

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



July 2008



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Elder Economic Security Initiative™ Program:

The Elder Economic Security Standard™ Index for Wisconsin

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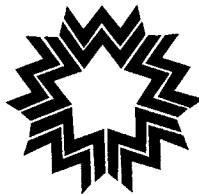
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with

Wider Opportunities for Women

July 2008

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Wisconsin Women's Network

Now 28 years old, the Wisconsin Women's Network, a coalition of organizations and individuals, advances the status of women and girls in Wisconsin through communication, education, and advocacy.

The Wisconsin Women's Network facilitates communication among its members to strengthen our voices while we work together on issues promoting equity and justice for women and their families.

The Wisconsin Women's Network agenda is based on the principles articulated in *Wisconsin Women and the National Plan of Action*, resolutions adopted in 1977 at the Wisconsin State Meeting and the first National Women's Conference in Houston.

The impetus for the formation of the Wisconsin Women's Network in 1979 was the dismantling of the Wisconsin Commission on the Status of Women. The Network founders made permanent what had been an informal ad hoc coalition working on a variety of issues. The result is a broad-based coalition of women's organizations, labor unions, religious and educational groups, providers of human services, and business associations furthering understanding of women's issues. For more information regarding the Wisconsin Women's Network visit www.wiwomensnetwork.org.



The Gerontology Institute—University of Massachusetts Boston

The Gerontology Institute at the 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. 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.



Wider Opportunities for Women (WOW)

WOW works nationally and in its home community of Washington, DC to achieve economic independence and equality of opportunity for women and girls 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 project (FESS). 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 go to www.wowonline.org or call WOW at 202-464-1596.

The authors, of course, are responsible for the contents of this report, and accept responsibility for any errors or omissions.

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

The multi-year national Elder Economic Security Initiative program (EESI program) at Wider Opportunities for Women (WOW) offers a conceptual framework which includes concrete tools to shape public policies and programs to promote the economic well-being of older adults, whether or not they have the capacity to be fully self-reliant or are in need of certain public supports to age in place with dignity. The EESI program combines coalition building, research, education, and advocacy at the community, state, and national level. With support from the Retirement Research Foundation, WOW has partnered with five states, **California, Pennsylvania, Massachusetts, Illinois, and Wisconsin**, to launch the national EESI program. Support from The Atlantic Philanthropies will expand the project to 20 states and result in a national database with information on all 50 states and the District of Columbia.

Undergirding the EESI program is the Elder Economic Security Standard Index (the Index), a new tool for use by policy makers, older adults, program providers, leaders in the aging advocacy community and the public at large. Developed by the Gerontology Institute at the University of Massachusetts Boston and WOW, the 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 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 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 EESI program, through the use of the 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 being of retirement age and preferring to retire?

The EESI program is guided by a National Advisory Board that is composed of national experts in the field of aging and EESI State partners. The Advisory Board has provided direction in the design of the EESI program and the selection of measures and data sets for the Index. The state EESI partners include: The Health and Medicine Policy Research Group in Illinois, Massachusetts Association of Older Americans, PathWaysPA in Pennsylvania, the Insight Center for Community Economic Development in California, and the Wisconsin Women's Network. WOW would like to thank our National Advisory Board members and state partners, including Martha Holstein from the Health and Medicine Policy Research Group and Carol Aronson from the Shawnee Alliance for Seniors, for helping us launch this new and exciting initiative.

The Gerontology Institute would like to thank Jillian Knox for her assistance and Judith Conahan for her work to develop the long-term care cost component of the Index. The authors, of course, are responsible for the contents of this report, and accept responsibility for any errors or omissions.

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Alzheimer's Association of Wisconsin
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The Elder Economic Security Standard™ Index for Wisconsin

Executive Summary

The Wisconsin Women's Network recognizes that many Wisconsin 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 Wisconsin Women's Network 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 Index). The Index for Wisconsin was tabulated using the WOW – University of Massachusetts Boston Gerontology Institute (GI) national methodology. The Index measures the living expense costs for older adults in today's economy. The Index helps us answer key questions: What is an adequate income for older adults in Wisconsin 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 Index, provides a framework to help guide public, private and personal decisions that form the foundation for the 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 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 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 Index is based on the idea that seniors should be able to meet their expenses without income-eligible public support, such as FoodShare (Food Stamps), Medicaid, subsidized housing or property tax help. It also demonstrates the interplay between Wisconsin elders' living expenses and actual income. The Index also illustrates how elders' living expenses increase when their life circumstances change.

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

1. Low-income elders in Wisconsin with income at the federal poverty level or with only an average or lower Social Security benefit but no additional income, 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 Wisconsin need between \$16,909 and \$22,909 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 Wisconsin need between \$26,623 and \$32,893 to cover basic living expenses.
- Social Security is the *only* source of income for one out of five seniors in Wisconsin, the majority of whom are women.¹

¹ http://assets.aarp.org/rgcenter/econ/ss_facts_05_wi.pdf

2. Housing costs (mortgage or rent, taxes, utilities and insurance) put a heavy burden on some elder households, representing as much as 44% of their total expenses.

- The 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 \$396 per month in several counties (including Adams, Forest, Juneau, Langlade, Lincoln, Oneida, Portage, Vilas, and Wood counties) to a high of \$604 per month in Dane County.
- The monthly costs for elders paying fair market rent for a one-bedroom apartment range from a low of \$424 per month in Clark County to a high of \$832 per month in Waukesha County.

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

- The 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 Wisconsin face combined health care costs (insurance premiums plus co-pays, deductibles, fees, and other out-of-pocket expenses) of \$384–\$402 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 \$768–\$805 per month.

4. 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 Wisconsin has expenses reduced by only 30–36% 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. Adding supplemental health and prescription drug coverage to Medicare provides protection against unanticipated health care expenses, but adds more than \$150 per month for an individual.

5. The need for home and community-based long-term care can more than double an elder's expenses, significantly increasing the income needed to meet basic needs.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 \$7,200 per year to living costs. Requiring a medium level of care adds \$18,900 and needing a high level of care adds \$33,600–\$42,000.⁴
- 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 of \$67,000 for skilled nursing facility care in Wisconsin.⁵

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

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 The costs are approximately 6% higher in the Milwaukee area.

⁵ 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 Wisconsin Elders

I. Introduction

This report addresses income adequacy for Wisconsin's older adults using the WOW-GI Elder Economic Security Standard Index (the Index) methodology. The 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 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, 13% of Wisconsin 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.⁶ The individual circumstances of Wisconsin 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. Wisconsin 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 Index, with its respective "scenarios" for seniors living in different circumstances, will show how seniors may be prepared for the present, yet face a precarious future as living expenses rise markedly because of situational changes.

Statewide Findings of the Wisconsin Elder Economic Security Standard Index

1. For single elders in good health, the statewide Wisconsin Elder Economic Security Standard Index (Index) is \$18,158 (for homeowners without a mortgage) or \$19,298 (for renters). This represents the living expense costs (housing, health care, transportation, food and miscellaneous) for elders age 65+ in Wisconsin. The 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 57% of the Index for homeowners with no mortgage or 54% of the Index for renters.
 - The average Social Security benefit for Wisconsin elders is \$13,165 per year for an individual. This represents only 73% of the Index for homeowners with no mortgage or 68% of the Index for renters.
2. For elder couples in good health, the statewide Wisconsin Elder Economic Security Standard Index (Index) is \$27,983 (for homeowners without a mortgage) or \$29,123 (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 Wisconsin. The Index is much higher than other commonly used income benchmarks.

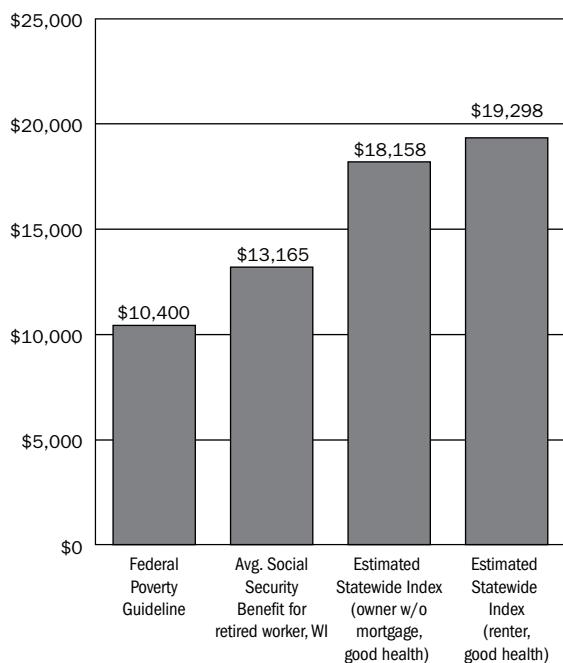
⁶ Source: Population Estimates program of the U.S. Census Bureau. See <http://www.census.gov/popest/datasets.html>

- The federal poverty guideline is \$14,000 per year for elder couples. This is only 50% of the Index for homeowners with no mortgage or 48% of the Index for renters.
- The average Social Security benefit for Wisconsin couples is estimated to be \$21,485 per year. This represents only 77% of the Index for homeowners with no mortgage or 74% of the Index for renters.

Comparison to Other Benchmarks of Income

The following chart compares the Index to other measures of income adequacy. **Figure 1**, below, compares the Index for Wisconsin 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.

FIGURE 1
The Index Compared to Other Benchmarks, 2008, Index for One-Person Elder Households in Wisconsin



One-Person Household

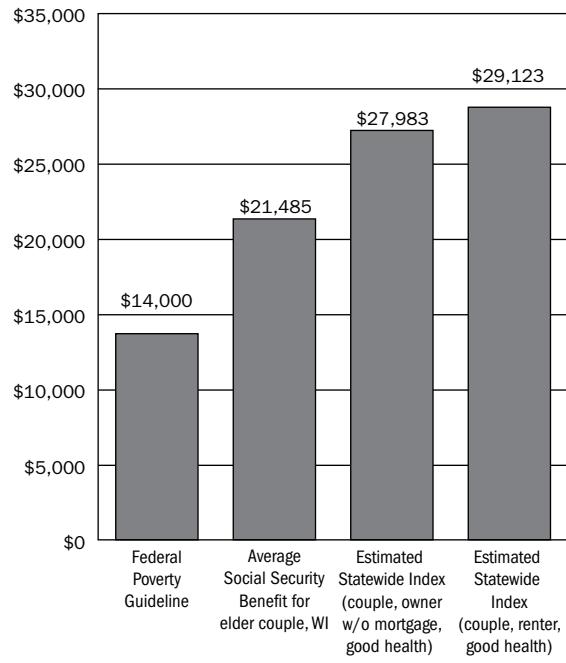
Federal Poverty Guidelines: As illustrated in **Figure 1**, the average after-tax income required by an elder living alone in Wisconsin is 75-85% higher than the official poverty guidelines. In 2008, under the federal poverty guidelines a single adult household is "poor" only if he or she has a monthly income of \$867 (\$10,400 per year) or less.

Average Social Security Payment: The average Social Security benefit in Wisconsin in 2008, at \$1,097 per month (\$13,165 per year), is higher than the poverty guidelines, but well below the Index for owners without a mortgage, and further below the Index for elders paying market rate rents.

Two-Person Household

Federal Poverty Guidelines: As illustrated in **Figure 2**, the average after-tax income required by an elder couple in Wisconsin is 2.0 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).

FIGURE 2
The Index Compared to Other Benchmarks, 2008, Index for Two-Person Elder Households in Wisconsin



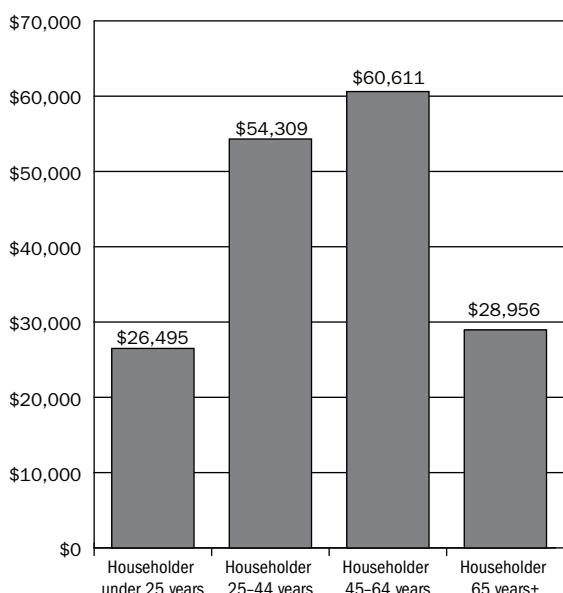
Average Social Security Payment: The estimated average Social Security benefit for an elder couple in Wisconsin in 2008, at \$1,790 per month (\$21,485 per year), is below the Index for homeowner couples without a mortgage, and further below the Index for elder couples renting at market rates.

Income Trends of Wisconsin'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 Wisconsin, median household income for householders 65 years and over⁷, at \$28,956 in 2006, was less than one-half of the median household income of householders in their "peak earning" years of 45-64, \$60,611.⁸

According to the federal poverty threshold and 2006 American Community Survey data, an estimated 8% of Wisconsin's elders were considered "poor" in 2006, and even more Wisconsin seniors were just above the poverty threshold. A full 20% were estimated to have incomes at

FIGURE 3
Wisconsin Median Income by Age, 2006



Source: Estimated from the U.S. Census Bureau, 2006 American Community Survey, Table B19049.

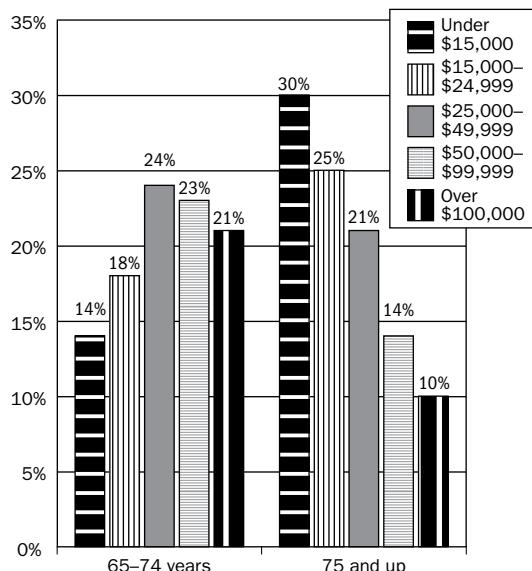
⁷ A "householder" is the person in whose name the home is owned or rented. Household income includes the income of the householder plus all other individuals living in the same home.

⁸ With inflation, \$28,956 in 2006 represents \$30,946 in 2008.

or below 150% of the poverty threshold.⁹ Poverty rates for older women are nearly twice as high as for older men, 10% (women) versus 6% (men). Moreover, poor older households are disproportionately headed by women. In 2006, more than 60% of older households in Wisconsin with incomes below the poverty level were headed by an older widowed or non-married woman.¹⁰ 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 2006, 14% of Wisconsin households aged 65-74 had incomes under \$15,000; 32% had incomes under \$25,000. Of those 75 years and older, 30% had incomes under \$15,000; over half had incomes under

FIGURE 4
Wisconsin Elder Household Income Distribution by Age, 2006



Source: Calculated by the Gerontology Institute using microdata from the 2005 and 2006 American Community Survey, downloaded from the IPUMS website: <http://www.ipums.umn.edu/>. Income values from 2005 inflated to 2006 dollars using the CPI.

⁹ Calculated from Tables B17001 and B17024, 2006 American Community Survey. Available online: http://factfinder.census.gov/home/saff/main.html?_lang=en&t_ts=1 In 2006, the poverty threshold for an older individual living alone was \$9,669, and \$12,186 for an older couple. Older individuals living alone were below 150% of the threshold if they had income of less than \$14,504 annually; couples were below 150% of the threshold if they had income of less than \$18,279 annually. For 2006 thresholds, see <http://www.census.gov/hhes/www/poverty/threshld/thresh06.html>.

¹⁰ Estimated using microdata from the 2005 and 2006 American Community Survey, downloaded from the IPUMS website: <http://www.ipums.umn.edu/>.

\$25,000.¹¹ 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.

The Federal Poverty Threshold

The poverty thresholds are drawn from the original version of the federal poverty measure.¹² The poverty thresholds were first calculated in the 1960s by taking the cost of food needed to meet the minimum nutritional needs of adults of different ages, and multiplying this by three. This figure was then used as the reference point for the amount of income needed to live at a basic level. This calculation was based on consumption surveys conducted in the late 1950s showing that 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 U.S. 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.¹³

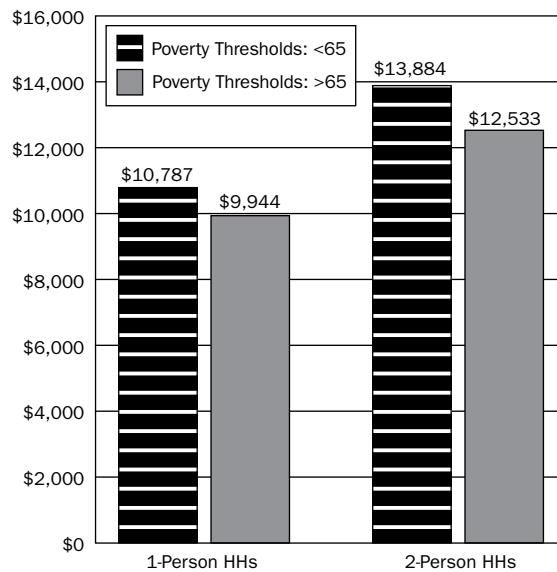
As indicated, the federal poverty measure's methodology is based on outdated spending patterns and assumes households spend a fixed ratio of one-third of their incomes on food. In addition, it does not allow for different

¹¹ With inflation, \$15,000 in 2006 represents \$16,031 in 2008 dollars, and \$25,000 in 2006 represents \$26,718 in 2008 dollars.

¹² 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>.

¹³ 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 householder. They are the same in 48 states and adjusted for living costs only in Alaska and Hawaii.

FIGURE 5
Comparison of U.S. Poverty Thresholds
by Age, 2007



Source: U.S. Census Bureau, <http://www.census.gov/hhes/www/poverty/thresh07.html>

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.¹⁴

Defining the Index: A Framework for Economic Security for Elders

In contrast, the 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 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.¹⁵ The Index

¹⁴ 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.

¹⁵ 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.

methodology is based on the characteristics and spending patterns of elder households. The 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 Index we can illustrate the basic costs that elders face, and the interplay between living costs and elders' income adequacy.

II. Cost Components of The Elder Economic Security Standard Index

The cost components and methodology for the Elder Economic Security Standard Index have been developed with input and guidance from the Advisory Committee for the Wisconsin Elder Economic Security Standard Index convened by the Wisconsin Women's Network, and from the Advisory Board for the national Elder Economic Security Initiative convened by Wider Opportunities for Women.¹⁶

The 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 Index uses a consistent methodology to derive comparable measures for costs within and across states.

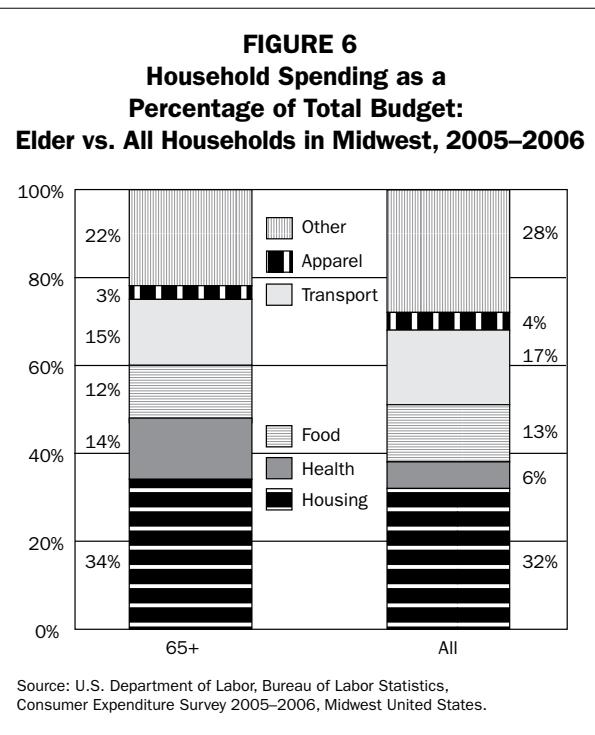
The following represent some of the assumptions that are built into the Index's methodology. The Index:

- 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;¹⁷
- 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).¹⁸



¹⁶ 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).

¹⁷ 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.

¹⁸ Barbara Butrica et al. *Understanding Expenditure Patterns in Retirement* (Washington, DC: Urban Institute, 2005).

Introduction to Cost Components of the Index

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

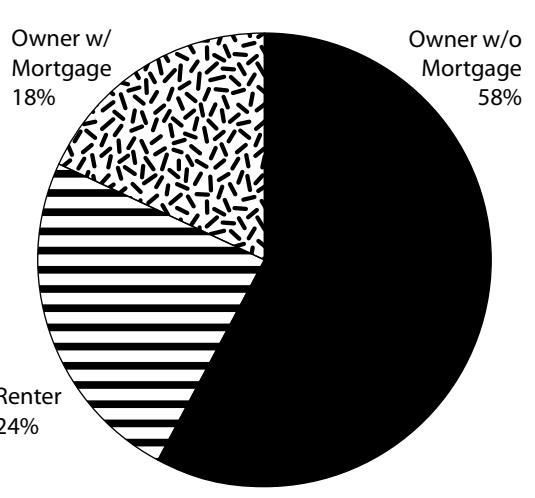
Housing – includes housing (rent or mortgage payment, if any), and related costs (heat, utilities, insurance, and property taxes) for elder renters and elder owners, based on latest available U.S. Census reported elder owner housing costs, and U.S. Department of Housing and Urban Development (HUD) Fair Market Rents. As illustrated in **Figure 7**, 58% of Wisconsin seniors own their homes without a mortgage, 24% are renters, and 18% 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 March 2008 low cost food plan budgets for women and men.¹⁹

Health Care – combines 2008 premium costs for full supplemental coverage to Medicare (Part B, Medigap and Part D) and out of pocket costs (including co-pays, deductibles and fees for uncovered expenses). These are based on latest available out-of-pocket cost data from the Medical Expenditure Panel Survey (MEPS).²⁰

Medigap rates are used in Wisconsin because, although the state has substantial enrollment rates for Medicare Advantage overall (20.4% statewide),²¹ most of this enrollment is in private-fee-for-service (PFFS) rather than Coordinated Care Plans (CCP) such as local HMOs or PPOs. In Wisconsin, the Medicare Advantage CCP enrollment rate

FIGURE 7
Owner and Renter Status of Householders Age 65 and Over in Wisconsin, 2005–2006



Source: Calculated by the Gerontology Institute using microdata from the 2005 and 2006 American Community Survey, downloaded from the IPUMS website.

of 6.6% is low compared to 14.2% nationally in 2007.²² PFFS plans typically have very low monthly premiums (\$0 to \$20) and have substantial co-pays and deductibles with high (or no) yearly spending caps.

Medigap rates are based on the average of the two Medigap providers with highest enrollment state-wide. Premiums include rates for the basic policy, Part A

CHART 1

Impact of Change in Age on Medigap Premiums in Wisconsin (increase or decrease from rates for ages 70-74)

Per Person per Month	Milwaukee Area	Madison Area	Rest of Wisconsin
65–69 years	Decrease by \$36	Decrease by \$27	Decrease by \$27
75 years and older	Increase by \$45	Increase by \$52	Increase by \$52
Per Person per Year			
65–69 years	Decrease by \$432	Decrease by \$324	Decrease by \$396
75 years and older	Increase by \$540	Increase by \$624	Increase by \$480

Source: Calculated by the Gerontology Institute based on premium rates reported in the *Medicare Supplement Insurance Approved Policies, January 2008*, Office of the Commissioner of Insurance, State of Wisconsin.

¹⁹ See Appendix A for source information. Although food expenses likely vary somewhat across geographic localities in Wisconsin, data to adequately reflect this variability are not available.

²⁰ See Appendix A for source information. Although out of pocket health care expenses likely vary somewhat across geographic localities in Wisconsin, data to adequately reflect this variability are not available.

²¹ <http://www.statehealthfacts.org/comparetable.jsp?ind=329&cat=6>.

²² Kaiser Family Foundation, Health Plan Tracker, <http://www.kff.org/medicare/healthplantracker/topicgeo.jsp?i=8>.

deductible, Part B deductible, Part B excess charges, and additional home health visits. Although Medigap rates vary by age, in the calculation of the Index Medigap premiums for elders ages 70–74 are used. Medigap rates in Wisconsin vary by age as shown in **Chart 1**.

To simplify presentation, the 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 in **Chart 2**.

CHART 2

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	+\$39	-\$17
Change in Cost Per Year	+\$468	-\$204

Source: Medical Expenditure Panel Survey, 2007.

Transportation – uses automobile owner and operating costs from Internal Revenue Service (IRS) mileage reimbursement rates, and elder auto usage patterns 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 Index estimates miscellaneous expenses at 20% of all other costs (excluding long-term care) in each 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 III. 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 Wisconsin sales tax (5%, plus additional local jurisdiction sales taxes of 0.5%) 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 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.

²³ See Appendix A for source information. Although transportation expenses likely vary somewhat across geographic localities in Wisconsin, data to reflect this variability are not available. In communities with public transportation systems having high usage patterns, an additional track is reported assuming public transportation use. Wisconsin has no communities with high rates of public transportation use so this option is not presented.

²⁴ See U.S. BLS Consumer Expenditure Survey data by age at <http://www.bls.gov/cex/2005/share/age.pdf>, 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 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.revenue.wi.gov/faqs/pcs/taxrates.html>.

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>).

III. The Elder Economic Security Standard Index for Wisconsin

The four components – housing, food, health care, and transportation, plus miscellaneous expenses – are added together to calculate the Index for Wisconsin 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 72 counties in Wisconsin. Because of its large size, Milwaukee County is divided into two areas: the City of Milwaukee and suburban Milwaukee County.

Tables 1, 2, 3 and 4 on the following pages illustrate the Index for four selected elder household scenarios in four areas across Wisconsin: Dane County, Marathon County, City of Milwaukee and the balance of Milwaukee County. In each area, elders with the lowest living expenses are for 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 Wisconsin seniors are homeowners without a mortgage (58%) and a disproportionate share of Wisconsin low-income seniors are renters, the tables model these two sample housing options.

The Indexes for all Wisconsin 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.

TABLE 1
Elder Economic Security Standard Index for City of Milwaukee, 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)	\$509	\$636	\$509	\$636
Food	\$226	\$226	\$416	\$416
Transportation	\$168	\$168	\$269	\$269
Health Care (Good Health)	\$402	\$402	\$805	\$805
Miscellaneous	\$261	\$261	\$400	\$400
Index — Total Expenses Per Month	\$1,567	\$1,694	\$2,399	\$2,526
Index — Total Expenses Per Year	\$18,803	\$20,329	\$28,786	\$30,312

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 Milwaukee, 2008	\$13,424	\$13,424	\$21,908	\$21,908
Index as a Percent of Federal Poverty Guidelines	55%	51%	49%	46%
Average Social Security Benefit as a Percent of Index	71%	66%	76%	72%
Elders in the City of Milwaukee 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 over 20% of Wisconsin 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	+\$39	-\$17
Change in Cost Per Year	+\$468	-\$204

Source: Medical Expenditure Panel Survey, 2007.

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

Per Person:	Owner w/o Mortgage	Renter/ One Bedroom
Elder Person	\$19,358	\$20,884
Elder Couple	\$29,334	\$30,860

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 Milwaukee

- 1. Elders in the City of Milwaukee 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 Milwaukee only 66–71% of the amount needed to cover basic expenses.
 - In the City of Milwaukee, elders living alone on an income equivalent to the federal poverty guideline can cover only 51–55% of their basic living expenses.
 - The average Social Security benefit provides an elder couple living in the City of Milwaukee only 72–76% of the amount needed to cover basic expenses.
 - In the City of Milwaukee, elder couples living on an income equivalent to the federal poverty guideline can cover only 46–49% of their basic living expenses.
- 2. Elders *living alone* in the City of Milwaukee need \$18,803–\$20,329 to cover their basic annual living costs.**
 - Elders living alone in the City of Milwaukee who own their home without a mortgage need \$18,803 a year to cover their basic living expenses.
 - If elders rent an apartment in Milwaukee, their basic living expenses increase to \$20,329.
 - 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 Milwaukee need \$28,786–\$30,312 to cover their basic annual living costs.**
 - Elder couples in Milwaukee who own their home without a mortgage need \$28,786 a year to cover their basic living expenses.
 - If elder couples rent an apartment in Milwaukee, their basic living expenses increase to \$30,312.
 - 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 Milwaukee has expenses reduced by only 33% when a spouse dies; \$20,329 from \$30,312, yet his or her income may decrease substantially based on the mix of Social Security and/or pension income.
 - Elders in Milwaukee face combined health care costs of \$402 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 Milwaukee 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)	\$599	\$636	\$599	\$636
Food	\$226	\$226	\$416	\$416
Transportation	\$168	\$168	\$269	\$269
Health Care (Good Health)	\$402	\$402	\$805	\$805
Miscellaneous	\$279	\$279	\$418	\$418
Index — Total Expenses Per Month	\$1,675	\$1,712	\$2,507	\$2,544
Index — Total Expenses Per Year	\$20,097	\$20,545	\$30,080	\$30,528

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 Balance of Milwaukee County, 2008	\$13,424	\$13,424	\$21,908	\$21,908
Index as a Percent of Federal Poverty Guidelines	52%	51%	47%	46%
Average Social Security Benefit as a Percent of Index	67%	65%	73%	72%
Elders in the balance of Milwaukee 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	+\$39	-\$17
Change in Cost Per Year	+\$468	-\$204

Source: Medical Expenditure Panel Survey, 2007.

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

Per Person:	Owner w/o Mortgage	Renter/ One Bedroom
Elder Person	\$20,651	\$21,099
Elder Couple	\$30,628	\$31,075

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 Milwaukee County

- 1. Elders in the balance of Milwaukee 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 Milwaukee County only 65–67% of the amount needed to cover basic expenses.
 - In the balance of Milwaukee County, elders living alone on an income equivalent to the federal poverty guideline can cover only 51–52% of their basic living expenses.
 - The average Social Security benefit in the balance of Milwaukee County provides a retired couple only 72–73% of the amount needed to cover basic expenses.
 - In the balance of Milwaukee County, elder couples living on an income equivalent to the federal poverty guideline can cover only 46–47% of their basic living expenses.
- 2. Elders *living alone* in the balance of Milwaukee County need \$20,097–\$20,545 to cover their basic annual living costs.**
 - Elders living alone in the balance of Milwaukee County who own their home without a mortgage need \$20,097 a year to cover their basic living expenses.
 - If elders rent an apartment in the balance of Milwaukee County, their basic living expenses increase to \$20,545.
 - 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 Milwaukee County need \$30,080–\$30,528 to cover their basic annual living costs.**
 - Elder couples in the balance of Milwaukee County who own their home without a mortgage need \$30,080 a year to cover their basic living expenses.
 - If elder couples rent an apartment in the balance of Milwaukee County, their basic living expenses increase to \$30,528.
 - 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 Milwaukee County has expenses reduced by only 33% when a spouse dies; \$20,545 from \$30,528, yet his or her income may decrease substantially based on the mix of Social Security and/or pension income.
 - Elders in the balance of Milwaukee County face combined health care costs of \$402 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 Dane 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)	\$604	\$683	\$604	\$683
Food	\$226	\$226	\$416	\$416
Transportation	\$168	\$168	\$269	\$269
Health Care (Good Health)	\$384	\$384	768	\$768
Miscellaneous	\$276	\$276	\$411	\$411
Index — Total Expenses Per Month	\$1,659	\$1,738	\$2,468	\$2,547
Index — Total Expenses Per Year	\$19,903	\$20,852	\$29,617	\$30,566

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 Dane County, 2008	\$14,011	\$14,011	\$22,866	\$22,866
Index as a Percent of Federal Poverty Guidelines	52%	50%	47%	46%
Average Social Security Benefit as a Percent of Index	70%	67%	77%	75%
Elders in Dane 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	+\$39	-\$17
Change in Cost Per Year	+\$468	-\$204

Source: Medical Expenditure Panel Survey, 2007.

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

Per Person:	Owner w/o Mortgage	Renter/ One Bedroom
Elder Person	\$20,467	\$21,417
Elder Couple	\$30,184	\$31,134

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 Dane County

- 1. Elders in Dane 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 Dane County only 67–70% of the amount needed to cover basic expenses.
 - In Dane County, elders living alone on an income equivalent to the federal poverty guideline can cover only 50–52% of their basic living expenses.
 - The average Social Security benefit provides an elder couple living in Dane county only 75–77% of the amount needed to cover basic expenses.
 - In Dane County, elder couples living on an income equivalent to the federal poverty guideline can cover only 46–47% of their basic living expenses.
- 2. Elders *living alone* in Dane County need \$19,903–\$20,852 to cover their basic annual living costs.**
 - Elders living alone in Dane County who own their home without a mortgage need \$19,903 a year to cover their basic living expenses.
 - If elders rent an apartment in Dane County, their basic living expenses increase to \$20,852.
 - 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 Dane County need \$29,617–\$30,566 to cover their basic annual living costs.**
 - Elder couples in Dane County who own their home without a mortgage need \$29,617 a year to cover their basic living expenses.
 - If elder couples rent an apartment in Dane County, their basic living expenses increase to \$30,566.
 - 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 Dane County has expenses reduced by only 32% when a spouse dies; \$20,852 from \$30,566, yet his or her income may decrease substantially based on the mix of Social Security and/or pension income.
 - Elders in Dane County face combined health care costs of \$384 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 Marathon 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)	\$443	\$500	\$443	\$500
Food	\$226	\$226	\$416	\$416
Transportation	\$168	\$168	\$269	\$269
Health Care (Good Health)	\$387	\$387	\$775	\$775
Miscellaneous	\$245	\$245	\$381	\$381
Index — Total Expenses Per Month	\$1,470	\$1,527	\$2,284	\$2,341
Index — Total Expenses Per Year	\$17,639	\$18,323	\$27,405	\$28,089

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 Marathon County, 2008	\$12,896	\$12,896	\$21,047	\$21,047
Index as a Percent of Federal Poverty Guidelines	59%	57%	51%	50%
Average Social Security Benefit as a Percent of Index	73%	70%	77%	75%
Elders in Marathon 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	+\$39	-\$17
Change in Cost Per Year	+\$468	-\$204

Source: Medical Expenditure Panel Survey, 2007.

Annual Index Value for Elders in Fair/Poor Health in the Marathon County, 2008

Per Person:	Owner w/o Mortgage	Renter/ One Bedroom
Elder Person	\$18,194	\$18,878
Elder Couple	\$27,954	\$28,638

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 Marathon County

- 1. Elders in Marathon 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 Marathon County only 70–73% of the amount needed to cover basic expenses.
 - In Marathon County, elders living alone on an income equivalent to the federal poverty guideline can cover only 57–59% of their basic living expenses.
 - The average Social Security benefit provides an elder couple living in Marathon County only 75–77% of the amount needed to cover basic expenses.
 - In Marathon County, elder couples living on an income equivalent to the federal poverty guideline can cover only 50–51% of their basic living expenses.
- 2. Elders *living alone* in Marathon County need \$17,639–\$18,323 to cover their basic annual living costs.**
 - Elders living alone in Marathon County who own their home without a mortgage need \$17,639 a year to cover their basic living expenses.
 - If elders rent an apartment in Marathon County, their basic living expenses increase to \$18,323.
 - 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 Marathon County need \$27,405–\$28,089 to cover their basic annual living costs.**
 - Elder couples in Marathon County who own their home without a mortgage need \$27,405 a year to cover their basic living expenses.
 - If elder couples rent an apartment in Marathon County, their basic living expenses increase to \$28,089.
 - 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 Marathon County has expenses reduced by only 35% when a spouse dies; \$18,323 from \$28,089, yet his or her income may decrease substantially based on the mix of Social Security and/or pension income.
 - Elders in Marathon County face combined health care costs of \$387 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 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 Milwaukee 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 Wisconsin 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 monthly 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 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 Wisconsin, only elders who are nursing-home eligible and who meet income and asset guidelines are eligible for publicly-funded home and community-based services.

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

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.

TABLE 5
Home- and Community-Based Long-Term Care Costs for the Elder Economic Security Standard Index, 2008
At Public Reimbursement and Private Pay Rates in Wisconsin

Level of Need for Long-Term Care:	Low	Medium	High with Adult Day Health*	High without Adult Day Health
Hours Per Week	6	16	36	36
Public Rates: All of Wisconsin	\$5,840	\$14,977	\$27,103	\$33,810
Private Rates: Milwaukee Area	\$7,673	\$20,002	\$34,054	\$44,255
Private Rates: Rest of Wisconsin	\$7,225	\$18,887	\$33,579	\$41,932

* 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 WI to the long-term care services package at three levels.

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. & Alecxih, L. (2006). Long-term care over an uncertain future: What can current retirees expect? *Inquiry*, 42, 335-350.

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 Index benchmarks the rates for each element of the long-term care services package in Wisconsin. **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 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 Index. In Wisconsin, the "low" home and community-based long-term care services package adds \$7,225 per year to living expenses. The "medium" home and community-based long-term care services package adds \$18,887 per year to living expenses. The "high" home and community-based long-term care services package with Adult Day Care adds \$33,579 per year to living expenses. The high home and community-based long-term care services package with all in-home care adds \$41,932 per year to living expenses. Home and community-based long-term care costs are slightly higher in the Milwaukee area.

TABLE 6
Wisconsin 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	N/A	N/A	17%	50%
Adult Day Health (ADH) (3 days/week)	N/A	N/A	50%	N/A
ADH Transport (# days)	N/A	N/A	3	N/A
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).

³² Public reimbursement rates are from the Wisconsin Department of Health and Family Services Medicaid Home Health, Personal Care Fee Schedule and the WI Division of Health Care Financing. Private pay rates are from the MetLife Mature Market Institute, the Wisconsin Adult Day Service Association, and geriatric care managers.

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

	Public Pay Rates Statewide	Private Pay Rates Milwaukee	Private Pay Rates Rest of Wisconsin
Homemaker/Personal Care (per hour)	\$15.84	\$19.94	\$18.88
Home Health Aide (per hour)	\$19.86	\$24.13	\$23.08
Adult Day Health (ADH) (daily rate)*	\$49.72	\$55.62	\$57.72
ADH Transport (roundtrip rate)**	\$10.00	\$6.50	\$10.00
Case Management (per hour)***	\$43	\$90	\$80
Supplies (per month)	\$80	\$80	\$80
Personal Emergency Response System (per month)	\$35	\$35	\$35

Sources:

Public personal care and home health aide rates from 2008 WI Medicaid Home Health, Personal Care Fee Schedule.

Private homemaker and home health aide rates from MetLife Mature Market Institute (2007), adjusted to 2008.

*Adult Day Care is included as an option in the High package, at 3 days/week, 6 hours/day for counties having an ADC program. Public Adult Day Care reimbursement rates are negotiated with individual providers. Based on interviews with a sample of ADC program directors, \$49.72 rate is consistent. Private adult day care rates from Metlife Mature Market Institute (2007), adjusted to 2008.

**Both public and private ADC transport (roundtrip) is based on county-subsidized paratransit (supervised curb-to-curb transportation). Rural rates are higher than urban rates because of greater distance travelled. Source: WI county Departments on Aging. (Public reimbursement for specialized medical vehicles (SMV) averaged \$28 RT in 2006.)

***Case management based on the contracted rate for public reimbursement from WI Division of Health Care Financing of \$10.82/15 minutes (or \$43.28/hour). One hour/month is the maximum covered.

Private care manager rates based on conversation with WI long-term care coordinator.

Supplies (e.g.,incontinence) and Personal Emergency Response System are market rates.

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 Dane County. Figure 8 illustrates the impact of adding these costs for an elder renter in Dane County. The impact of long-term care costs on all of the elder household combinations for which the Index values are calculated is included in Appendix D. Note that the 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 Dane 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 Dane County elder household scenarios described in this report, the Elder Economic Security Standard Index ranges from \$20,467 to \$31,134 annually (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 – \$7,200 annually for "low" levels of care, \$18,900 for "medium" levels of care, and \$33,600-\$42,000 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 \$67,000 annually for skilled nursing facility care in Wisconsin.³³

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 Dane 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

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 8
Elder Economic Security Standard Index for Dane 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	\$20,467	\$21,417	\$30,184	\$31,134

Add Impact of Changes in Long-Term Care Status

Low Long-Term Care: 6 hrs/wk				
Cost Per Month \$602				
Cost Per Year	\$7,225	\$7,225	\$7,225	\$7,225
Index Per Year if LTC is needed	\$27,692	\$28,642	\$37,409	\$38,359

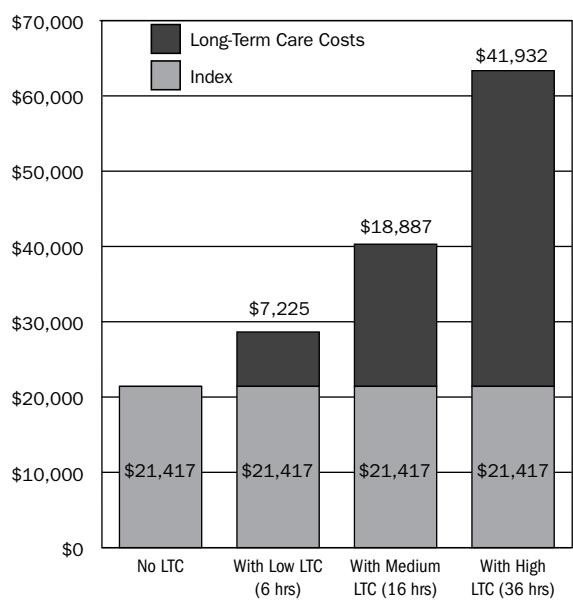
Medium Long-Term Care: 16 hrs/wk				
Cost Per Month \$1,574				
Cost Per Year	\$18,887	\$18,887	\$18,887	\$18,887
Index Per Year if LTC is needed	\$39,354	\$40,304	\$49,071	\$50,021

High Long-Term Care with Adult Day Health: 36 hrs/wk				
Cost Per Month \$2,798				
Cost Per Year	\$33,579	\$33,579	\$33,579	\$33,579
Index Per Year if LTC is needed	\$54,046	\$54,996	\$63,763	\$64,713

High Long-Term Care All In-Home Care: 36 hrs/wk				
Cost Per Month \$3,494				
Cost Per Year	\$41,932	\$41,932	\$41,932	\$41,932
Index Per Year if LTC is needed	\$62,399	\$63,349	\$72,116	\$73,066

* 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 Dane County, 2008 Example of an Elder Renter



expenses of \$21,417), annual expenses nearly triple if high levels of home-based care are required (to \$63,349).

V. Summary

The 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 Wisconsin, 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 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	Rent: U.S. Department of Housing and Urban Development. Fair Market Rents — Fiscal Year 2008. Retrieved from http://www.huduser.org Owner Costs: U.S. 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 Owner costs adjusted to 2008 by CPI-U for housing in the Midwest region. http://data.bls.gov/PDQ/outside.jsp?survey=cu	Fair Market Rents (FMRs) for one-bedroom units by HUD statistical area (region or county). Median selected monthly owner costs (SMOC) for owners 65+ with, and without a mortgage. SMOC includes property taxes, insurance, heat & utilities, condo fees, & mortgage payment (if any)
Food	U.S. Department of Agriculture, Low-Cost Food Plan: http://www.cnpp.usda.gov/USDAFoodPlansCostofFood.htm	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.
Total Health Care Costs (premiums and out-of-pocket cost)	Medicare Part B Premiums: http://questions.medicare.gov/cgi-bin/medicare.cfg/php/enduser/std_adp.php?p_faqid=1979 Medigap Premiums for WI: Medicare Supplement Insurance Approved Policies, January 2008. Office of the Commissioner of Insurance. http://oci.wi.gov/pub_list/pi-010.pdf Medicare Part D Premiums for WI: from Kaiser Prescription Drug Plan Tracker, http://www.kff.org/medicare/healthplantracker Out-of-Pocket Costs: Agency for Healthcare Research and Quality, Medical Expenditure Panel Survey. Household Component Analytical Tool (MEPSnet/HC). 2003. Rockville, MD. Retrieved from: http://www.meps.ahrq.gov/mepsweb/data_stats/MEPSnetHC.jsp Inflation Factor: http://data.bls.gov/PDQ/outside.jsp?survey=cu	Premium costs are Part B 2008 + 2008 premiums for Medigap Plans + average 2008 premium for Part D Prescription Drug Plans in WI. Median out-of-pocket costs calculated for elders 65+ by health status = good, excluding those on Medicaid. Data is updated with the Medical CPI-U for the Midwest region.
Transportation	Private Automobile Cost: National Household Travel Survey (NHTS) http://nhts.ornl.gov/download.shtml#2001 Per Mile Cost: U.S. Internal Revenue Service http://www.irs.gov/newsroom/article/0,,id=176030,00.html	Annual mileage driven by retired adults in WI x IRS standard mileage reimbursement rate for operating and owner costs for 2008. For two-person households, mileage driven is 60% greater than the mileage for one-person households.
Miscellaneous	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.	The Index calculates miscellaneous expenses for owners without a mortgage, and applies that amount to each of the housing types.
Long-Term Care	Data, surveys, and interviews with state and federal agencies, trade associations, and numerous agencies, providers, and stakeholders. Public rates from 2008 WI Medicaid Home Health Personal Care Fee Schedule. Private rates from the MetLife Market Survey of Adult Day Services & Home Care Costs: http://www.metlife.com/FileAssets/MMI/MMIStrudies2007ADSHCCStudy.pdf	Authors' calculations using area costs for three prototypical levels of long-term care services packages.

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

Metropolitan/Micropolitan Area	Table (App. D)	County Name(s)
Appleton, WI Metropolitan Statistical Area	8	Calumet County, WI
	46	Outagamie County, WI
Baraboo, WI Micropolitan Statistical Area	57	Sauk County, WI
Beaver Dam, WI Micropolitan Statistical Area	14	Dodge County, WI
Chicago-Naperville-Joliet, IL-IN-WI Metropolitan Statistical Area	30	Kenosha County, WI
Duluth, MN-WI Metropolitan Statistical Area	16	Douglas County, WI
Eau Claire, WI Metropolitan Statistical Area	9	Chippewa County, WI
	18	Eau Claire County, WI
Fond du Lac, WI Metropolitan Statistical Area	20	Fond du Lac County, WI
Green Bay, WI Metropolitan Statistical Area	5	Brown County, WI
	31	Kewaunee County, WI
	44	Oconto County, WI
Iron Mountain, MI-WI Micropolitan Statistical Area	19	Florence County, WI
Janesville, WI Metropolitan Statistical Area	55	Rock County, WI
La Crosse, WI-MN Metropolitan Statistical Area	32	La Crosse County, WI
Madison, WI Metropolitan Statistical Area	11	Columbia County, WI
	13	Dane County, WI
	25	Iowa County, WI
Manitowoc, WI Micropolitan Statistical Area	36	Manitowoc County, WI
Marinette, WI-MI Micropolitan Statistical Area	38	Marinette County, WI
Marshfield-Wisconsin Rapids, WI Micropolitan Statistical Area	73	Wood County, WI
Menomonie, WI Micropolitan Statistical Area	17	Dunn County, WI
Merrill, WI Micropolitan Statistical Area	35	Lincoln County, WI
Milwaukee-Waukesha-West Allis, WI Metropolitan Statistical Area	41	Milwaukee City, WI
	42	Balance of Milwaukee County, WI
	47	Ozaukee County, WI
	68	Washington County, WI
	69	Waukesha County, WI
Minneapolis-St. Paul-Bloomington, MN-WI Metropolitan Statistical Area	49	Pierce County, WI
	61	St. Croix County, WI
Monroe, WI Micropolitan Statistical Area	23	Green County, WI
Oshkosh-Neenah, WI Metropolitan Statistical Area	72	Winnebago County, WI
Platteville, WI Micropolitan Statistical Area	22	Grant County, WI
Racine, WI Metropolitan Statistical Area	53	Racine County, WI

Metropolitan/Micropolitan Area	Table (App. D)	County Name(s)
Sheboygan, WI Metropolitan Statistical Area	60	Sheboygan County, WI
Stevens Point, WI Micropolitan Statistical Area	51	Portage County, WI
Watertown-Fort Atkinson, WI Micropolitan Statistical Area	28	Jefferson County, WI
Wausau, WI Metropolitan Statistical Area	37	Marathon County, WI
Whitewater, WI Micropolitan Statistical Area	66	Walworth County, WI
Non-Metro Counties		
	1	Adams County
	2	Ashland County
	3	Barron County
	4	Bayfield County
	6	Buffalo County
	7	Burnett County
	10	Clark County
	12	Crawford County
	15	Door County
	21	Forest County
	24	Green Lake County
	26	Iron County
	27	Jackson County
	29	Juneau County
	33	Lafayette County
	34	Langlade County
	39	Marquette County
	40	Menominee County
	43	Monroe County
	45	Oneida County
	48	Pepin County
	50	Polk County
	52	Price County
	54	Richland County
	56	Rusk County
	58	Sawyer County
	59	Shawano County
	62	Taylor County
	63	Trempealeau County
	64	Vernon County
	65	Vilas County
	67	Washburn County
	70	Waupaca County
	71	Waushara County

APPENDIX C: Map of Wisconsin Counties



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

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

	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Expenses/Monthly and Yearly Totals	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)	\$396	\$469	\$1,033	\$396	\$469	\$1,033
Food	\$226	\$226	\$226	\$416	\$416	\$416
Transportation	\$168	\$168	\$168	\$269	\$269	\$269
Health Care (Good Health)	\$387	\$387	\$387	\$775	\$775	\$775
Miscellaneous	\$236	\$236	\$236	\$371	\$371	\$371
Index Per Month	\$1,413	\$1,486	\$2,051	\$2,227	\$2,300	\$2,865
Index Per Year	\$16,962	\$17,838	\$24,610	\$26,728	\$27,604	\$34,376

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—WI 2008	\$8,649	\$13,057
Average County Social Security Payment 2008	\$12,676	\$20,688

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)	\$7,225	\$24,187	\$25,063	\$31,835	\$33,954	\$34,830	\$41,602
Medium (16 hrs)	\$18,887	\$35,849	\$36,725	\$43,497	\$45,616	\$46,492	\$53,264
High w/ADC (36 hrs)	\$33,579	\$50,541	\$51,417	\$58,189	\$60,307	\$61,184	\$67,956
High w/o ADC (36 hrs)	\$41,932	\$58,894	\$59,770	\$66,542	\$68,660	\$69,537	\$76,309

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), \$47 should be added to the monthly totals (\$39 for out-of-pocket medical costs and \$8 for miscellaneous costs) and \$564 to the yearly totals.

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 Wisconsin*.

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

	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Expenses/Monthly and Yearly Totals	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)	\$400	\$431	\$1,003	\$400	\$431	\$1,003
Food	\$226	\$226	\$226	\$416	\$416	\$416
Transportation	\$168	\$168	\$168	\$269	\$269	\$269
Health Care (Good Health)	\$387	\$387	\$387	\$775	\$775	\$775
Miscellaneous	\$236	\$236	\$236	\$372	\$372	\$372
Index Per Month	\$1,418	\$1,449	\$2,021	\$2,232	\$2,263	\$2,835
Index Per Year	\$17,022	\$17,392	\$24,256	\$26,788	\$27,158	\$34,023

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—WI 2008	\$8,649	\$13,057
Average County Social Security Payment 2008	\$12,027	\$19,629

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)	\$7,225	\$24,247	\$24,617	\$31,481	\$34,014	\$34,384	\$41,248
Medium (16 hrs)	\$18,887	\$35,909	\$36,279	\$43,143	\$45,676	\$46,046	\$52,910
High w/ADC (36 hrs)	\$33,579	\$50,601	\$50,971	\$57,835	\$60,368	\$60,738	\$67,602
High w/o ADC (36 hrs)	\$41,932	\$58,954	\$59,324	\$66,188	\$68,721	\$69,091	\$75,955

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), \$47 should be added to the monthly totals (\$39 for out-of-pocket medical costs and \$8 for miscellaneous costs) and \$564 to the yearly totals.

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 Wisconsin*.

Table D-3: The Elder Economic Security Standard Index for Barron County, 2008

Monthly Expenses for Selected Household Types

	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Expenses/Monthly and Yearly Totals	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)	\$432	\$465	\$1,058	\$432	\$465	\$1,058
Food	\$226	\$226	\$226	\$416	\$416	\$416
Transportation	\$168	\$168	\$168	\$269	\$269	\$269
Health Care (Good Health)	\$387	\$387	\$387	\$775	\$775	\$775
Miscellaneous	\$243	\$243	\$243	\$378	\$378	\$378
Index Per Month	\$1,456	\$1,490	\$2,083	\$2,270	\$2,303	\$2,897
Index Per Year	\$17,473	\$17,875	\$24,996	\$27,240	\$27,642	\$34,763

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—WI 2008	\$8,649	\$13,057
Average County Social Security Payment 2008	\$12,022	\$19,620

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)	\$7,225	\$24,698	\$25,100	\$32,221	\$34,465	\$34,867	\$41,988
Medium (16 hrs)	\$18,887	\$36,360	\$36,762	\$43,883	\$46,127	\$46,529	\$53,650
High w/ADC (36 hrs)	\$33,579	\$51,052	\$51,454	\$58,575	\$60,819	\$61,221	\$68,342
High w/o ADC (36 hrs)	\$41,932	\$59,405	\$59,807	\$66,928	\$69,172	\$69,574	\$76,695

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), \$47 should be added to the monthly totals (\$39 for out-of-pocket medical costs and \$8 for miscellaneous costs) and \$564 to the yearly totals.

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 Wisconsin*.

Table D-4: The Elder Economic Security Standard Index for Bayfield County, 2008

Monthly Expenses for Selected Household Types

	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Expenses/Monthly and Yearly Totals	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)	\$400	\$442	\$1,003	\$400	\$442	\$1,003
Food	\$226	\$226	\$226	\$416	\$416	\$416
Transportation	\$168	\$168	\$168	\$269	\$269	\$269
Health Care (Good Health)	\$387	\$387	\$387	\$775	\$775	\$775
Miscellaneous	\$236	\$236	\$236	\$372	\$372	\$372
Index Per Month	\$1,418	\$1,460	\$2,021	\$2,232	\$2,274	\$2,835
Index Per Year	\$17,022	\$17,524	\$24,256	\$26,788	\$27,290	\$34,023

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—WI 2008	\$8,649	\$13,057
Average County Social Security Payment 2008	\$12,382	\$20,207

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)	\$7,225	\$24,247	\$24,749	\$31,481	\$34,014	\$34,516	\$41,248
Medium (16 hrs)	\$18,887	\$35,909	\$36,411	\$43,143	\$45,676	\$46,178	\$52,910
High w/ADC (36 hrs)	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –
High w/o ADC (36 hrs)	\$41,932	\$58,954	\$59,456	\$66,188	\$68,721	\$69,223	\$75,955

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), \$47 should be added to the monthly totals (\$39 for out-of-pocket medical costs and \$8 for miscellaneous costs) and \$564 to the yearly totals.

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 Wisconsin*.

Table D-5: The Elder Economic Security Standard Index for Brown County, 2008

Monthly Expenses for Selected Household Types

	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Expenses/Monthly and Yearly Totals	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	\$541	\$1,075	\$457	\$541	\$1,075
Food	\$226	\$226	\$226	\$416	\$416	\$416
Transportation	\$168	\$168	\$168	\$269	\$269	\$269
Health Care (Good Health)	\$384	\$384	\$384	\$768	\$768	\$768
Miscellaneous	\$247	\$247	\$247	\$382	\$382	\$382
Index Per Month	\$1,482	\$1,566	\$2,100	\$2,291	\$2,376	\$2,910
Index Per Year	\$17,781	\$18,794	\$25,204	\$27,496	\$28,508	\$34,918

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—WI 2008	\$8,649	\$13,057
Average County Social Security Payment 2008	\$13,355	\$21,795

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)	\$7,225	\$25,007	\$26,020	\$32,429	\$34,721	\$35,734	\$42,143
Medium (16 hrs)	\$18,887	\$36,669	\$37,682	\$44,091	\$46,383	\$47,396	\$53,805
High w/ADC (36 hrs)	\$33,579	\$51,361	\$52,374	\$58,783	\$61,075	\$62,088	\$68,497
High w/o ADC (36 hrs)	\$41,932	\$59,714	\$60,727	\$67,136	\$69,428	\$70,441	\$76,850

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), \$47 should be added to the monthly totals (\$39 for out-of-pocket medical costs and \$8 for miscellaneous costs) and \$564 to the yearly totals.

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 Wisconsin*.

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

	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Expenses/Monthly and Yearly Totals	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)	\$409	\$449	\$919	\$409	\$449	\$919
Food	\$226	\$226	\$226	\$416	\$416	\$416
Transportation	\$168	\$168	\$168	\$269	\$269	\$269
Health Care (Good Health)	\$387	\$387	\$387	\$775	\$775	\$775
Miscellaneous	\$238	\$238	\$238	\$374	\$374	\$374
Index Per Month	\$1,429	\$1,469	\$1,939	\$2,242	\$2,283	\$2,753
Index Per Year	\$17,142	\$17,628	\$23,273	\$26,909	\$27,395	\$33,040

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—WI 2008	\$8,649	\$13,057
Average County Social Security Payment 2008	\$11,643	\$19,002

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)	\$7,225	\$24,367	\$24,853	\$30,498	\$34,134	\$34,620	\$40,265
Medium (16 hrs)	\$18,887	\$36,029	\$36,515	\$42,160	\$45,796	\$46,282	\$51,927
High w/ADC (36 hrs)	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –
High w/o ADC (36 hrs)	\$41,932	\$59,074	\$59,560	\$65,205	\$68,841	\$69,327	\$74,972

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$47 should be added to the monthly totals (\$39 for out-of-pocket medical costs and \$8 for miscellaneous costs) and \$564 to the yearly totals.

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 Wisconsin*.

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

	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Expenses/Monthly and Yearly Totals	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)	\$400	\$442	\$1,003	\$400	\$442	\$1,003
Food	\$226	\$226	\$226	\$416	\$416	\$416
Transportation	\$168	\$168	\$168	\$269	\$269	\$269
Health Care (Good Health)	\$387	\$387	\$387	\$775	\$775	\$775
Miscellaneous	\$236	\$236	\$236	\$372	\$372	\$372
Index Per Month	\$1,418	\$1,460	\$2,021	\$2,232	\$2,274	\$2,835
Index Per Year	\$17,022	\$17,524	\$24,256	\$26,788	\$27,290	\$34,023

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—WI 2008	\$8,649	\$13,057
Average County Social Security Payment 2008	\$12,363	\$20,177

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)	\$7,225	\$24,247	\$24,749	\$31,481	\$34,014	\$34,516	\$41,248
Medium (16 hrs)	\$18,887	\$35,909	\$36,411	\$43,143	\$45,676	\$46,178	\$52,910
High w/ADC (36 hrs)	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –
High w/o ADC (36 hrs)	\$41,932	\$58,954	\$59,456	\$66,188	\$68,721	\$69,223	\$75,955

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), \$47 should be added to the monthly totals (\$39 for out-of-pocket medical costs and \$8 for miscellaneous costs) and \$564 to the yearly totals.

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 Wisconsin*.

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

	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Expenses/Monthly and Yearly Totals	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$469	\$489	\$1,095	\$469	\$489	\$1,095
Food	\$226	\$226	\$226	\$416	\$416	\$416
Transportation	\$168	\$168	\$168	\$269	\$269	\$269
Health Care (Good Health)	\$387	\$387	\$387	\$775	\$775	\$775
Miscellaneous	\$250	\$250	\$250	\$386	\$386	\$386
Index Per Month	\$1,501	\$1,521	\$2,127	\$2,315	\$2,335	\$2,941
Index Per Year	\$18,015	\$18,253	\$25,525	\$27,781	\$28,020	\$35,292

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—WI 2008	\$8,649	\$13,057
Average County Social Security Payment 2008	\$13,160	\$21,477

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)	\$7,225	\$25,240	\$25,478	\$32,750	\$35,007	\$35,245	\$42,517
Medium (16 hrs)	\$18,887	\$36,902	\$37,141	\$44,412	\$46,669	\$46,907	\$54,179
High w/ADC (36 hrs)	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –
High w/o ADC (36 hrs)	\$41,932	\$59,947	\$60,185	\$67,457	\$69,714	\$69,952	\$77,224

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), \$47 should be added to the monthly totals (\$39 for out-of-pocket medical costs and \$8 for miscellaneous costs) and \$564 to the yearly totals.

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 Wisconsin*.

Table D-9: The Elder Economic Security Standard Index for Chippewa County, 2008

Monthly Expenses for Selected Household Types

	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Expenses/Monthly and Yearly Totals	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)	\$420	\$450	\$1,001	\$420	\$450	\$1,001
Food	\$226	\$226	\$226	\$416	\$416	\$416
Transportation	\$168	\$168	\$168	\$269	\$269	\$269
Health Care (Good Health)	\$387	\$387	\$387	\$775	\$775	\$775
Miscellaneous	\$240	\$240	\$240	\$376	\$376	\$376
Index Per Month	\$1,442	\$1,472	\$2,023	\$2,256	\$2,286	\$2,837
Index Per Year	\$17,308	\$17,667	\$24,279	\$27,074	\$27,434	\$34,045

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—WI 2008	\$8,649	\$13,057
Average County Social Security Payment 2008	\$12,346	\$20,148

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)	\$7,225	\$24,533	\$24,893	\$31,504	\$34,300	\$34,659	\$41,271
Medium (16 hrs)	\$18,887	\$36,195	\$36,555	\$43,166	\$45,962	\$46,321	\$52,933
High w/ADC (36 hrs)	\$33,579	\$50,887	\$51,247	\$57,858	\$60,653	\$61,013	\$67,625
High w/o ADC (36 hrs)	\$41,932	\$59,240	\$59,600	\$66,211	\$69,006	\$69,366	\$75,978

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), \$47 should be added to the monthly totals (\$39 for out-of-pocket medical costs and \$8 for miscellaneous costs) and \$564 to the yearly totals.

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 Wisconsin*.

Table D-10: The Elder Economic Security Standard Index for Clark County, 2008

Monthly Expenses for Selected Household Types

	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Expenses/Monthly and Yearly Totals	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)	\$432	\$424	\$1,058	\$432	\$424	\$1,058
Food	\$226	\$226	\$226	\$416	\$416	\$416
Transportation	\$168	\$168	\$168	\$269	\$269	\$269
Health Care (Good Health)	\$387	\$387	\$387	\$775	\$775	\$775
Miscellaneous	\$243	\$243	\$243	\$378	\$378	\$378
Index Per Month	\$1,456	\$1,449	\$2,083	\$2,270	\$2,262	\$2,897
Index Per Year	\$17,473	\$17,383	\$24,996	\$27,240	\$27,150	\$34,763

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—WI 2008	\$8,649	\$13,057
Average County Social Security Payment 2008	\$11,477	\$18,731

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)	\$7,225	\$24,698	\$24,608	\$32,221	\$34,465	\$34,375	\$41,988
Medium (16 hrs)	\$18,887	\$36,360	\$36,270	\$43,883	\$46,127	\$46,037	\$53,650
High w/ADC (36 hrs)	\$33,579	\$51,052	\$50,962	\$58,575	\$60,819	\$60,729	\$68,342
High w/o ADC (36 hrs)	\$41,932	\$59,405	\$59,315	\$66,928	\$69,172	\$69,082	\$76,695

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), \$47 should be added to the monthly totals (\$39 for out-of-pocket medical costs and \$8 for miscellaneous costs) and \$564 to the yearly totals.

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 Wisconsin*.

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

	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Expenses/Monthly and Yearly Totals	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)	\$503	\$524	\$1,109	\$503	\$524	\$1,109
Food	\$226	\$226	\$226	\$416	\$416	\$416
Transportation	\$168	\$168	\$168	\$269	\$269	\$269
Health Care (Good Health)	\$387	\$387	\$387	\$775	\$775	\$775
Miscellaneous	\$257	\$257	\$257	\$393	\$393	\$393
Index Per Month	\$1,541	\$1,563	\$2,147	\$2,355	\$2,377	\$2,961
Index Per Year	\$18,496	\$18,753	\$25,768	\$28,263	\$28,520	\$35,535

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—WI 2008	\$8,649	\$13,057
Average County Social Security Payment 2008	\$12,766	\$20,835

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)	\$7,225	\$25,721	\$25,979	\$32,993	\$35,488	\$35,745	\$42,760
Medium (16 hrs)	\$18,887	\$37,384	\$37,641	\$44,656	\$47,150	\$47,408	\$54,422
High w/ADC (36 hrs)	\$—	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
High w/o ADC (36 hrs)	\$41,932	\$60,428	\$60,686	\$67,700	\$70,195	\$70,452	\$77,467

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), \$47 should be added to the monthly totals (\$39 for out-of-pocket medical costs and \$8 for miscellaneous costs) and \$564 to the yearly totals.

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 Wisconsin*.

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

	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Expenses/Monthly and Yearly Totals	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)	\$409	\$493	\$919	\$409	\$493	\$919
Food	\$226	\$226	\$226	\$416	\$416	\$416
Transportation	\$168	\$168	\$168	\$269	\$269	\$269
Health Care (Good Health)	\$387	\$387	\$387	\$775	\$775	\$775
Miscellaneous	\$238	\$238	\$238	\$374	\$374	\$374
Index Per Month	\$1,429	\$1,513	\$1,939	\$2,242	\$2,327	\$2,753
Index Per Year	\$17,142	\$18,156	\$23,273	\$26,909	\$27,923	\$33,040

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—WI 2008	\$8,649	\$13,057
Average County Social Security Payment 2008	\$11,738	\$19,157

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)	\$7,225	\$24,367	\$25,381	\$30,498	\$34,134	\$35,148	\$40,265
Medium (16 hrs)	\$18,887	\$36,029	\$37,043	\$42,160	\$45,796	\$46,810	\$51,927
High w/ADC (36 hrs)	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –
High w/o ADC (36 hrs)	\$41,932	\$59,074	\$60,088	\$65,205	\$68,841	\$69,855	\$74,972

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$47 should be added to the monthly totals (\$39 for out-of-pocket medical costs and \$8 for miscellaneous costs) and \$564 to the yearly totals.

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 Wisconsin*.

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

	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Expenses/Monthly and Yearly Totals	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)	\$604	\$683	\$1,339	\$604	\$683	\$1,339
Food	\$226	\$226	\$226	\$416	\$416	\$416
Transportation	\$168	\$168	\$168	\$269	\$269	\$269
Health Care (Good Health)	\$384	\$384	\$384	\$768	\$768	\$768
Miscellaneous	\$276	\$276	\$276	\$411	\$411	\$411
Index Per Month	\$1,659	\$1,738	\$2,394	\$2,468	\$2,547	\$3,204
Index Per Year	\$19,903	\$20,852	\$28,730	\$29,617	\$30,566	\$38,444

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—WI 2008	\$8,649	\$13,057
Average County Social Security Payment 2008	\$14,011	\$22,866

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)	\$7,225	\$27,128	\$28,077	\$35,955	\$36,842	\$37,791	\$45,669
Medium (16 hrs)	\$18,887	\$38,790	\$39,739	\$47,617	\$48,504	\$49,453	\$57,331
High w/ADC (36 hrs)	\$33,579	\$53,482	\$54,431	\$62,309	\$63,196	\$64,145	\$72,023
High w/o ADC (36 hrs)	\$41,932	\$61,835	\$62,784	\$70,662	\$71,549	\$72,498	\$80,376

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$47 should be added to the monthly totals (\$39 for out-of-pocket medical costs and \$8 for miscellaneous costs) and \$564 to the yearly totals.

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 Wisconsin*.

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

	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Expenses/Monthly and Yearly Totals	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)	\$503	\$566	\$1,109	\$503	\$566	\$1,109
Food	\$226	\$226	\$226	\$416	\$416	\$416
Transportation	\$168	\$168	\$168	\$269	\$269	\$269
Health Care (Good Health)	\$387	\$387	\$387	\$775	\$775	\$775
Miscellaneous	\$257	\$257	\$257	\$393	\$393	\$393
Index Per Month	\$1,541	\$1,605	\$2,147	\$2,355	\$2,419	\$2,961
Index Per Year	\$18,496	\$19,257	\$25,768	\$28,263	\$29,024	\$35,535

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—WI 2008	\$8,649	\$13,057
Average County Social Security Payment 2008	\$13,017	\$21,244

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)	\$7,225	\$25,721	\$26,483	\$32,993	\$35,488	\$36,249	\$42,760
Medium (16 hrs)	\$18,887	\$37,384	\$38,145	\$44,656	\$47,150	\$47,912	\$54,422
High w/ADC (36 hrs)	\$33,579	\$52,075	\$52,837	\$59,347	\$61,842	\$62,603	\$69,114
High w/o ADC (36 hrs)	\$41,932	\$60,428	\$61,190	\$67,700	\$70,195	\$70,956	\$77,467

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), \$47 should be added to the monthly totals (\$39 for out-of-pocket medical costs and \$8 for miscellaneous costs) and \$564 to the yearly totals.

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 Wisconsin*.

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

	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Expenses/Monthly and Yearly Totals	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	\$533	\$958	\$405	\$533	\$958
Food	\$226	\$226	\$226	\$416	\$416	\$416
Transportation	\$168	\$168	\$168	\$269	\$269	\$269
Health Care (Good Health)	\$387	\$387	\$387	\$775	\$775	\$775
Miscellaneous	\$237	\$237	\$237	\$373	\$373	\$373
Index Per Month	\$1,425	\$1,552	\$1,977	\$2,239	\$2,366	\$2,791
Index Per Year	\$17,097	\$18,628	\$23,730	\$26,864	\$28,395	\$33,496

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—WI 2008	\$8,649	\$13,057
Average County Social Security Payment 2008	\$13,177	\$21,505

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)	\$7,225	\$24,322	\$25,854	\$30,955	\$34,089	\$35,620	\$40,721
Medium (16 hrs)	\$18,887	\$35,984	\$37,516	\$42,617	\$45,751	\$47,282	\$52,384
High w/ADC (36 hrs)	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –
High w/o ADC (36 hrs)	\$41,932	\$59,029	\$60,560	\$65,662	\$68,796	\$70,327	\$75,428

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), \$47 should be added to the monthly totals (\$39 for out-of-pocket medical costs and \$8 for miscellaneous costs) and \$564 to the yearly totals.

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 Wisconsin*.

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

	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Expenses/Monthly and Yearly Totals	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)	\$400	\$479	\$1,003	\$400	\$479	\$1,003
Food	\$226	\$226	\$226	\$416	\$416	\$416
Transportation	\$168	\$168	\$168	\$269	\$269	\$269
Health Care (Good Health)	\$387	\$387	\$387	\$775	\$775	\$775
Miscellaneous	\$236	\$236	\$236	\$372	\$372	\$372
Index Per Month	\$1,418	\$1,497	\$2,021	\$2,232	\$2,311	\$2,835
Index Per Year	\$17,022	\$17,968	\$24,256	\$26,788	\$27,734	\$34,023

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—WI 2008	\$8,649	\$13,057
Average County Social Security Payment 2008	\$12,526	\$20,443

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)	\$7,225	\$24,247	\$25,193	\$31,481	\$34,014	\$34,960	\$41,248
Medium (16 hrs)	\$18,887	\$35,909	\$36,855	\$43,143	\$45,676	\$46,622	\$52,910
High w/ADC (36 hrs)	\$33,579	\$50,601	\$51,547	\$57,835	\$60,368	\$61,314	\$67,602
High w/o ADC (36 hrs)	\$41,932	\$58,954	\$59,900	\$66,188	\$68,721	\$69,667	\$75,955

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), \$47 should be added to the monthly totals (\$39 for out-of-pocket medical costs and \$8 for miscellaneous costs) and \$564 to the yearly totals.

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 Wisconsin*.

Table D-17: The Elder Economic Security Standard Index for Dunn County, 2008

Monthly Expenses for Selected Household Types

	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Expenses/Monthly and Yearly Totals	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)	\$432	\$465	\$1,058	\$432	\$465	\$1,058
Food	\$226	\$226	\$226	\$416	\$416	\$416
Transportation	\$168	\$168	\$168	\$269	\$269	\$269
Health Care (Good Health)	\$387	\$387	\$387	\$775	\$775	\$775
Miscellaneous	\$243	\$243	\$243	\$378	\$378	\$378
Index Per Month	\$1,456	\$1,490	\$2,083	\$2,270	\$2,303	\$2,897
Index Per Year	\$17,473	\$17,875	\$24,996	\$27,240	\$27,642	\$34,763

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—WI 2008	\$8,649	\$13,057
Average County Social Security Payment 2008	\$12,146	\$19,822

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)	\$7,225	\$24,698	\$25,100	\$32,221	\$34,465	\$34,867	\$41,988
Medium (16 hrs)	\$18,887	\$36,360	\$36,762	\$43,883	\$46,127	\$46,529	\$53,650
High w/ADC (36 hrs)	\$33,579	\$51,052	\$51,454	\$58,575	\$60,819	\$61,221	\$68,342
High w/o ADC (36 hrs)	\$41,932	\$59,405	\$59,807	\$66,928	\$69,172	\$69,574	\$76,695

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), \$47 should be added to the monthly totals (\$39 for out-of-pocket medical costs and \$8 for miscellaneous costs) and \$564 to the yearly totals.

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 Wisconsin*.

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

	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Expenses/Monthly and Yearly Totals	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)	\$420	\$490	\$1,001	\$420	\$490	\$1,001
Food	\$226	\$226	\$226	\$416	\$416	\$416
Transportation	\$168	\$168	\$168	\$269	\$269	\$269
Health Care (Good Health)	\$387	\$387	\$387	\$775	\$775	\$775
Miscellaneous	\$240	\$240	\$240	\$376	\$376	\$376
Index Per Month	\$1,442	\$1,512	\$2,023	\$2,256	\$2,326	\$2,837
Index Per Year	\$17,308	\$18,147	\$24,279	\$27,074	\$27,914	\$34,045

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—WI 2008	\$8,649	\$13,057
Average County Social Security Payment 2008	\$12,861	\$20,989

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)	\$7,225	\$24,533	\$25,373	\$31,504	\$34,300	\$35,139	\$41,271
Medium (16 hrs)	\$18,887	\$36,195	\$37,035	\$43,166	\$45,962	\$46,801	\$52,933
High w/ADC (36 hrs)	\$33,579	\$50,887	\$51,727	\$57,858	\$60,653	\$61,493	\$67,625
High w/o ADC (36 hrs)	\$41,932	\$59,240	\$60,080	\$66,211	\$69,006	\$69,846	\$75,978

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), \$47 should be added to the monthly totals (\$39 for out-of-pocket medical costs and \$8 for miscellaneous costs) and \$564 to the yearly totals.

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 Wisconsin*.

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

	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Expenses/Monthly and Yearly Totals	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	\$448	\$958	\$405	\$448	\$958
Food	\$226	\$226	\$226	\$416	\$416	\$416
Transportation	\$168	\$168	\$168	\$269	\$269	\$269
Health Care (Good Health)	\$387	\$387	\$387	\$775	\$775	\$775
Miscellaneous	\$237	\$237	\$237	\$373	\$373	\$373
Index Per Month	\$1,425	\$1,467	\$1,977	\$2,239	\$2,281	\$2,791
Index Per Year	\$17,097	\$17,608	\$23,730	\$26,864	\$27,375	\$33,496

Annual Comparison Amounts		Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)		\$10,400	\$14,000
SSI Payment Maximum—WI 2008		\$8,649	\$13,057
Average County Social Security Payment 2008		\$12,247	\$19,987

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)	\$7,225	\$24,322	\$24,834	\$30,955	\$34,089	\$34,600	\$40,721
Medium (16 hrs)	\$18,887	\$35,984	\$36,496	\$42,617	\$45,751	\$46,262	\$52,384
High w/ADC (36 hrs)	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –
High w/o ADC (36 hrs)	\$41,932	\$59,029	\$59,540	\$65,662	\$68,796	\$69,307	\$75,428

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), \$47 should be added to the monthly totals (\$39 for out-of-pocket medical costs and \$8 for miscellaneous costs) and \$564 to the yearly totals.

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 Wisconsin*.

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

	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Expenses/Monthly and Yearly Totals	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)	\$434	\$520	\$957	\$434	\$520	\$957
Food	\$226	\$226	\$226	\$416	\$416	\$416
Transportation	\$168	\$168	\$168	\$269	\$269	\$269
Health Care (Good Health)	\$387	\$387	\$387	\$775	\$775	\$775
Miscellaneous	\$243	\$243	\$243	\$379	\$379	\$379
Index Per Month	\$1,459	\$1,545	\$1,982	\$2,272	\$2,359	\$2,796
Index Per Year	\$17,503	\$18,540	\$23,785	\$27,270	\$28,307	\$33,551

Annual Comparison Amounts		Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)		\$10,400	\$14,000
SSI Payment Maximum—WI 2008		\$8,649	\$13,057
Average County Social Security Payment 2008		\$12,995	\$21,208

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)	\$7,225	\$24,728	\$25,765	\$31,010	\$34,495	\$35,532	\$40,777
Medium (16 hrs)	\$18,887	\$36,391	\$37,427	\$42,672	\$46,157	\$47,194	\$52,439
High w/ADC (36 hrs)	\$33,579	\$51,082	\$52,119	\$57,364	\$60,849	\$61,886	\$67,131
High w/o ADC (36 hrs)	\$41,932	\$59,435	\$60,472	\$65,717	\$69,202	\$70,239	\$75,484

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), \$47 should be added to the monthly totals (\$39 for out-of-pocket medical costs and \$8 for miscellaneous costs) and \$564 to the yearly totals.

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 Wisconsin*.

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

	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Expenses/Monthly and Yearly Totals	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)	\$396	\$469	\$1,033	\$396	\$469	\$1,033
Food	\$226	\$226	\$226	\$416	\$416	\$416
Transportation	\$168	\$168	\$168	\$269	\$269	\$269
Health Care (Good Health)	\$387	\$387	\$387	\$775	\$775	\$775
Miscellaneous	\$236	\$236	\$236	\$371	\$371	\$371
Index Per Month	\$1,413	\$1,486	\$2,051	\$2,227	\$2,300	\$2,865
Index Per Year	\$16,962	\$17,838	\$24,610	\$26,728	\$27,604	\$34,376

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—WI 2008	\$8,649	\$13,057
Average County Social Security Payment 2008	\$12,036	\$19,643

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)	\$7,225	\$24,187	\$25,063	\$31,835	\$33,954	\$34,830	\$41,602
Medium (16 hrs)	\$18,887	\$35,849	\$36,725	\$43,497	\$45,616	\$46,492	\$53,264
High w/ADC (36 hrs)	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –
High w/o ADC (36 hrs)	\$41,932	\$58,894	\$59,770	\$66,542	\$68,660	\$69,537	\$76,309

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), \$47 should be added to the monthly totals (\$39 for out-of-pocket medical costs and \$8 for miscellaneous costs) and \$564 to the yearly totals.

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 Wisconsin*.

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

	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Expenses/Monthly and Yearly Totals	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)	\$426	\$462	\$986	\$426	\$462	\$986
Food	\$226	\$226	\$226	\$416	\$416	\$416
Transportation	\$168	\$168	\$168	\$269	\$269	\$269
Health Care (Good Health)	\$387	\$387	\$387	\$775	\$775	\$775
Miscellaneous	\$242	\$242	\$242	\$377	\$377	\$377
Index Per Month	\$1,450	\$1,486	\$2,010	\$2,264	\$2,299	\$2,824
Index Per Year	\$17,398	\$17,826	\$24,118	\$27,165	\$27,593	\$33,885

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—WI 2008	\$8,649	\$13,057
Average County Social Security Payment 2008	\$11,825	\$19,298

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)	\$7,225	\$24,623	\$25,052	\$31,343	\$34,390	\$34,818	\$41,110
Medium (16 hrs)	\$18,887	\$36,285	\$36,714	\$43,006	\$46,052	\$46,480	\$52,772
High w/ADC (36 hrs)	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –
High w/o ADC (36 hrs)	\$41,932	\$59,330	\$59,759	\$66,050	\$69,097	\$69,525	\$75,817

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), \$47 should be added to the monthly totals (\$39 for out-of-pocket medical costs and \$8 for miscellaneous costs) and \$564 to the yearly totals.

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 Wisconsin*.

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

	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Expenses/Monthly and Yearly Totals	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)	\$426	\$448	\$986	\$426	\$448	\$986
Food	\$226	\$226	\$226	\$416	\$416	\$416
Transportation	\$168	\$168	\$168	\$269	\$269	\$269
Health Care (Good Health)	\$387	\$387	\$387	\$775	\$775	\$775
Miscellaneous	\$242	\$242	\$242	\$377	\$377	\$377
Index Per Month	\$1,450	\$1,472	\$2,010	\$2,264	\$2,285	\$2,824
Index Per Year	\$17,398	\$17,658	\$24,118	\$27,165	\$27,425	\$33,885

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—WI 2008	\$8,649	\$13,057
Average County Social Security Payment 2008	\$12,667	\$20,672

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)	\$7,225	\$24,623	\$24,884	\$31,343	\$34,390	\$34,650	\$41,110
Medium (16 hrs)	\$18,887	\$36,285	\$36,546	\$43,006	\$46,052	\$46,312	\$52,772
High w/ADC (36 hrs)	\$33,579	\$50,977	\$51,238	\$57,697	\$60,744	\$61,004	\$67,464
High w/o ADC (36 hrs)	\$41,932	\$59,330	\$59,591	\$66,050	\$69,097	\$69,357	\$75,817

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), \$47 should be added to the monthly totals (\$39 for out-of-pocket medical costs and \$8 for miscellaneous costs) and \$564 to the yearly totals.

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 Wisconsin*.

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

	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Expenses/Monthly and Yearly Totals	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)	\$434	\$484	\$957	\$434	\$484	\$957
Food	\$226	\$226	\$226	\$416	\$416	\$416
Transportation	\$168	\$168	\$168	\$269	\$269	\$269
Health Care (Good Health)	\$387	\$387	\$387	\$775	\$775	\$775
Miscellaneous	\$243	\$243	\$243	\$379	\$379	\$379
Index Per Month	\$1,459	\$1,509	\$1,982	\$2,272	\$2,323	\$2,796
Index Per Year	\$17,503	\$18,108	\$23,785	\$27,270	\$27,875	\$33,551

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—WI 2008	\$8,649	\$13,057
Average County Social Security Payment 2008	\$12,637	\$20,623

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)	\$7,225	\$24,728	\$25,333	\$31,010	\$34,495	\$35,100	\$40,777
Medium (16 hrs)	\$18,887	\$36,391	\$36,995	\$42,672	\$46,157	\$46,762	\$52,439
High w/ADC (36 hrs)	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –
High w/o ADC (36 hrs)	\$41,932	\$59,435	\$60,040	\$65,717	\$69,202	\$69,807	\$75,484

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), \$47 should be added to the monthly totals (\$39 for out-of-pocket medical costs and \$8 for miscellaneous costs) and \$564 to the yearly totals.

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 Wisconsin*.

Table D-25: The Elder Economic Security Standard Index for Iowa County, 2008

Monthly Expenses for Selected Household Types

	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Expenses/Monthly and Yearly Totals	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)	\$426	\$505	\$986	\$426	\$505	\$986
Food	\$226	\$226	\$226	\$416	\$416	\$416
Transportation	\$168	\$168	\$168	\$269	\$269	\$269
Health Care (Good Health)	\$387	\$387	\$387	\$775	\$775	\$775
Miscellaneous	\$242	\$242	\$242	\$377	\$377	\$377
Index Per Month	\$1,450	\$1,529	\$2,010	\$2,264	\$2,342	\$2,824
Index Per Year	\$17,398	\$18,342	\$24,118	\$27,165	\$28,109	\$33,885

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—WI 2008	\$8,649	\$13,057
Average County Social Security Payment 2008	\$11,958	\$19,515

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)	\$7,225	\$24,623	\$25,568	\$31,343	\$34,390	\$35,334	\$41,110
Medium (16 hrs)	\$18,887	\$36,285	\$37,230	\$43,006	\$46,052	\$46,996	\$52,772
High w/ADC (36 hrs)	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –
High w/o ADC (36 hrs)	\$41,932	\$59,330	\$60,275	\$66,050	\$69,097	\$70,041	\$75,817

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), \$47 should be added to the monthly totals (\$39 for out-of-pocket medical costs and \$8 for miscellaneous costs) and \$564 to the yearly totals.

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 Wisconsin*.

Table D-26: The Elder Economic Security Standard Index for Iron County, 2008

Monthly Expenses for Selected Household Types

	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Expenses/Monthly and Yearly Totals	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)	\$400	\$442	\$1,003	\$400	\$442	\$1,003
Food	\$226	\$226	\$226	\$416	\$416	\$416
Transportation	\$168	\$168	\$168	\$269	\$269	\$269
Health Care (Good Health)	\$387	\$387	\$387	\$775	\$775	\$775
Miscellaneous	\$236	\$236	\$236	\$372	\$372	\$372
Index Per Month	\$1,418	\$1,460	\$2,021	\$2,232	\$2,274	\$2,835
Index Per Year	\$17,022	\$17,524	\$24,256	\$26,788	\$27,290	\$34,023

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—WI 2008	\$8,649	\$13,057
Average County Social Security Payment 2008	\$12,155	\$19,836

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)	\$7,225	\$24,247	\$24,749	\$31,481	\$34,014	\$34,516	\$41,248
Medium (16 hrs)	\$18,887	\$35,909	\$36,411	\$43,143	\$45,676	\$46,178	\$52,910
High w/ADC (36 hrs)	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –
High w/o ADC (36 hrs)	\$41,932	\$58,954	\$59,456	\$66,188	\$68,721	\$69,223	\$75,955

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), \$47 should be added to the monthly totals (\$39 for out-of-pocket medical costs and \$8 for miscellaneous costs) and \$564 to the yearly totals.

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 Wisconsin*.

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

	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Expenses/Monthly and Yearly Totals	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)	\$409	\$449	\$919	\$409	\$449	\$919
Food	\$226	\$226	\$226	\$416	\$416	\$416
Transportation	\$168	\$168	\$168	\$269	\$269	\$269
Health Care (Good Health)	\$387	\$387	\$387	\$775	\$775	\$775
Miscellaneous	\$238	\$238	\$238	\$374	\$374	\$374
Index Per Month	\$1,429	\$1,469	\$1,939	\$2,242	\$2,283	\$2,753
Index Per Year	\$17,142	\$17,628	\$23,273	\$26,909	\$27,395	\$33,040

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—WI 2008	\$8,649	\$13,057
Average County Social Security Payment 2008	\$11,818	\$19,287

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)	\$7,225	\$24,367	\$24,853	\$30,498	\$34,134	\$34,620	\$40,265
Medium (16 hrs)	\$18,887	\$36,029	\$36,515	\$42,160	\$45,796	\$46,282	\$51,927
High w/ADC (36 hrs)	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –
High w/o ADC (36 hrs)	\$41,932	\$59,074	\$59,560	\$65,205	\$68,841	\$69,327	\$74,972

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$47 should be added to the monthly totals (\$39 for out-of-pocket medical costs and \$8 for miscellaneous costs) and \$564 to the yearly totals.

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 Wisconsin*.

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

	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Expenses/Monthly and Yearly Totals	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)	\$503	\$569	\$1,394	\$503	\$569	\$1,394
Food	\$226	\$226	\$226	\$416	\$416	\$416
Transportation	\$168	\$168	\$168	\$269	\$269	\$269
Health Care (Good Health)	\$387	\$387	\$387	\$775	\$775	\$775
Miscellaneous	\$257	\$257	\$257	\$393	\$393	\$393
Index Per Month	\$1,541	\$1,608	\$2,433	\$2,355	\$2,422	\$3,246
Index Per Year	\$18,496	\$19,293	\$29,191	\$28,263	\$29,060	\$38,958

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—WI 2008	\$8,649	\$13,057
Average County Social Security Payment 2008	\$13,377	\$21,831

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)	\$7,225	\$25,721	\$26,519	\$36,416	\$35,488	\$36,285	\$46,183
Medium (16 hrs)	\$18,887	\$37,384	\$38,181	\$48,078	\$47,150	\$47,948	\$57,845
High w/ADC (36 hrs)	\$33,579	\$52,075	\$52,873	\$62,770	\$61,842	\$62,639	\$72,537
High w/o ADC (36 hrs)	\$41,932	\$60,428	\$61,226	\$71,123	\$70,195	\$70,992	\$80,890

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), \$47 should be added to the monthly totals (\$39 for out-of-pocket medical costs and \$8 for miscellaneous costs) and \$564 to the yearly totals.

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 Wisconsin*.

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

	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Expenses/Monthly and Yearly Totals	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)	\$396	\$462	\$1,033	\$396	\$462	\$1,033
Food	\$226	\$226	\$226	\$416	\$416	\$416
Transportation	\$168	\$168	\$168	\$269	\$269	\$269
Health Care (Good Health)	\$387	\$387	\$387	\$775	\$775	\$775
Miscellaneous	\$236	\$236	\$236	\$371	\$371	\$371
Index Per Month	\$1,413	\$1,479	\$2,051	\$2,227	\$2,293	\$2,865
Index Per Year	\$16,962	\$17,754	\$24,610	\$26,728	\$27,520	\$34,376

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—WI 2008	\$8,649	\$13,057
Average County Social Security Payment 2008	\$12,039	\$19,647

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)	\$7,225	\$24,187	\$24,979	\$31,835	\$33,954	\$34,746	\$41,602
Medium (16 hrs)	\$18,887	\$35,849	\$36,641	\$43,497	\$45,616	\$46,408	\$53,264
High w/ADC (36 hrs)	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –
High w/o ADC (36 hrs)	\$41,932	\$58,894	\$59,686	\$66,542	\$68,660	\$69,453	\$76,309

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), \$47 should be added to the monthly totals (\$39 for out-of-pocket medical costs and \$8 for miscellaneous costs) and \$564 to the yearly totals.

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 Wisconsin*.

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

	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Expenses/Monthly and Yearly Totals	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)	\$496	\$623	\$1,482	\$496	\$623	\$1,482
Food	\$226	\$226	\$226	\$416	\$416	\$416
Transportation	\$168	\$168	\$168	\$269	\$269	\$269
Health Care (Good Health)	\$402	\$402	\$402	\$805	\$805	\$805
Miscellaneous	\$259	\$259	\$259	\$397	\$397	\$397
Index Per Month	\$1,552	\$1,679	\$2,537	\$2,384	\$2,511	\$3,369
Index Per Year	\$18,623	\$20,143	\$30,446	\$28,606	\$30,126	\$40,429

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—WI 2008	\$8,649	\$13,057
Average County Social Security Payment 2008	\$13,595	\$22,188

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)	\$7,225	\$25,848	\$27,368	\$37,671	\$35,831	\$37,352	\$47,654
Medium (16 hrs)	\$18,887	\$37,510	\$39,030	\$49,333	\$47,493	\$49,014	\$59,316
High w/ADC (36 hrs)	\$33,579	\$52,202	\$53,722	\$64,025	\$62,185	\$63,705	\$74,008
High w/o ADC (36 hrs)	\$41,932	\$60,555	\$62,075	\$72,378	\$70,538	\$72,058	\$82,361

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), \$47 should be added to the monthly totals (\$39 for out-of-pocket medical costs and \$8 for miscellaneous costs) and \$564 to the yearly totals.

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 Wisconsin*.

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

Elder Couple	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Expenses/Monthly and Yearly Totals	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	\$445	\$958	\$405	\$445	\$958
Food	\$226	\$226	\$226	\$416	\$416	\$416
Transportation	\$168	\$168	\$168	\$269	\$269	\$269
Health Care (Good Health)	\$387	\$387	\$387	\$775	\$775	\$775
Miscellaneous	\$237	\$237	\$237	\$373	\$373	\$373
Index Per Month	\$1,425	\$1,464	\$1,977	\$2,239	\$2,278	\$2,791
Index Per Year	\$17,097	\$17,572	\$23,730	\$26,864	\$27,339	\$33,496

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—WI 2008	\$8,649	\$13,057
Average County Social Security Payment 2008	\$12,761	\$20,826

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)	\$7,225	\$24,322	\$24,798	\$30,955	\$34,089	\$34,564	\$40,721
Medium (16 hrs)	\$18,887	\$35,984	\$36,460	\$42,617	\$45,751	\$46,226	\$52,384
High w/ADC (36 hrs)	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –
High w/o ADC (36 hrs)	\$41,932	\$59,029	\$59,504	\$65,662	\$68,796	\$69,271	\$75,428

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), \$47 should be added to the monthly totals (\$39 for out-of-pocket medical costs and \$8 for miscellaneous costs) and \$564 to the yearly totals.

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 Wisconsin*.

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

	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Expenses/Monthly and Yearly Totals	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)	\$435	\$473	\$980	\$435	\$473	\$980
Food	\$226	\$226	\$226	\$416	\$416	\$416
Transportation	\$168	\$168	\$168	\$269	\$269	\$269
Health Care (Good Health)	\$387	\$387	\$387	\$775	\$775	\$775
Miscellaneous	\$243	\$243	\$243	\$379	\$379	\$379
Index Per Month	\$1,460	\$1,498	\$2,005	\$2,274	\$2,312	\$2,819
Index Per Year	\$17,518	\$17,978	\$24,063	\$27,285	\$27,745	\$33,830

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—WI 2008	\$8,649	\$13,057
Average County Social Security Payment 2008	\$12,817	\$20,917

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)	\$7,225	\$24,743	\$25,204	\$31,288	\$34,510	\$34,970	\$41,055
Medium (16 hrs)	\$18,887	\$36,406	\$36,866	\$42,950	\$46,172	\$46,633	\$52,717
High w/ADC (36 hrs)	\$33,579	\$51,097	\$51,558	\$57,642	\$60,864	\$61,324	\$67,409
High w/o ADC (36 hrs)	\$41,932	\$59,450	\$59,911	\$65,995	\$69,217	\$69,677	\$75,762

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), \$47 should be added to the monthly totals (\$39 for out-of-pocket medical costs and \$8 for miscellaneous costs) and \$564 to the yearly totals.

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 Wisconsin*.

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

	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Expenses/Monthly and Yearly Totals	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)	\$426	\$435	\$986	\$426	\$435	\$986
Food	\$226	\$226	\$226	\$416	\$416	\$416
Transportation	\$168	\$168	\$168	\$269	\$269	\$269
Health Care (Good Health)	\$387	\$387	\$387	\$775	\$775	\$775
Miscellaneous	\$242	\$242	\$242	\$377	\$377	\$377
Index Per Month	\$1,450	\$1,459	\$2,010	\$2,264	\$2,272	\$2,824
Index Per Year	\$17,398	\$17,502	\$24,118	\$27,165	\$27,269	\$33,885

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—WI 2008	\$8,649	\$13,057
Average County Social Security Payment 2008	\$11,695	\$19,086

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)	\$7,225	\$24,623	\$24,728	\$31,343	\$34,390	\$34,494	\$41,110
Medium (16 hrs)	\$18,887	\$36,285	\$36,390	\$43,006	\$46,052	\$46,156	\$52,772
High w/ADC (36 hrs)	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –
High w/o ADC (36 hrs)	\$41,932	\$59,330	\$59,435	\$66,050	\$69,097	\$69,201	\$75,817

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), \$47 should be added to the monthly totals (\$39 for out-of-pocket medical costs and \$8 for miscellaneous costs) and \$564 to the yearly totals.

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 Wisconsin*.

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

	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Expenses/Monthly and Yearly Totals	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)	\$396	\$462	\$1,033	\$396	\$462	\$1,033
Food	\$226	\$226	\$226	\$416	\$416	\$416
Transportation	\$168	\$168	\$168	\$269	\$269	\$269
Health Care (Good Health)	\$387	\$387	\$387	\$775	\$775	\$775
Miscellaneous	\$236	\$236	\$236	\$371	\$371	\$371
Index Per Month	\$1,413	\$1,479	\$2,051	\$2,227	\$2,293	\$2,865
Index Per Year	\$16,962	\$17,754	\$24,610	\$26,728	\$27,520	\$34,376

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—WI 2008	\$8,649	\$13,057
Average County Social Security Payment 2008	\$12,093	\$19,736

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)	\$7,225	\$24,187	\$24,979	\$31,835	\$33,954	\$34,746	\$41,602
Medium (16 hrs)	\$18,887	\$35,849	\$36,641	\$43,497	\$45,616	\$46,408	\$53,264
High w/ADC (36 hrs)	\$33,579	\$50,541	\$51,333	\$58,189	\$60,307	\$61,100	\$67,956
High w/o ADC (36 hrs)	\$41,932	\$58,894	\$59,686	\$66,542	\$68,660	\$69,453	\$76,309

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), \$47 should be added to the monthly totals (\$39 for out-of-pocket medical costs and \$8 for miscellaneous costs) and \$564 to the yearly totals.

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 Wisconsin*.

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

	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Expenses/Monthly and Yearly Totals	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)	\$396	\$463	\$1,033	\$396	\$463	\$1,033
Food	\$226	\$226	\$226	\$416	\$416	\$416
Transportation	\$168	\$168	\$168	\$269	\$269	\$269
Health Care (Good Health)	\$387	\$387	\$387	\$775	\$775	\$775
Miscellaneous	\$236	\$236	\$236	\$371	\$371	\$371
Index Per Month	\$1,413	\$1,480	\$2,051	\$2,227	\$2,294	\$2,865
Index Per Year	\$16,962	\$17,766	\$24,610	\$26,728	\$27,532	\$34,376

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—WI 2008	\$8,649	\$13,057
Average County Social Security Payment 2008	\$12,539	\$20,463

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)	\$7,225	\$24,187	\$24,991	\$31,835	\$33,954	\$34,758	\$41,602
Medium (16 hrs)	\$18,887	\$35,849	\$36,653	\$43,497	\$45,616	\$46,420	\$53,264
High w/ADC (36 hrs)	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –
High w/o ADC (36 hrs)	\$41,932	\$58,894	\$59,698	\$66,542	\$68,660	\$69,465	\$76,309

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), \$47 should be added to the monthly totals (\$39 for out-of-pocket medical costs and \$8 for miscellaneous costs) and \$564 to the yearly totals.

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 Wisconsin*.

Table D-36: The Elder Economic Security Standard Index for Manitowoc County, 2008

Monthly Expenses for Selected Household Types

	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Expenses/Monthly and Yearly Totals	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	\$442	\$958	\$405	\$442	\$958
Food	\$226	\$226	\$226	\$416	\$416	\$416
Transportation	\$168	\$168	\$168	\$269	\$269	\$269
Health Care (Good Health)	\$387	\$387	\$387	\$775	\$775	\$775
Miscellaneous	\$237	\$237	\$237	\$373	\$373	\$373
Index Per Month	\$1,425	\$1,461	\$1,977	\$2,239	\$2,275	\$2,791
Index Per Year	\$17,097	\$17,536	\$23,730	\$26,864	\$27,303	\$33,496

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—WI 2008	\$8,649	\$13,057
Average County Social Security Payment 2008	\$12,862	\$20,990

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)	\$7,225	\$24,322	\$24,762	\$30,955	\$34,089	\$34,528	\$40,721
Medium (16 hrs)	\$18,887	\$35,984	\$36,424	\$42,617	\$45,751	\$46,190	\$52,384
High w/ADC (36 hrs)	\$33,579	\$50,676	\$51,115	\$57,309	\$60,443	\$60,882	\$67,075
High w/o ADC (36 hrs)	\$41,932	\$59,029	\$59,468	\$65,662	\$68,796	\$69,235	\$75,428

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), \$47 should be added to the monthly totals (\$39 for out-of-pocket medical costs and \$8 for miscellaneous costs) and \$564 to the yearly totals.

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 Wisconsin*.

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

	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Expenses/Monthly and Yearly Totals	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)	\$443	\$500	\$1,100	\$443	\$500	\$1,100
Food	\$226	\$226	\$226	\$416	\$416	\$416
Transportation	\$168	\$168	\$168	\$269	\$269	\$269
Health Care (Good Health)	\$387	\$387	\$387	\$775	\$775	\$775
Miscellaneous	\$245	\$245	\$245	\$381	\$381	\$381
Index Per Month	\$1,470	\$1,527	\$2,127	\$2,284	\$2,341	\$2,941
Index Per Year	\$17,639	\$18,323	\$25,525	\$27,405	\$28,089	\$35,292

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—WI 2008	\$8,649	\$13,057
Average County Social Security Payment 2008	\$12,896	\$21,047

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)	\$7,225	\$24,864	\$25,548	\$32,750	\$34,631	\$35,315	\$42,517
Medium (16 hrs)	\$18,887	\$36,526	\$37,210	\$44,412	\$46,293	\$46,977	\$54,179
High w/ADC (36 hrs)	\$33,579	\$51,218	\$51,902	\$59,104	\$60,984	\$61,668	\$68,871
High w/o ADC (36 hrs)	\$41,932	\$59,571	\$60,255	\$67,457	\$69,337	\$70,021	\$77,224

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), \$47 should be added to the monthly totals (\$39 for out-of-pocket medical costs and \$8 for miscellaneous costs) and \$564 to the yearly totals.

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 Wisconsin*.

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

	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Expenses/Monthly and Yearly Totals	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	\$500	\$958	\$405	\$500	\$958
Food	\$226	\$226	\$226	\$416	\$416	\$416
Transportation	\$168	\$168	\$168	\$269	\$269	\$269
Health Care (Good Health)	\$387	\$387	\$387	\$775	\$775	\$775
Miscellaneous	\$237	\$237	\$237	\$373	\$373	\$373
Index Per Month	\$1,425	\$1,519	\$1,977	\$2,239	\$2,333	\$2,791
Index Per Year	\$17,097	\$18,232	\$23,730	\$26,864	\$27,999	\$33,496

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—WI 2008	\$8,649	\$13,057
Average County Social Security Payment 2008	\$12,488	\$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)	\$7,225	\$24,322	\$25,458	\$30,955	\$34,089	\$35,224	\$40,721
Medium (16 hrs)	\$18,887	\$35,984	\$37,120	\$42,617	\$45,751	\$46,886	\$52,384
High w/ADC (36 hrs)	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –
High w/o ADC (36 hrs)	\$41,932	\$59,029	\$60,164	\$65,662	\$68,796	\$69,931	\$75,428

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), \$47 should be added to the monthly totals (\$39 for out-of-pocket medical costs and \$8 for miscellaneous costs) and \$564 to the yearly totals.

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 Wisconsin*.

Table D-39: The Elder Economic Security Standard Index for Marquette County, 2008
Monthly Expenses for Selected Household Types

	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Expenses/Monthly and Yearly Totals	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)	\$434	\$490	\$957	\$434	\$490	\$957
Food	\$226	\$226	\$226	\$416	\$416	\$416
Transportation	\$168	\$168	\$168	\$269	\$269	\$269
Health Care (Good Health)	\$387	\$387	\$387	\$775	\$775	\$775
Miscellaneous	\$243	\$243	\$243	\$379	\$379	\$379
Index Per Month	\$1,459	\$1,515	\$1,982	\$2,272	\$2,329	\$2,796
Index Per Year	\$17,503	\$18,180	\$23,785	\$27,270	\$27,947	\$33,551

Annual Comparison Amounts		Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)		\$10,400	\$14,000
SSI Payment Maximum—WI 2008		\$8,649	\$13,057
Average County Social Security Payment 2008		\$12,441	\$20,304

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)	\$7,225	\$24,728	\$25,405	\$31,010	\$34,495	\$35,172	\$40,777
Medium (16 hrs)	\$18,887	\$36,391	\$37,067	\$42,672	\$46,157	\$46,834	\$52,439
High w/ADC (36 hrs)	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –
High w/o ADC (36 hrs)	\$41,932	\$59,435	\$60,112	\$65,717	\$69,202	\$69,879	\$75,484

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), \$47 should be added to the monthly totals (\$39 for out-of-pocket medical costs and \$8 for miscellaneous costs) and \$564 to the yearly totals.

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 Wisconsin*.

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

	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Expenses/Monthly and Yearly Totals	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)	\$434	\$490	\$957	\$434	\$490	\$957
Food	\$226	\$226	\$226	\$416	\$416	\$416
Transportation	\$168	\$168	\$168	\$269	\$269	\$269
Health Care (Good Health)	\$387	\$387	\$387	\$775	\$775	\$775
Miscellaneous	\$243	\$243	\$243	\$379	\$379	\$379
Index Per Month	\$1,459	\$1,515	\$1,982	\$2,272	\$2,329	\$2,796
Index Per Year	\$17,503	\$18,180	\$23,785	\$27,270	\$27,947	\$33,551

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—WI 2008	\$8,649	\$13,057
Average County Social Security Payment 2008	\$12,144	\$19,819

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)	\$7,225	\$24,728	\$25,405	\$31,010	\$34,495	\$35,172	\$40,777
Medium (16 hrs)	\$18,887	\$36,391	\$37,067	\$42,672	\$46,157	\$46,834	\$52,439
High w/ADC (36 hrs)	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –
High w/o ADC (36 hrs)	\$41,932	\$59,435	\$60,112	\$65,717	\$69,202	\$69,879	\$75,484

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), \$47 should be added to the monthly totals (\$39 for out-of-pocket medical costs and \$8 for miscellaneous costs) and \$564 to the yearly totals.

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 Wisconsin*.

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

	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Expenses/Monthly and Yearly Totals	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)	\$509	\$636	\$1,140	\$509	\$636	\$1,140
Food	\$226	\$226	\$226	\$416	\$416	\$416
Transportation	\$168	\$168	\$168	\$269	\$269	\$269
Health Care (Good Health)	\$402	\$402	\$402	\$805	\$805	\$805
Miscellaneous	\$261	\$261	\$261	\$400	\$400	\$400
Index Per Month	\$1,567	\$1,694	\$2,198	\$2,399	\$2,526	\$3,030
Index Per Year	\$18,803	\$20,329	\$26,376	\$28,786	\$30,312	\$36,359

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—WI 2008	\$8,649	\$13,057
Average County Social Security Payment 2008	\$13,424	\$21,908

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)	\$7,673	\$26,476	\$28,003	\$34,049	\$36,460	\$37,986	\$44,033
Medium (16 hrs)	\$20,002	\$38,806	\$40,332	\$46,378	\$48,789	\$50,315	\$56,362
High w/ADC (36 hrs)	\$34,054	\$52,857	\$54,383	\$60,430	\$62,840	\$64,366	\$70,413
High w/o ADC (36 hrs)	\$44,255	\$63,058	\$64,584	\$70,631	\$73,041	\$74,567	\$80,614

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), \$47 should be added to the monthly totals (\$39 for out-of-pocket medical costs and \$8 for miscellaneous costs) and \$564 to the yearly totals.

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 Wisconsin*.

Table D-42: The Elder Economic Security Standard Index for Balance of Milwaukee County, 2008

Monthly Expenses for Selected Household Types

	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Expenses/Monthly and Yearly Totals	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)	\$599	\$636	\$1,280	\$599	\$636	\$1,280
Food	\$226	\$226	\$226	\$416	\$416	\$416
Transportation	\$168	\$168	\$168	\$269	\$269	\$269
Health Care (Good Health)	\$402	\$402	\$402	\$805	\$805	\$805
Miscellaneous	\$279	\$279	\$279	\$418	\$418	\$418
Index Per Month	\$1,675	\$1,712	\$2,356	\$2,507	\$2,544	\$3,188
Index Per Year	\$20,097	\$20,545	\$28,272	\$30,080	\$30,528	\$38,255

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—WI 2008	\$8,649	\$13,057
Average County Social Security Payment 2008	\$13,424	\$21,908

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)	\$7,673	\$27,770	\$28,218	\$35,945	\$37,754	\$38,201	\$45,928
Medium (16 hrs)	\$20,002	\$40,099	\$40,547	\$48,274	\$50,083	\$50,531	\$58,257
High w/ADC (36 hrs)	\$34,054	\$54,151	\$54,598	\$62,325	\$64,134	\$64,582	\$72,309
High w/o ADC (36 hrs)	\$44,255	\$64,352	\$64,800	\$72,527	\$74,335	\$74,783	\$82,510

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), \$47 should be added to the monthly totals (\$39 for out-of-pocket medical costs and \$8 for miscellaneous costs) and \$564 to the yearly totals.

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 Wisconsin*.

Table D-43: The Elder Economic Security Standard Index for Monroe County, 2008

Monthly Expenses for Selected Household Types

	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Expenses/Monthly and Yearly Totals	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)	\$409	\$455	\$919	\$409	\$455	\$919
Food	\$226	\$226	\$226	\$416	\$416	\$416
Transportation	\$168	\$168	\$168	\$269	\$269	\$269
Health Care (Good Health)	\$387	\$387	\$387	\$775	\$775	\$775
Miscellaneous	\$238	\$238	\$238	\$374	\$374	\$374
Index Per Month	\$1,429	\$1,475	\$1,939	\$2,242	\$2,289	\$2,753
Index Per Year	\$17,142	\$17,700	\$23,273	\$26,909	\$27,467	\$33,040

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—WI 2008	\$8,649	\$13,057
Average County Social Security Payment 2008	\$11,149	\$18,196

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)	\$7,225	\$24,367	\$24,925	\$30,498	\$34,134	\$34,692	\$40,265
Medium (16 hrs)	\$18,887	\$36,029	\$36,587	\$42,160	\$45,796	\$46,354	\$51,927
High w/ADC (36 hrs)	\$33,579	\$50,721	\$51,279	\$56,852	\$60,488	\$61,046	\$66,619
High w/o ADC (36 hrs)	\$41,932	\$59,074	\$59,632	\$65,205	\$68,841	\$69,399	\$74,972

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$47 should be added to the monthly totals (\$39 for out-of-pocket medical costs and \$8 for miscellaneous costs) and \$564 to the yearly totals.

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 Wisconsin*.

Table D-44: The Elder Economic Security Standard Index for Oconto County, 2008

Monthly Expenses for Selected Household Types

	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Expenses/Monthly and Yearly Totals	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	\$500	\$958	\$405	\$500	\$958
Food	\$226	\$226	\$226	\$416	\$416	\$416
Transportation	\$168	\$168	\$168	\$269	\$269	\$269
Health Care (Good Health)	\$387	\$387	\$387	\$775	\$775	\$775
Miscellaneous	\$237	\$237	\$237	\$373	\$373	\$373
Index Per Month	\$1,425	\$1,519	\$1,977	\$2,239	\$2,333	\$2,791
Index Per Year	\$17,097	\$18,232	\$23,730	\$26,864	\$27,999	\$33,496

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—WI 2008	\$8,649	\$13,057
Average County Social Security Payment 2008	\$12,250	\$19,993

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)	\$7,225	\$24,322	\$25,458	\$30,955	\$34,089	\$35,224	\$40,721
Medium (16 hrs)	\$18,887	\$35,984	\$37,120	\$42,617	\$45,751	\$46,886	\$52,384
High w/ADC (36 hrs)	\$33,579	\$50,676	\$51,811	\$57,309	\$60,443	\$61,578	\$67,075
High w/o ADC (36 hrs)	\$41,932	\$59,029	\$60,164	\$65,662	\$68,796	\$69,931	\$75,428

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), \$47 should be added to the monthly totals (\$39 for out-of-pocket medical costs and \$8 for miscellaneous costs) and \$564 to the yearly totals.

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 Wisconsin*.

Table D-45: The Elder Economic Security Standard Index for Oneida County, 2008

Monthly Expenses for Selected Household Types

	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Expenses/Monthly and Yearly Totals	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)	\$396	\$463	\$1,033	\$396	\$463	\$1,033
Food	\$226	\$226	\$226	\$416	\$416	\$416
Transportation	\$168	\$168	\$168	\$269	\$269	\$269
Health Care (Good Health)	\$387	\$387	\$387	\$775	\$775	\$775
Miscellaneous	\$236	\$236	\$236	\$371	\$371	\$371
Index Per Month	\$1,413	\$1,480	\$2,051	\$2,227	\$2,294	\$2,865
Index Per Year	\$16,962	\$17,766	\$24,610	\$26,728	\$27,532	\$34,376

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—WI 2008	\$8,649	\$13,057
Average County Social Security Payment 2008	\$12,792	\$20,876

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)	\$7,225	\$24,187	\$24,991	\$31,835	\$33,954	\$34,758	\$41,602
Medium (16 hrs)	\$18,887	\$35,849	\$36,653	\$43,497	\$45,616	\$46,420	\$53,264
High w/ADC (36 hrs)	\$33,579	\$50,541	\$51,345	\$58,189	\$60,307	\$61,112	\$67,956
High w/o ADC (36 hrs)	\$41,932	\$58,894	\$59,698	\$66,542	\$68,660	\$69,465	\$76,309

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), \$47 should be added to the monthly totals (\$39 for out-of-pocket medical costs and \$8 for miscellaneous costs) and \$564 to the yearly totals.

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 Wisconsin*.

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

	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Expenses/Monthly and Yearly Totals	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$469	\$532	\$1,095	\$469	\$532	\$1,095
Food	\$226	\$226	\$226	\$416	\$416	\$416
Transportation	\$168	\$168	\$168	\$269	\$269	\$269
Health Care (Good Health)	\$384	\$384	\$384	\$768	\$768	\$768
Miscellaneous	\$249	\$249	\$249	\$384	\$384	\$384
Index Per Month	\$1,497	\$1,560	\$2,123	\$2,306	\$2,369	\$2,932
Index Per Year	\$17,962	\$18,717	\$25,472	\$27,676	\$28,431	\$35,186

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—WI 2008	\$8,649	\$13,057
Average County Social Security Payment 2008	\$13,452	\$21,953

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)	\$7,225	\$25,187	\$25,942	\$32,697	\$34,901	\$35,656	\$42,412
Medium (16 hrs)	\$18,887	\$36,849	\$37,604	\$44,360	\$46,563	\$47,318	\$54,074
High w/ADC (36 hrs)	\$33,579	\$51,541	\$52,296	\$59,051	\$61,255	\$62,010	\$68,765
High w/o ADC (36 hrs)	\$41,932	\$59,894	\$60,649	\$67,404	\$69,608	\$70,363	\$77,118

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), \$47 should be added to the monthly totals (\$39 for out-of-pocket medical costs and \$8 for miscellaneous costs) and \$564 to the yearly totals.

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 Wisconsin*.

Table D-47: The Elder Economic Security Standard Index for Ozaukee County, 2008

Monthly Expenses for Selected Household Types

	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Expenses/Monthly and Yearly Totals	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)	\$503	\$736	\$1,298	\$503	\$736	\$1,298
Food	\$226	\$226	\$226	\$416	\$416	\$416
Transportation	\$168	\$168	\$168	\$269	\$269	\$269
Health Care (Good Health)	\$402	\$402	\$402	\$805	\$805	\$805
Miscellaneous	\$260	\$260	\$260	\$399	\$399	\$399
Index Per Month	\$1,559	\$1,793	\$2,355	\$2,391	\$2,625	\$3,186
Index Per Year	\$18,713	\$21,514	\$28,254	\$28,696	\$31,497	\$38,237

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—WI 2008	\$8,649	\$13,057
Average County Social Security Payment 2008	\$14,711	\$24,008

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)	\$7,225	\$25,938	\$28,739	\$35,479	\$35,921	\$38,723	\$45,463
Medium (16 hrs)	\$18,887	\$37,600	\$40,401	\$47,141	\$47,583	\$50,385	\$57,125
High w/ADC (36 hrs)	\$33,579	\$52,292	\$55,093	\$61,833	\$62,275	\$65,076	\$71,817
High w/o ADC (36 hrs)	\$41,932	\$60,645	\$63,446	\$70,186	\$70,628	\$73,429	\$80,170

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), \$47 should be added to the monthly totals (\$39 for out-of-pocket medical costs and \$8 for miscellaneous costs) and \$564 to the yearly totals.

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 Wisconsin*.

Table D-48: The Elder Economic Security Standard Index for Pepin County, 2008

Monthly Expenses for Selected Household Types

	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Expenses/Monthly and Yearly Totals	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)	\$409	\$449	\$919	\$409	\$449	\$919
Food	\$226	\$226	\$226	\$416	\$416	\$416
Transportation	\$168	\$168	\$168	\$269	\$269	\$269
Health Care (Good Health)	\$387	\$387	\$387	\$775	\$775	\$775
Miscellaneous	\$238	\$238	\$238	\$374	\$374	\$374
Index Per Month	\$1,429	\$1,469	\$1,939	\$2,242	\$2,283	\$2,753
Index Per Year	\$17,142	\$17,628	\$23,273	\$26,909	\$27,395	\$33,040

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—WI 2008	\$8,649	\$13,057
Average County Social Security Payment 2008	\$11,844	\$19,330

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)	\$7,225	\$24,367	\$24,853	\$30,498	\$34,134	\$34,620	\$40,265
Medium (16 hrs)	\$18,887	\$36,029	\$36,515	\$42,160	\$45,796	\$46,282	\$51,927
High w/ADC (36 hrs)	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –
High w/o ADC (36 hrs)	\$41,932	\$59,074	\$59,560	\$65,205	\$68,841	\$69,327	\$74,972

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$47 should be added to the monthly totals (\$39 for out-of-pocket medical costs and \$8 for miscellaneous costs) and \$564 to the yearly totals.

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 Wisconsin*.

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

	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Expenses/Monthly and Yearly Totals	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)	\$409	\$591	\$919	\$409	\$591	\$919
Food	\$226	\$226	\$226	\$416	\$416	\$416
Transportation	\$168	\$168	\$168	\$269	\$269	\$269
Health Care (Good Health)	\$387	\$387	\$387	\$775	\$775	\$775
Miscellaneous	\$238	\$238	\$238	\$374	\$374	\$374
Index Per Month	\$1,429	\$1,611	\$1,939	\$2,242	\$2,425	\$2,753
Index Per Year	\$17,142	\$19,332	\$23,273	\$26,909	\$29,099	\$33,040

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—WI 2008	\$8,649	\$13,057
Average County Social Security Payment 2008	\$13,071	\$21,331

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)	\$7,225	\$24,367	\$26,557	\$30,498	\$34,134	\$36,324	\$40,265
Medium (16 hrs)	\$18,887	\$36,029	\$38,219	\$42,160	\$45,796	\$47,986	\$51,927
High w/ADC (36 hrs)	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –
High w/o ADC (36 hrs)	\$41,932	\$59,074	\$61,264	\$65,205	\$68,841	\$71,031	\$74,972

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$47 should be added to the monthly totals (\$39 for out-of-pocket medical costs and \$8 for miscellaneous costs) and \$564 to the yearly totals.

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 Wisconsin*.

Table D-50: The Elder Economic Security Standard Index for Polk County, 2008

Monthly Expenses for Selected Household Types

	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Expenses/Monthly and Yearly Totals	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)	\$432	\$505	\$1,058	\$432	\$505	\$1,058
Food	\$226	\$226	\$226	\$416	\$416	\$416
Transportation	\$168	\$168	\$168	\$269	\$269	\$269
Health Care (Good Health)	\$387	\$387	\$387	\$775	\$775	\$775
Miscellaneous	\$243	\$243	\$243	\$378	\$378	\$378
Index Per Month	\$1,456	\$1,530	\$2,083	\$2,270	\$2,343	\$2,897
Index Per Year	\$17,473	\$18,355	\$24,996	\$27,240	\$28,122	\$34,763

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—WI 2008	\$8,649	\$13,057
Average County Social Security Payment 2008	\$12,286	\$20,051

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)	\$7,225	\$24,698	\$25,580	\$32,221	\$34,465	\$35,347	\$41,988
Medium (16 hrs)	\$18,887	\$36,360	\$37,242	\$43,883	\$46,127	\$47,009	\$53,650
High w/ADC (36 hrs)	\$33,579	\$51,052	\$51,934	\$58,575	\$60,819	\$61,701	\$68,342
High w/o ADC (36 hrs)	\$41,932	\$59,405	\$60,287	\$66,928	\$69,172	\$70,054	\$76,695

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), \$47 should be added to the monthly totals (\$39 for out-of-pocket medical costs and \$8 for miscellaneous costs) and \$564 to the yearly totals.

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 Wisconsin*.

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

	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Expenses/Monthly and Yearly Totals	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)	\$396	\$503	\$1,033	\$396	\$503	\$1,033
Food	\$226	\$226	\$226	\$416	\$416	\$416
Transportation	\$168	\$168	\$168	\$269	\$269	\$269
Health Care (Good Health)	\$387	\$387	\$387	\$775	\$775	\$775
Miscellaneous	\$236	\$236	\$236	\$371	\$371	\$371
Index Per Month	\$1,413	\$1,520	\$2,051	\$2,227	\$2,334	\$2,865
Index Per Year	\$16,962	\$18,246	\$24,610	\$26,728	\$28,012	\$34,376

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—WI 2008	\$8,649	\$13,057
Average County Social Security Payment 2008	\$12,669	\$20,676

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)	\$7,225	\$24,187	\$25,471	\$31,835	\$33,954	\$35,238	\$41,602
Medium (16 hrs)	\$18,887	\$35,849	\$37,133	\$43,497	\$45,616	\$46,900	\$53,264
High w/ADC (36 hrs)	\$33,579	\$50,541	\$51,825	\$58,189	\$60,307	\$61,592	\$67,956
High w/o ADC (36 hrs)	\$41,932	\$58,894	\$60,178	\$66,542	\$68,660	\$69,945	\$76,309

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), \$47 should be added to the monthly totals (\$39 for out-of-pocket medical costs and \$8 for miscellaneous costs) and \$564 to the yearly totals.

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 Wisconsin*.

Table D-52: The Elder Economic Security Standard Index for Price County, 2008

Monthly Expenses for Selected Household Types

	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Expenses/Monthly and Yearly Totals	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)	\$400	\$442	\$1,003	\$400	\$442	\$1,003
Food	\$226	\$226	\$226	\$416	\$416	\$416
Transportation	\$168	\$168	\$168	\$269	\$269	\$269
Health Care (Good Health)	\$387	\$387	\$387	\$775	\$775	\$775
Miscellaneous	\$236	\$236	\$236	\$372	\$372	\$372
Index Per Month	\$1,418	\$1,460	\$2,021	\$2,232	\$2,274	\$2,835
Index Per Year	\$17,022	\$17,524	\$24,256	\$26,788	\$27,290	\$34,023

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—WI 2008	\$8,649	\$13,057
Average County Social Security Payment 2008	\$12,219	\$19,942

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)	\$7,225	\$24,247	\$24,749	\$31,481	\$34,014	\$34,516	\$41,248
Medium (16 hrs)	\$18,887	\$35,909	\$36,411	\$43,143	\$45,676	\$46,178	\$52,910
High w/ADC (36 hrs)	\$33,579	\$50,601	\$51,103	\$57,835	\$60,368	\$60,870	\$67,602
High w/o ADC (36 hrs)	\$41,932	\$58,954	\$59,456	\$66,188	\$68,721	\$69,223	\$75,955

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), \$47 should be added to the monthly totals (\$39 for out-of-pocket medical costs and \$8 for miscellaneous costs) and \$564 to the yearly totals.

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 Wisconsin*.

Table D-53: The Elder Economic Security Standard Index for Racine County, 2008

Monthly Expenses for Selected Household Types

	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Expenses/Monthly and Yearly Totals	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)	\$486	\$569	\$1,244	\$486	\$569	\$1,244
Food	\$226	\$226	\$226	\$416	\$416	\$416
Transportation	\$168	\$168	\$168	\$269	\$269	\$269
Health Care (Good Health)	\$402	\$402	\$402	\$805	\$805	\$805
Miscellaneous	\$257	\$257	\$257	\$395	\$395	\$395
Index Per Month	\$1,539	\$1,622	\$2,298	\$2,371	\$2,454	\$3,130
Index Per Year	\$18,472	\$19,470	\$27,575	\$28,455	\$29,453	\$37,558

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—WI 2008	\$8,649	\$13,057
Average County Social Security Payment 2008	\$13,872	\$22,640

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)	\$7,225	\$25,697	\$26,695	\$34,800	\$35,681	\$36,678	\$44,783
Medium (16 hrs)	\$18,887	\$37,359	\$38,357	\$46,462	\$47,343	\$48,341	\$56,445
High w/ADC (36 hrs)	\$33,579	\$52,051	\$53,049	\$61,154	\$62,034	\$63,032	\$71,137
High w/o ADC (36 hrs)	\$41,932	\$60,404	\$61,402	\$69,507	\$70,387	\$71,385	\$79,490

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), \$47 should be added to the monthly totals (\$39 for out-of-pocket medical costs and \$8 for miscellaneous costs) and \$564 to the yearly totals.

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 Wisconsin*.

Table D-54: The Elder Economic Security Standard Index for Richland County, 2008

Monthly Expenses for Selected Household Types

	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Expenses/Monthly and Yearly Totals	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)	\$426	\$436	\$986	\$426	\$436	\$986
Food	\$226	\$226	\$226	\$416	\$416	\$416
Transportation	\$168	\$168	\$168	\$269	\$269	\$269
Health Care (Good Health)	\$387	\$387	\$387	\$775	\$775	\$775
Miscellaneous	\$242	\$242	\$242	\$377	\$377	\$377
Index Per Month	\$1,450	\$1,460	\$2,010	\$2,264	\$2,273	\$2,824
Index Per Year	\$17,398	\$17,514	\$24,118	\$27,165	\$27,281	\$33,885

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—WI 2008	\$8,649	\$13,057
Average County Social Security Payment 2008	\$11,894	\$19,411

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)	\$7,225	\$24,623	\$24,740	\$31,343	\$34,390	\$34,506	\$41,110
Medium (16 hrs)	\$18,887	\$36,285	\$36,402	\$43,006	\$46,052	\$46,168	\$52,772
High w/ADC (36 hrs)	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –
High w/o ADC (36 hrs)	\$41,932	\$59,330	\$59,447	\$66,050	\$69,097	\$69,213	\$75,817

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), \$47 should be added to the monthly totals (\$39 for out-of-pocket medical costs and \$8 for miscellaneous costs) and \$564 to the yearly totals.

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 Wisconsin*.

Table D-55: The Elder Economic Security Standard Index for Rock County, 2008

Monthly Expenses for Selected Household Types

	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Expenses/Monthly and Yearly Totals	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)	\$443	\$557	\$978	\$443	\$557	\$978
Food	\$226	\$226	\$226	\$416	\$416	\$416
Transportation	\$168	\$168	\$168	\$269	\$269	\$269
Health Care (Good Health)	\$387	\$387	\$387	\$775	\$775	\$775
Miscellaneous	\$245	\$245	\$245	\$381	\$381	\$381
Index Per Month	\$1,470	\$1,584	\$2,005	\$2,284	\$2,398	\$2,819
Index Per Year	\$17,639	\$19,007	\$24,058	\$27,405	\$28,773	\$33,825

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—WI 2008	\$8,649	\$13,057
Average County Social Security Payment 2008	\$13,547	\$22,108

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)	\$7,225	\$24,864	\$26,232	\$31,283	\$34,631	\$35,999	\$41,050
Medium (16 hrs)	\$18,887	\$36,526	\$37,894	\$42,945	\$46,293	\$47,661	\$52,712
High w/ADC (36 hrs)	\$33,579	\$51,218	\$52,586	\$57,637	\$60,984	\$62,352	\$67,404
High w/o ADC (36 hrs)	\$41,932	\$59,571	\$60,939	\$65,990	\$69,337	\$70,705	\$75,757

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), \$47 should be added to the monthly totals (\$39 for out-of-pocket medical costs and \$8 for miscellaneous costs) and \$564 to the yearly totals.

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 Wisconsin*.

Table D-56: The Elder Economic Security Standard Index for Rusk County, 2008

Monthly Expenses for Selected Household Types

	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Expenses/Monthly and Yearly Totals	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)	\$400	\$442	\$1,003	\$400	\$442	\$1,003
Food	\$226	\$226	\$226	\$416	\$416	\$416
Transportation	\$168	\$168	\$168	\$269	\$269	\$269
Health Care (Good Health)	\$387	\$387	\$387	\$775	\$775	\$775
Miscellaneous	\$236	\$236	\$236	\$372	\$372	\$372
Index Per Month	\$1,418	\$1,460	\$2,021	\$2,232	\$2,274	\$2,835
Index Per Year	\$17,022	\$17,524	\$24,256	\$26,788	\$27,290	\$34,023

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—WI 2008	\$8,649	\$13,057
Average County Social Security Payment 2008	\$11,623	\$18,969

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)	\$7,225	\$24,247	\$24,749	\$31,481	\$34,014	\$34,516	\$41,248
Medium (16 hrs)	\$18,887	\$35,909	\$36,411	\$43,143	\$45,676	\$46,178	\$52,910
High w/ADC (36 hrs)	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –
High w/o ADC (36 hrs)	\$41,932	\$58,954	\$59,456	\$66,188	\$68,721	\$69,223	\$75,955

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), \$47 should be added to the monthly totals (\$39 for out-of-pocket medical costs and \$8 for miscellaneous costs) and \$564 to the yearly totals.

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 Wisconsin*.

Table D-57: The Elder Economic Security Standard Index for Sauk County, 2008

Monthly Expenses for Selected Household Types

	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Expenses/Monthly and Yearly Totals	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)	\$503	\$570	\$1,109	\$503	\$570	\$1,109
Food	\$226	\$226	\$226	\$416	\$416	\$416
Transportation	\$168	\$168	\$168	\$269	\$269	\$269
Health Care (Good Health)	\$387	\$387	\$387	\$775	\$775	\$775
Miscellaneous	\$257	\$257	\$257	\$393	\$393	\$393
Index Per Month	\$1,541	\$1,609	\$2,147	\$2,355	\$2,423	\$2,961
Index Per Year	\$18,496	\$19,305	\$25,768	\$28,263	\$29,072	\$35,535

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—WI 2008	\$8,649	\$13,057
Average County Social Security Payment 2008	\$12,663	\$20,667

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)	\$7,225	\$25,721	\$26,531	\$32,993	\$35,488	\$36,297	\$42,760
Medium (16 hrs)	\$18,887	\$37,384	\$38,193	\$44,656	\$47,150	\$47,960	\$54,422
High w/ADC (36 hrs)	\$33,579	\$52,075	\$52,885	\$59,347	\$61,842	\$62,651	\$69,114
High w/o ADC (36 hrs)	\$41,932	\$60,428	\$61,238	\$67,700	\$70,195	\$71,004	\$77,467

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), \$47 should be added to the monthly totals (\$39 for out-of-pocket medical costs and \$8 for miscellaneous costs) and \$564 to the yearly totals.

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 Wisconsin*.

Table D-58: The Elder Economic Security Standard Index for Sawyer County, 2008

Monthly Expenses for Selected Household Types

	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Expenses/Monthly and Yearly Totals	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)	\$400	\$446	\$1,003	\$400	\$446	\$1,003
Food	\$226	\$226	\$226	\$416	\$416	\$416
Transportation	\$168	\$168	\$168	\$269	\$269	\$269
Health Care (Good Health)	\$387	\$387	\$387	\$775	\$775	\$775
Miscellaneous	\$236	\$236	\$236	\$372	\$372	\$372
Index Per Month	\$1,418	\$1,464	\$2,021	\$2,232	\$2,278	\$2,835
Index Per Year	\$17,022	\$17,572	\$24,256	\$26,788	\$27,338	\$34,023

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—WI 2008	\$8,649	\$13,057
Average County Social Security Payment 2008	\$12,326	\$20,116

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)	\$7,225	\$24,247	\$24,797	\$31,481	\$34,014	\$34,564	\$41,248
Medium (16 hrs)	\$18,887	\$35,909	\$36,459	\$43,143	\$45,676	\$46,226	\$52,910
High w/ADC (36 hrs)	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –
High w/o ADC (36 hrs)	\$41,932	\$58,954	\$59,504	\$66,188	\$68,721	\$69,271	\$75,955

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), \$47 should be added to the monthly totals (\$39 for out-of-pocket medical costs and \$8 for miscellaneous costs) and \$564 to the yearly totals.

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 Wisconsin*.

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

		Elder Person (age 65+)			Elder Couple (one or both age 65+)	
Expenses/Monthly and Yearly Totals	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)	\$434	\$451	\$957	\$434	\$451	\$957
Food	\$226	\$226	\$226	\$416	\$416	\$416
Transportation	\$168	\$168	\$168	\$269	\$269	\$269
Health Care (Good Health)	\$387	\$387	\$387	\$775	\$775	\$775
Miscellaneous	\$243	\$243	\$243	\$379	\$379	\$379
Index Per Month	\$1,459	\$1,476	\$1,982	\$2,272	\$2,290	\$2,796
Index Per Year	\$17,503	\$17,712	\$23,785	\$27,270	\$27,479	\$33,551

Annual Comparison Amounts		Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)		\$10,400	\$14,000
SSI Payment Maximum—WI 2008		\$8,649	\$13,057
Average County Social Security Payment 2008		\$12,296	\$20,067

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)	\$7,225	\$24,728	\$24,937	\$31,010	\$34,495	\$34,704	\$40,777
Medium (16 hrs)	\$18,887	\$36,391	\$36,599	\$42,672	\$46,157	\$46,366	\$52,439
High w/ADC (36 hrs)	\$33,579	\$51,082	\$51,291	\$57,364	\$60,849	\$61,058	\$67,131
High w/o ADC (36 hrs)	\$41,932	\$59,435	\$59,644	\$65,717	\$69,202	\$69,411	\$75,484

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), \$47 should be added to the monthly totals (\$39 for out-of-pocket medical costs and \$8 for miscellaneous costs) and \$564 to the yearly totals.

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 Wisconsin*.

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

	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Expenses/Monthly and Yearly Totals	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	\$519	\$885	\$457	\$519	\$885
Food	\$226	\$226	\$226	\$416	\$416	\$416
Transportation	\$168	\$168	\$168	\$269	\$269	\$269
Health Care (Good Health)	\$387	\$387	\$387	\$775	\$775	\$775
Miscellaneous	\$248	\$248	\$248	\$383	\$383	\$383
Index Per Month	\$1,486	\$1,549	\$1,915	\$2,300	\$2,362	\$2,728
Index Per Year	\$17,834	\$18,583	\$22,975	\$27,601	\$28,350	\$32,741

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—WI 2008	\$8,649	\$13,057
Average County Social Security Payment 2008	\$13,417	\$21,897

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)	\$7,225	\$25,059	\$25,808	\$30,200	\$34,826	\$35,575	\$39,967
Medium (16 hrs)	\$18,887	\$36,722	\$37,470	\$41,862	\$46,488	\$47,237	\$51,629
High w/ADC (36 hrs)	\$33,579	\$51,413	\$52,162	\$56,554	\$61,180	\$61,929	\$66,321
High w/o ADC (36 hrs)	\$41,932	\$59,766	\$60,515	\$64,907	\$69,533	\$70,282	\$74,674

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), \$47 should be added to the monthly totals (\$39 for out-of-pocket medical costs and \$8 for miscellaneous costs) and \$564 to the yearly totals.

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 Wisconsin*.

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

	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Expenses/Monthly and Yearly Totals	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)	\$432	\$640	\$1,058	\$432	\$640	\$1,058
Food	\$226	\$226	\$226	\$416	\$416	\$416
Transportation	\$168	\$168	\$168	\$269	\$269	\$269
Health Care (Good Health)	\$387	\$387	\$387	\$775	\$775	\$775
Miscellaneous	\$243	\$243	\$243	\$378	\$378	\$378
Index Per Month	\$1,456	\$1,665	\$2,083	\$2,270	\$2,478	\$2,897
Index Per Year	\$17,473	\$19,975	\$24,996	\$27,240	\$29,742	\$34,763

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—WI 2008	\$8,649	\$13,057
Average County Social Security Payment 2008	\$13,239	\$21,606

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)	\$7,225	\$24,698	\$27,200	\$32,221	\$34,465	\$36,967	\$41,988
Medium (16 hrs)	\$18,887	\$36,360	\$38,862	\$43,883	\$46,127	\$48,629	\$53,650
High w/ADC (36 hrs)	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –
High w/o ADC (36 hrs)	\$41,932	\$59,405	\$61,907	\$66,928	\$69,172	\$71,674	\$76,695

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), \$47 should be added to the monthly totals (\$39 for out-of-pocket medical costs and \$8 for miscellaneous costs) and \$564 to the yearly totals.

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 Wisconsin*.

Table D-62: The Elder Economic Security Standard Index for Taylor County, 2008

Monthly Expenses for Selected Household Types

	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Expenses/Monthly and Yearly Totals	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)	\$400	\$442	\$1,003	\$400	\$442	\$1,003
Food	\$226	\$226	\$226	\$416	\$416	\$416
Transportation	\$168	\$168	\$168	\$269	\$269	\$269
Health Care (Good Health)	\$387	\$387	\$387	\$775	\$775	\$775
Miscellaneous	\$236	\$236	\$236	\$372	\$372	\$372
Index Per Month	\$1,418	\$1,460	\$2,021	\$2,232	\$2,274	\$2,835
Index Per Year	\$17,022	\$17,524	\$24,256	\$26,788	\$27,290	\$34,023

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—WI 2008	\$8,649	\$13,057
Average County Social Security Payment 2008	\$11,876	\$19,381

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)	\$7,225	\$24,247	\$24,749	\$31,481	\$34,014	\$34,516	\$41,248
Medium (16 hrs)	\$18,887	\$35,909	\$36,411	\$43,143	\$45,676	\$46,178	\$52,910
High w/ADC (36 hrs)	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –
High w/o ADC (36 hrs)	\$41,932	\$58,954	\$59,456	\$66,188	\$68,721	\$69,223	\$75,955

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), \$47 should be added to the monthly totals (\$39 for out-of-pocket medical costs and \$8 for miscellaneous costs) and \$564 to the yearly totals.

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 Wisconsin*.

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

	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Expenses/Monthly and Yearly Totals	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)	\$409	\$438	\$919	\$409	\$438	\$919
Food	\$226	\$226	\$226	\$416	\$416	\$416
Transportation	\$168	\$168	\$168	\$269	\$269	\$269
Health Care (Good Health)	\$387	\$387	\$387	\$775	\$775	\$775
Miscellaneous	\$238	\$238	\$238	\$374	\$374	\$374
Index Per Month	\$1,429	\$1,458	\$1,939	\$2,242	\$2,272	\$2,753
Index Per Year	\$17,142	\$17,496	\$23,273	\$26,909	\$27,263	\$33,040

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—WI 2008	\$8,649	\$13,057
Average County Social Security Payment 2008	\$11,680	\$19,061

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)	\$7,225	\$24,367	\$24,721	\$30,498	\$34,134	\$34,488	\$40,265
Medium (16 hrs)	\$18,887	\$36,029	\$36,383	\$42,160	\$45,796	\$46,150	\$51,927
High w/ADC (36 hrs)	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –	\$ –
High w/o ADC (36 hrs)	\$41,932	\$59,074	\$59,428	\$65,205	\$68,841	\$69,195	\$74,972

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$47 should be added to the monthly totals (\$39 for out-of-pocket medical costs and \$8 for miscellaneous costs) and \$564 to the yearly totals.

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 Wisconsin*.

Table D-64: The Elder Economic Security Standard Index for Vernon County, 2008

Monthly Expenses for Selected Household Types

	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Expenses/Monthly and Yearly Totals	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)	\$409	\$443	\$919	\$409	\$443	\$919
Food	\$226	\$226	\$226	\$416	\$416	\$416
Transportation	\$168	\$168	\$168	\$269	\$269	\$269
Health Care (Good Health)	\$387	\$387	\$387	\$775	\$775	\$775
Miscellaneous	\$238	\$238	\$238	\$374	\$374	\$374
Index Per Month	\$1,429	\$1,463	\$1,939	\$2,242	\$2,277	\$2,753
Index Per Year	\$17,142	\$17,556	\$23,273	\$26,909	\$27,323	\$33,040

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—WI 2008	\$8,649	\$13,057
Average County Social Security Payment 2008	\$11,543	\$18,838

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)	\$7,225	\$24,367	\$24,781	\$30,498	\$34,134	\$34,548	\$40,265
Medium (16 hrs)	\$18,887	\$36,029	\$36,443	\$42,160	\$45,796	\$46,210	\$51,927
High w/ADC (36 hrs)	\$33,579	\$50,721	\$51,135	\$56,852	\$60,488	\$60,902	\$66,619
High w/o ADC (36 hrs)	\$41,932	\$59,074	\$59,488	\$65,205	\$68,841	\$69,255	\$74,972

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$47 should be added to the monthly totals (\$39 for out-of-pocket medical costs and \$8 for miscellaneous costs) and \$564 to the yearly totals.

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 Wisconsin*.

Table D-65: The Elder Economic Security Standard Index for Vilas County, 2008

Monthly Expenses for Selected Household Types

	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Expenses/Monthly and Yearly Totals	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)	\$396	\$469	\$1,033	\$396	\$469	\$1,033
Food	\$226	\$226	\$226	\$416	\$416	\$416
Transportation	\$168	\$168	\$168	\$269	\$269	\$269
Health Care (Good Health)	\$387	\$387	\$387	\$775	\$775	\$775
Miscellaneous	\$236	\$236	\$236	\$371	\$371	\$371
Index Per Month	\$1,413	\$1,486	\$2,051	\$2,227	\$2,300	\$2,865
Index Per Year	\$16,962	\$17,838	\$24,610	\$26,728	\$27,604	\$34,376

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—WI 2008	\$8,649	\$13,057
Average County Social Security Payment 2008	\$12,743	\$20,796

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)	\$7,225	\$24,187	\$25,063	\$31,835	\$33,954	\$34,830	\$41,602
Medium (16 hrs)	\$18,887	\$35,849	\$36,725	\$43,497	\$45,616	\$46,492	\$53,264
High w/ADC (36 hrs)	\$33,579	\$50,541	\$51,417	\$58,189	\$60,307	\$61,184	\$67,956
High w/o ADC (36 hrs)	\$41,932	\$58,894	\$59,770	\$66,542	\$68,660	\$69,537	\$76,309

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), \$47 should be added to the monthly totals (\$39 for out-of-pocket medical costs and \$8 for miscellaneous costs) and \$564 to the yearly totals.

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 Wisconsin*.

Table D-66: The Elder Economic Security Standard Index for Walworth County, 2008

Monthly Expenses for Selected Household Types

	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Expenses/Monthly and Yearly Totals	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)	\$503	\$590	\$1,394	\$503	\$590	\$1,394
Food	\$226	\$226	\$226	\$416	\$416	\$416
Transportation	\$168	\$168	\$168	\$269	\$269	\$269
Health Care (Good Health)	\$387	\$387	\$387	\$775	\$775	\$775
Miscellaneous	\$257	\$257	\$257	\$393	\$393	\$393
Index Per Month	\$1,541	\$1,629	\$2,433	\$2,355	\$2,443	\$3,246
Index Per Year	\$18,496	\$19,545	\$29,191	\$28,263	\$29,312	\$38,958

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—WI 2008	\$8,649	\$13,057
Average County Social Security Payment 2008	\$13,581	\$22,164

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)	\$7,225	\$25,721	\$26,771	\$36,416	\$35,488	\$36,537	\$46,183
Medium (16 hrs)	\$18,887	\$37,384	\$38,433	\$48,078	\$47,150	\$48,200	\$57,845
High w/ADC (36 hrs)	\$33,579	\$52,075	\$53,125	\$62,770	\$61,842	\$62,891	\$72,537
High w/o ADC (36 hrs)	\$41,932	\$60,428	\$61,478	\$71,123	\$70,195	\$71,244	\$80,890

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), \$47 should be added to the monthly totals (\$39 for out-of-pocket medical costs and \$8 for miscellaneous costs) and \$564 to the yearly totals.

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 Wisconsin*.

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

	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Expenses/Monthly and Yearly Totals	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)	\$400	\$442	\$1,003	\$400	\$442	\$1,003
Food	\$226	\$226	\$226	\$416	\$416	\$416
Transportation	\$168	\$168	\$168	\$269	\$269	\$269
Health Care (Good Health)	\$387	\$387	\$387	\$775	\$775	\$775
Miscellaneous	\$236	\$236	\$236	\$372	\$372	\$372
Index Per Month	\$1,418	\$1,460	\$2,021	\$2,232	\$2,274	\$2,835
Index Per Year	\$17,022	\$17,524	\$24,256	\$26,788	\$27,290	\$34,023

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—WI 2008	\$8,649	\$13,057
Average County Social Security Payment 2008	\$12,133	\$19,801

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)	\$7,225	\$24,247	\$24,749	\$31,481	\$34,014	\$34,516	\$41,248
Medium (16 hrs)	\$18,887	\$35,909	\$36,411	\$43,143	\$45,676	\$46,178	\$52,910
High w/ADC (36 hrs)	\$33,579	\$50,601	\$51,103	\$57,835	\$60,368	\$60,870	\$67,602
High w/o ADC (36 hrs)	\$41,932	\$58,954	\$59,456	\$66,188	\$68,721	\$69,223	\$75,955

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), \$47 should be added to the monthly totals (\$39 for out-of-pocket medical costs and \$8 for miscellaneous costs) and \$564 to the yearly totals.

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 Wisconsin*.

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

	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Expenses/Monthly and Yearly Totals	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)	\$503	\$711	\$1,298	\$503	\$711	\$1,298
Food	\$226	\$226	\$226	\$416	\$416	\$416
Transportation	\$168	\$168	\$168	\$269	\$269	\$269
Health Care (Good Health)	\$402	\$402	\$402	\$805	\$805	\$805
Miscellaneous	\$260	\$260	\$260	\$399	\$399	\$399
Index Per Month	\$1,559	\$1,768	\$2,355	\$2,391	\$2,600	\$3,186
Index Per Year	\$18,713	\$21,214	\$28,254	\$28,696	\$31,197	\$38,237

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—WI 2008	\$8,649	\$13,057
Average County Social Security Payment 2008	\$13,799	\$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)	\$7,225	\$25,938	\$28,439	\$35,479	\$35,921	\$38,423	\$45,463
Medium (16 hrs)	\$18,887	\$37,600	\$40,101	\$47,141	\$47,583	\$50,085	\$57,125
High w/ADC (36 hrs)	\$33,579	\$52,292	\$54,793	\$61,833	\$62,275	\$64,776	\$71,817
High w/o ADC (36 hrs)	\$41,932	\$60,645	\$63,146	\$70,186	\$70,628	\$73,129	\$80,170

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), \$47 should be added to the monthly totals (\$39 for out-of-pocket medical costs and \$8 for miscellaneous costs) and \$564 to the yearly totals.

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 Wisconsin*.

Table D-69: The Elder Economic Security Standard Index for Waukesha County, 2008

Monthly Expenses for Selected Household Types

	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Expenses/Monthly and Yearly Totals	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)	\$588	\$832	\$1,339	\$588	\$832	\$1,339
Food	\$226	\$226	\$226	\$416	\$416	\$416
Transportation	\$168	\$168	\$168	\$269	\$269	\$269
Health Care (Good Health)	\$402	\$402	\$402	\$805	\$805	\$805
Miscellaneous	\$277	\$277	\$277	\$416	\$416	\$416
Index Per Month	\$1,662	\$1,906	\$2,413	\$2,494	\$2,738	\$3,245
Index Per Year	\$19,947	\$22,872	\$28,961	\$29,930	\$32,855	\$38,945

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—WI 2008	\$8,649	\$13,057
Average County Social Security Payment 2008	\$14,413	\$23,522

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)	\$7,673	\$27,620	\$30,545	\$36,635	\$37,603	\$40,528	\$46,618
Medium (16 hrs)	\$20,002	\$39,949	\$42,874	\$48,964	\$49,932	\$52,857	\$58,947
High w/ADC (36 hrs)	\$34,131	\$54,078	\$57,003	\$63,092	\$64,061	\$66,986	\$73,076
High w/o ADC (36 hrs)	\$44,255	\$64,202	\$67,127	\$73,216	\$74,185	\$77,110	\$83,200

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), \$47 should be added to the monthly totals (\$39 for out-of-pocket medical costs and \$8 for miscellaneous costs) and \$564 to the yearly totals.

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 Wisconsin*.

Table D-70: The Elder Economic Security Standard Index for Waupaca County, 2008

Monthly Expenses for Selected Household Types

	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Expenses/Monthly and Yearly Totals	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)	\$434	\$482	\$957	\$434	\$482	\$957
Food	\$226	\$226	\$226	\$416	\$416	\$416
Transportation	\$168	\$168	\$168	\$269	\$269	\$269
Health Care (Good Health)	\$387	\$387	\$387	\$775	\$775	\$775
Miscellaneous	\$243	\$243	\$243	\$379	\$379	\$379
Index Per Month	\$1,459	\$1,507	\$1,982	\$2,272	\$2,321	\$2,796
Index Per Year	\$17,503	\$18,084	\$23,785	\$27,270	\$27,851	\$33,551

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—WI 2008	\$8,649	\$13,057
Average County Social Security Payment 2008	\$12,474	\$20,357

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)	\$7,225	\$24,728	\$25,309	\$31,010	\$34,495	\$35,076	\$40,777
Medium (16 hrs)	\$18,887	\$36,391	\$36,971	\$42,672	\$46,157	\$46,738	\$52,439
High w/ADC (36 hrs)	\$33,579	\$51,082	\$51,663	\$57,364	\$60,849	\$61,430	\$67,131
High w/o ADC (36 hrs)	\$41,932	\$59,435	\$60,016	\$65,717	\$69,202	\$69,783	\$75,484

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), \$47 should be added to the monthly totals (\$39 for out-of-pocket medical costs and \$8 for miscellaneous costs) and \$564 to the yearly totals.

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 Wisconsin*.

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

	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Expenses/Monthly and Yearly Totals	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)	\$434	\$490	\$957	\$434	\$490	\$957
Food	\$226	\$226	\$226	\$416	\$416	\$416
Transportation	\$168	\$168	\$168	\$269	\$269	\$269
Health Care (Good Health)	\$387	\$387	\$387	\$775	\$775	\$775
Miscellaneous	\$243	\$243	\$243	\$379	\$379	\$379
Index Per Month	\$1,459	\$1,515	\$1,982	\$2,272	\$2,329	\$2,796
Index Per Year	\$17,503	\$18,180	\$23,785	\$27,270	\$27,947	\$33,551

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—WI 2008	\$8,649	\$13,057
Average County Social Security Payment 2008	\$12,365	\$20,180

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)	\$7,225	\$24,728	\$25,405	\$31,010	\$34,495	\$35,172	\$40,777
Medium (16 hrs)	\$18,887	\$36,391	\$37,067	\$42,672	\$46,157	\$46,834	\$52,439
High w/ADC (36 hrs)	\$33,579	\$51,082	\$51,759	\$57,364	\$60,849	\$61,526	\$67,131
High w/o ADC (36 hrs)	\$41,932	\$59,435	\$60,112	\$65,717	\$69,202	\$69,879	\$75,484

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), \$47 should be added to the monthly totals (\$39 for out-of-pocket medical costs and \$8 for miscellaneous costs) and \$564 to the yearly totals.

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 Wisconsin*.

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

	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Expenses/Monthly and Yearly Totals	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$469	\$530	\$1,095	\$469	\$530	\$1,095
Food	\$226	\$226	\$226	\$416	\$416	\$416
Transportation	\$168	\$168	\$168	\$269	\$269	\$269
Health Care (Good Health)	\$387	\$387	\$387	\$775	\$775	\$775
Miscellaneous	\$250	\$250	\$250	\$386	\$386	\$386
Index Per Month	\$1,501	\$1,562	\$2,127	\$2,315	\$2,376	\$2,941
Index Per Year	\$18,015	\$18,745	\$25,525	\$27,781	\$28,512	\$35,292

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—WI 2008	\$8,649	\$13,057
Average County Social Security Payment 2008	\$13,310	\$21,723

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)	\$7,225	\$25,240	\$25,970	\$32,750	\$35,007	\$35,737	\$42,517
Medium (16 hrs)	\$18,887	\$36,902	\$37,633	\$44,412	\$46,669	\$47,399	\$54,179
High w/ADC (36 hrs)	\$33,579	\$51,594	\$52,324	\$59,104	\$61,361	\$62,091	\$68,871
High w/o ADC (36 hrs)	\$41,932	\$59,947	\$60,677	\$67,457	\$69,714	\$70,444	\$77,224

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), \$47 should be added to the monthly totals (\$39 for out-of-pocket medical costs and \$8 for miscellaneous costs) and \$564 to the yearly totals.

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 Wisconsin*.

Table D-73 The Elder Economic Security Standard Index for Wood County, 2008

Monthly Expenses for Selected Household Types

	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Expenses/Monthly and Yearly Totals	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)	\$396	\$462	\$1,033	\$396	\$462	\$1,033
Food	\$226	\$226	\$226	\$416	\$416	\$416
Transportation	\$168	\$168	\$168	\$269	\$269	\$269
Health Care (Good Health)	\$387	\$387	\$387	\$775	\$775	\$775
Miscellaneous	\$236	\$236	\$236	\$371	\$371	\$371
Index Per Month	\$1,413	\$1,479	\$2,051	\$2,227	\$2,293	\$2,865
Index Per Year	\$16,962	\$17,754	\$24,610	\$26,728	\$27,520	\$34,376

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—WI 2008	\$8,649	\$13,057
Average County Social Security Payment 2008	\$13,031	\$21,266

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)	\$7,225	\$24,187	\$24,979	\$31,835	\$33,954	\$34,746	\$41,602
Medium (16 hrs)	\$18,887	\$35,849	\$36,641	\$43,497	\$45,616	\$46,408	\$53,264
High w/ADC (36 hrs)	\$33,579	\$50,541	\$51,333	\$58,189	\$60,307	\$61,100	\$67,956
High w/o ADC (36 hrs)	\$41,932	\$58,894	\$59,686	\$66,542	\$68,660	\$69,453	\$76,309

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), \$47 should be added to the monthly totals (\$39 for out-of-pocket medical costs and \$8 for miscellaneous costs) and \$564 to the yearly totals.

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 Wisconsin*.

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
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www.geront.umb.edu

THE GERONTOLOGY INSTITUTE

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

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

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

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

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

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

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



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