782	\$33,426	\$35,214	\$39,762
Medium (16 hrs)	\$19,514	\$35,698	\$37,486	\$42,034	\$45,678	\$47,466	\$52,014
High w/ADC (36 hrs)	\$34,974	\$51,157	\$52,946	\$57,494	\$61,138	\$62,926	\$67,474
High w/o ADC (36 hrs)	\$43,798	\$59,981	\$61,769	\$66,317	\$69,961	\$71,749	\$76,297

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), \$139 should be added to the monthly totals (\$116 for out-of-pocket medical costs and \$23 for miscellaneous costs) resulting in an annual increase in costs of \$1,665 (for an elder person).

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-73: The Elder Economic Security Standard Index for Stearns County, 2008
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (one or 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)	\$368	\$529	\$974	\$368	\$529	\$974
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$237	\$237	\$237	\$418	\$418	\$418
Health Care (Good Health)	\$300	\$300	\$300	\$600	\$600	\$600
Miscellaneous	\$228	\$228	\$228	\$363	\$363	\$363
Index Per Month	\$1,367	\$1,528	\$1,973	\$2,180	\$2,341	\$2,786
Index Per Year	\$16,401	\$18,331	\$23,678	\$26,156	\$28,086	\$33,434

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—MN 2008	\$8,616	\$12,804
Average County Social Security Payment 2008	\$12,018	\$19,549

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,262	\$23,663	\$25,593	\$30,941	\$33,419	\$35,349	\$40,696
Medium (16 hrs)	\$19,514	\$35,915	\$37,845	\$43,193	\$45,671	\$47,601	\$52,948
High w/ADC (36 hrs)	\$34,974	\$51,375	\$53,305	\$58,652	\$61,130	\$63,060	\$68,408
High w/o ADC (36 hrs)	\$43,798	\$60,198	\$62,129	\$67,476	\$69,954	\$71,884	\$77,232

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), \$142 should be added to the monthly totals (\$118 for out-of-pocket medical costs and \$24 for miscellaneous costs) resulting in an annual increase in costs of \$1,705 (for an elder person).

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-74: The Elder Economic Security Standard Index for Steele County, 2008
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (one or 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)	\$340	\$533	\$859	\$340	\$533	\$859
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$251	\$251	\$251	\$442	\$442	\$442
Health Care (Good Health)	\$293	\$293	\$293	\$586	\$586	\$586
Miscellaneous	\$224	\$224	\$224	\$360	\$360	\$360
Index Per Month	\$1,341	\$1,534	\$1,860	\$2,158	\$2,351	\$2,677
Index Per Year	\$16,097	\$18,409	\$22,319	\$25,900	\$28,211	\$32,121

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—MN 2008	\$8,616	\$12,804
Average County Social Security Payment 2008	\$12,787	\$20,799

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,262	\$23,360	\$25,671	\$29,581	\$33,162	\$35,474	\$39,384
Medium (16 hrs)	\$19,514	\$35,612	\$37,923	\$41,833	\$45,414	\$47,726	\$51,636
High w/ADC (36 hrs)	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
High w/o ADC (36 hrs)	\$43,798	\$59,895	\$62,207	\$66,116	\$69,697	\$72,009	\$75,919

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), \$158 should be added to the monthly totals (\$132 for out-of-pocket medical costs and \$26 for miscellaneous costs) resulting in an annual increase in costs of \$1,899 (for an elder person).

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-75: The Elder Economic Security Standard Index for Stevens County, 2008
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (one or 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)	\$317	\$457	\$979	\$317	\$457	\$979
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$251	\$251	\$251	\$442	\$442	\$442
Health Care (Good Health)	\$293	\$293	\$293	\$586	\$586	\$586
Miscellaneous	\$219	\$219	\$219	\$355	\$355	\$355
Index Per Month	\$1,313	\$1,453	\$1,975	\$2,130	\$2,270	\$2,792
Index Per Year	\$15,761	\$17,441	\$23,701	\$25,564	\$27,243	\$33,503

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—MN 2008	\$8,616	\$12,804
Average County Social Security Payment 2008	\$11,897	\$19,351

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,262	\$23,024	\$24,703	\$30,963	\$32,826	\$34,506	\$40,765
Medium (16 hrs)	\$19,514	\$35,276	\$36,955	\$43,215	\$45,078	\$46,758	\$53,017
High w/ADC (36 hrs)	\$34,974	\$50,735	\$52,415	\$58,675	\$60,538	\$62,217	\$68,477
High w/o ADC (36 hrs)	\$43,798	\$59,559	\$61,239	\$67,498	\$69,361	\$71,041	\$77,301

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), \$158 should be added to the monthly totals (\$132 for out-of-pocket medical costs and \$26 for miscellaneous costs) resulting in an annual increase in costs of \$1,899 (for an elder person).

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-76: The Elder Economic Security Standard Index for Swift County, 2008
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (one or 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)	\$317	\$438	\$979	\$317	\$438	\$979
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$251	\$251	\$251	\$442	\$442	\$442
Health Care (Good Health)	\$306	\$306	\$306	\$611	\$611	\$611
Miscellaneous	\$221	\$221	\$221	\$360	\$360	\$360
Index Per Month	\$1,329	\$1,450	\$1,990	\$2,161	\$2,282	\$2,822
Index Per Year	\$15,944	\$17,396	\$23,883	\$25,929	\$27,381	\$33,869

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—MN 2008	\$8,616	\$12,804
Average County Social Security Payment 2008	\$11,203	\$18,222

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,262	\$23,206	\$24,658	\$31,146	\$33,192	\$34,643	\$41,131
Medium (16 hrs)	\$19,514	\$35,458	\$36,910	\$43,398	\$45,444	\$46,895	\$53,383
High w/ADC (36 hrs)	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
High w/o ADC (36 hrs)	\$43,798	\$59,742	\$61,193	\$67,681	\$69,727	\$71,179	\$77,666

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$143 should be added to the monthly totals (\$119 for out-of-pocket medical costs and \$24 for miscellaneous costs) resulting in an annual increase in costs of \$1,715 (for an elder person).

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-77: The Elder Economic Security Standard Index for Todd County, 2008
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (one or 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)	\$344	\$458	\$875	\$344	\$458	\$875
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$251	\$251	\$251	\$442	\$442	\$442
Health Care (Good Health)	\$306	\$306	\$306	\$611	\$611	\$611
Miscellaneous	\$227	\$227	\$227	\$365	\$365	\$365
Index Per Month	\$1,360	\$1,475	\$1,892	\$2,193	\$2,307	\$2,724
Index Per Year	\$16,326	\$17,699	\$22,700	\$26,311	\$27,685	\$32,685

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—MN 2008	\$8,616	\$12,804
Average County Social Security Payment 2008	\$11,098	\$18,052

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,262	\$23,588	\$24,962	\$29,963	\$33,573	\$34,947	\$39,948
Medium (16 hrs)	\$19,514	\$35,840	\$37,214	\$42,215	\$45,825	\$47,199	\$52,200
High w/ADC (36 hrs)	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
High w/o ADC (36 hrs)	\$43,798	\$60,123	\$61,497	\$66,498	\$70,109	\$71,482	\$76,483

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$143 should be added to the monthly totals (\$119 for out-of-pocket medical costs and \$24 for miscellaneous costs) resulting in an annual increase in costs of \$1,715 (for an elder person).

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-78: The Elder Economic Security Standard Index for Traverse County, 2008
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (one or 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)	\$317	\$438	\$979	\$317	\$438	\$979
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$251	\$251	\$251	\$442	\$442	\$442
Health Care (Good Health)	\$295	\$295	\$295	\$591	\$591	\$591
Miscellaneous	\$219	\$219	\$219	\$356	\$356	\$356
Index Per Month	\$1,316	\$1,437	\$1,978	\$2,136	\$2,257	\$2,798
Index Per Year	\$15,797	\$17,249	\$23,737	\$25,636	\$27,088	\$33,575

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—MN 2008	\$8,616	\$12,804
Average County Social Security Payment 2008	\$11,156	\$18,146

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,262	\$23,060	\$24,512	\$30,999	\$32,898	\$34,350	\$40,838
Medium (16 hrs)	\$19,514	\$35,312	\$36,764	\$43,251	\$45,150	\$46,602	\$53,090
High w/ADC (36 hrs)	\$34,974	\$50,771	\$52,223	\$58,711	\$60,610	\$62,062	\$68,549
High w/o ADC (36 hrs)	\$43,798	\$59,595	\$61,047	\$67,534	\$69,434	\$70,885	\$77,373

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), \$151 should be added to the monthly totals (\$126 for out-of-pocket medical costs and \$25 for miscellaneous costs) resulting in an annual increase in costs of \$1,813 (for an elder person).

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-79: The Elder Economic Security Standard Index for Wabasha County, 2008
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (one or 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)	\$364	\$446	\$944	\$364	\$446	\$944
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$237	\$237	\$237	\$418	\$418	\$418
Health Care (Good Health)	\$311	\$311	\$311	\$623	\$623	\$623
Miscellaneous	\$229	\$229	\$229	\$367	\$367	\$367
Index Per Month	\$1,375	\$1,457	\$1,955	\$2,202	\$2,284	\$2,782
Index Per Year	\$16,502	\$17,490	\$23,461	\$26,419	\$27,407	\$33,379

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—MN 2008	\$8,616	\$12,804
Average County Social Security Payment 2008	\$12,226	\$19,887

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,262	\$23,764	\$24,752	\$30,724	\$33,682	\$34,670	\$40,641
Medium (16 hrs)	\$19,514	\$36,016	\$37,004	\$42,976	\$45,934	\$46,922	\$52,893
High w/ADC (36 hrs)	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
High w/o ADC (36 hrs)	\$43,798	\$60,299	\$61,287	\$67,259	\$70,217	\$71,205	\$77,176

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), \$156 should be added to the monthly totals (\$130 for out-of-pocket medical costs and \$26 for miscellaneous costs) resulting in an annual increase in costs of \$1,869 (for an elder person).

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-80: The Elder Economic Security Standard Index for Wadena County, 2008
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (one or 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)	\$344	\$458	\$875	\$344	\$458	\$875
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$251	\$251	\$251	\$442	\$442	\$442
Health Care (Good Health)	\$306	\$306	\$306	\$611	\$611	\$611
Miscellaneous	\$227	\$227	\$227	\$365	\$365	\$365
Index Per Month	\$1,360	\$1,475	\$1,892	\$2,193	\$2,307	\$2,724
Index Per Year	\$16,326	\$17,699	\$22,700	\$26,311	\$27,685	\$32,685

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—MN 2008	\$8,616	\$12,804
Average County Social Security Payment 2008	\$11,136	\$18,115

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,262	\$23,588	\$24,962	\$29,963	\$33,573	\$34,947	\$39,948
Medium (16 hrs)	\$19,514	\$35,840	\$37,214	\$42,215	\$45,825	\$47,199	\$52,200
High w/ADC (36 hrs)	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
High w/o ADC (36 hrs)	\$43,798	\$60,123	\$61,497	\$66,498	\$70,109	\$71,482	\$76,483

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$143 should be added to the monthly totals (\$119 for out-of-pocket medical costs and \$24 for miscellaneous costs) resulting in an annual increase in costs of \$1,715 (for an elder person).

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-81: The Elder Economic Security Standard Index for Waseca County, 2008
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (one or 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)	\$352	\$476	\$899	\$352	\$476	\$899
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$251	\$251	\$251	\$442	\$442	\$442
Health Care (Good Health)	\$306	\$306	\$306	\$611	\$611	\$611
Miscellaneous	\$228	\$228	\$228	\$367	\$367	\$367
Index Per Month	\$1,371	\$1,495	\$1,918	\$2,203	\$2,327	\$2,750
Index Per Year	\$16,448	\$17,936	\$23,013	\$26,433	\$27,921	\$32,998

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—MN 2008	\$8,616	\$12,804
Average County Social Security Payment 2008	\$12,181	\$19,814

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,262	\$23,710	\$25,198	\$30,276	\$33,696	\$35,183	\$40,261
Medium (16 hrs)	\$19,514	\$35,962	\$37,450	\$42,528	\$45,948	\$47,435	\$52,513
High w/ADC (36 hrs)	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
High w/o ADC (36 hrs)	\$43,798	\$60,246	\$61,733	\$66,811	\$70,231	\$71,719	\$76,796

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$143 should be added to the monthly totals (\$119 for out-of-pocket medical costs and \$24 for miscellaneous costs) resulting in an annual increase in costs of \$1,715 (for an elder person).

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-82: The Elder Economic Security Standard Index for Washington County, 2008
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (one or 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)	\$502	\$762	\$1,398	\$502	\$762	\$1,398
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$221	\$221	\$221	\$390	\$390	\$390
Health Care (Good Health)	\$295	\$295	\$295	\$590	\$590	\$590
Miscellaneous	\$250	\$250	\$250	\$382	\$382	\$382
Index Per Month	\$1,502	\$1,763	\$2,399	\$2,294	\$2,555	\$3,191
Index Per Year	\$18,023	\$21,152	\$28,787	\$27,533	\$30,662	\$38,297

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—MN 2008	\$8,616	\$12,804
Average County Social Security Payment 2008	\$14,115	\$22,960

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (one or 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)	\$8,311	\$26,335	\$29,464	\$37,099	\$35,844	\$38,973	\$46,608
Medium (16 hrs)	\$22,231	\$40,255	\$43,384	\$51,019	\$49,764	\$52,893	\$60,528
High w/ADC (36 hrs)	\$40,288	\$58,311	\$61,440	\$69,075	\$67,821	\$70,950	\$78,585
High w/o ADC (36 hrs)	\$48,492	\$66,515	\$69,644	\$77,279	\$76,025	\$79,154	\$86,789

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 \$1,950 (for an elder person).

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-83: The Elder Economic Security Standard Index for Watonwan County, 2008
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (one or 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)	\$330	\$444	\$826	\$330	\$444	\$826
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$251	\$251	\$251	\$442	\$442	\$442
Health Care (Good Health)	\$306	\$306	\$306	\$611	\$611	\$611
Miscellaneous	\$224	\$224	\$224	\$363	\$363	\$363
Index Per Month	\$1,344	\$1,458	\$1,840	\$2,176	\$2,290	\$2,672
Index Per Year	\$16,127	\$17,498	\$22,082	\$26,113	\$27,484	\$32,067

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—MN 2008	\$8,616	\$12,804
Average County Social Security Payment 2008	\$11,803	\$19,198

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,262	\$23,390	\$24,761	\$29,344	\$33,375	\$34,746	\$39,329
Medium (16 hrs)	\$19,514	\$35,642	\$37,013	\$41,596	\$45,627	\$46,998	\$51,581
High w/ADC (36 hrs)	\$34,974	\$51,101	\$52,472	\$57,056	\$61,087	\$62,458	\$67,041
High w/o ADC (36 hrs)	\$43,798	\$59,925	\$61,296	\$65,879	\$69,910	\$71,281	\$75,865

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$143 should be added to the monthly totals (\$119 for out-of-pocket medical costs and \$24 for miscellaneous costs) resulting in an annual increase in costs of \$1,715 (for an elder person).

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-84: The Elder Economic Security Standard Index for Wilkin County, 2008
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (one or 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)	\$317	\$438	\$979	\$317	\$438	\$979
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$251	\$251	\$251	\$442	\$442	\$442
Health Care (Good Health)	\$306	\$306	\$306	\$611	\$611	\$611
Miscellaneous	\$221	\$221	\$221	\$360	\$360	\$360
Index Per Month	\$1,329	\$1,450	\$1,990	\$2,161	\$2,282	\$2,822
Index Per Year	\$15,944	\$17,396	\$23,883	\$25,929	\$27,381	\$33,869

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—MN 2008	\$8,616	\$12,804
Average County Social Security Payment 2008	\$11,906	\$19,366

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,262	\$23,206	\$24,658	\$31,146	\$33,192	\$34,643	\$41,131
Medium (16 hrs)	\$19,514	\$35,458	\$36,910	\$43,398	\$45,444	\$46,895	\$53,383
High w/ADC (36 hrs)	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
High w/o ADC (36 hrs)	\$43,798	\$59,742	\$61,193	\$67,681	\$69,727	\$71,179	\$77,666

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$143 should be added to the monthly totals (\$119 for out-of-pocket medical costs and \$24 for miscellaneous costs) resulting in an annual increase in costs of \$1,715 (for an elder person).

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-85: The Elder Economic Security Standard Index for Winona County, 2008
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (one or 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)	\$364	\$487	\$944	\$364	\$487	\$944
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$251	\$251	\$251	\$442	\$442	\$442
Health Care (Good Health)	\$311	\$311	\$311	\$623	\$623	\$623
Miscellaneous	\$232	\$232	\$232	\$372	\$372	\$372
Index Per Month	\$1,391	\$1,515	\$1,971	\$2,230	\$2,354	\$2,810
Index Per Year	\$16,698	\$18,178	\$23,657	\$26,765	\$28,245	\$33,725

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—MN 2008	\$8,616	\$12,804
Average County Social Security Payment 2008	\$12,543	\$20,402

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,262	\$23,960	\$25,440	\$30,920	\$34,028	\$35,507	\$40,987
Medium (16 hrs)	\$19,514	\$36,212	\$37,692	\$43,172	\$46,280	\$47,759	\$53,239
High w/ADC (36 hrs)	\$34,974	\$51,672	\$53,152	\$58,631	\$61,739	\$63,219	\$68,699
High w/o ADC (36 hrs)	\$43,798	\$60,495	\$61,975	\$67,455	\$70,563	\$72,043	\$77,522

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), \$156 should be added to the monthly totals (\$130 for out-of-pocket medical costs and \$26 for miscellaneous costs) resulting in an annual increase in costs of \$1,869 (for an elder person).

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-86: The Elder Economic Security Standard Index for Wright County, 2008
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (one or 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)	\$405	\$574	\$1,165	\$405	\$574	\$1,165
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$221	\$221	\$221	\$390	\$390	\$390
Health Care (Good Health)	\$288	\$288	\$288	\$576	\$576	\$576
Miscellaneous	\$230	\$230	\$230	\$360	\$360	\$360
Index Per Month	\$1,378	\$1,546	\$2,138	\$2,162	\$2,330	\$2,922
Index Per Year	\$16,531	\$18,554	\$25,654	\$25,938	\$27,961	\$35,061

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—MN 2008	\$8,616	\$12,804
Average County Social Security Payment 2008	\$13,152	\$21,393

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (one or 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)	\$8,311	\$24,842	\$26,865	\$33,965	\$34,249	\$36,272	\$43,372
Medium (16 hrs)	\$22,231	\$38,762	\$40,785	\$47,885	\$48,169	\$50,192	\$57,292
High w/ADC (36 hrs)	\$40,288	\$56,819	\$58,842	\$65,941	\$66,226	\$68,249	\$75,348
High w/o ADC (36 hrs)	\$48,492	\$65,023	\$67,046	\$74,146	\$74,430	\$76,453	\$83,553

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), \$157 should be added to the monthly totals (\$131 for out-of-pocket medical costs and \$26 for miscellaneous costs) resulting in an annual increase in costs of \$1,890 (for an elder person).

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-87: The Elder Economic Security Standard Index for Yellow Medicine County, 2008

Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (one or 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)	\$315	\$462	\$951	\$315	\$462	\$951
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$251	\$251	\$251	\$442	\$442	\$442
Health Care (Good Health)	\$288	\$288	\$288	\$576	\$576	\$576
Miscellaneous	\$218	\$218	\$218	\$353	\$353	\$353
Index Per Month	\$1,305	\$1,452	\$1,941	\$2,116	\$2,263	\$2,752
Index Per Year	\$15,662	\$17,427	\$23,296	\$25,396	\$27,161	\$33,030

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—MN 2008	\$8,616	\$12,804
Average County Social Security Payment 2008	\$11,571	\$18,822

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,262	\$22,925	\$24,690	\$30,558	\$32,658	\$34,424	\$40,292
Medium (16 hrs)	\$19,514	\$35,177	\$36,942	\$42,810	\$44,910	\$46,676	\$52,544
High w/ADC (36 hrs)	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
High w/o ADC (36 hrs)	\$43,798	\$59,460	\$61,225	\$67,094	\$69,194	\$70,959	\$76,827

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), \$157 should be added to the monthly totals (\$131 for out-of-pocket medical costs and \$26 for miscellaneous costs) resulting in an annual increase in costs of \$1,890 (for an elder person).

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-88: The Elder Economic Security Standard Index for Minneapolis City, 2008
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (one or 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)	\$521	\$713	\$1,081	\$521	\$713	\$1,081
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$221	\$221	\$221	\$390	\$390	\$390
Health Care (Good Health)	\$297	\$297	\$297	\$594	\$594	\$594
Miscellaneous	\$255	\$255	\$255	\$387	\$387	\$387
Index Per Month	\$1,527	\$1,720	\$2,088	\$2,322	\$2,515	\$2,883
Index Per Year	\$18,327	\$20,638	\$25,057	\$27,865	\$30,176	\$34,596

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—MN 2008	\$8,616	\$12,804
Average County Social Security Payment 2008	\$14,192	\$23,085

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (one or 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)	\$8,311	\$26,638	\$28,949	\$33,369	\$36,176	\$38,487	\$42,907
Medium (16 hrs)	\$22,231	\$40,558	\$42,869	\$47,289	\$50,096	\$52,407	\$56,827
High w/ADC (36 hrs)	\$40,288	\$58,614	\$60,925	\$65,345	\$68,153	\$70,464	\$74,883
High w/o ADC (36 hrs)	\$48,492	\$66,819	\$69,130	\$73,549	\$76,357	\$78,668	\$83,088

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), \$155 should be added to the monthly totals (\$129 for out-of-pocket medical costs and \$26 for miscellaneous costs) resulting in an annual increase in costs of \$1,853 (for an elder person).

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

Table D-89: The Elder Economic Security Standard Index for Balance of Hennepin County, 2008

Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (one or 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)	\$504	\$713	\$1,137	\$504	\$713	\$1,137
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$221	\$221	\$221	\$390	\$390	\$390
Health Care (Good Health)	\$297	\$297	\$297	\$594	\$594	\$594
Miscellaneous	\$251	\$251	\$251	\$384	\$384	\$384
Index Per Month	\$1,507	\$1,716	\$2,140	\$2,302	\$2,511	\$2,935
Index Per Year	\$18,083	\$20,597	\$25,678	\$27,621	\$30,135	\$35,217

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—MN 2008	\$8,616	\$12,804
Average County Social Security Payment 2008	\$14,192	\$23,085

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (one or 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)	\$8,311	\$26,394	\$28,908	\$33,990	\$35,932	\$38,447	\$43,528
Medium (16 hrs)	\$22,231	\$40,314	\$42,828	\$47,910	\$49,852	\$52,367	\$57,448
High w/ADC (36 hrs)	\$40,288	\$58,370	\$60,885	\$65,966	\$67,908	\$70,423	\$75,504
High w/o ADC (36 hrs)	\$48,492	\$66,575	\$69,089	\$74,170	\$76,113	\$78,627	\$83,709

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), \$155 should be added to the monthly totals (\$129 for out-of-pocket medical costs and \$26 for miscellaneous costs) resulting in an annual increase in costs of \$1,853 (for an elder person).

Please note that if there is not a value in High w/ADC, then this county does not have an Adult Day Care Program.

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

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 40 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 Self-Sufficiency Project (FESS), and the Elder Economic Security Initiative (EESI). For the last several years, a major part of WOW's work has been its Family Economic Self-Sufficiency Project (FESS), 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 35 states and the District of Columbia. In turn, these partners form or participate in state-wide 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.

Wider Opportunities for Women • 1001 Connecticut Ave, NW, Ste. 930 • Washington, DC 20036
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Appendix F: The Gerontology Institute



Gerontology Institute
Phone: 617-287-7300
Fax: 617-287-2080
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.

Building pathways to economic independence for women and girls since 1964.



Wider Opportunities for Women

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