

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



May 2008



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The Elder Economic Security Standard™ Index for Pennsylvania

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with

Wider Opportunities for Women

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The Pennsylvania Elder Economic Security Initiative™

PathWaysPA was founded in 1978 as the Women's Association for Women's Alternatives. It served as one of Pennsylvania's first residential programs to keep low-income, vulnerable women together with their children and has grown to become one of the Greater Philadelphia Region's foremost providers of residential and community-based services for women, children and families.

Each year over 5,000 women, children and families who reside in the Greater Philadelphia Region benefit from our full complement of social services: job training and employment assistance; as well as outreach and residential programs as they move along the path to self-sufficiency.

With offices throughout Southeastern Pennsylvania and advocacy initiatives on behalf of low-wage workers statewide, PathWaysPA provides programs committed to the development of client self-sufficiency which leads to the fulfillment of our mission: *To help women, teens, children and families achieve economic independence and family well-being.*



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 EESI. 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 National Elder Economic Security Initiative™ Program

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, **Illinois, California, Pennsylvania, Massachusetts, 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: PathWaysPA in Pennsylvania, The Health and Medicine Policy Research Group in Illinois, Massachusetts Association of Older Americans, 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 for helping us launch this new and exciting initiative.

The Gerontology Institute would like to thank Deborah A. Gray and Ngai Kwan for research 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.

Message from United Way of Southeastern Pennsylvania

As a card-carrying baby boomer, I can say that there's one thing that my generation is particularly good at — talking about itself. And as the years pass more and more of us are talking about what the media calls the “graying of America,” and its implications for everything from Social Security to the cost of health care.

While the debate rages among politicians and talk show hosts, it's easy to forget that the crisis of growing old in America is not something that is coming once people like me reach 65 — it's here, today, for hundreds of thousands of seniors in our Commonwealth who struggle to make ends meet every hour of every day.

United Way is pleased and honored to have been able to play a small part in the production and publication of the Pennsylvania Elder Economic Security Standard Index. This report is intended to be — in fact, it *has* to be — a starting point for a statewide debate on how best to assure that our elders are able to remain healthy and safe in their own communities.

This analysis shows that elders, whether living alone or with a partner, simply can't afford the basics of life even if they are both receiving Social Security. It shows that healthy seniors who *are* able to make it better not get too sick, because the monthly co-pays, deductibles, and other fees make obtaining appropriate health care just too expensive. And this analysis confirms what we have long known — that the cost of high-quality home and community-based long-term care is far beyond the means of many seniors.

Dr. Martin Luther King once called on America to act with the “urgency of now,” to overcome our instinctive inertia when confronted with complex challenges with no easy solution. The challenges identified by this report are clearly complex and not easily resolved. What is within our power, however, is to begin to act.

Elder Pennsylvanians, and those of us who are on their way there, have a right to live with dignity, economic well-being, and security. As a community, we have a responsibility to combat the threats to the already-fragile stability and health of so many of our elders.

We hope that the data in this report will help policymakers, advocates, service providers and seniors themselves make the case that all of us deserve the opportunity to thrive, whatever our age, and that we have much to do to make that happen.

David R. Fair
Vice President for Community Impact
United Way of Southeastern Pennsylvania

Foreword

Pennsylvania is poised on the brink of a population shift. While our population will increase only slightly between now and 2020, the makeup of that population will change dramatically.

In 2020, Pennsylvania is projected to have a population that includes more Pennsylvanians over age 65 than there will be Pennsylvanians under age 15. Our aging population will certainly present a challenge to the government entities charged with providing services that fit their needs. However, an unprecedented number of aging Pennsylvanians and their families will face challenges of their own, the greatest of those being the age-old conundrum of how best to live out their lives at home, with dignity.

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

The Pennsylvania Elder Economic Security Initiative™

The Pennsylvania Elder Economic Security Initiative is designed to examine what elder adults and elder couples need in order to age in place with dignity. The centerpiece of this program is this publication, the Pennsylvania Elder Economic Security Standard™ Index (the Index). The narrative and tables in this document show not only the cost of living in the home, but also variations in the cost based on the amount of long-term care needed and the county in which the elder lives. The Index also highlights how key public supports can help seniors achieve economic security. All 67 counties in the state are represented in the Index, the first of its kind to look specifically at the needs of elders in Pennsylvania.

The Initiative is based on the successful Family Economic Self Sufficiency Standard, which has been used in Pennsylvania to show the cost of self-sufficiency in each state based on the real costs of purchasing food, housing, and other basic necessities. PathWaysPA, which has brought six editions of the Self-Sufficiency Standard to Pennsylvania since 1998, is pleased to have been able to partner with Wider Opportunities for Women (WOW), the Center for Advocacy for the Rights and Interests of the

Elderly (CARIE), and the EESI Advisory Board to bring this new publication to Pennsylvania.

How to Use the Elder Economic Security Standard Index

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

Single Elders and Elder Couples: The Index shows how much single elders and elder couples need in order to be secure in their own homes based on their location and need for long-term care. If you are a single elder or elder couple (or one of their family members), you can use the Index to see how your finances match what is needed in your county. If you don't have enough to make ends meet, there are some income supports available that might bridge the gap separating you from economic security. To learn more, please visit www.pathwayspa.org or call CARIE at 1-800-356-3606 to learn how to apply for income supports such as food stamps.

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

Younger Adults and Families Planning for Retirement: Whether you are a 22 year old or a 62 year old, you probably have one plan in common — making it to retirement age. Once you get there, though, you need to have a plan in place if you want to be economically secure. The Index can help you determine what you would need to live in your county, allowing you to plan for that eventuality.

What is Pennsylvania Doing for the Aging Population?

In Pennsylvania, as in all states, it is actually less expensive to provide care to elders in their own homes than to provide care through nursing homes. In recognition of this reality, Pennsylvania is working to rebalance the services it provides towards the goal of allowing more elders to receive home and community-based care. While Pennsylvania still has a long way to go (and this Initiative will include policy recommendations to help achieve this goal), here are some of the programs and benefits Pennsylvania provides to help older adults meet their needs at home:

Home and Community-Based Services:

- The OPTIONS Program provides assessment, care management, in-home services such as personal care, and community-based services such as adult day services for individuals age 60 and older and who are not eligible for a Medicaid Waiver program. Consumers with very low income do not have to pay for services and those with limited income pay a co-pay based on a sliding fee scale. Those whose income is above 300% of poverty would pay the full cost of care. Some services are excluded from cost sharing such as home delivered meals, assessment, care management, and protective services. Services may be accessed through a statewide network of 52 Area Agencies on Aging.
- The Family Caregiver Support Program is designed to support the care given at home by family members providing unpaid care to relatives age 60 and older or of any age if suffering from chronic dementia or Alzheimer's Disease. Caregivers and seniors can choose the services they need, including counseling, education and financial information. Families may receive up to a maximum of \$200 per month to help with expenses using a cost-sharing approach. One-time grants of up to \$2,000 may be given to qualified families to modify the home. Services may be accessed through a local Area Agency on Aging.
- The Aging Waiver is a long-term care program that assists clinically and financially eligible older adults age 60 and over with the services they need to live in their own homes and communities. Benefits can include home health and personal care services, respite care, adult day care, transportation, home modifications, medical equipment and supplies, counseling, home delivered meals, personal emergency response, and companions.

Prescription Assistance:

- PACE and PACENET are Pennsylvania's prescription assistance programs for seniors that offer low-cost prescription medication to qualified residents age 65 and older. PACE Plus Medicare was enacted to allow the PACE and PACENET programs to wrap around the federal Medicare Part D benefit.

Health and Wellness Services:

- APPRISE is a free health insurance counseling program designed to help older Pennsylvanians with questions about Medicare, Medicaid and other health insurance benefits.
- Healthy Horizons is a medical assistance program to assist limited income Medicare beneficiaries of all ages by helping to pay for Medicare premiums and in some cases Medicare deductibles and co-payments. Some also qualify for health coverage through Medicaid.
- The long-term Care Helpline at 1-866-286-3636 operated by the Pennsylvania Department of Health as part of Pennsylvania's Health and Human Services Call Center provides general information about long-term care.

The creation of the Elder Economic Security Standard Index included the involvement of a group of capable advisors who generously shared their time and expertise in the field. As the Elder Economic Security Standard Index is used throughout the Commonwealth of Pennsylvania, we look forward to continuing to work with advocates, legislators, and the Administration on behalf of elder Pennsylvanians.

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- Allen Glicksman and Ann Danish of the Philadelphia Corporation on Aging
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The Elder Economic Security Standard™ Index for Pennsylvania

Executive Summary

Many Pennsylvania elders regularly struggle to make ends meet. Living costs are high, especially for housing and health care. In the face of rising expenses, many elders' incomes see, at best, a modest cost of living adjustment each year; they are spending down retirement savings and/or face growing debt. At the same time, older people may be prepared for the present but face a challenging future if their life circumstances change due to illness, loss of a spouse or the need for help with daily tasks.

The national Wider Opportunities for Women (WOW)-University of Massachusetts Boston Gerontology Institute (GI) Elder Economic Security Standard Index undergirds the Elder Economic Security Initiative. The Index measures the cost of living for older adults in today's economy. The Index helps us answer key questions: What is an adequate income for older adults in Pennsylvania to "age in place"? How does income vary according to the life circumstances of elders — whether they are living alone or with a spouse, rent or own their home, drive a car or use other transportation? How do living costs change as their health status and life circumstances change? What happens if elders need long-term care to remain at home?

Defining the Standard: A Framework for Economic Security for Elders

The national WOW-GI Elder Economic Security Standard Index (the Index) is a measure of the income required to meet the basic needs of elder households to age in place in their homes and to enable elders to continue to live in the community setting of their choice. The Initiative defines economic security as the financial status where, elders have sufficient income (from Social Security, pension, retirement savings, and other income) to cover basic and necessary living expenses. The Index assumes that seniors can meet their expenses without income-eligible public subsidies, such as food stamps, Medicaid, subsidized housing or property tax help. The Index illustrates the interplay between living costs and elders' income adequacy. The Index also illustrates how elders' income needs change when their life circumstances change.

The Pennsylvania Elder Economic Security Standard Index

The Pennsylvania Elder Economic Security Standard Index (the Index) is based on the national WOW-GI methodology and offers a measure of income adequacy for older adults living in Pennsylvania.

This report presents the Index for Pennsylvania to benchmark basic costs of living for elder households. It illustrates how expenses vary both by geographic area and by the circumstances of elder households: household size, homeowner or renter, mode of transportation, health status, and need for long-term care. The expenses are based on market costs and do not assume any subsidies.

Key Findings for Pennsylvania

1. Elders who *live alone* in Pennsylvania cannot make ends meet at the poverty level or at the average Social Security payment.

- Depending on their housing, health and other circumstances, elders living alone in Pennsylvania need between \$14,012 and \$23,386 to cover basic living costs. The federal poverty level for a one-person household in 2007 is \$10,210.
- The average Social Security payment for a retired elder in Pennsylvania in 2007 is \$12,900, less than 75% of what the average elder in Pennsylvania needs to cover their basic expenses.
- Social Security is the only source of income for one out of four retired elders in the state.

2. Elder *couples* in Pennsylvania cannot make ends meet at the poverty level or at the average Social Security payment.

- Depending on their housing, health and other circumstances, elderly couples in Pennsylvania need between \$21,531 and \$33,232 to meet their basic household budgets. The federal poverty level for a two-person household in 2007 is \$13,690.
- The average Social Security payment for a retired elder couple in Pennsylvania in 2007 is \$21,168, less than 80% of what the average elder couple in Pennsylvania needs to cover their basic expenses.

- Social Security is the only source of income for one out of nine retired elder couples.

3. Housing costs put a heavy burden on elder households, representing 19 to 45% of their total expenses.

- The Index reflects wide variation in housing costs depending on whether elders own or rent and by community. Elders who own a home without a mortgage typically face lower housing costs than those paying fair market rents. Elders paying a mortgage face even higher housing costs.
- The monthly costs for elder homeowners without a mortgage range from a low of \$328 per month in Bedford, Fulton, and Huntingdon counties to a high of \$666 per month in Chester County.
- The monthly costs for elders paying fair market rent for a one-bedroom apartment ranges from a low of \$415 per month in Huntingdon to a high of \$875 per month in Montgomery County.

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

- The Index includes the premium costs of full supplemental health and prescription drug coverage to Medicare, because this coverage is needed as protection against high medical and prescription drug costs. Co-pays, deductibles and fees are added which vary according to elders' health status.
- Elders in Pennsylvania face combined health care costs (premiums plus co-pays, deductibles and fees) of \$258-\$374 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," instead they must each buy it as individuals. For elder couples, the costs range from \$516-\$748 per month.

5. Some elders who are currently making ends meet face an uncertain future if their life circumstances change, such as through losing a spouse or experiencing a change in health status.

- A member of an elder couple paying market rate rent in Pennsylvania has expenses reduced by only 30-35% when a spouse dies, yet their income mix can decrease substantially based on the mix of Social Security and/or pension income.

- Having full supplemental health and prescription drug coverage to Medicare helps protect elders from a dramatic rise in health care costs with a decline in health, but the added cost of supplemental coverage is sizable.

6. 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.

- The need for home and community-based long-term care is a cost that can vary considerably over time. Because this need is not universally incurred, we include it as a separate, potentially catastrophic cost for elders.
- 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 in Philadelphia adds \$6,500 per year to living costs, requiring a medium level of care adds \$16,900; and needing a high level of care adds \$25,600-\$35,300, depending on whether adult day health care is used. The costs are somewhat higher in the Scranton and Pittsburgh areas.
- Elders prefer home and community-based long-term care to skilled nursing facility care, which is considerably more expensive. National market surveys report annual rates of \$71,504-\$82,289 for skilled nursing facility care in Pennsylvania.¹

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 provide 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 their 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.

¹ Genworth Financial, Genworth Financial 2007 Cost of Care Survey, March 2007. http://longtermcare.genworth.com/comweb/consumer/pdfs/long_term_care/Cost_Of_Care_Survey.pdf.

The Elder Economic Security Standard Index: Determining Economic Security for Pennsylvania Elders

I. Introduction

This report will address the question of income adequacy for Pennsylvania's older adults using the WOW-GI National Elder Economic Security Standard Index (the Index) methodology. The Index will benchmark basic costs of living for elder households. It will illustrate how costs of living vary geographically and are based on the characteristics of elder households: household size, homeownership or renter, mode of transportation, and health status. The costs are for basic needs of elder households; they are based on market costs and do not assume any subsidies.

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 costs that older adults face and how changes in their life circumstances affect their financial security. Common changes are the need for long-term care services, which dramatically increases the cost of living, and the death of a spouse, which often decreases income without significantly decreasing living costs.
- Provide a framework for analyzing the affects 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.

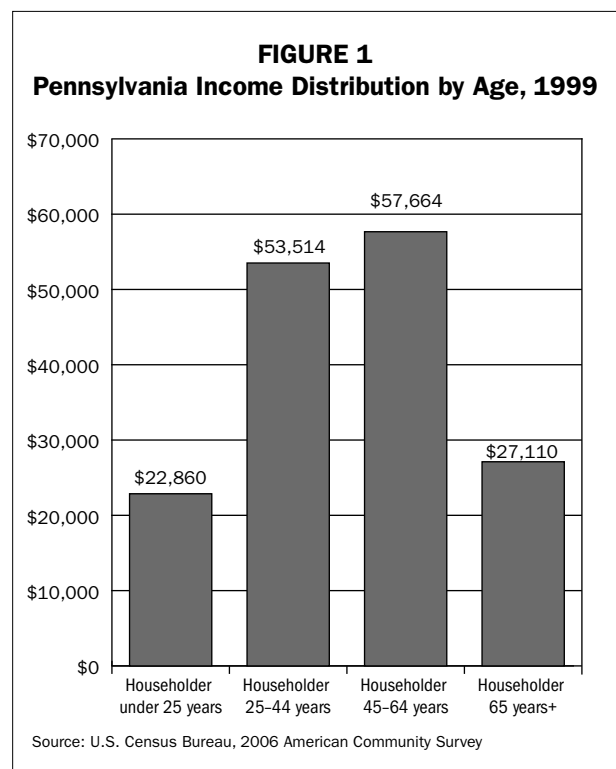
Demographics of Pennsylvania's Older Adults

According to the U.S. Census Bureau's American Community 2006 Survey, 15% of Pennsylvania residents were 65 years or older, and 11% were between the ages of 55-64, poised to increase elders' numbers as the "baby boomers" age. The individual circumstances of Pennsylvania elders vary from the most fortunate, who are healthy and economically secure, to the least fortunate, who are poor, ill and/or disabled. Elders' circumstances can also vary greatly, for example, in terms of family support, neighborhood networks, and community and social connections.

Pennsylvania elders also differ according to their life circumstances, 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 "tracks" for seniors living in different circumstances, will show how seniors may be prepared for the present, yet face an uncertain future when living costs rise markedly because of situational changes.

Income Trends

Household income levels vary by age. Typically, median income levels rise with age until mid-life and then decline with advancing age, as indicated in **Figure 1**. In Pennsylvania, median income for householders 65 years



and over, at \$27,110, was less than one-half of the median income of householders in their “peak earning” years of 45-64, \$57,664. With inflation, \$27,110 in 2005 represents \$29,135 today.

According to the federal poverty threshold and 2006 American Community Survey data, 9% of Pennsylvania's elders were poor. A sizeable number of Pennsylvania seniors are just above the poverty threshold: 15% have incomes under 125% of poverty, and 35% have incomes under 200% of poverty. Poverty rates for older women are nearly 50% higher than poverty rates for older men in Pennsylvania, with 11% of elder women living in poverty versus 6% of elder men. Women 75 years and over see their poverty rate increase to 13%, versus a poverty rate of 6% for men 75 years and over. Reasons 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.

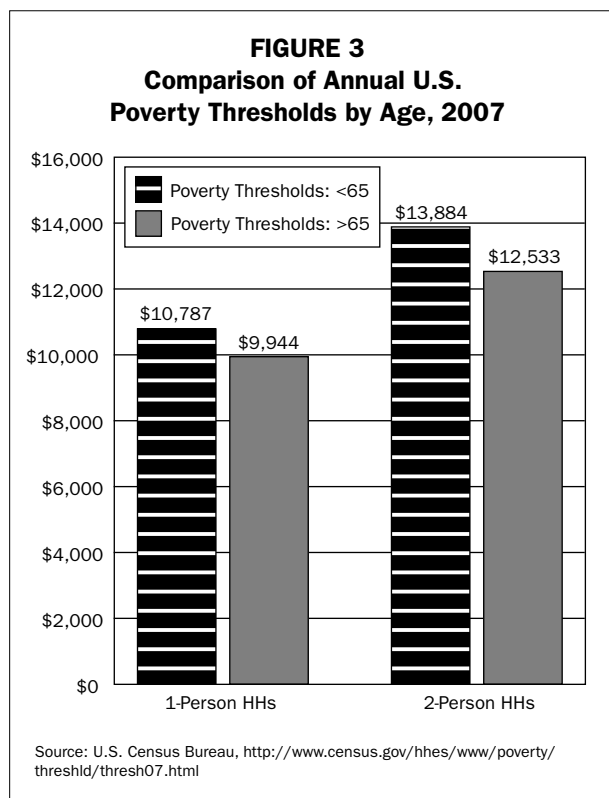
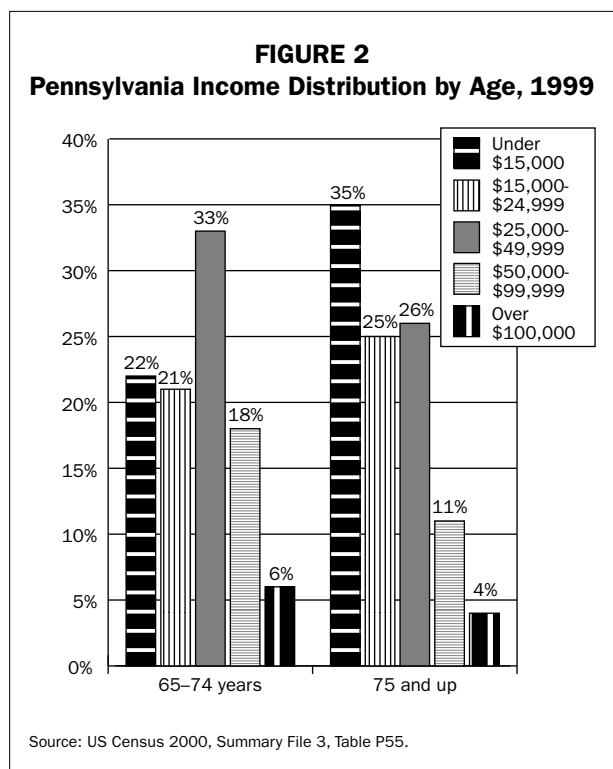
This report focuses on the challenges of meeting expenses for low- and moderate-income older adults. Figure 2 shows that in 1999, 22% of Pennsylvania elder households aged 65-74 had incomes under \$15,000; 43% had incomes under \$25,000. Of those 75 years and older, 35% had incomes under \$15,000, and 60% had incomes under \$25,000. With inflation, \$15,000 in 1999 represents

\$19,203 in today's dollars, and \$25,000 in 1999 represents \$32,005 today.

The Federal Poverty Threshold

The poverty thresholds are drawn from the original version of the federal poverty measure.² These thresholds are used for statistical purposes to prepare estimates of the number of Americans in poverty each year. A slightly different measure, the federal poverty guideline, is used when determining most public support programs. The poverty thresholds were calculated by taking the cost of food needed to meet the minimum nutritional needs of adults of different ages, and multiplying this by three to calculate the total needed to live at a basic level on the assumption that U.S. households spent about 1/3 of their incomes on food 40 years ago. Since that time, the thresholds are updated each year by the change in the consumer price index (CPI).

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. Figure 3 compares the U.S. poverty



² 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>.

thresholds by age for one- and two-person households. Elders living alone are not considered officially poor unless they have \$843 per year less than younger adults, and elder couples are not poor unless they have \$1,351 less than younger couples.³

The federal poverty threshold is problematic: it is based on outdated spending patterns, and it assumes households spend a fixed ratio of one-third of their incomes on food. In addition, it does not allow for different rates of inflation for different living expenses; for example, health care and housing costs have risen much more than food costs. Finally, it does not reflect variations in regional living costs.⁴

Defining the Index: A Framework for Economic Security for Elders

The Index is developed as a measure of the income required to meet the basic needs of elder households to “age in place” in their homes, and enable elders to continue to live in 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.⁵ The Index methodology is based on the characteristics and spending patterns of elder households. The Index reflects a more realistic measure of income adequacy than the federal poverty measure. Economic security requires that elders have sufficient income (from Social Security, pension, retirement savings, and other income) to cover living costs. The Index illustrates 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 were developed with

input and guidance from the Advisory Committee for the Pennsylvania Elder Economic Security Initiative convened by the PathWaysPA, and from the Advisory Board for the national Elder Economic Security Initiative convened by Wider Opportunities for Women.⁶

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, we use 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 in the community (not in institutions, such as skilled nursing facilities 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, not income eligibility, making Medicare nearly a universal program.
- Models costs for retired elders, who no longer have work related-expenses, such as payroll taxes and commuting to work.

As noted earlier, the Index measures costs in today’s marketplace. Economic security implies that seniors can meet their basic needs without income-eligible public subsidies, such as food stamps, subsidized housing, Medicaid, or property tax help.

The Big Picture: Elders’ Spending Compared to All Households

Looking at the big picture, elder households spend about the same percentage of their budgets on housing and food as all households, and more than twice the percentage of all households on health care. Elders spend less on transportation, apparel, and all other goods and services. A comparison of elder households’ spending compared to all households from the Consumer Expenditure Survey

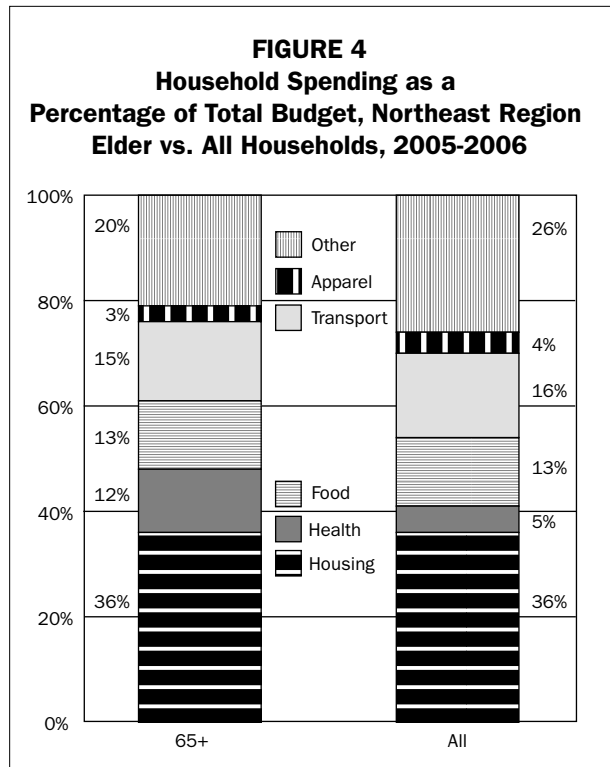
³ The poverty guidelines are a second version of the federal poverty measure. Issued each year in the Federal Register by the Department of Health and Human Services, they are a simplification of the poverty thresholds for administrative uses, such as determining eligibility for certain federal programs. The federal poverty guidelines for 2007 are \$10,210 for one-person households and \$13,690 for two-person households. They are the same in 48 states and adjusted for living costs only in Alaska and Hawaii.

⁴ 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.

⁵ 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. Today 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.

⁶ For more detailed information on the methodology and data sources used in calculating the Elder Economic Security Standard Index, 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).

is illustrated in Figure 4. Similar spending patterns are reported in the Health and Retirement Survey (HRS).⁷



Introduction to Cost Components

The basic cost components developed for the Index are:

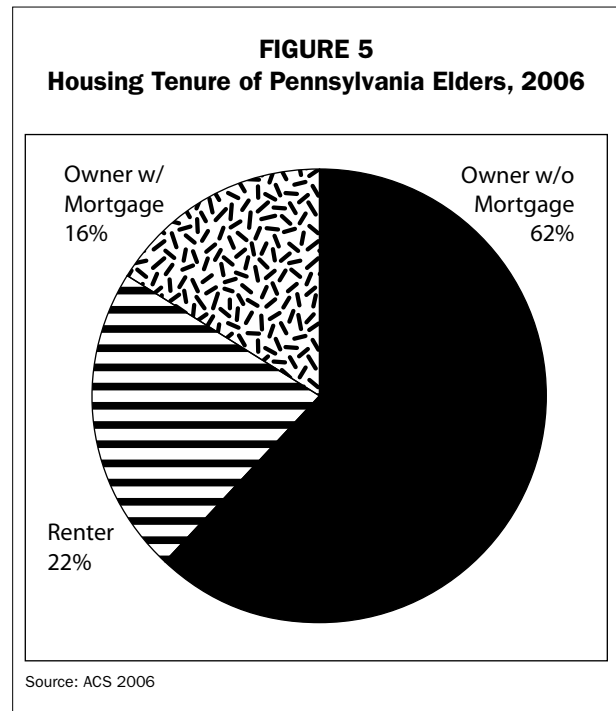
Housing — includes housing (rent or mortgage payment, if any), and related costs (heat, utilities, insurance, and property taxes) for elder renters and elder owners, based on latest available U.S. Census reported elder owner housing costs, and U.S. Department of Housing and Urban Development (HUD) Fair Market Rents. As illustrated in Figure 5, 62% of Pennsylvania seniors own their homes without a mortgage, 22% are renters, and 16% are homeowners with a mortgage.

Food — represents costs of food prepared at home, based on USDA Low-Cost Food Plan for older adults, uses the average of June 2007 low cost food plan budgets for women and men. Food costs are adjusted regionally using the Council for Community and Economic Research's Cost of Living Index (COLI) for grocery items for counties that participate in the COLI index.

Health Care — combines 2007 premium costs for full supplemental coverage to Medicare (Part B, Medicare Advantage or Medigap and Part D) and out-of-pocket costs (including co-pays, deductibles and fees for uncovered expenses), based on latest available out-of-pocket cost data from the Medical Expenditure Panel Survey (MEPS).

To simplify presentation in the tables, the Index is presented for elders in good health, which is the most common health status reported. The adjustments for changes in health status are presented in the Chart below.

Where the county enrollment rate in Medicare Advantage exceeds 20%, we use Medicare Advantage premiums, and where it is lower than the 20% threshold, we use Medigap premiums based on an issue age plan for age 65.⁸ The 2005 Medicare Chart Book indicates that about 35% of elders on Medicare have supplemental employer-sponsored health



Impact of Change in Health Status on Out-of-Pocket Costs (from Good Health)

Per Person:	Fair/ Poor	Excellent/ Very Good
Change in Cost Per Month	+\$ 30	-\$ 25
Change in Cost Per Year	+\$360	-\$300

Source: Medical Expenditure Panel Survey, 2007.

⁷ Barbara Butrica et al. *Understanding Expenditure Patterns in Retirement* (Washington, DC: Urban Institute, 2005).

⁸ With an issue age plan, each year the elder will pay the updated issue age rate for age 65. Attained age plans are lower cost in the initial years, but increase more substantially with age.

care coverage, 21% have Medigap supplemental coverage, 15% have Medicare Advantage coverage, 17% have Medicaid, and 12% have no supplemental coverage.⁹

In Pennsylvania, the Medicare Advantage enrollment rate of 31% in 2007 compared to 19% nationally.¹⁰ Because the national Medicare Advantage enrollment rate is about 20%, we use that as the threshold for deciding which plan type to use as the basis for premium costs in each county.

The premium for a Medicare Advantage plan is used when enrollment of seniors in Medicare Advantage exceeds 20% in a given county; in all other counties, the premium for a Medigap plan plus Part D plan is used. In Pennsylvania, Medicare Advantage premiums are used in 27 counties, and Medigap premiums are used in 41 counties.

Transportation — uses automobile owner and operating costs from Internal Revenue Service (IRS) mileage reimbursement rates, and median mileage reported by older drivers from the most recent National Household Travel Survey (NHTS). Southeastern Pennsylvania Transportation Authority provides free senior public transit (buses, subways and trolleys) in Philadelphia.¹¹

Miscellaneous — represents all other goods, such as clothing, personal and household needs, and any other expenses not captured elsewhere. Based on the elder spending patterns from consumer spending data, we use 20% of all other costs (excluding long-term care) for owners without a mortgage in each county to estimate miscellaneous expenses,¹² and apply that amount to the three housing types. Note that 20% of all other costs equal 16.67% of total expenses.

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*.¹³

The Elder Economic Security Standard Index is presented in Section III. Elders' living costs in each of the above areas are added to determine household budgets for each of the respective "tracks" of 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 household.

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

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

A Note on Taxes

Local property taxes are included in the housing cost component for homeowners. Pennsylvania sales tax (6%, plus an additional 1% in Philadelphia and Allegheny counties) is covered in the miscellaneous category; food, clothing, prescription drugs, textbooks, and heating fuel are exempt. Social Security, public and private pensions, and IRA distributions are exempt from Pennsylvania's income tax rate of 3.07%.

A significant portion of Social Security income is exempt from the 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 limits¹⁴, and because tax rates vary by income source, we do not include income taxes in the basic model.

⁹ Kaiser Family Foundation, Medicare Chart Book 2005, p. 22, www.kff.org/medicare/7284.cfm.

¹⁰ Kaiser Family Foundation, Health Plan Tracker, <http://www.kff.org/medicare/healthplantracker/topicgeo.jsp?i=8>.

¹¹ For elders who require paratransit, shared ride services are about \$8 roundtrip and a short taxi ride about \$10 in Philadelphia, so a couple of trips per month could be allocated for those unable to drive or use public transit.

¹² 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.

¹³ Russell et al., *op. cit.*

¹⁴ 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.

III. The Elder Economic Security Standard Index for Pennsylvania

The four components; housing, food, health care, and transportation, plus miscellaneous expenses, are added together to calculate the Index for Pennsylvania counties. These costs vary according to household size (2 options) and housing tenure (3 options). Information is also presented on the budget impact of different health plan coverage, health status, and the use of public transit (where available and widely used).

A Note on Geographic Areas

There are a large number of counties in Pennsylvania (67). Because of its large size and differing standards of living, we divided Allegheny County into two areas: the City of Pittsburgh and the rest of Allegheny County.

Tables 1, 2 and 3 on the following pages illustrate the Index for four selected elder household types in three areas across Pennsylvania: Philadelphia County, Dauphin County, and Fayette County. In each area, the lowest costs of living are for elders living alone, who own their own home and are no longer paying a mortgage. The higher costs are for elder couples paying market rate rents. With 62% of elders in Pennsylvania homeowners without a mortgage and 22% renters, in these tables we have modeled the two most likely housing scenarios for seniors.

The Indexes for all Pennsylvania 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 Philadelphia County, 2007
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person		Elder Couple	
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/o Mortgage	Renter, One Bedroom
Housing	\$420	\$689	\$420	\$689
Food	\$271	\$271	\$497	\$497
Transportation	\$141	\$141	\$226	\$226
Health Care (Good Health)	\$373	\$373	\$746	\$746
Miscellaneous	\$241	\$241	\$378	\$378
Index Per Month	\$1,447	\$1,716	\$2,267	\$2,536
Index Per Year	\$17,363	\$20,588	\$27,209	\$30,434

Comparative Income Benchmarks	Elder Person		Elder Couple	
Federal Poverty Guideline 2007 (DHHS)	\$10,210	\$10,210	\$13,690	\$13,690
SSI Payment Maximum-PA 2007	\$7,476	\$7,476	\$11,208	\$11,208
Average Social Security Payment in County 2007	\$12,031	\$12,031	\$19,730	\$19,730
Index as a Percent of Federal Poverty Guidelines	170%	202%	199%	222%
Average Social Security Pmt. as a Percent of Index	69%	58%	73%	65%

Elders in Philadelphia County cannot live at the poverty level, or even at the average Social Security payment in 2007, without subsidies for housing and health care.

**Impact of Change in Health Status on
Out-of-Pocket Costs (from Good Health)**

Per Person:	Fair/ Poor	Excellent/ Very Good
Change in Cost Per Month	+\$ 30	-\$ 25
Change in Cost Per Year	+\$360	-\$300

Summary of Findings for Philadelphia County

- 1. Elders in Philadelphia County cannot make ends meet at the poverty level or at the average Social Security payment.**
 - The average Social Security payment in Philadelphia County provides a retired elder only 58-69% of the amount needed to cover basic expenses.
 - The Index for Philadelphia County elders living alone is 170-202% of the federal poverty guidelines in 2007.
 - The average Social Security payment in Philadelphia County provides a retired couple only 65-73% of the amount needed to cover basic expenses.
 - The Index for Philadelphia County couples is 199-222% of the federal poverty guidelines in 2007.
- 2. Elders *living alone* in Philadelphia County need \$17,400–\$20,600 to cover their basic living costs.**
 - Elders living alone in Philadelphia County who own their home without a mortgage need \$17,400 a year to cover their basic living expenses.
 - If they are required to rent an apartment in Philadelphia County, the income needed to cover basic living expenses jumps to \$20,600.
 - Elders still paying a mortgage face housing costs double those of homeowners without a mortgage.
 - Elders with lower incomes need rent subsidies and/or elder affordable housing units, and help to cover supplemental health plan costs.
- 3. Elder *couples* in Philadelphia County need \$27,200–\$30,400 to cover their basic living costs.**
 - Elder couples in Philadelphia County who own their home without a mortgage need \$27,200 a year to cover their basic living expenses.
 - If they are required to rent an apartment in Philadelphia County, the income needed to cover basic living expenses jumps to \$30,400.
 - Elder couples still paying a mortgage face housing costs double those of homeowners without a mortgage.
 - Elder couples with lower incomes need rent subsidies and/or affordable housing units, and help to cover supplemental health plan costs.
- 4. Some elders who are currently making ends meet face an uncertain future if their life circumstances change, such as losing a spouse or experiencing a change in health status.**
 - A member of an elder couple paying market rate rent in Philadelphia County has expenses reduced by only 32% when a spouse dies; \$20,600 from \$30,400, yet their income can decrease substantially based on the mix of Social Security and/or pension income.
 - Elders in Philadelphia County face combined health care costs of \$373 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 Dauphin County, 2007
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person		Elder Couple	
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/o Mortgage	Renter, One Bedroom
Housing	\$420	\$575	\$420	\$575
Food	\$215	\$215	\$395	\$395
Transportation	\$141	\$141	\$226	\$226
Health Care (Good Health)	\$368	\$368	\$735	\$735
Miscellaneous	\$229	\$229	\$355	\$355
Index Per Month	\$1,374	\$1,528	\$2,132	\$2,287
Index Per Year	\$16,482	\$18,339	\$25,582	\$27,438

Comparative Income Benchmarks	Elder Person		Elder Couple	
Federal Poverty Guideline 2007 (DHHS)	\$10,210	\$10,210	\$13,690	\$13,690
SSI Payment Maximum-PA 2007	\$7,476	\$7,476	\$11,208	\$11,208
Average Social Security Payment in County 2007	\$12,608	\$12,608	\$20,678	\$20,678
Index as a Percent of Federal Poverty Guidelines	161%	180%	187%	200%
Average Social Security Pmt. as a Percent of Index	76%	69%	81%	75%

Elders in Dauphin County cannot live at the poverty level, or even at the average Social Security payment in 2007, without subsidies for housing and health care.

Impact of Change in Health Status on Out-of-Pocket Costs (from Good Health)

Per Person:	Fair/ Poor	Excellent/ Very Good
Change in Cost Per Month	+\$ 30	-\$ 25
Change in Cost Per Year	+\$360	-\$300

Summary of Findings for Dauphin County

- 1. Elders in Dauphin County cannot make ends meet at the poverty level or at the average Social Security payment.**
 - The average Social Security payment in Dauphin County provides a retired elder only 69-76% of the amount needed to cover basic expenses.
 - The Index for Dauphin County elders living alone is 161-180% of the federal poverty guidelines in 2007.
 - The average Social Security payment in Dauphin County provides a retired couple only 75-81% of the amount needed to cover basic expenses.
 - The Index for Dauphin County couples is 187-200% of the federal poverty guidelines in 2007.
- 2. Elders living alone in Dauphin County need \$16,500–\$18,300 to cover their basic living costs.**
 - Elders living alone in Dauphin County who own their home without a mortgage need \$16,500 a year to cover their basic living expenses.
 - If they are required to rent an apartment in Dauphin County, the income needed to cover basic living expenses jumps to \$18,300.
 - Elders still paying a mortgage face housing costs more than double those of homeowners without a mortgage.
 - Elders with lower incomes need rent subsidies and/or elder affordable housing units, and help to cover supplemental health plan costs.
- 3. Elder *couples* in Dauphin County need \$25,600–\$27,400 to cover their basic living costs.**
 - Elder couples in Dauphin County who own their home without a mortgage need \$25,600 a year to cover their basic living expenses.
 - If they are required to rent an apartment in Dauphin County, the income needed to cover basic living expenses jumps to \$27,400.
 - Elder couples still paying a mortgage face housing costs more than double those of homeowners without a mortgage.
 - Elder couples with lower incomes need rent subsidies and/or affordable housing units, and help to cover supplemental health plan costs.
- 4. Some elders who are currently making ends meet face an uncertain future if their life circumstances change, such as losing a spouse or experiencing a change in health status.**
 - A member of an elder couple paying market rate rent in Dauphin County has expenses reduced by only 33% when a spouse dies; \$18,300 from \$27,400, yet their income can decrease substantially based on the mix of Social Security and/or pension income.
 - Elders in Dauphin County face combined health care costs of \$368 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 Fayette County, 2007
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person		Elder Couple	
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/o Mortgage	Renter, One Bedroom
Housing	\$340	\$493	\$340	\$493
Food	\$210	\$210	\$385	\$385
Transportation	\$141	\$141	\$226	\$226
Health Care (Good Health)	\$317	\$317	\$634	\$634
Miscellaneous	\$202	\$202	\$317	\$317
Index Per Month	\$1,210	\$1,363	\$1,902	\$2,055
Index Per Year	\$14,516	\$16,353	\$22,820	\$24,657

Comparative Income Benchmarks	Elder Person		Elder Couple	
Federal Poverty Guideline 2007 (DHHS)	\$10,210	\$10,210	\$13,690	\$13,690
SSI Payment Maximum-PA 2007	\$7,476	\$7,476	\$11,208	\$11,208
Average Social Security Payment in County 2007	\$12,310	\$12,310	\$20,189	\$20,189
Index as a Percent of Federal Poverty Guidelines	142%	160%	167%	180%
Average Social Security Pmt. as a Percent of Index	85%	75%	88%	82%

Elders in Fayette County cannot live at the poverty level, or even at the average Social Security payment in 2007, without subsidies for housing and health care.

Impact of Change in Health Status on Out-of-Pocket Costs (from Good Health)

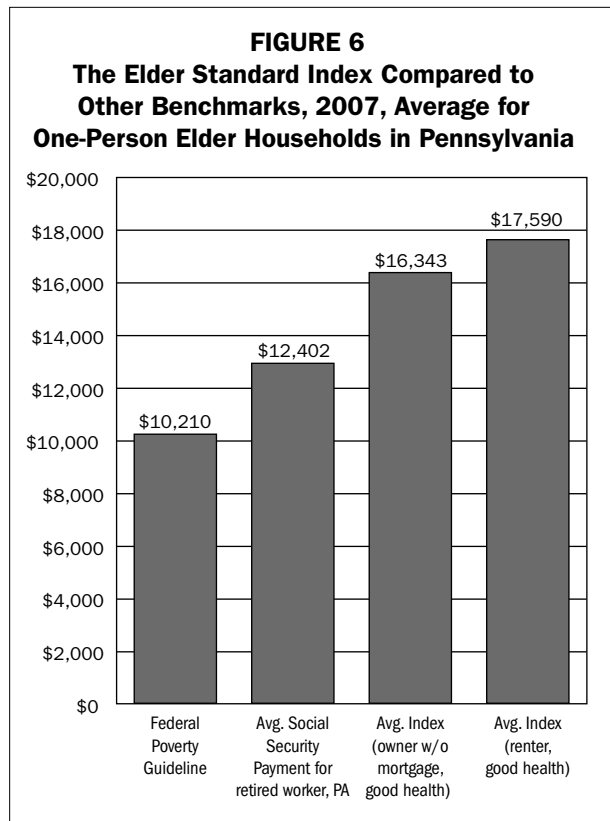
Per Person:	Fair/ Poor	Excellent/ Very Good
Change in Cost Per Month	+\$ 30	-\$ 25
Change in Cost Per Year	+\$360	-\$300

Summary of Findings for Fayette County

1. **Elders in Fayette County cannot make ends meet at the poverty level or at the average Social Security payment in 2007.**
 - The average Social Security payment in Fayette County provides a retired elder only 75-85% of the amount needed to cover basic expenses.
 - The Index for Fayette County living alone is 142-160% of the federal poverty guidelines in 2007.
 - The average Social Security payment in Fayette County provides a retired couple only 82-88% of the amount needed to cover basic expenses.
 - The Index for Fayette County couples is 167-180% of the federal poverty guidelines in 2007.
2. **Elders *living alone* in Fayette County need \$14,500–\$16,400 to cover their basic living costs.**
 - Elders living alone in Fayette County who own their home without a mortgage need \$14,500 a year to cover their basic living expenses.
 - If they are required to rent an apartment in Fayette County, the income needed to cover basic living expenses jumps to \$16,400.
 - Elders still paying a mortgage face housing costs double those of homeowners without a mortgage.
 - Elders with lower incomes need rent subsidies and/or elder affordable housing units, and help to cover supplemental health plan costs.
3. **Elder *couples* in Fayette County need \$22,800–\$24,700 to cover their basic living costs.**
 - Elder couples in Fayette County who own their home without a mortgage need \$22,800 a year to cover their basic living expenses.
 - If they are required to rent an apartment in Fayette County, the income needed to cover basic living expenses jumps to \$24,700.
 - Elder couples still paying a mortgage face housing costs double those of homeowners without a mortgage.
 - Elder couples with lower incomes need rent subsidies and/or affordable housing units, and help to cover supplemental health plan costs.
4. **Some elders who are currently making ends meet face an uncertain future if their life circumstances change, such as losing a spouse or experiencing a change in health status.**
 - A member of an elder couple paying market rate rent in Fayette County has expenses reduced by only 34% when a spouse dies; \$16,400 from \$24,700, yet their income can decrease substantially based on the mix of Social Security and/or pension income.
 - Elders in Fayette County face combined health care costs of \$317 per month — more than they spend on food — to have protection against high medical and prescription drug costs.

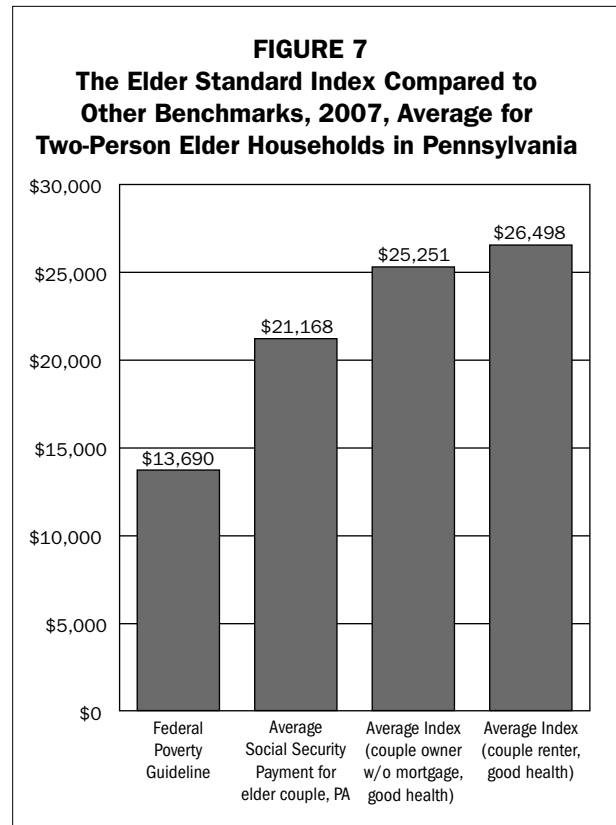
Comparison to Other Benchmarks of Income

The following chart compares the Index to other measures of income adequacy. **Figure 6** below compares the statewide average Index for one-person elder households in Pennsylvania with benchmarks such as the federal poverty guideline and average Social Security payment for elders 65 and older. The federal poverty guideline, unlike the federal poverty threshold, is used to guide most income eligibility guidelines for public support programs. **Figure 7** presents comparisons for elder couple households.



Federal Poverty Guidelines: As illustrated in Figure 6, the average after-tax income required by an elder living alone in Pennsylvania is 1.6-1.7 times the official poverty guidelines. In 2007, under the federal poverty guidelines a single adult household is poor if he or she has a monthly income of \$851 (\$10,210 per year).

Average Social Security Payment: The average Social Security payment in Pennsylvania is 2007, at \$1,075 per month (\$12,900 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.



Federal Poverty Guidelines: As illustrated in Figure 7, the average after-tax income required by an elder couple in Pennsylvania is 1.8-2.0 times the official poverty guidelines. In 2006, under the federal poverty guidelines, a two-adult household is poor if it has a monthly income of \$1,141 (\$13,690 per year).

Average Social Security Payment: The average Social Security payment for an elder couple in Pennsylvania in 2007, at \$1,764 per month (\$21,168 per year), is well below the Index for homeowner couples without a mortgage, and further below the Index for elder couples renting at market rates.

Next, we turn to the impact of home and community-based long-term care costs on elders' expenses.

IV. Benchmarking the Cost of Home and Community-Based Long-Term Care Services

Home and community-based long-term care is a continuum that can start with a couple of hours of care per week and can increase to round the clock, year-round care.¹⁵ Using national long-term care utilization data, we constructed three packages of home- and community-based long-term care services: low, medium, and high.¹⁶ 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 Philadelphia, Scranton and Pittsburgh areas. The high package has two variations, one with Adult Day Health (ADH) care and one without ADH care. ADH is not universally available or appropriate, but where it is available, it can be a cost-effective way to provide care and therefore it is included.

In Pennsylvania, the only group that is eligible for publicly-funded home and community-based services are those who are nursing-home eligible. It should be noted that 36 hours of publicly-funded care would be very rare in the state. The average care package is 6 hours per week in the Options program and 15 hours per week in the

Waiver program, according to statistics collected by the Philadelphia Corporation for Aging. **Table 4** illustrates the cost home and community-based long-term care services for elders in Pennsylvania based on private pay rates.

Each component in the service package is multiplied by the rate 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. See **Table 4** in the report.

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

Since all elders do not require long-term care, we show 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; half will have out-of-pocket expenses for care, and 5% will spend as much as \$100,000 over their lifetime.¹⁷

The packages we have selected are only representative of the continuum. The packages assume that the care is formal, paid care, as the Index measures the costs of goods and services needed by elders in the marketplace.

Level of Need for Long-Term Care:	Low	Medium	High with Adult Day Health*	High without Adult Day Health
Hours Per Week	6	16	36	36
Private Rates: Philadelphia	\$6,514	\$16,930	\$25,636	\$35,261
Private Rates: Scranton	\$7,442	\$19,406	\$26,255	\$40,834
Private Rates: Pittsburgh	\$6,823	\$17,755	\$25,842	\$37,738

* 3 days at 8 hours/day = 24 hours/week in Adult Day Health Program (= 2/3 total hours)

Source: Authors' calculations, based on data, surveys, and interviews with Pennsylvania Department on Aging and other state and federal agencies, trade associations, and numerous agencies, providers, and stakeholders.

Homemaker, Home Health Aide and Adult Day Health private rates from MetLife Mature Market Institute (2007).

¹⁵ At higher levels of need for care, the likelihood increases of receiving care in a nursing home.

¹⁶ 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*.

¹⁷ Kemper, P., Komisar, H. & Alecxih, L. (2006). Long-term care over an uncertain future: What can current retirees expect? *Inquiry*, 42, 335-350.

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

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

The care package includes hourly caregiver services (homemakers/personal care aides and home health aides), case management, supplies, and a personal emergency response system. At the high level of care, there is also an option in which three days per week of the care is provided through an adult day health program. The long-term care services package is illustrated in **Table 5**.

Next, we benchmark the rates for each element of the long-term care services package in Pennsylvania. **Table 6**

	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%	22%	50%
Home Health Aide			11%	50%
Adult Day Health (ADH)*			67%	
ADH Transport (# days)			3	
Case Management	routine	more	intensive	intensive
Supplies	yes	yes	yes	yes
Personal Emergency Response System	yes	yes	yes	yes
* The national methodology includes in the High LTC package the option of 3 days of Adult Day Health at 6 hours per day, or 50% of total time. In Pennsylvania, the Adult Day Health program is 8 hours per day, so it is 67% of total hours in the ADH option of the High LTC services package.				
Source: <i>The WOW-GI National Elder Economic Security Standard: A Methodology to Determine Economic Security for Elders (2006)</i> .				

	Private Pay Rates Philadelphia	Private Pay Rates Scranton	Private Pay Rates Pittsburgh
Homemaker	\$16.00	\$19.00	\$17.00
Home Health Aide	\$17.00	\$20.00	\$19.00
Adult Day Health (ADH)*	\$57.00	\$49.00	\$53.00
ADH Transport (# days)	\$49.40	\$29.90	\$52.00
Case Management	\$75-\$125	\$75-\$125	\$75-\$125
Supplies	\$80.00	\$80.00	\$80.00
Personal Emergency Response System	\$30.00	\$30.00	\$30.00
Sources: Homemaker and Home Health Aide private rates from MetLife Mature Market Institute (2007). Adult Day Health is included as an option in the High package, at 3 days/week. Adult Day Health rates from MetLife Mature Market Institute (2007). Adult Day Health Transportation from Philadelphia Corporation for Aging and Pennsylvania Office of Long-Term Care Services, elders 65 and over are charged a 15% co-pay. Case management based on conversations with geriatric care managers for private rates.			

	Public Pay Rates Philadelphia	Public Pay Rates Scranton	Public Pay Rates Pittsburgh
Homemaker	\$15.28	\$18.00	\$19.24
Home Health Aide	\$20.00	\$20.00	\$20.00
Adult Day Health (ADH)*	\$49.84	\$47.00	\$52.34
ADH Transport (# days)	\$49.40	\$29.90	\$52.00
Case Management	\$170/mo	\$170/mo	\$170/mo

Sources:
Homemaker, Home Health Aide, Adult Day Health, Adult Day Health Transport, and Case Management public rates from PA Office of Long-Term Care Services, average Waiver service costs for AAA region, Feb. 2008. Rates for Philadelphia are from Philadelphia Corporation for Aging. Note that Home Health Aide services are charged at a fixed fee of \$40 per visit, authors estimate two hours per visit.
Adult Day Health and Adult Day Health Transportation from Philadelphia Corporation for Aging and Pennsylvania Office of Long-Term Care Services, elders 65 and over are charged a 15% co-pay for transportation.

presents public reimbursement and private pay rates for each element of the long-term care services package. Private pay rates are from the Metlife Financial 2007 Cost of Care Survey, the Philadelphia Corporation for Aging, and geriatric care managers.

Comparison of Public Pay Rates for Long-Term Care Services

As a benchmark for policy discussion, we also present public pay rates for long-term care services in three regions of the state: Philadelphia, Scranton and Allegheny Counties. Table 7 presents the rates from Pennsylvania's Office of Long-Term Care Services.

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

Home and community-based long-term care costs can nearly equal or more than double the costs of all other items in the Index creating a severe financial impact on elders' budgets. It is a cost that can vary considerably over time, and it is not universally incurred.

The need for long-term care markedly raises costs, multiplying the Index. In Philadelphia, the low home and community-based long-term care services package adds \$6,500 per year to living expenses. The medium home and community-based long-term care services package adds \$16,900 per year to living expenses. The high home and community-based long-term care services package with adult day health adds \$25,600 per year to living expenses. The high home and community-based long-term care services package with all in-home care adds \$35,300 per year to living expenses. The costs are somewhat higher in Scranton and Pittsburgh.

Table 8 adds the impact of home and community-based long-term care costs to elders' living expenses for four selected elder household types in Philadelphia County. Figure 8 illustrates the impact of adding these costs for an elder renter in Philadelphia County. The impact of long-term care costs on all of the elder household combinations for which the Indexes are calculated is included in the Appendix D.

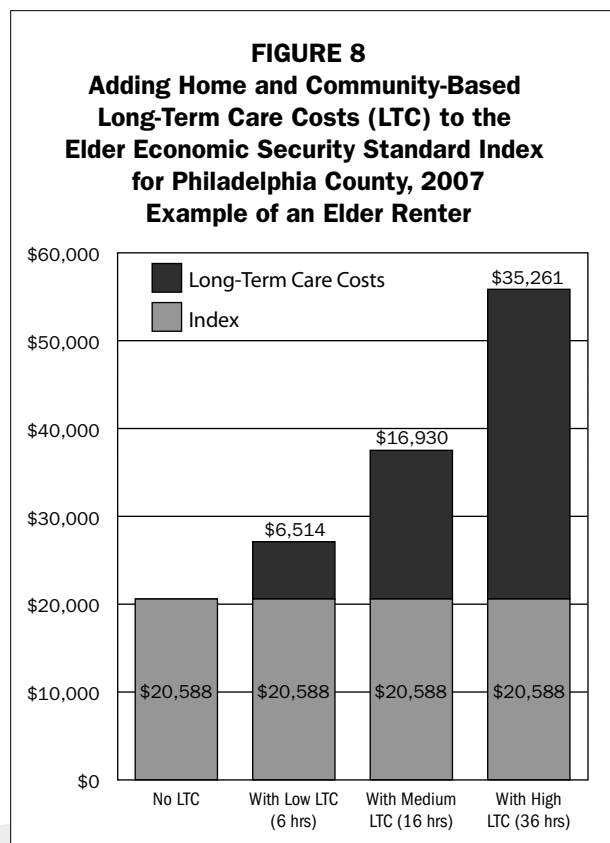


TABLE 8
Elder Economic Security Standard Index for Philadelphia County, 2007
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person		Elder Couple	
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/o Mortgage	Renter, One Bedroom
Index Per Month	\$1,447	\$1,716	\$2,267	\$2,536
Index Per Year	\$17,363	\$20,588	\$27,209	\$30,434

Add Impact of Changes in Home and Community-Based Long-Term Care Status

Low Long-Term Care: 6 hrs/wk				
Cost Per Month \$543				
Cost Per Year	\$6,514	\$6,514	\$6,514	\$6,514
Index Per Year	\$23,877	\$27,102	\$33,723	\$36,948

Medium Long-Term Care: 16 hrs/wk				
Cost Per Month \$1,410				
Cost Per Year	\$16,930	\$16,930	\$16,930	\$16,930
Index Per Year	\$34,293	\$37,518	\$44,139	\$47,364

High Long-Term Care with Adult Day Health: 36 hrs/wk				
Cost Per Month \$2,136				
Cost Per Year	\$25,636	\$25,636	\$25,636	\$25,636
Index Per Year	\$42,999	\$46,224	\$52,845	\$56,070

High Long-Term Care All In-Home Care: 36 hrs/wk				
Cost Per Month \$2,938				
Cost Per Year	\$35,261	\$35,261	\$35,261	\$35,261
Index Per Year	\$52,624	\$55,849	\$62,470	\$65,695

Overview of Impact of Home and Community-Based Long-Term Care Findings for Philadelphia 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 each of the four Philadelphia County elder households described earlier in this report, the Index ranges from \$17,363–\$30,434 (without home and community-based long-term care).
- Adding a low level of home and community-based long-term care for one person adds \$6,500 per year to living costs.
- Requiring a medium level of care for one person adds \$16,900 per year.
- Needing a high level of care for one person adds \$25,600–\$35,300 depending on whether adult day health care is used.
- 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 rates of \$71,504–\$82,289 for skilled nursing facility care in Pennsylvania.¹⁸

¹⁸ Genworth Financial (2007). *2007 Cost of Care Survey*. Richmond, VA: Genworth Financial. http://longtermcare.genworth.com/comweb/consumer/pdfs/long_term_care/Cost_Of_Care_Survey.pdf.

V. Summary

The Index, with its respective “tracks” for older adults living in different circumstances, shows the difficulties low and moderate income elders confront in meeting their living costs. In every county in the state, elders need housing and health care supports to make ends meet if they live at the poverty level, or are totally dependent on the average Social Security payment.

In communities across Pennsylvania, many people now over 65 and aging “boomers” 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 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	<p>Rent: U.S. Department of Housing and Urban Development. Fair Market Rents — Fiscal Year 2007. Retrieved from http://www.huduser.org. For metro counties, FMRs are adjusted by the ratio of median gross rent for the county to the Metro Area, using data from the 2006 American Community Survey.</p> <p>Owner Costs: U.S. Census: American Community Survey 2006 for Public Use Microdata Areas (PUMS data). Median selected monthly owner costs (SMOC) for each geographic area reported separately for owners 65+ with, and without a mortgage. http://factfinder.census.gov/home/en/acs_pums_2006.html.</p> <p>Owner costs adjusted to June 2007 by CPI-U for housing in the Northeast region. http://data.bls.gov/PDQ/outside.jsp?survey=cu.</p>	<p>Fair Market Rents (FMRs) for 1-bedroom units by HUD statistical area (region or county).</p> <p>Median selected monthly owner costs (SMOC) for owners 65+ with, and without a mortgage.</p> <p>SMOC includes property taxes, insurance, heat & utilities, condo fees, & mortgage payment (if any).</p>
Food	<p>U.S. Department of Agriculture, Low-Cost Food Plan: http://www.usda.gov/cnpp/FoodPlans/Updates/foodjun07.pdf.</p> <p>Food costs adjusted by county using COLI grocery index (for counties where it is available) provided by Council for Community Economic Research, www.c3er.org.</p>	<p>Low Cost Food Plan costs for older men and women are averaged to determine food costs for elders.</p> <p>Per USDA, food costs for single adults are increased by 20% to reflect lesser economies of scale.</p>
Total Health Care Costs (premiums and out-of-pocket cost)	<p>To determine enrollment rates in Medicare Advantage plans by county: http://www.cms.hhs.gov/HealthPlanRepFileData/02_SC.asp.</p> <p>To determine which Medicare Advantage plans have highest enrollment in each county: State County Plan Market Penetration File http://www.cms.hhs.gov/HealthPlanRepFileData/06_SCP.asp#TopOfPage.</p> <p>Premiums for Medicare Advantage Plans in counties where enrollment is at least 20%: www.medicare.gov/medicarereform/mapdpdocs2007/MAPDLandscapePA07.pdf.</p> <p>Premiums for Medigap Plans in counties where enrollment is under 20%: http://www.ins.state.pa.us/ins/cwp/view.asp?a=1274&q=543112&PM=1 See Standardized Plan Comparison by Geographic Area, and by Age.</p> <p>Medicare Part D Premiums for PA: from Kaiser Health and Prescription Drug Plan Tracker, http://www.kff.org/medicare/healthplantracker/topic.jsp?pt=9.</p> <p>Out-of-Pocket Costs: Agency for Healthcare Research and Quality, Medical Expenditure Panel Survey. Household Component Analytical Tool (MEPSnet/HC). 2004. Rockville, MD. Retrieved from: http://www.meps.ahrq.gov/mepsnet/HC/MEPSnetHC.asp</p> <p>Inflation Factor: http://data.bls.gov/PDQ/outside.jsp?survey=cu.</p>	<p>Premium costs are Part B 2007 + 2007 premiums for Medicare Advantage in counties where enrollment exceeds 20%, elsewhere premiums for Medigap Plans + average 2007 premium for Part D Prescription Drug Plans in PA.</p> <p>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 Northeast region.</p>

Data Type	Source	Assumptions
Transportation	Private Automobile Cost: National Household Travel Survey (NHTS) http://www.bts.gov/programs/national_household_travel_survey/ Per Mile Cost: US Internal Revenue Service http://www.irs.gov/taxpros/article/0,,id=156624,00.html Public Transportation Cost: Southeastern Pennsylvania Transportation Authority: http://www.septa.org/fares/senior_citizens.html .	Annual median mileage driven by retired adults in state x IRS standard mileage reimbursement rate for operating and owner costs for 2007.
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, nonprescription medicines, 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 Philadelphia Corporation for Aging and PA Department of Aging Office of Long-Term Care. Private rates from MetLife, The MetLife Market Survey of Adult Day Services & Home Care Costs, September 2007. http://www.metlife.com/WPSAssets/18746211091190810760V1F2007ADS HCCStudy.pdf .	Authors' calculations using area costs for three prototypical levels of long-term care services packages.

Appendix A: Notes on the National WOW-GI Elder Economic Security Standard Index Methodology¹⁹

Housing Costs

The housing cost component for Pennsylvania incorporates an adjustment to the national WOW-UMB GI Elder Economic Security Standard Index (the Index) methodology. In the initial methodology, the Fair Market Rent for a metropolitan area is assigned to all of the counties within that metropolitan area. The updated methodology makes an adjustment to the FMR for metropolitan counties by calculating the ratio of median gross rents for each county to the median gross rent for the Metro Area as reported in the 2006 American Community Survey, and applies that factor to adjust Fair Market Rent for metropolitan counties.

Health Care

The health care cost component for Pennsylvania incorporates an adjustment to the national WOW-UMB GI Index methodology. In the initial methodology, Medicare Advantage premiums (combined Parts C and D) were added to Part B premiums and out-of-pocket costs to determine total health care costs.

The methodology now adjusts for enrollment patterns in Medicare supplemental plans by county. Where the county enrollment rate in Medicare Advantage is at least 20%, we use Medicare Advantage premiums, and where it is lower than the 20% threshold, we use Medigap premiums based on an issue age plan for age 65.²⁰

Appendix D tables footnote which health care premium costs are used in each county based on the Medicare Advantage health care plan enrollment rates in that county.

Out-of-pocket Costs

In addition, median out-of-pocket costs for those 65 and older have been recalculated from the Medical Expenditure Panel Survey to exclude those with Medicaid coverage. This results in a somewhat higher out-of-pocket cost measure. Based on feedback from the first state to release the Index, presentation of health care costs in the tables is now simplified to report costs for elders in good health, with a note indicating how much it goes up or down for those in poor or excellent health. This change is aimed to make it easier for readers to interpret the findings.

Transportation

Transportation costs are based on the mileage reported by the National Household Travel Survey. Mileage is reported by driver, not by household. For two-person households, we do not double the per-driver figure to reflect a more basic household budget with less discretionary income.

Miscellaneous

The updated methodology represents a more accurate and conservative benchmark than the original national Index methodology. Initially we used 20% of all other costs (which equals 16.67% of total expenses) for each housing track to calculate miscellaneous expenses. As a consequence, miscellaneous expenses varied in each county by housing type. The updated methodology calculates miscellaneous expenses for owners without a mortgage in each county, and applies the same dollar figure to the other housing types.

¹⁹ Russell, Laura Henze, Bruce, Ellen A., Conahan, Judith and Wider Opportunities for Women (2006). *The WOW-GI National Elder Economic Security Standard: A Methodology to Determine Economic Security for Elders*. Washington, DC: Wider Opportunities for Women.

²⁰ With an issue age plan, each year the elder will pay the updated issue age rate for age 65. Attained age plans are lower cost in the initial years, but increase more substantially with age.

Appendix B: List of Pennsylvania Counties

Table	County Name(s)
1	Adams
2	Allegheny County: Pittsburgh
3	Allegheny County: Rest of County
4	Armstrong County
5	Beaver County
6	Bedford County
7	Berks County
8	Blair County
9	Bradford County
10	Bucks County
11	Butler County
12	Cambria County
13	Cameron County
14	Carbon County
15	Centre County
16	Chester County
17	Clarion County
18	Clearfield County
19	Clinton County
20	Columbia County
21	Crawford County
22	Cumberland County
23	Dauphin County
24	Delaware County
25	Elk County
26	Erie County
27	Fayette County
28	Forest County
29	Franklin County
30	Fulton County
31	Greene County
32	Huntingdon County
33	Indiana County
34	Jefferson County

Table	County Name(s)
35	Juniata County
36	Lackawanna County
37	Lancaster County
38	Lawrence County
39	Lebanon County
40	Lehigh County
41	Luzerne County
42	Lycoming County
43	McKean County
44	Mercer County
45	Mifflin County
46	Monroe County
47	Montgomery County
48	Montour County
49	Northampton County
50	Northumberland County
51	Perry County
52	Philadelphia County
53	Pike County
54	Potter County
55	Schuylkill County
56	Snyder County
57	Somerset County
58	Sullivan County
59	Susquehanna County
60	Tioga County
61	Union County
62	Venango County
63	Warren County
64	Washington County
65	Wayne County
66	Westmoreland County
67	Wyoming County
68	York County

Appendix B: List of Pennsylvania Metro Area Regions and Counties

Metro Area/County	Table	County Name(s)
Allentown-Bethlehem-Easton, PA MSA	14	Carbon
	40	Lehigh
	49	Northampton
Altoona, PA MSA	8	Blair
Erie, PA MSA	26	Erie
Harrisburg-Carlisle, PA MSA	22	Cumberland
	23	Dauphin
	51	Perry
Johnstown, PA MSA	12	Cambria
Lancaster, PA MSA	37	Lancaster
Lebanon, PA MSA	39	Lebanon
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD PMSA	10	Bucks
	16	Chester
	24	Delaware
	47	Montgomery
	52	Philadelphia
Pike New York-Newark-Edison-NY-NJ-PA MSA	53	Pike
Pittsburgh, PA MSA	4	Armstrong
	2	Allegheny (City of Pittsburgh)
	3	Allegheny (Rest of County)
	5	Beaver
	11	Butler
	27	Fayette
	64	Washington
	66	Westmoreland
Reading, PA MSA	7	Berks
Scranton-Wilkes-Barre, PA MSA	36	Lackawanna
	41	Luzerne
	67	Wyoming
State College, PA MSA	15	Centre
Williamsport, PA MSA	42	Lycoming
York-Hanover, PA MSA	68	York
Youngstown-Warren-Boardman, OH-PA, MSA	44	Mercer

Metro Area/County	Table	County Name(s)
Non Metro Counties	1	Adams
	6	Bedford
	9	Bradford
	13	Cameron
	17	Clarion
	18	Clearfield
	19	Clinton
	20	Columbia
	21	Crawford
	25	Elk
	28	Forest
	29	Franklin
	30	Fulton
	31	Greene
	32	Huntingdon
	33	Indiana
	34	Jefferson
	35	Juniata
	38	Lawrence
	43	McKean
	45	Mifflin
	46	Monroe
	48	Montour
	50	Northumberland
	54	Potter
	55	Schuylkill
	56	Snyder
	57	Somerset
	58	Sullivan
	59	Susquehanna
	60	Tioga
	61	Union
	62	Venango
	63	Warren
	65	Wayne

Appendix D: Elder Economic Security Standard Index for Pennsylvania Counties, 2007 — One- and Two-Person Elder Households

Table D-1

The Elder Economic Security Standard Index for Adams County, 2007 Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person			Elder Couple		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing	\$432	\$530	\$1,040	\$432	\$530	\$1,040
Food	\$215	\$215	\$215	\$395	\$395	\$395
Transportation	\$141	\$141	\$141	\$226	\$226	\$226
Health Care (Good Health)**	\$374	\$374	\$374	\$748	\$748	\$748
Miscellaneous	\$232	\$232	\$232	\$360	\$360	\$360
Elder Standard Per Month	\$1,395	\$1,493	\$2,003	\$2,160	\$2,259	\$2,769
Elder Standard Per Year	\$16,734	\$17,915	\$24,040	\$25,923	\$27,104	\$33,228

**Medigap used because Medicare Advantage enrollment is under 20%.

Annual Comparison Amounts	Single	Couple
Federal Poverty Guideline 2007 (DHHS)	\$10,210	\$13,690
SSI Payment Maximum-PA 2007	\$7,476	\$11,208
Average County Social Security Payment 2007	\$12,402	\$20,339

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			Elder Couple		
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)	\$6,514	\$23,248	\$24,429	\$30,554	\$32,437	\$33,618	\$39,742
Medium (16 hrs)	\$16,930	\$33,664	\$34,845	\$40,970	\$42,853	\$44,034	\$50,158
High w/ADH (36 hrs)	\$25,636	\$42,370	\$43,551	\$49,676	\$51,559	\$52,740	\$58,864
High w/o ADH (36 hrs)	\$35,261	\$51,995	\$53,176	\$59,301	\$61,184	\$62,365	\$68,489

Table D-2: The Elder Economic Security Standard Index for Allegheny County – City of Pittsburgh, 2007

Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person			Elder Couple		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing	\$442	\$673	\$950	\$442	\$673	\$950
Food	\$210	\$210	\$210	\$385	\$385	\$385
Transportation	\$141	\$141	\$141	\$226	\$226	\$226
Health Care (Good Health)**	\$317	\$317	\$317	\$634	\$634	\$634
Miscellaneous	\$222	\$222	\$222	\$337	\$337	\$337
Elder Standard Per Month	\$1,332	\$1,563	\$1,840	\$2,024	\$2,255	\$2,532
Elder Standard Per Year	\$15,985	\$18,758	\$22,079	\$24,288	\$27,061	\$30,382

**Medigap used because Medicare Advantage enrollment is under 20%.

Annual Comparison Amounts	Single	Couple
Federal Poverty Guideline 2007 (DHHS)	\$10,210	\$13,690
SSI Payment Maximum-PA 2007	\$7,476	\$11,208
Average County Social Security Payment 2007	\$13,198	\$21,645

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			Elder Couple		
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)	\$6,823	\$22,808	\$25,581	\$28,902	\$31,111	\$33,884	\$37,205
Medium (16 hrs)	\$17,755	\$33,740	\$36,513	\$39,834	\$42,043	\$44,816	\$48,137
High w/ADH (36 hrs)	\$25,936	\$41,921	\$44,694	\$48,015	\$50,224	\$52,997	\$56,318
High w/o ADH (36 hrs)	\$37,738	\$53,723	\$56,496	\$59,817	\$62,026	\$64,799	\$68,120

Table D-3: The Elder Economic Security Standard Index for Allegheny County:
Rest of County, 2007

Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person			Elder Couple		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing	\$472	\$673	\$1,124	\$472	\$673	\$1,124
Food	\$210	\$210	\$210	\$385	\$385	\$385
Transportation	\$141	\$141	\$141	\$226	\$226	\$226
Health Care (Good Health)**	\$317	\$317	\$317	\$634	\$634	\$634
Miscellaneous	\$228	\$228	\$228	\$343	\$343	\$343
Elder Standard Per Month	\$1,368	\$1,569	\$2,020	\$2,060	\$2,261	\$2,712
Elder Standard Per Year	\$16,415	\$18,830	\$24,240	\$24,718	\$27,133	\$32,543

**Medigap used because Medicare Advantage enrollment is under 20%.

Annual Comparison Amounts	Single	Couple
Federal Poverty Guideline 2007 (DHHS)	\$10,210	\$13,690
SSI Payment Maximum-PA 2007	\$7,476	\$11,208
Average County Social Security Payment 2007	\$13,198	\$21,645

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			Elder Couple		
		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Need for Long-Term Care (hours/week)							
Low (6 hrs)	\$6,823	\$23,238	\$25,653	\$31,063	\$31,541	\$33,956	\$39,366
Medium (16 hrs)	\$17,755	\$34,170	\$36,585	\$41,995	\$42,473	\$44,888	\$50,298
High w/ADH (36 hrs)	\$25,936	\$42,351	\$44,766	\$50,176	\$50,654	\$53,069	\$58,479
High w/o ADH (36 hrs)	\$37,738	\$54,153	\$56,568	\$61,978	\$62,456	\$64,871	\$70,281

Table D-4: The Elder Economic Security Standard Index for Armstrong County, 2007

Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person			Elder Couple		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing	\$381	\$476	\$863	\$381	\$476	\$863
Food	\$210	\$210	\$210	\$385	\$385	\$385
Transportation	\$141	\$141	\$141	\$226	\$226	\$226
Health Care (Good Health)**	\$317	\$317	\$317	\$634	\$634	\$634
Miscellaneous	\$210	\$210	\$210	\$325	\$325	\$325
Elder Standard Per Month	\$1,259	\$1,354	\$1,741	\$1,951	\$2,046	\$2,433
Elder Standard Per Year	\$15,110	\$16,248	\$20,895	\$23,413	\$24,552	\$29,198

**Medigap used because Medicare Advantage enrollment is under 20%.

Annual Comparison Amounts	Single	Couple
Federal Poverty Guideline 2007 (DHHS)	\$10,210	\$13,690
SSI Payment Maximum-PA 2007	\$7,476	\$11,208
Average County Social Security Payment 2007	\$12,445	\$20,410

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			Elder Couple		
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)	\$6,514	\$21,624	\$22,762	\$27,409	\$29,927	\$31,066	\$35,712
Medium (16 hrs)	\$16,930	\$32,040	\$33,178	\$37,825	\$40,343	\$41,482	\$46,128
High w/ADH (36 hrs)	\$25,636	\$40,746	\$41,884	\$46,531	\$49,049	\$50,188	\$54,834
High w/o ADH (36 hrs)	\$35,261	\$50,371	\$51,509	\$56,156	\$58,674	\$59,813	\$64,459

Table D-5: The Elder Economic Security Standard Index for Beaver County, 2007
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person			Elder Couple		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing	\$427	\$546	\$1,062	\$427	\$546	\$1,062
Food	\$210	\$210	\$210	\$385	\$385	\$385
Transportation	\$141	\$141	\$141	\$226	\$226	\$226
Health Care (Medigap)*	\$317	\$317	\$317	\$634	\$634	\$634
Miscellaneous	\$219	\$219	\$219	\$334	\$334	\$334
Elder Standard Per Month	\$1,315	\$1,433	\$1,949	\$2,007	\$2,125	\$2,641
Elder Standard Per Year	\$15,777	\$17,199	\$23,392	\$24,081	\$25,503	\$31,695

**Medigap used because Medicare Advantage enrollment is under 20%.

Annual Comparison Amounts	Single	Couple
Federal Poverty Guideline 2007 (DHHS)	\$10,210	\$13,690
SSI Payment Maximum-PA 2007	\$7,476	\$11,208
Average County Social Security Payment 2007	\$13,020	\$21,352

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			Elder Couple		
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)	\$6,514	\$22,291	\$23,713	\$29,906	\$30,595	\$32,017	\$38,209
Medium (16 hrs)	\$16,930	\$32,707	\$34,129	\$40,322	\$41,011	\$42,433	\$48,625
High w/ADH (36 hrs)	\$25,636	\$41,413	\$42,835	\$49,028	\$49,717	\$51,139	\$57,331
High w/o ADH (36 hrs)	\$35,261	\$51,038	\$52,460	\$58,653	\$59,342	\$60,764	\$66,956

Table D-6: The Elder Economic Security Standard Index for Bedford County, 2007
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person			Elder Couple		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing	\$328	\$446	\$808	\$328	\$446	\$808
Food	\$215	\$215	\$215	\$395	\$395	\$395
Transportation	\$141	\$141	\$141	\$226	\$226	\$226
Health Care (Good Health)**	\$303	\$303	\$303	\$606	\$606	\$606
Miscellaneous	\$197	\$197	\$197	\$311	\$311	\$311
Elder Standard Per Month	\$1,185	\$1,303	\$1,665	\$1,865	\$1,984	\$2,345
Elder Standard Per Year	\$14,215	\$15,636	\$19,975	\$22,382	\$23,803	\$28,142

**Medigap used because Medicare Advantage enrollment is under 20%.

Annual Comparison Amounts	Single	Couple
Federal Poverty Guideline 2007 (DHHS)	\$10,210	\$13,690
SSI Payment Maximum-PA 2007	\$7,476	\$11,208
Average County Social Security Payment 2007	\$11,776	\$19,312

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			Elder Couple		
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)	\$6,514	\$20,729	\$22,150	\$26,489	\$28,896	\$30,317	\$34,656
Medium (16 hrs)	\$16,930	\$31,145	\$32,566	\$36,905	\$39,312	\$40,733	\$45,072
High w/ADH (36 hrs)	\$25,636	\$39,851	\$41,272	\$45,611	\$48,018	\$49,439	\$53,778
High w/o ADH (36 hrs)	\$35,261	\$49,476	\$50,897	\$55,236	\$57,643	\$59,064	\$63,403

Table D-7: The Elder Economic Security Standard Index for Berks County, 2007
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person			Elder Couple		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing	\$473	\$546	\$1,331	\$473	\$546	\$1,331
Food	\$215	\$215	\$215	\$394	\$394	\$394
Transportation	\$141	\$141	\$141	\$226	\$226	\$226
Health Care (Good Health)**	\$374	\$374	\$374	\$748	\$748	\$748
Miscellaneous	\$241	\$241	\$241	\$368	\$368	\$368
Elder Standard Per Month	\$1,444	\$1,517	\$2,302	\$2,209	\$2,282	\$3,067
Elder Standard Per Year	\$17,324	\$18,202	\$27,621	\$26,509	\$27,387	\$36,806

**Medigap used because Medicare Advantage enrollment is under 20%.

Annual Comparison Amounts	Single	Couple
Federal Poverty Guideline 2007 (DHHS)	\$10,210	\$13,690
SSI Payment Maximum-PA 2007	\$7,476	\$11,208
Average County Social Security Payment 2007	\$13,049	\$21,400

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			Elder Couple		
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)	\$6,514	\$23,838	\$24,716	\$34,135	\$33,023	\$33,901	\$43,320
Medium (16 hrs)	\$16,930	\$34,254	\$35,132	\$44,551	\$43,439	\$44,317	\$53,736
High w/ADH (36 hrs)	\$25,636	\$42,960	\$43,838	\$53,257	\$52,145	\$53,023	\$62,442
High w/o ADH (36 hrs)	\$35,261	\$52,585	\$53,463	\$62,882	\$61,770	\$62,648	\$72,067

Table D-8: The Elder Economic Security Standard Index for Blair County, 2007
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person			Elder Couple		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing	\$382	\$450	\$836	\$382	\$450	\$836
Food	\$215	\$215	\$215	\$395	\$395	\$395
Transportation	\$141	\$141	\$141	\$226	\$226	\$226
Health Care (Good Health)**	\$303	\$303	\$303	\$606	\$606	\$606
Miscellaneous	\$208	\$208	\$208	\$322	\$322	\$322
Elder Standard Per Month	\$1,250	\$1,318	\$1,704	\$1,931	\$1,999	\$2,385
Elder Standard Per Year	\$15,001	\$15,815	\$20,452	\$23,168	\$23,982	\$28,620

**Medigap used because Medicare Advantage enrollment is under 20%.

Annual Comparison Amounts	Single	Couple
Federal Poverty Guideline 2007 (DHHS)	\$10,210	\$13,690
SSI Payment Maximum-PA 2007	\$7,476	\$11,208
Average County Social Security Payment 2007	\$11,931	\$19,567

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			Elder Couple		
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)	\$6,514	\$21,515	\$22,329	\$26,966	\$29,682	\$30,496	\$35,134
Medium (16 hrs)	\$16,930	\$31,931	\$32,745	\$37,382	\$40,098	\$40,912	\$45,550
High w/ADH (36 hrs)	\$25,636	\$40,637	\$41,451	\$46,088	\$48,804	\$49,618	\$54,256
High w/o ADH (36 hrs)	\$35,261	\$50,262	\$51,076	\$55,713	\$58,429	\$59,243	\$63,881

Table D-9: The Elder Economic Security Standard Index for Bradford County, 2007
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person			Elder Couple		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing	\$427	\$450	\$1,034	\$427	\$450	\$1,034
Food	\$215	\$215	\$215	\$395	\$395	\$395
Transportation	\$141	\$141	\$141	\$226	\$226	\$226
Health Care (Good Health)**	\$374	\$374	\$374	\$748	\$748	\$748
Miscellaneous	\$232	\$232	\$232	\$359	\$359	\$359
Elder Standard Per Month	\$1,390	\$1,412	\$1,996	\$2,155	\$2,178	\$2,762
Elder Standard Per Year	\$16,675	\$16,945	\$23,956	\$25,864	\$26,134	\$33,144

**Medigap used because Medicare Advantage enrollment is under 20%.

Annual Comparison Amounts	Single	Couple
Federal Poverty Guideline 2007 (DHHS)	\$10,210	\$13,690
SSI Payment Maximum-PA 2007	\$7,476	\$11,208
Average County Social Security Payment 2007	\$11,976	\$19,641

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			Elder Couple		
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)	\$6,514	\$23,189	\$23,459	\$30,470	\$32,378	\$32,648	\$39,658
Medium (16 hrs)	\$16,930	\$33,605	\$33,875	\$40,886	\$42,794	\$43,064	\$50,074
High w/ADH (36 hrs)	\$25,636	\$42,311	\$42,581	\$49,592	\$51,500	\$51,770	\$58,780
High w/o ADH (36 hrs)	\$35,261	\$51,936	\$52,206	\$59,217	\$61,125	\$61,395	\$68,405

Table D-10: The Elder Economic Security Standard Index for Bucks County, 2007
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person			Elder Couple		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing	\$652	\$860	\$1,442	\$652	\$860	\$1,442
Food	\$271	\$271	\$271	\$497	\$497	\$497
Transportation	\$141	\$141	\$141	\$226	\$226	\$226
Health Care (Good Health)**	\$373	\$373	\$373	\$746	\$746	\$746
Miscellaneous	\$288	\$288	\$288	\$424	\$424	\$424
Elder Standard Per Month	\$1,725	\$1,933	\$2,515	\$2,546	\$2,754	\$3,336
Elder Standard Per Year	\$20,701	\$23,196	\$30,182	\$30,547	\$33,042	\$40,028

**Medigap used because Medicare Advantage enrollment is under 20%.

Annual Comparison Amounts	Single	Couple
Federal Poverty Guideline 2007 (DHHS)	\$10,210	\$13,690
SSI Payment Maximum-PA 2007	\$7,476	\$11,208
Average County Social Security Payment 2007	\$14,053	\$23,047

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			Elder Couple		
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)	\$6,514	\$27,215	\$29,710	\$36,696	\$37,061	\$39,556	\$46,542
Medium (16 hrs)	\$16,930	\$37,631	\$40,126	\$47,112	\$47,477	\$49,972	\$56,958
High w/ADH (36 hrs)	\$25,636	\$46,337	\$48,832	\$55,818	\$56,183	\$58,678	\$65,664
High w/o ADH (36 hrs)	\$35,261	\$55,962	\$58,457	\$65,443	\$65,808	\$68,303	\$75,289

Table D-11: The Elder Economic Security Standard Index for Butler County, 2007
 Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person			Elder Couple		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing	\$426	\$665	\$1,316	\$426	\$665	\$1,316
Food	\$210	\$210	\$210	\$385	\$385	\$385
Transportation	\$141	\$141	\$141	\$226	\$226	\$226
Health Care (Good Health)**	\$317	\$317	\$317	\$634	\$634	\$634
Miscellaneous	\$219	\$219	\$219	\$334	\$334	\$334
Elder Standard Per Month	\$1,314	\$1,552	\$2,204	\$2,005	\$2,244	\$2,895
Elder Standard Per Year	\$15,762	\$18,625	\$26,442	\$24,066	\$26,928	\$34,746

**Medigap used because Medicare Advantage enrollment is under 20%.

Annual Comparison Amounts	Single	Couple
Federal Poverty Guideline 2007 (DHHS)	\$10,210	\$13,690
SSI Payment Maximum-PA 2007	\$7,476	\$11,208
Average County Social Security Payment 2007	\$13,055	\$21,409

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			Elder Couple		
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)	\$6,514	\$22,276	\$25,139	\$32,956	\$30,580	\$33,442	\$41,260
Medium (16 hrs)	\$16,930	\$32,692	\$35,555	\$43,372	\$40,996	\$43,858	\$51,676
High w/ADH (36 hrs)	\$25,636	\$41,398	\$44,261	\$52,078	\$49,702	\$52,564	\$60,382
High w/o ADH (36 hrs)	\$35,261	\$51,023	\$53,886	\$61,703	\$59,327	\$62,189	\$70,007

Table D-12: The Elder Economic Security Standard Index for Cambria County, 2007
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person			Elder Couple		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing	\$350	\$420	\$786	\$350	\$420	\$786
Food	\$204	\$204	\$204	\$374	\$374	\$374
Transportation	\$141	\$141	\$141	\$226	\$226	\$226
Health Care (Good Health)**	\$317	\$317	\$317	\$634	\$634	\$634
Miscellaneous	\$203	\$203	\$203	\$317	\$317	\$317
Elder Standard Per Month	\$1,215	\$1,285	\$1,651	\$1,902	\$1,972	\$2,338
Elder Standard Per Year	\$14,585	\$15,422	\$19,813	\$22,821	\$23,659	\$28,050

**Medigap used because Medicare Advantage enrollment is under 20%.

Annual Comparison Amounts	Single	Couple
Federal Poverty Guideline 2007 (DHHS)	\$10,210	\$13,690
SSI Payment Maximum-PA 2007	\$7,476	\$11,208
Average County Social Security Payment 2007	\$12,144	\$19,915

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			Elder Couple		
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)	\$6,514	\$21,099	\$21,936	\$26,327	\$29,335	\$30,173	\$34,564
Medium (16 hrs)	\$16,930	\$31,515	\$32,352	\$36,743	\$39,751	\$40,589	\$44,980
High w/ADH (36 hrs)	\$25,636	\$40,221	\$41,058	\$45,449	\$48,457	\$49,295	\$53,686
High w/o ADH (36 hrs)	\$35,261	\$49,846	\$50,683	\$55,074	\$58,082	\$58,920	\$63,311

Table D-13: The Elder Economic Security Standard Index for Cameron County, 2007
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person			Elder Couple		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing	\$405	\$447	\$968	\$405	\$447	\$968
Food	\$215	\$215	\$215	\$395	\$395	\$395
Transportation	\$141	\$141	\$141	\$226	\$226	\$226
Health Care (Good Health)**	\$374	\$374	\$374	\$748	\$748	\$748
Miscellaneous	\$227	\$227	\$227	\$355	\$355	\$355
Elder Standard Per Month	\$1,362	\$1,405	\$1,926	\$2,128	\$2,170	\$2,692
Elder Standard Per Year	\$16,349	\$16,855	\$23,110	\$25,537	\$26,043	\$32,299

**Medigap used because Medicare Advantage enrollment is under 20%.

Annual Comparison Amounts	Single	Couple
Federal Poverty Guideline 2007 (DHHS)	\$10,210	\$13,690
SSI Payment Maximum-PA 2007	\$7,476	\$11,208
Average County Social Security Payment 2007	\$12,390	\$20,319

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			Elder Couple		
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)	\$6,514	\$22,863	\$23,369	\$29,624	\$32,051	\$32,557	\$38,813
Medium (16 hrs)	\$16,930	\$33,279	\$33,785	\$40,040	\$42,467	\$42,973	\$49,229
High w/ADH (36 hrs)	\$25,636	\$41,985	\$42,491	\$48,746	\$51,173	\$51,679	\$57,935
High w/o ADH (36 hrs)	\$35,261	\$51,610	\$52,116	\$58,371	\$60,798	\$61,304	\$67,560

Table D-14: The Elder Economic Security Standard Index for Carbon County, 2007
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person			Elder Couple		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing	\$465	\$535	\$878	\$465	\$535	\$878
Food	\$215	\$215	\$215	\$395	\$395	\$395
Transportation	\$141	\$141	\$141	\$226	\$226	\$226
Health Care (Good Health)**	\$374	\$374	\$374	\$748	\$748	\$748
Miscellaneous	\$239	\$239	\$239	\$367	\$367	\$367
Elder Standard Per Month	\$1,434	\$1,505	\$1,847	\$2,200	\$2,270	\$2,613
Elder Standard Per Year	\$17,209	\$18,054	\$22,166	\$26,398	\$27,243	\$31,354

**Medigap used because Medicare Advantage enrollment is under 20%.

Annual Comparison Amounts	Single	Couple
Federal Poverty Guideline 2007 (DHHS)	\$10,210	\$13,690
SSI Payment Maximum-PA 2007	\$7,476	\$11,208
Average County Social Security Payment 2007	\$12,415	\$20,360

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			Elder Couple		
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)	\$6,514	\$23,723	\$24,568	\$28,680	\$32,912	\$33,757	\$37,868
Medium (16 hrs)	\$16,930	\$34,139	\$34,984	\$39,096	\$43,328	\$44,173	\$48,284
High w/ADH (36 hrs)	\$25,636	\$42,845	\$43,690	\$47,802	\$52,034	\$52,879	\$56,990
High w/o ADH (36 hrs)	\$35,261	\$52,470	\$53,315	\$57,427	\$61,659	\$62,504	\$66,615

Table D-15: The Elder Economic Security Standard Index for Centre County, 2007
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person			Elder Couple		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing	\$449	\$630	\$1,451	\$449	\$630	\$1,451
Food	\$215	\$215	\$215	\$395	\$395	\$395
Transportation	\$141	\$141	\$141	\$226	\$226	\$226
Health Care (Good Health)**	\$374	\$374	\$374	\$748	\$748	\$748
Miscellaneous	\$236	\$236	\$236	\$364	\$364	\$364
Elder Standard Per Month	\$1,416	\$1,596	\$2,418	\$2,181	\$2,362	\$3,184
Elder Standard Per Year	\$16,987	\$19,157	\$29,014	\$26,175	\$28,346	\$38,202

**Medigap used because Medicare Advantage enrollment is under 20%.

Annual Comparison Amounts	Single	Couple
Federal Poverty Guideline 2007 (DHHS)	\$10,210	\$13,690
SSI Payment Maximum-PA 2007	\$7,476	\$11,208
Average County Social Security Payment 2007	\$13,097	\$21,479

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			Elder Couple		
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)	\$6,514	\$23,501	\$25,671	\$35,528	\$32,689	\$34,860	\$44,716
Medium (16 hrs)	\$16,930	\$33,917	\$36,087	\$45,944	\$43,105	\$45,276	\$55,132
High w/ADH (36 hrs)	\$25,636	\$42,623	\$44,793	\$54,650	\$51,811	\$53,982	\$63,838
High w/o ADH (36 hrs)	\$35,261	\$52,248	\$54,418	\$64,275	\$61,436	\$63,607	\$73,463

Table D-16: The Elder Economic Security Standard Index for Chester County, 2007
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person			Elder Couple		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing	\$666	\$858	\$1,586	\$666	\$858	\$1,586
Food	\$271	\$271	\$271	\$497	\$497	\$497
Transportation	\$141	\$141	\$141	\$226	\$226	\$226
Health Care (Good Health)**	\$373	\$373	\$373	\$746	\$746	\$746
Miscellaneous	\$290	\$290	\$290	\$427	\$427	\$427
Elder Standard Per Month	\$1,742	\$1,934	\$2,662	\$2,563	\$2,754	\$3,483
Elder Standard Per Year	\$20,908	\$23,207	\$31,947	\$30,755	\$33,053	\$41,793

**Medigap used because Medicare Advantage enrollment is under 20%.

Annual Comparison Amounts	Single	Couple
Federal Poverty Guideline 2007 (DHHS)	\$10,210	\$13,690
SSI Payment Maximum-PA 2007	\$7,476	\$11,208
Average County Social Security Payment 2007	\$14,328	\$23,498

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			Elder Couple		
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)	\$6,514	\$27,422	\$29,721	\$38,461	\$37,269	\$39,567	\$48,307
Medium (16 hrs)	\$16,930	\$37,838	\$40,137	\$48,877	\$47,685	\$49,983	\$58,723
High w/ADH (36 hrs)	\$25,636	\$46,544	\$48,843	\$57,583	\$56,391	\$58,689	\$67,429
High w/o ADH (36 hrs)	\$35,261	\$56,169	\$58,468	\$67,208	\$66,016	\$68,314	\$77,054

Table D-17: The Elder Economic Security Standard Index for Clarion County, 2007
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person			Elder Couple		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing	\$395	\$466	\$860	\$395	\$466	\$860
Food	\$215	\$215	\$215	\$395	\$395	\$395
Transportation	\$141	\$141	\$141	\$226	\$226	\$226
Health Care (Good Health)**	\$374	\$374	\$374	\$748	\$748	\$748
Miscellaneous	\$225	\$225	\$225	\$353	\$353	\$353
Elder Standard Per Month	\$1,350	\$1,422	\$1,816	\$2,116	\$2,187	\$2,581
Elder Standard Per Year	\$16,200	\$17,058	\$21,788	\$25,389	\$26,247	\$30,976

**Medigap used because Medicare Advantage enrollment is under 20%.

Annual Comparison Amounts	Single	Couple
Federal Poverty Guideline 2007 (DHHS)	\$10,210	\$13,690
SSI Payment Maximum-PA 2007	\$7,476	\$11,208
Average County Social Security Payment 2007	\$12,641	\$20,732

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			Elder Couple		
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)	\$6,514	\$22,714	\$23,572	\$28,302	\$31,903	\$32,761	\$37,490
Medium (16 hrs)	\$16,930	\$33,130	\$33,988	\$38,718	\$42,319	\$43,177	\$47,906
High w/ADH (36 hrs)	\$25,636	\$41,836	\$42,694	\$47,424	\$51,025	\$51,883	\$56,612
High w/o ADH (36 hrs)	\$35,261	\$51,461	\$52,319	\$57,049	\$60,650	\$61,508	\$66,237

Table D-18: The Elder Economic Security Standard Index for Clearfield County, 2007
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person			Elder Couple		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing	\$366	\$434	\$1,050	\$366	\$434	\$1,050
Food	\$215	\$215	\$215	\$395	\$395	\$395
Transportation	\$141	\$141	\$141	\$226	\$226	\$226
Health Care (Good Health)**	\$374	\$374	\$374	\$748	\$748	\$748
Miscellaneous	\$219	\$219	\$219	\$347	\$347	\$347
Elder Standard Per Month	\$1,315	\$1,384	\$1,999	\$2,081	\$2,149	\$2,765
Elder Standard Per Year	\$15,785	\$16,605	\$23,993	\$24,974	\$25,793	\$33,181

**Medigap used because Medicare Advantage enrollment is under 20%.

Annual Comparison Amounts	Single	Couple
Federal Poverty Guideline 2007 (DHHS)	\$10,210	\$13,690
SSI Payment Maximum-PA 2007	\$7,476	\$11,208
Average County Social Security Payment 2007	\$12,196	\$20,002

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			Elder Couple		
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)	\$6,514	\$22,299	\$23,119	\$30,507	\$31,488	\$32,307	\$39,695
Medium (16 hrs)	\$16,930	\$32,715	\$33,535	\$40,923	\$41,904	\$42,723	\$50,111
High w/ADH (36 hrs)	\$25,636	\$41,421	\$42,241	\$49,629	\$50,610	\$51,429	\$58,817
High w/o ADH (36 hrs)	\$35,261	\$51,046	\$51,866	\$59,254	\$60,235	\$61,054	\$68,442

Table D-19: The Elder Economic Security Standard Index for Clinton County, 2007
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person			Elder Couple		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing	\$358	\$466	\$773	\$358	\$466	\$773
Food	\$215	\$215	\$215	\$395	\$395	\$395
Transportation	\$141	\$141	\$141	\$226	\$226	\$226
Health Care (Good Health)**	\$317	\$317	\$317	\$634	\$634	\$634
Miscellaneous	\$206	\$206	\$206	\$323	\$323	\$323
Elder Standard Per Month	\$1,238	\$1,346	\$1,653	\$1,936	\$2,043	\$2,350
Elder Standard Per Year	\$14,862	\$16,152	\$19,831	\$23,230	\$24,521	\$28,200

**Medigap used because Medicare Advantage enrollment is under 20%.

Annual Comparison Amounts	Single	Couple
Federal Poverty Guideline 2007 (DHHS)	\$10,210	\$13,690
SSI Payment Maximum-PA 2007	\$7,476	\$11,208
Average County Social Security Payment 2007	\$12,203	\$20,014

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			Elder Couple		
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)	\$6,514	\$21,376	\$22,666	\$26,345	\$29,744	\$31,035	\$34,714
Medium (16 hrs)	\$16,930	\$31,792	\$33,082	\$36,761	\$40,160	\$41,451	\$45,130
High w/ADH (36 hrs)	\$25,636	\$40,498	\$41,788	\$45,467	\$48,866	\$50,157	\$53,836
High w/o ADH (36 hrs)	\$35,261	\$50,123	\$51,413	\$55,092	\$58,491	\$59,782	\$63,461

Table D-20: The Elder Economic Security Standard Index for Columbia County, 2007
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person			Elder Couple		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing	\$373	\$496	\$1,001	\$373	\$496	\$1,001
Food	\$215	\$215	\$215	\$395	\$395	\$395
Transportation	\$141	\$141	\$141	\$226	\$226	\$226
Health Care (Good Health)**	\$317	\$317	\$317	\$634	\$634	\$634
Miscellaneous	\$209	\$209	\$209	\$326	\$326	\$326
Elder Standard Per Month	\$1,256	\$1,379	\$1,884	\$1,953	\$2,076	\$2,582
Elder Standard Per Year	\$15,069	\$16,547	\$22,610	\$23,438	\$24,915	\$30,978

**Medigap used because Medicare Advantage enrollment is under 20%.

Annual Comparison Amounts	Single	Couple
Federal Poverty Guideline 2007 (DHHS)	\$10,210	\$13,690
SSI Payment Maximum-PA 2007	\$7,476	\$11,208
Average County Social Security Payment 2007	\$12,073	\$19,800

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			Elder Couple		
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)	\$6,514	\$21,583	\$23,061	\$29,124	\$29,952	\$31,429	\$37,492
Medium (16 hrs)	\$16,930	\$31,999	\$33,477	\$39,540	\$40,368	\$41,845	\$47,908
High w/ADH (36 hrs)	\$25,636	\$40,705	\$42,183	\$48,246	\$49,074	\$50,551	\$56,614
High w/o ADH (36 hrs)	\$35,261	\$50,330	\$51,808	\$57,871	\$58,699	\$60,176	\$66,239

Table D-21: The Elder Economic Security Standard Index for Crawford County, 2007
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person			Elder Couple		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing	\$405	\$456	\$1,046	\$405	\$456	\$1,046
Food	\$215	\$215	\$215	\$395	\$395	\$395
Transportation	\$141	\$141	\$141	\$226	\$226	\$226
Health Care (Good Health)**	\$374	\$374	\$374	\$748	\$748	\$748
Miscellaneous	\$227	\$227	\$227	\$355	\$355	\$355
Elder Standard Per Month	\$1,362	\$1,414	\$2,003	\$2,128	\$2,179	\$2,769
Elder Standard Per Year	\$16,349	\$16,963	\$24,037	\$25,537	\$26,151	\$33,226

**Medigap used because Medicare Advantage enrollment is under 20%.

Annual Comparison Amounts	Single	Couple
Federal Poverty Guideline 2007 (DHHS)	\$10,210	\$13,690
SSI Payment Maximum-PA 2007	\$7,476	\$11,208
Average County Social Security Payment 2007	\$12,478	\$20,464

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			Elder Couple		
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)	\$6,514	\$22,863	\$23,477	\$30,551	\$32,051	\$32,665	\$39,740
Medium (16 hrs)	\$16,930	\$33,279	\$33,893	\$40,967	\$42,467	\$43,081	\$50,156
High w/ADH (36 hrs)	\$25,636	\$41,985	\$42,599	\$49,673	\$51,173	\$51,787	\$58,862
High w/o ADH (36 hrs)	\$35,261	\$51,610	\$52,224	\$59,298	\$60,798	\$61,412	\$68,487

Table D-22: The Elder Economic Security Standard Index for Cumberland County, 2007
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person			Elder Couple		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing	\$506	\$598	\$949	\$506	\$598	\$949
Food	\$215	\$215	\$215	\$395	\$395	\$395
Transportation	\$141	\$141	\$141	\$226	\$226	\$226
Health Care (Good Health)**	\$374	\$374	\$374	\$748	\$748	\$748
Miscellaneous	\$247	\$247	\$247	\$375	\$375	\$375
Elder Standard Per Month	\$1,484	\$1,576	\$1,926	\$2,249	\$2,341	\$2,692
Elder Standard Per Year	\$17,802	\$18,909	\$23,118	\$26,991	\$28,098	\$32,306

**Medigap used because Medicare Advantage enrollment is under 20%.

Annual Comparison Amounts	Single	Couple
Federal Poverty Guideline 2007 (DHHS)	\$10,210	\$13,690
SSI Payment Maximum-PA 2007	\$7,476	\$11,208
Average County Social Security Payment 2007	\$12,741	\$20,896

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			Elder Couple		
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)	\$6,514	\$24,316	\$25,423	\$29,632	\$33,505	\$34,612	\$38,820
Medium (16 hrs)	\$16,930	\$34,732	\$35,839	\$40,048	\$43,921	\$45,028	\$49,236
High w/ADH (36 hrs)	\$25,636	\$43,438	\$44,545	\$48,754	\$52,627	\$53,734	\$57,942
High w/o ADH (36 hrs)	\$35,261	\$53,063	\$54,170	\$58,379	\$62,252	\$63,359	\$67,567

Table D-23: The Elder Economic Security Standard Index for Dauphin County, 2007
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person			Elder Couple		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing	\$420	\$575	\$1,217	\$420	\$575	\$1,217
Food	\$215	\$215	\$215	\$395	\$395	\$395
Transportation	\$141	\$141	\$141	\$226	\$226	\$226
Health Care (Good Health)**	\$368	\$368	\$368	\$735	\$735	\$735
Miscellaneous	\$229	\$229	\$229	\$355	\$355	\$355
Elder Standard Per Month	\$1,374	\$1,528	\$2,170	\$2,132	\$2,287	\$2,928
Elder Standard Per Year	\$16,482	\$18,339	\$26,037	\$25,582	\$27,438	\$35,137

**Medigap used because Medicare Advantage enrollment is under 20%.

Annual Comparison Amounts	Single	Couple
Federal Poverty Guideline 2007 (DHHS)	\$10,210	\$13,690
SSI Payment Maximum-PA 2007	\$7,476	\$11,208
Average County Social Security Payment 2007	\$12,608	\$20,678

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			Elder Couple		
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)	\$6,514	\$22,996	\$24,853	\$32,551	\$32,096	\$33,952	\$41,651
Medium (16 hrs)	\$16,930	\$33,412	\$35,269	\$42,967	\$42,512	\$44,368	\$52,067
High w/ADH (36 hrs)	\$25,636	\$42,118	\$43,975	\$51,673	\$51,218	\$53,074	\$60,773
High w/o ADH (36 hrs)	\$35,261	\$51,743	\$53,600	\$61,298	\$60,843	\$62,699	\$70,398

Table D-24: The Elder Economic Security Standard Index for Delaware County, 2007
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person			Elder Couple		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing	\$622	\$750	\$1,283	\$622	\$750	\$1,283
Food	\$271	\$271	\$271	\$497	\$497	\$497
Transportation	\$141	\$141	\$141	\$226	\$226	\$226
Health Care (Good Health)**	\$373	\$373	\$373	\$746	\$746	\$746
Miscellaneous	\$282	\$282	\$282	\$418	\$418	\$418
Elder Standard Per Month	\$1,689	\$1,817	\$2,351	\$2,510	\$2,638	\$3,171
Elder Standard Per Year	\$20,270	\$21,804	\$28,206	\$30,117	\$31,651	\$38,053

**Medigap used because Medicare Advantage enrollment is under 20%.

Annual Comparison Amounts	Single	Couple
Federal Poverty Guideline 2007 (DHHS)	\$10,210	\$13,690
SSI Payment Maximum-PA 2007	\$7,476	\$11,208
Average County Social Security Payment 2007	\$13,736	\$22,527

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			Elder Couple		
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)	\$6,514	\$26,784	\$28,318	\$34,720	\$36,631	\$38,165	\$44,567
Medium (16 hrs)	\$16,930	\$37,200	\$38,734	\$45,136	\$47,047	\$48,581	\$54,983
High w/ADH (36 hrs)	\$25,636	\$45,906	\$47,440	\$53,842	\$55,753	\$57,287	\$63,689
High w/o ADH (36 hrs)	\$35,261	\$55,531	\$57,065	\$63,467	\$65,378	\$66,912	\$73,314

Table D-25: The Elder Economic Security Standard Index for Elk County, 2007
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person			Elder Couple		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing	\$405	\$449	\$968	\$405	\$449	\$968
Food	\$215	\$215	\$215	\$395	\$395	\$395
Transportation	\$141	\$141	\$141	\$226	\$226	\$226
Health Care (Good Health)**	\$374	\$374	\$374	\$748	\$748	\$748
Miscellaneous	\$227	\$227	\$227	\$355	\$355	\$355
Elder Standard Per Month	\$1,362	\$1,407	\$1,926	\$2,128	\$2,172	\$2,692
Elder Standard Per Year	\$16,349	\$16,879	\$23,110	\$25,537	\$26,067	\$32,299

**Medigap used because Medicare Advantage enrollment is under 20%.

Annual Comparison Amounts	Single	Couple
Federal Poverty Guideline 2007 (DHHS)	\$10,210	\$13,690
SSI Payment Maximum-PA 2007	\$7,476	\$11,208
Average County Social Security Payment 2007	\$12,876	\$21,117

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			Elder Couple		
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)	\$6,514	\$22,863	\$23,393	\$29,624	\$32,051	\$32,581	\$38,813
Medium (16 hrs)	\$16,930	\$33,279	\$33,809	\$40,040	\$42,467	\$42,997	\$49,229
High w/ADH (36 hrs)	\$25,636	\$41,985	\$42,515	\$48,746	\$51,173	\$51,703	\$57,935
High w/o ADH (36 hrs)	\$35,261	\$51,610	\$52,140	\$58,371	\$60,798	\$61,328	\$67,560

Table D-26: The Elder Economic Security Standard Index for Erie County, 2007
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person			Elder Couple		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing	\$413	\$460	\$1,002	\$413	\$460	\$1,002
Food	\$214	\$214	\$214	\$393	\$393	\$393
Transportation	\$141	\$141	\$141	\$226	\$226	\$226
Health Care (Good Health)**	\$294	\$294	\$294	\$588	\$588	\$588
Miscellaneous	\$213	\$213	\$213	\$324	\$324	\$324
Elder Standard Per Month	\$1,275	\$1,322	\$1,864	\$1,944	\$1,991	\$2,533
Elder Standard Per Year	\$15,302	\$15,865	\$22,373	\$23,327	\$23,891	\$30,398

**Medigap used because Medicare Advantage enrollment is under 20%.

Annual Comparison Amounts	Single	Couple
Federal Poverty Guideline 2007 (DHHS)	\$10,210	\$13,690
SSI Payment Maximum-PA 2007	\$7,476	\$11,208
Average County Social Security Payment 2007	\$12,872	\$21,110

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			Elder Couple		
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)	\$6,514	\$21,816	\$22,379	\$28,887	\$29,841	\$30,405	\$36,912
Medium (16 hrs)	\$16,930	\$32,232	\$32,795	\$39,303	\$40,257	\$40,821	\$47,328
High w/ADH (36 hrs)	\$25,636	\$40,938	\$41,501	\$48,009	\$48,963	\$49,527	\$56,034
High w/o ADH (36 hrs)	\$35,261	\$50,563	\$51,126	\$57,634	\$58,588	\$59,152	\$65,659

Table D-27: The Elder Economic Security Standard Index for Fayette County, 2007
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person			Elder Couple		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing	\$340	\$493	\$719	\$340	\$493	\$719
Food	\$210	\$210	\$210	\$385	\$385	\$385
Transportation	\$141	\$141	\$141	\$226	\$226	\$226
Health Care (Good Health)**	\$317	\$317	\$317	\$634	\$634	\$634
Miscellaneous	\$202	\$202	\$202	\$317	\$317	\$317
Elder Standard Per Month	\$1,210	\$1,363	\$1,589	\$1,902	\$2,055	\$2,281
Elder Standard Per Year	\$14,516	\$16,353	\$19,065	\$22,820	\$24,657	\$27,369

**Medigap used because Medicare Advantage enrollment is under 20%.

Annual Comparison Amounts	Single	Couple
Federal Poverty Guideline 2007 (DHHS)	\$10,210	\$13,690
SSI Payment Maximum-PA 2007	\$7,476	\$11,208
Average County Social Security Payment 2007	\$12,310	\$20,189

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			Elder Couple		
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)	\$6,514	\$21,030	\$22,867	\$25,579	\$29,334	\$31,171	\$33,883
Medium (16 hrs)	\$16,930	\$31,446	\$33,283	\$35,995	\$39,750	\$41,587	\$44,299
High w/ADH (36 hrs)	\$25,636	\$40,152	\$41,989	\$44,701	\$48,456	\$50,293	\$53,005
High w/o ADH (36 hrs)	\$35,261	\$49,777	\$51,614	\$54,326	\$58,081	\$59,918	\$62,630

Table D-28: The Elder Economic Security Standard Index for Forest County, 2007
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person			Elder Couple		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing	\$395	\$457	\$860	\$395	\$457	\$860
Food	\$215	\$215	\$215	\$395	\$395	\$395
Transportation	\$141	\$141	\$141	\$226	\$226	\$226
Health Care (Good Health)**	\$374	\$374	\$374	\$748	\$748	\$748
Miscellaneous	\$225	\$225	\$225	\$353	\$353	\$353
Elder Standard Per Month	\$1,350	\$1,413	\$1,816	\$2,116	\$2,178	\$2,581
Elder Standard Per Year	\$16,200	\$16,950	\$21,788	\$25,389	\$26,139	\$30,976

**Medigap used because Medicare Advantage enrollment is under 20%.

Annual Comparison Amounts	Single	Couple
Federal Poverty Guideline 2007 (DHHS)	\$10,210	\$13,690
SSI Payment Maximum-PA 2007	\$7,476	\$11,208
Average County Social Security Payment 2007	\$12,146	\$19,920

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			Elder Couple		
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)	\$6,514	\$22,714	\$23,464	\$28,302	\$31,903	\$32,653	\$37,490
Medium (16 hrs)	\$16,930	\$33,130	\$33,880	\$38,718	\$42,319	\$43,069	\$47,906
High w/ADH (36 hrs)	\$25,636	\$41,836	\$42,586	\$47,424	\$51,025	\$51,775	\$56,612
High w/o ADH (36 hrs)	\$35,261	\$51,461	\$52,211	\$57,049	\$60,650	\$61,400	\$66,237

Table D-29: The Elder Economic Security Standard Index for Franklin County, 2007
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person			Elder Couple		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing	\$381	\$455	\$972	\$381	\$455	\$972
Food	\$215	\$215	\$215	\$395	\$395	\$395
Transportation	\$141	\$141	\$141	\$226	\$226	\$226
Health Care (Good Health)**	\$374	\$374	\$374	\$748	\$748	\$748
Miscellaneous	\$222	\$222	\$222	\$350	\$350	\$350
Elder Standard Per Month	\$1,334	\$1,408	\$1,925	\$2,100	\$2,174	\$2,691
Elder Standard Per Year	\$16,008	\$16,894	\$23,103	\$25,196	\$26,082	\$32,291

**Medigap used because Medicare Advantage enrollment is under 20%.

Annual Comparison Amounts	Single	Couple
Federal Poverty Guideline 2007 (DHHS)	\$10,210	\$13,690
SSI Payment Maximum-PA 2007	\$7,476	\$11,208
Average County Social Security Payment 2007	\$11,771	\$19,304

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			Elder Couple		
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)	\$6,514	\$22,522	\$23,408	\$29,617	\$31,710	\$32,596	\$38,805
Medium (16 hrs)	\$16,930	\$32,938	\$33,824	\$40,033	\$42,126	\$43,012	\$49,221
High w/ADH (36 hrs)	\$25,636	\$41,644	\$42,530	\$48,739	\$50,832	\$51,718	\$57,927
High w/o ADH (36 hrs)	\$35,261	\$51,269	\$52,155	\$58,364	\$60,457	\$61,343	\$67,552

Table D-30: The Elder Economic Security Standard Index for Fulton County, 2007
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person			Elder Couple		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing	\$328	\$439	\$808	\$328	\$439	\$808
Food	\$215	\$215	\$215	\$395	\$395	\$395
Transportation	\$141	\$141	\$141	\$226	\$226	\$226
Health Care (Good Health)**	\$374	\$374	\$374	\$748	\$748	\$748
Miscellaneous	\$212	\$212	\$212	\$339	\$339	\$339
Elder Standard Per Month	\$1,270	\$1,381	\$1,750	\$2,035	\$2,147	\$2,515
Elder Standard Per Year	\$15,236	\$16,573	\$20,997	\$24,425	\$25,762	\$30,185

**Medigap used because Medicare Advantage enrollment is under 20%.

Annual Comparison Amounts	Single	Couple
Federal Poverty Guideline 2007 (DHHS)	\$10,210	\$13,690
SSI Payment Maximum-PA 2007	\$7,476	\$11,208
Average County Social Security Payment 2007	\$11,383	\$18,669

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			Elder Couple		
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)	\$6,514	\$21,750	\$23,087	\$27,511	\$30,939	\$32,276	\$36,699
Medium (16 hrs)	\$16,930	\$32,166	\$33,503	\$37,927	\$41,355	\$42,692	\$47,115
High w/ADH (36 hrs)	\$25,636	\$40,872	\$42,209	\$46,633	\$50,061	\$51,398	\$55,821
High w/o ADH (36 hrs)	\$35,261	\$50,497	\$51,834	\$56,258	\$59,686	\$61,023	\$65,446

Table D-31: The Elder Economic Security Standard Index for Greene County, 2007
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person			Elder Couple		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing	\$427	\$456	\$1,062	\$427	\$456	\$1,062
Food	\$215	\$215	\$215	\$395	\$395	\$395
Transportation	\$141	\$141	\$141	\$226	\$226	\$226
Health Care (Good Health)**	\$317	\$317	\$317	\$634	\$634	\$634
Miscellaneous	\$220	\$220	\$220	\$336	\$336	\$336
Elder Standard Per Month	\$1,321	\$1,350	\$1,956	\$2,019	\$2,047	\$2,653
Elder Standard Per Year	\$15,855	\$16,198	\$23,470	\$24,224	\$24,566	\$31,839

**Medigap used because Medicare Advantage enrollment is under 20%.

Annual Comparison Amounts	Single	Couple
Federal Poverty Guideline 2007 (DHHS)	\$10,210	\$13,690
SSI Payment Maximum-PA 2007	\$7,476	\$11,208
Average County Social Security Payment 2007	\$12,361	\$20,273

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			Elder Couple		
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)	\$6,514	\$22,369	\$22,712	\$29,984	\$30,738	\$31,080	\$38,353
Medium (16 hrs)	\$16,930	\$32,785	\$33,128	\$40,400	\$41,154	\$41,496	\$48,769
High w/ADH (36 hrs)	\$25,636	\$41,491	\$41,834	\$49,106	\$49,860	\$50,202	\$57,475
High w/o ADH (36 hrs)	\$35,261	\$51,116	\$51,459	\$58,731	\$59,485	\$59,827	\$67,100

Table D-32: The Elder Economic Security Standard Index for Huntingdon County, 2007
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person			Elder Couple		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing	\$328	\$415	\$808	\$328	\$415	\$808
Food	\$215	\$215	\$215	\$395	\$395	\$395
Transportation	\$141	\$141	\$141	\$226	\$226	\$226
Health Care (Good Health)**	\$374	\$374	\$374	\$748	\$748	\$748
Miscellaneous	\$212	\$212	\$212	\$339	\$339	\$339
Elder Standard Per Month	\$1,270	\$1,357	\$1,750	\$2,035	\$2,123	\$2,515
Elder Standard Per Year	\$15,236	\$16,285	\$20,997	\$24,425	\$25,474	\$30,185

**Medigap used because Medicare Advantage enrollment is under 20%.

Annual Comparison Amounts	Single	Couple
Federal Poverty Guideline 2007 (DHHS)	\$10,210	\$13,690
SSI Payment Maximum-PA 2007	\$7,476	\$11,208
Average County Social Security Payment 2007	\$11,764	\$19,292

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			Elder Couple		
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)	\$6,514	\$21,750	\$22,799	\$27,511	\$30,939	\$31,988	\$36,699
Medium (16 hrs)	\$16,930	\$32,166	\$33,215	\$37,927	\$41,355	\$42,404	\$47,115
High w/ADH (36 hrs)	\$25,636	\$40,872	\$41,921	\$46,633	\$50,061	\$51,110	\$55,821
High w/o ADH (36 hrs)	\$35,261	\$50,497	\$51,546	\$56,258	\$59,686	\$60,735	\$65,446

Table D-33: The Elder Economic Security Standard Index for Indiana County, 2007
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person			Elder Couple		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing	\$381	\$477	\$863	\$381	\$477	\$863
Food	\$201	\$201	\$201	\$369	\$369	\$369
Transportation	\$141	\$141	\$141	\$226	\$226	\$226
Health Care (Good Health)**	\$317	\$317	\$317	\$634	\$634	\$634
Miscellaneous	\$208	\$208	\$208	\$322	\$322	\$322
Elder Standard Per Month	\$1,249	\$1,345	\$1,731	\$1,933	\$2,028	\$2,415
Elder Standard Per Year	\$14,988	\$16,138	\$20,773	\$23,190	\$24,341	\$28,975

**Medigap used because Medicare Advantage enrollment is under 20%.

Annual Comparison Amounts	Single	Couple
Federal Poverty Guideline 2007 (DHHS)	\$10,210	\$13,690
SSI Payment Maximum-PA 2007	\$7,476	\$11,208
Average County Social Security Payment 2007	\$12,553	\$20,273

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			Elder Couple		
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)	\$6,514	\$21,502	\$22,652	\$27,287	\$29,704	\$30,855	\$35,489
Medium (16 hrs)	\$16,930	\$31,918	\$33,068	\$37,703	\$40,120	\$41,271	\$45,905
High w/ADH (36 hrs)	\$25,636	\$40,624	\$41,774	\$46,409	\$48,826	\$49,977	\$54,611
High w/o ADH (36 hrs)	\$35,261	\$50,249	\$51,399	\$56,034	\$58,451	\$59,602	\$64,236

Table D-34: The Elder Economic Security Standard Index for Jefferson County, 2007
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person			Elder Couple		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing	\$366	\$434	\$1,050	\$366	\$434	\$1,050
Food	\$215	\$215	\$215	\$395	\$395	\$395
Transportation	\$141	\$141	\$141	\$226	\$226	\$226
Health Care (Good Health)**	\$374	\$374	\$374	\$748	\$748	\$748
Miscellaneous	\$219	\$219	\$219	\$347	\$347	\$347
Elder Standard Per Month	\$1,315	\$1,384	\$1,999	\$2,081	\$2,149	\$2,765
Elder Standard Per Year	\$15,785	\$16,605	\$23,993	\$24,974	\$25,793	\$33,181

**Medigap used because Medicare Advantage enrollment is under 20%.

Annual Comparison Amounts	Single	Couple
Federal Poverty Guideline 2007 (DHHS)	\$10,210	\$13,690
SSI Payment Maximum-PA 2007	\$7,476	\$11,208
Average County Social Security Payment 2007	\$12,045	\$19,754

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			Elder Couple		
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)	\$6,514	\$22,299	\$23,119	\$30,507	\$31,488	\$32,307	\$39,695
Medium (16 hrs)	\$16,930	\$32,715	\$33,535	\$40,923	\$41,904	\$42,723	\$50,111
High w/ADH (36 hrs)	\$25,636	\$41,421	\$42,241	\$49,629	\$50,610	\$51,429	\$58,817
High w/o ADH (36 hrs)	\$35,261	\$51,046	\$51,866	\$59,254	\$60,235	\$61,054	\$68,442

Table D-35: The Elder Economic Security Standard Index for Juniata County, 2007
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person			Elder Couple		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing	\$358	\$430	\$773	\$358	\$430	\$773
Food	\$215	\$215	\$215	\$395	\$395	\$395
Transportation	\$141	\$141	\$141	\$226	\$226	\$226
Health Care (Good Health)**	\$258	\$258	\$258	\$516	\$516	\$516
Miscellaneous	\$195	\$195	\$195	\$299	\$299	\$299
Elder Standard Per Month	\$1,168	\$1,239	\$1,582	\$1,794	\$1,866	\$2,208
Elder Standard Per Year	\$14,012	\$14,870	\$18,981	\$21,531	\$22,390	\$26,500

**Medigap used because Medicare Advantage enrollment is under 20%.

Annual Comparison Amounts	Single	Couple
Federal Poverty Guideline 2007 (DHHS)	\$10,210	\$13,690
SSI Payment Maximum-PA 2007	\$7,476	\$11,208
Average County Social Security Payment 2007	\$11,602	\$19,027

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			Elder Couple		
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)	\$6,514	\$20,526	\$21,384	\$25,495	\$28,045	\$28,904	\$33,014
Medium (16 hrs)	\$16,930	\$30,942	\$31,800	\$35,911	\$38,461	\$39,320	\$43,430
High w/ADH (36 hrs)	\$25,636	\$39,648	\$40,506	\$44,617	\$47,167	\$48,026	\$52,136
High w/o ADH (36 hrs)	\$35,261	\$49,273	\$50,131	\$54,242	\$56,792	\$57,651	\$61,761

Table D-36: The Elder Economic Security Standard Index for Lackawanna County, 2007
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person			Elder Couple		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing	\$536	\$529	\$922	\$536	\$529	\$922
Food	\$215	\$215	\$215	\$395	\$395	\$395
Transportation	\$141	\$141	\$141	\$226	\$226	\$226
Health Care (Good Health)**	\$373	\$373	\$373	\$746	\$746	\$746
Miscellaneous	\$253	\$253	\$253	\$380	\$380	\$380
Elder Standard Per Month	\$1,518	\$1,512	\$1,904	\$2,283	\$2,276	\$2,669
Elder Standard Per Year	\$18,218	\$18,138	\$22,853	\$27,391	\$27,312	\$32,027

**Medigap used because Medicare Advantage enrollment is under 20%.

Annual Comparison Amounts	Single	Couple
Federal Poverty Guideline 2007 (DHHS)	\$10,210	\$13,690
SSI Payment Maximum-PA 2007	\$7,476	\$11,208
Average County Social Security Payment 2007	\$11,976	\$19,641

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			Elder Couple		
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)	\$7,442	\$25,660	\$25,580	\$30,295	\$34,833	\$34,754	\$39,469
Medium (16 hrs)	\$19,406	\$37,624	\$37,544	\$42,259	\$46,797	\$46,718	\$51,433
High w/ADH (36 hrs)	\$25,553	\$43,771	\$43,691	\$48,406	\$52,944	\$52,865	\$57,580
High w/o ADH (36 hrs)	\$40,834	\$59,052	\$58,972	\$63,687	\$68,225	\$68,146	\$72,861

Table D-37: The Elder Economic Security Standard Index for Lancaster County, 2007
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person			Elder Couple		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing	\$454	\$572	\$1,195	\$454	\$572	\$1,195
Food	\$215	\$215	\$215	\$394	\$394	\$394
Transportation	\$141	\$141	\$141	\$226	\$226	\$226
Health Care (Good Health)**	\$374	\$374	\$374	\$748	\$748	\$748
Miscellaneous	\$237	\$237	\$237	\$364	\$364	\$364
Elder Standard Per Month	\$1,421	\$1,539	\$2,162	\$2,187	\$2,305	\$2,927
Elder Standard Per Year	\$17,057	\$18,470	\$25,944	\$26,242	\$27,655	\$35,129

**Medigap used because Medicare Advantage enrollment is under 20%.

Annual Comparison Amounts	Single	Couple
Federal Poverty Guideline 2007 (DHHS)	\$10,210	\$13,690
SSI Payment Maximum-PA 2007	\$7,476	\$11,208
Average County Social Security Payment 2007	\$13,223	\$21,686

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			Elder Couple		
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)	\$6,514	\$23,571	\$24,984	\$32,458	\$32,756	\$34,169	\$41,643
Medium (16 hrs)	\$16,930	\$33,987	\$35,400	\$42,874	\$43,172	\$44,585	\$52,059
High w/ADH (36 hrs)	\$25,636	\$42,693	\$44,106	\$51,580	\$51,878	\$53,291	\$60,765
High w/o ADH (36 hrs)	\$35,261	\$52,318	\$53,731	\$61,205	\$61,503	\$62,916	\$70,390

Table D-38: The Elder Economic Security Standard Index for Lawrence County, 2007
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person			Elder Couple		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing	\$441	\$489	\$794	\$441	\$489	\$794
Food	\$215	\$215	\$215	\$395	\$395	\$395
Transportation	\$141	\$141	\$141	\$226	\$226	\$226
Health Care (Good Health)**	\$317	\$317	\$317	\$634	\$634	\$634
Miscellaneous	\$223	\$223	\$223	\$339	\$339	\$339
Elder Standard Per Month	\$1,337	\$1,385	\$1,691	\$2,035	\$2,083	\$2,388
Elder Standard Per Year	\$16,048	\$16,626	\$20,288	\$24,417	\$24,994	\$28,657

**Medigap used because Medicare Advantage enrollment is under 20%.

Annual Comparison Amounts	Single	Couple
Federal Poverty Guideline 2007 (DHHS)	\$10,210	\$13,690
SSI Payment Maximum-PA 2007	\$7,476	\$11,208
Average County Social Security Payment 2007	\$12,613	\$20,685

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			Elder Couple		
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)	\$6,514	\$22,562	\$23,140	\$26,802	\$30,931	\$31,508	\$35,171
Medium (16 hrs)	\$16,930	\$32,978	\$33,556	\$37,218	\$41,347	\$41,924	\$45,587
High w/ADH (36 hrs)	\$25,636	\$41,684	\$42,262	\$45,924	\$50,053	\$50,630	\$54,293
High w/o ADH (36 hrs)	\$35,261	\$51,309	\$51,887	\$55,549	\$59,678	\$60,255	\$63,918

Table D-39: The Elder Economic Security Standard Index for Lebanon County, 2007
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person			Elder Couple		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing	\$370	\$472	\$897	\$370	\$472	\$897
Food	\$215	\$215	\$215	\$395	\$395	\$395
Transportation	\$141	\$141	\$141	\$226	\$226	\$226
Health Care (Good Health)**	\$374	\$374	\$374	\$748	\$748	\$748
Miscellaneous	\$220	\$220	\$220	\$348	\$348	\$348
Elder Standard Per Month	\$1,320	\$1,423	\$1,848	\$2,086	\$2,188	\$2,613
Elder Standard Per Year	\$15,844	\$17,071	\$22,173	\$25,033	\$26,259	\$31,362

**Medigap used because Medicare Advantage enrollment is under 20%.

Annual Comparison Amounts	Single	Couple
Federal Poverty Guideline 2007 (DHHS)	\$10,210	\$13,690
SSI Payment Maximum-PA 2007	\$7,476	\$11,208
Average County Social Security Payment 2007	\$12,506	\$20,510

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			Elder Couple		
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)	\$6,514	\$22,358	\$23,585	\$28,687	\$31,547	\$32,773	\$37,876
Medium (16 hrs)	\$16,930	\$32,774	\$34,001	\$39,103	\$41,963	\$43,189	\$48,292
High w/ADH (36 hrs)	\$25,636	\$41,480	\$42,707	\$47,809	\$50,669	\$51,895	\$56,998
High w/o ADH (36 hrs)	\$35,261	\$51,105	\$52,332	\$57,434	\$60,294	\$61,520	\$66,623

Table D-40: The Elder Economic Security Standard Index for Lehigh County, 2007
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person			Elder Couple		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing	\$456	\$675	\$1,082	\$456	\$675	\$1,082
Food	\$215	\$215	\$215	\$395	\$395	\$395
Transportation	\$141	\$141	\$141	\$226	\$226	\$226
Health Care (Good Health)**	\$374	\$374	\$374	\$748	\$748	\$748
Miscellaneous	\$237	\$237	\$237	\$365	\$365	\$365
Elder Standard Per Month	\$1,424	\$1,643	\$2,049	\$2,190	\$2,409	\$2,815
Elder Standard Per Year	\$17,090	\$19,715	\$24,594	\$26,279	\$28,903	\$33,782

**Medigap used because Medicare Advantage enrollment is under 20%.

Annual Comparison Amounts	Single	Couple
Federal Poverty Guideline 2007 (DHHS)	\$10,210	\$13,690
SSI Payment Maximum-PA 2007	\$7,476	\$11,208
Average County Social Security Payment 2007	\$13,114	\$21,507

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			Elder Couple		
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)	\$6,514	\$23,604	\$26,229	\$31,108	\$32,793	\$35,417	\$40,296
Medium (16 hrs)	\$16,930	\$34,020	\$36,645	\$41,524	\$43,209	\$45,833	\$50,712
High w/ADH (36 hrs)	\$25,636	\$42,726	\$45,351	\$50,230	\$51,915	\$54,539	\$59,418
High w/o ADH (36 hrs)	\$35,261	\$52,351	\$54,976	\$59,855	\$61,540	\$64,164	\$69,043

Table D-41: The Elder Economic Security Standard Index for Luzerne County, 2007
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person			Elder Couple		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing	\$419	\$510	\$963	\$419	\$510	\$963
Food	\$215	\$215	\$215	\$395	\$395	\$395
Transportation	\$141	\$141	\$141	\$226	\$226	\$226
Health Care (Good Health)**	\$374	\$374	\$374	\$748	\$748	\$748
Miscellaneous	\$230	\$230	\$230	\$358	\$358	\$358
Elder Standard Per Month	\$1,380	\$1,470	\$1,924	\$2,145	\$2,236	\$2,689
Elder Standard Per Year	\$16,556	\$17,646	\$23,083	\$25,745	\$26,834	\$32,272

**Medigap used because Medicare Advantage enrollment is under 20%.

Annual Comparison Amounts	Single	Couple
Federal Poverty Guideline 2007 (DHHS)	\$10,210	\$13,690
SSI Payment Maximum-PA 2007	\$7,476	\$11,208
Average County Social Security Payment 2007	\$11,888	\$19,496

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			Elder Couple		
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)	\$7,442	\$23,998	\$25,088	\$30,525	\$33,187	\$34,276	\$39,714
Medium (16 hrs)	\$19,406	\$35,962	\$37,052	\$42,489	\$45,151	\$46,240	\$51,678
High w/ADH (36 hrs)	\$25,553	\$42,109	\$43,199	\$48,636	\$51,298	\$52,387	\$57,825
High w/o ADH (36 hrs)	\$40,834	\$57,390	\$58,480	\$63,917	\$66,579	\$67,668	\$73,106

Table D-42: The Elder Economic Security Standard Index for Lycoming County, 2007
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person			Elder Couple		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing	\$409	\$459	\$922	\$409	\$459	\$922
Food	\$207	\$207	\$207	\$379	\$379	\$379
Transportation	\$141	\$141	\$141	\$226	\$226	\$226
Health Care (Good Health)**	\$374	\$374	\$374	\$748	\$748	\$748
Miscellaneous	\$226	\$226	\$226	\$352	\$352	\$352
Elder Standard Per Month	\$1,357	\$1,407	\$1,870	\$2,115	\$2,165	\$2,628
Elder Standard Per Year	\$16,287	\$16,888	\$22,443	\$25,375	\$25,976	\$31,531

**Medigap used because Medicare Advantage enrollment is under 20%.

Annual Comparison Amounts	Single	Couple
Federal Poverty Guideline 2007 (DHHS)	\$10,210	\$13,690
SSI Payment Maximum-PA 2007	\$7,476	\$11,208
Average County Social Security Payment 2007	\$12,292	\$20,159

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			Elder Couple		
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)	\$6,514	\$22,801	\$23,402	\$28,957	\$31,889	\$32,490	\$38,045
Medium (16 hrs)	\$16,930	\$33,217	\$33,818	\$39,373	\$42,305	\$42,906	\$48,461
High w/ADH (36 hrs)	\$25,636	\$41,923	\$42,524	\$48,079	\$51,011	\$51,612	\$57,167
High w/o ADH (36 hrs)	\$35,261	\$51,548	\$52,149	\$57,704	\$60,636	\$61,237	\$66,792

Table D-43: The Elder Economic Security Standard Index for McKean County, 2007
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person			Elder Couple		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing	\$405	\$455	\$968	\$405	\$455	\$968
Food	\$215	\$215	\$215	\$395	\$395	\$395
Transportation	\$141	\$141	\$141	\$226	\$226	\$226
Health Care (Good Health)**	\$374	\$374	\$374	\$748	\$748	\$748
Miscellaneous	\$227	\$227	\$227	\$355	\$355	\$355
Elder Standard Per Month	\$1,362	\$1,413	\$1,926	\$2,128	\$2,178	\$2,692
Elder Standard Per Year	\$16,349	\$16,951	\$23,110	\$25,537	\$26,139	\$32,299

**Medigap used because Medicare Advantage enrollment is under 20%.

Annual Comparison Amounts	Single	Couple
Federal Poverty Guideline 2007 (DHHS)	\$10,210	\$13,690
SSI Payment Maximum-PA 2007	\$7,476	\$11,208
Average County Social Security Payment 2007	\$12,557	\$20,593

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			Elder Couple		
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)	\$6,514	\$22,863	\$23,465	\$29,624	\$32,051	\$32,653	\$38,813
Medium (16 hrs)	\$16,930	\$33,279	\$33,881	\$40,040	\$42,467	\$43,069	\$49,229
High w/ADH (36 hrs)	\$25,636	\$41,985	\$42,587	\$48,746	\$51,173	\$51,775	\$57,935
High w/o ADH (36 hrs)	\$35,261	\$51,610	\$52,212	\$58,371	\$60,798	\$61,400	\$67,560

Table D-44: The Elder Economic Security Standard Index for Mercer County, 2007
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person			Elder Couple		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing	\$396	\$458	\$773	\$396	\$458	\$773
Food	\$223	\$223	\$223	\$409	\$409	\$409
Transportation	\$141	\$141	\$141	\$226	\$226	\$226
Health Care (Good Health)**	\$294	\$294	\$294	\$588	\$588	\$588
Miscellaneous	\$211	\$211	\$211	\$324	\$324	\$324
Elder Standard Per Month	\$1,265	\$1,327	\$1,642	\$1,942	\$2,005	\$2,319
Elder Standard Per Year	\$15,176	\$15,925	\$19,700	\$23,307	\$24,056	\$27,831

**Medigap used because Medicare Advantage enrollment is under 20%.

Annual Comparison Amounts	Single	Couple
Federal Poverty Guideline 2007 (DHHS)	\$10,210	\$13,690
SSI Payment Maximum-PA 2007	\$7,476	\$11,208
Average County Social Security Payment 2007	\$12,901	\$21,158

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			Elder Couple		
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)	\$6,514	\$21,690	\$22,439	\$26,214	\$29,821	\$30,570	\$34,345
Medium (16 hrs)	\$16,930	\$32,106	\$32,855	\$36,630	\$40,237	\$40,986	\$44,761
High w/ADH (36 hrs)	\$25,636	\$40,812	\$41,561	\$45,336	\$48,943	\$49,692	\$53,467
High w/o ADH (36 hrs)	\$35,261	\$50,437	\$51,186	\$54,961	\$58,568	\$59,317	\$63,092

Table D-45: The Elder Economic Security Standard Index for Mifflin County, 2007
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person			Elder Couple		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing	\$358	\$421	\$773	\$358	\$421	\$773
Food	\$215	\$215	\$215	\$395	\$395	\$395
Transportation	\$141	\$141	\$141	\$226	\$226	\$226
Health Care (Good Health)**	\$299	\$299	\$299	\$598	\$598	\$598
Miscellaneous	\$203	\$203	\$203	\$315	\$315	\$315
Elder Standard Per Month	\$1,217	\$1,279	\$1,631	\$1,893	\$1,955	\$2,307
Elder Standard Per Year	\$14,602	\$15,353	\$19,572	\$22,712	\$23,462	\$27,681

**Medigap used because Medicare Advantage enrollment is under 20%.

Annual Comparison Amounts	Single	Couple
Federal Poverty Guideline 2007 (DHHS)	\$10,210	\$13,690
SSI Payment Maximum-PA 2007	\$7,476	\$11,208
Average County Social Security Payment 2007	\$12,105	\$19,853

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			Elder Couple		
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)	\$6,514	\$21,116	\$21,867	\$26,086	\$29,226	\$29,976	\$34,195
Medium (16 hrs)	\$16,930	\$31,532	\$32,283	\$36,502	\$39,642	\$40,392	\$44,611
High w/ADH (36 hrs)	\$25,636	\$40,238	\$40,989	\$45,208	\$48,348	\$49,098	\$53,317
High w/o ADH (36 hrs)	\$35,261	\$49,863	\$50,614	\$54,833	\$57,973	\$58,723	\$62,942

Table D-46: The Elder Economic Security Standard Index for Monroe County, 2007
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person			Elder Couple		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing	\$476	\$653	\$1,440	\$476	\$653	\$1,440
Food	\$215	\$215	\$215	\$395	\$395	\$395
Transportation	\$141	\$141	\$141	\$226	\$226	\$226
Health Care (Good Health)**	\$374	\$374	\$374	\$748	\$748	\$748
Miscellaneous	\$241	\$241	\$241	\$369	\$369	\$369
Elder Standard Per Month	\$1,448	\$1,625	\$2,412	\$2,213	\$2,390	\$3,178
Elder Standard Per Year	\$17,372	\$19,497	\$28,942	\$26,561	\$28,686	\$38,131

**Medigap used because Medicare Advantage enrollment is under 20%.

Annual Comparison Amounts	Single	Couple
Federal Poverty Guideline 2007 (DHHS)	\$10,210	\$13,690
SSI Payment Maximum-PA 2007	\$7,476	\$11,208
Average County Social Security Payment 2007	\$13,041	\$21,388

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			Elder Couple		
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)	\$6,514	\$23,886	\$26,011	\$35,456	\$33,075	\$35,200	\$44,645
Medium (16 hrs)	\$16,930	\$34,302	\$36,427	\$45,872	\$43,491	\$45,616	\$55,061
High w/ADH (36 hrs)	\$25,636	\$43,008	\$45,133	\$54,578	\$52,197	\$54,322	\$63,767
High w/o ADH (36 hrs)	\$35,261	\$52,633	\$54,758	\$64,203	\$61,822	\$63,947	\$73,392

Table D-47: The Elder Economic Security Standard Index for Montgomery County, 2007
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person			Elder Couple		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing	\$656	\$875	\$1,503	\$656	\$875	\$1,503
Food	\$271	\$271	\$271	\$497	\$497	\$497
Transportation	\$141	\$141	\$141	\$226	\$226	\$226
Health Care (Good Health)**	\$373	\$373	\$373	\$746	\$746	\$746
Miscellaneous	\$288	\$288	\$288	\$425	\$425	\$425
Elder Standard Per Month	\$1,730	\$1,949	\$2,577	\$2,551	\$2,769	\$3,397
Elder Standard Per Year	\$20,760	\$23,386	\$30,921	\$30,606	\$33,232	\$40,767

**Medigap used because Medicare Advantage enrollment is under 20%.

Annual Comparison Amounts	Single	Couple
Federal Poverty Guideline 2007 (DHHS)	\$10,210	\$13,690
SSI Payment Maximum-PA 2007	\$7,476	\$11,208
Average County Social Security Payment 2007	\$14,513	\$23,801

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			Elder Couple		
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)	\$6,514	\$27,274	\$29,900	\$37,435	\$37,120	\$39,746	\$47,281
Medium (16 hrs)	\$16,930	\$37,690	\$40,316	\$47,851	\$47,536	\$50,162	\$57,697
High w/ADH (36 hrs)	\$25,636	\$46,396	\$49,022	\$56,557	\$56,242	\$58,868	\$66,403
High w/o ADH (36 hrs)	\$35,261	\$56,021	\$58,647	\$66,182	\$65,867	\$68,493	\$76,028

Table D-48: The Elder Economic Security Standard Index for Montour County, 2007
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person			Elder Couple		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing	\$357	\$530	\$887	\$357	\$530	\$887
Food	\$215	\$215	\$215	\$395	\$395	\$395
Transportation	\$141	\$141	\$141	\$226	\$226	\$226
Health Care (Good Health)**	\$317	\$317	\$317	\$634	\$634	\$634
Miscellaneous	\$206	\$206	\$206	\$322	\$322	\$322
Elder Standard Per Month	\$1,237	\$1,410	\$1,767	\$1,935	\$2,107	\$2,464
Elder Standard Per Year	\$14,847	\$16,918	\$21,200	\$23,216	\$25,286	\$29,569

**Medigap used because Medicare Advantage enrollment is under 20%.

Annual Comparison Amounts	Single	Couple
Federal Poverty Guideline 2007 (DHHS)	\$10,210	\$13,690
SSI Payment Maximum-PA 2007	\$7,476	\$11,208
Average County Social Security Payment 2007	\$12,163	\$19,947

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			Elder Couple		
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)	\$6,514	\$21,361	\$23,432	\$27,714	\$29,730	\$31,800	\$36,083
Medium (16 hrs)	\$16,930	\$31,777	\$33,848	\$38,130	\$40,146	\$42,216	\$46,499
High w/ADH (36 hrs)	\$25,636	\$40,483	\$42,554	\$46,836	\$48,852	\$50,922	\$55,205
High w/o ADH (36 hrs)	\$35,261	\$50,108	\$52,179	\$56,461	\$58,477	\$60,547	\$64,830

Table D-49: The Elder Economic Security Standard Index for Northampton County, 2007

Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person			Elder Couple		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing	\$500	\$653	\$1,053	\$500	\$653	\$1,053
Food	\$215	\$215	\$215	\$395	\$395	\$395
Transportation	\$141	\$141	\$141	\$226	\$226	\$226
Health Care (Good Health)**	\$374	\$374	\$374	\$748	\$748	\$748
Miscellaneous	\$246	\$246	\$246	\$374	\$374	\$374
Elder Standard Per Month	\$1,476	\$1,630	\$2,029	\$2,242	\$2,395	\$2,795
Elder Standard Per Year	\$17,713	\$19,554	\$24,351	\$26,902	\$28,743	\$33,540

**Medigap used because Medicare Advantage enrollment is under 20%.

Annual Comparison Amounts	Single	Couple
Federal Poverty Guideline 2007 (DHHS)	\$10,210	\$13,690
SSI Payment Maximum-PA 2007	\$7,476	\$11,208
Average County Social Security Payment 2007	\$13,191	\$21,633

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			Elder Couple		
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)	\$6,514	\$24,227	\$26,068	\$30,865	\$33,416	\$35,257	\$40,054
Medium (16 hrs)	\$16,930	\$34,643	\$36,484	\$41,281	\$43,832	\$45,673	\$50,470
High w/ADH (36 hrs)	\$25,636	\$43,349	\$45,190	\$49,987	\$52,538	\$54,379	\$59,176
High w/o ADH (36 hrs)	\$35,261	\$52,974	\$54,815	\$59,612	\$62,163	\$64,004	\$68,801

Table D-50: The Elder Economic Security Standard Index for Northumberland County, 2007

Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person			Elder Couple		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing	\$357	\$462	\$887	\$357	\$462	\$887
Food	\$215	\$215	\$215	\$395	\$395	\$395
Transportation	\$141	\$141	\$141	\$226	\$226	\$226
Health Care (Good Health)**	\$374	\$374	\$374	\$748	\$748	\$748
Miscellaneous	\$218	\$218	\$218	\$345	\$345	\$345
Elder Standard Per Month	\$1,306	\$1,410	\$1,835	\$2,071	\$2,176	\$2,601
Elder Standard Per Year	\$15,666	\$16,921	\$22,020	\$24,855	\$26,110	\$31,209

**Medigap used because Medicare Advantage enrollment is under 20%.

Annual Comparison Amounts	Single	Couple
Federal Poverty Guideline 2007 (DHHS)	\$10,210	\$13,690
SSI Payment Maximum-PA 2007	\$7,476	\$11,208
Average County Social Security Payment 2007	\$11,657	\$19,118

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			Elder Couple		
		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Need for Long-Term Care (hours/week)							
Low (6 hrs)	\$6,514	\$22,180	\$23,435	\$28,534	\$31,369	\$32,624	\$37,723
Medium (16 hrs)	\$16,930	\$32,596	\$33,851	\$38,950	\$41,785	\$43,040	\$48,139
High w/ADH (36 hrs)	\$25,636	\$41,302	\$42,557	\$47,656	\$50,491	\$51,746	\$56,845
High w/o ADH (36 hrs)	\$35,261	\$50,927	\$52,182	\$57,281	\$60,116	\$61,371	\$66,470

Table D-51: The Elder Economic Security Standard Index for Perry County, 2007
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person			Elder Couple		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing	\$379	\$503	\$977	\$379	\$503	\$977
Food	\$215	\$215	\$215	\$395	\$395	\$395
Transportation	\$141	\$141	\$141	\$226	\$226	\$226
Health Care (Good Health)**	\$374	\$374	\$374	\$748	\$748	\$748
Miscellaneous	\$222	\$222	\$222	\$350	\$350	\$350
Elder Standard Per Month	\$1,331	\$1,455	\$1,929	\$2,097	\$2,221	\$2,695
Elder Standard Per Year	\$15,978	\$17,465	\$23,147	\$25,166	\$26,654	\$32,336

**Medigap used because Medicare Advantage enrollment is under 20%.

Annual Comparison Amounts	Single	Couple
Federal Poverty Guideline 2007 (DHHS)	\$10,210	\$13,690
SSI Payment Maximum-PA 2007	\$7,476	\$11,208
Average County Social Security Payment 2007	\$11,956	\$19,608

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			Elder Couple		
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)	\$6,514	\$22,492	\$23,979	\$29,661	\$31,680	\$33,168	\$38,850
Medium (16 hrs)	\$16,930	\$32,908	\$34,395	\$40,077	\$42,096	\$43,584	\$49,266
High w/ADH (36 hrs)	\$25,636	\$41,614	\$43,101	\$48,783	\$50,802	\$52,290	\$57,972
High w/o ADH (36 hrs)	\$35,261	\$51,239	\$52,726	\$58,408	\$60,427	\$61,915	\$67,597

Table D-52: The Elder Economic Security Standard Index for Philadelphia County, 2007
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person			Elder Couple		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing	\$420	\$689	\$906	\$420	\$689	\$906
Food	\$271	\$271	\$271	\$497	\$497	\$497
Transportation	\$141	\$141	\$141	\$226	\$226	\$226
Health Care (Good Health)**	\$373	\$373	\$373	\$746	\$746	\$746
Miscellaneous	\$241	\$241	\$241	\$378	\$378	\$378
Elder Standard Per Month	\$1,447	\$1,716	\$1,933	\$2,267	\$2,536	\$2,754
Elder Standard Per Year	\$17,363	\$20,588	\$23,198	\$27,209	\$30,434	\$33,044

**Medigap used because Medicare Advantage enrollment is under 20%.

Annual Comparison Amounts	Single	Couple
Federal Poverty Guideline 2007 (DHHS)	\$10,210	\$13,690
SSI Payment Maximum-PA 2007	\$7,476	\$11,208
Average County Social Security Payment 2007	\$12,031	\$19,730

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			Elder Couple		
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)	\$6,514	\$23,877	\$27,102	\$29,712	\$33,723	\$36,948	\$39,558
Medium (16 hrs)	\$16,930	\$34,293	\$37,518	\$40,128	\$44,139	\$47,364	\$49,974
High w/ADH (36 hrs)	\$25,636	\$42,999	\$46,224	\$48,834	\$52,845	\$56,070	\$58,680
High w/o ADH (36 hrs)	\$35,261	\$52,624	\$55,849	\$58,459	\$62,470	\$65,695	\$68,305

Table D-53: The Elder Economic Security Standard Index for Pike County, 2007
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person			Elder Couple		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing	\$431	\$777	\$1,117	\$431	\$777	\$1,117
Food	\$215	\$215	\$215	\$395	\$395	\$395
Transportation	\$141	\$141	\$141	\$226	\$226	\$226
Health Care (Good Health)**	\$374	\$374	\$374	\$748	\$748	\$748
Miscellaneous	\$232	\$232	\$232	\$360	\$360	\$360
Elder Standard Per Month	\$1,393	\$1,740	\$2,079	\$2,159	\$2,505	\$2,845
Elder Standard Per Year	\$16,720	\$20,877	\$24,952	\$25,908	\$30,065	\$34,141

**Medigap used because Medicare Advantage enrollment is under 20%.

Annual Comparison Amounts	Single	Couple
Federal Poverty Guideline 2007 (DHHS)	\$10,210	\$13,690
SSI Payment Maximum-PA 2007	\$7,476	\$11,208
Average County Social Security Payment 2007	\$13,438	\$22,038

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			Elder Couple		
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)	\$6,514	\$23,234	\$27,391	\$31,466	\$32,422	\$36,579	\$40,655
Medium (16 hrs)	\$16,930	\$33,650	\$37,807	\$41,882	\$42,838	\$46,995	\$51,071
High w/ADH (36 hrs)	\$25,636	\$42,356	\$46,513	\$50,588	\$51,544	\$55,701	\$59,777
High w/o ADH (36 hrs)	\$35,261	\$51,981	\$56,138	\$60,213	\$61,169	\$65,326	\$69,402

Table D-54: The Elder Economic Security Standard Index for Potter County, 2007
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person			Elder Couple		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing	\$405	\$465	\$968	\$405	\$465	\$968
Food	\$215	\$215	\$215	\$395	\$395	\$395
Transportation	\$141	\$141	\$141	\$226	\$226	\$226
Health Care (Good Health)**	\$374	\$374	\$374	\$748	\$748	\$748
Miscellaneous	\$227	\$227	\$227	\$355	\$355	\$355
Elder Standard Per Month	\$1,362	\$1,423	\$1,926	\$2,128	\$2,188	\$2,692
Elder Standard Per Year	\$16,349	\$17,071	\$23,110	\$25,537	\$26,259	\$32,299

**Medigap used because Medicare Advantage enrollment is under 20%.

Annual Comparison Amounts	Single	Couple
Federal Poverty Guideline 2007 (DHHS)	\$10,210	\$13,690
SSI Payment Maximum-PA 2007	\$7,476	\$11,208
Average County Social Security Payment 2007	\$11,943	\$19,587

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			Elder Couple		
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)	\$6,514	\$22,863	\$23,585	\$29,624	\$32,051	\$32,773	\$38,813
Medium (16 hrs)	\$16,930	\$33,279	\$34,001	\$40,040	\$42,467	\$43,189	\$49,229
High w/ADH (36 hrs)	\$25,636	\$41,985	\$42,707	\$48,746	\$51,173	\$51,895	\$57,935
High w/o ADH (36 hrs)	\$35,261	\$51,610	\$52,332	\$58,371	\$60,798	\$61,520	\$67,560

Table D-55: The Elder Economic Security Standard Index for Schuylkill County, 2007
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person			Elder Couple		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing	\$412	\$448	\$805	\$412	\$448	\$805
Food	\$215	\$215	\$215	\$395	\$395	\$395
Transportation	\$141	\$141	\$141	\$226	\$226	\$226
Health Care (Good Health)**	\$374	\$374	\$374	\$748	\$748	\$748
Miscellaneous	\$229	\$229	\$229	\$356	\$356	\$356
Elder Standard Per Month	\$1,371	\$1,407	\$1,764	\$2,137	\$2,173	\$2,529
Elder Standard Per Year	\$16,453	\$16,884	\$21,162	\$25,641	\$26,073	\$30,351

**Medigap used because Medicare Advantage enrollment is under 20%.

Annual Comparison Amounts	Single	Couple
Federal Poverty Guideline 2007 (DHHS)	\$10,210	\$13,690
SSI Payment Maximum-PA 2007	\$7,476	\$11,208
Average County Social Security Payment 2007	\$11,884	\$19,490

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			Elder Couple		
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)	\$6,514	\$22,967	\$23,398	\$27,676	\$32,155	\$32,587	\$36,865
Medium (16 hrs)	\$16,930	\$33,383	\$33,814	\$38,092	\$42,571	\$43,003	\$47,281
High w/ADH (36 hrs)	\$25,636	\$42,089	\$42,520	\$46,798	\$51,277	\$51,709	\$55,987
High w/o ADH (36 hrs)	\$35,261	\$51,714	\$52,145	\$56,423	\$60,902	\$61,334	\$65,612

Table D-56: The Elder Economic Security Standard Index for Snyder County, 2007
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person			Elder Couple		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing	\$358	\$472	\$773	\$358	\$472	\$773
Food	\$215	\$215	\$215	\$395	\$395	\$395
Transportation	\$141	\$141	\$141	\$226	\$226	\$226
Health Care (Good Health)**	\$317	\$317	\$317	\$634	\$634	\$634
Miscellaneous	\$206	\$206	\$206	\$323	\$323	\$323
Elder Standard Per Month	\$1,238	\$1,352	\$1,653	\$1,936	\$2,049	\$2,350
Elder Standard Per Year	\$14,862	\$16,224	\$19,831	\$23,230	\$24,593	\$28,200

**Medigap used because Medicare Advantage enrollment is under 20%.

Annual Comparison Amounts	Single	Couple
Federal Poverty Guideline 2007 (DHHS)	\$10,210	\$13,690
SSI Payment Maximum-PA 2007	\$7,476	\$11,208
Average County Social Security Payment 2007	\$12,083	\$19,817

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			Elder Couple		
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)	\$6,514	\$21,376	\$22,738	\$26,345	\$29,744	\$31,107	\$34,714
Medium (16 hrs)	\$16,930	\$31,792	\$33,154	\$36,761	\$40,160	\$41,523	\$45,130
High w/ADH (36 hrs)	\$25,636	\$40,498	\$41,860	\$45,467	\$48,866	\$50,229	\$53,836
High w/o ADH (36 hrs)	\$35,261	\$50,123	\$51,485	\$55,092	\$58,491	\$59,854	\$63,461

Table D-57: The Elder Economic Security Standard Index for Somerset County, 2007
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person			Elder Couple		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing	\$345	\$429	\$666	\$345	\$429	\$666
Food	\$215	\$215	\$215	\$395	\$395	\$395
Transportation	\$141	\$141	\$141	\$226	\$226	\$226
Health Care (Good Health)**	\$303	\$303	\$303	\$606	\$606	\$606
Miscellaneous	\$201	\$201	\$201	\$314	\$314	\$314
Elder Standard Per Month	\$1,206	\$1,290	\$1,527	\$1,886	\$1,970	\$2,208
Elder Standard Per Year	\$14,467	\$15,474	\$18,324	\$22,634	\$23,641	\$26,491

**Medigap used because Medicare Advantage enrollment is under 20%.

Annual Comparison Amounts	Single	Couple
Federal Poverty Guideline 2007 (DHHS)	\$10,210	\$13,690
SSI Payment Maximum-PA 2007	\$7,476	\$11,208
Average County Social Security Payment 2007	\$11,870	\$19,467

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			Elder Couple		
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)	\$6,514	\$20,981	\$21,988	\$24,838	\$29,148	\$30,155	\$33,005
Medium (16 hrs)	\$16,930	\$31,397	\$32,404	\$35,254	\$39,564	\$40,571	\$43,421
High w/ADH (36 hrs)	\$25,636	\$40,103	\$41,110	\$43,960	\$48,270	\$49,277	\$52,127
High w/o ADH (36 hrs)	\$35,261	\$49,728	\$50,735	\$53,585	\$57,895	\$58,902	\$61,752

Table D-58: The Elder Economic Security Standard Index for Sullivan County, 2007
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person			Elder Couple		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing	\$427	\$456	\$1,034	\$427	\$456	\$1,034
Food	\$215	\$215	\$215	\$395	\$395	\$395
Transportation	\$141	\$141	\$141	\$226	\$226	\$226
Health Care (Good Health)**	\$374	\$374	\$374	\$748	\$748	\$748
Miscellaneous	\$232	\$232	\$232	\$359	\$359	\$359
Elder Standard Per Month	\$1,390	\$1,418	\$1,996	\$2,155	\$2,184	\$2,762
Elder Standard Per Year	\$16,675	\$17,017	\$23,956	\$25,864	\$26,206	\$33,144

**Medigap used because Medicare Advantage enrollment is under 20%.

Annual Comparison Amounts	Single	Couple
Federal Poverty Guideline 2007 (DHHS)	\$10,210	\$13,690
SSI Payment Maximum-PA 2007	\$7,476	\$11,208
Average County Social Security Payment 2007	\$12,019	\$19,711

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			Elder Couple		
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)	\$6,514	\$23,189	\$23,531	\$30,470	\$32,378	\$32,720	\$39,658
Medium (16 hrs)	\$16,930	\$33,605	\$33,947	\$40,886	\$42,794	\$43,136	\$50,074
High w/ADH (36 hrs)	\$25,636	\$42,311	\$42,653	\$49,592	\$51,500	\$51,842	\$58,780
High w/o ADH (36 hrs)	\$35,261	\$51,936	\$52,278	\$59,217	\$61,125	\$61,467	\$68,405

Table D-59: The Elder Economic Security Standard Index for Susquehanna County, 2007

Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person			Elder Couple		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing	\$431	\$455	\$1,117	\$431	\$455	\$1,117
Food	\$215	\$215	\$215	\$395	\$395	\$395
Transportation	\$141	\$141	\$141	\$226	\$226	\$226
Health Care (Good Health)**	\$374	\$374	\$374	\$748	\$748	\$748
Miscellaneous	\$232	\$232	\$232	\$360	\$360	\$360
Elder Standard Per Month	\$1,393	\$1,418	\$2,079	\$2,159	\$2,183	\$2,845
Elder Standard Per Year	\$16,720	\$17,013	\$24,952	\$25,908	\$26,201	\$34,141

**Medigap used because Medicare Advantage enrollment is under 20%.

Annual Comparison Amounts	Single	Couple
Federal Poverty Guideline 2007 (DHHS)	\$10,210	\$13,690
SSI Payment Maximum-PA 2007	\$7,476	\$11,208
Average County Social Security Payment 2007	\$12,064	\$19,786

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			Elder Couple		
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)	\$6,514	\$23,234	\$23,527	\$31,466	\$32,422	\$32,715	\$40,655
Medium (16 hrs)	\$16,930	\$33,650	\$33,943	\$41,882	\$42,838	\$43,131	\$51,071
High w/ADH (36 hrs)	\$25,636	\$42,356	\$42,649	\$50,588	\$51,544	\$51,837	\$59,777
High w/o ADH (36 hrs)	\$35,261	\$51,981	\$52,274	\$60,213	\$61,169	\$61,462	\$69,402

Table D-60: The Elder Economic Security Standard Index for Tioga County, 2007
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person			Elder Couple		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing	\$427	\$485	\$1,034	\$427	\$485	\$1,034
Food	\$215	\$215	\$215	\$395	\$395	\$395
Transportation	\$141	\$141	\$141	\$226	\$226	\$226
Health Care (Good Health)**	\$374	\$374	\$374	\$748	\$748	\$748
Miscellaneous	\$232	\$232	\$232	\$359	\$359	\$359
Elder Standard Per Month	\$1,390	\$1,447	\$1,996	\$2,155	\$2,213	\$2,762
Elder Standard Per Year	\$16,675	\$17,365	\$23,956	\$25,864	\$26,554	\$33,144

**Medigap used because Medicare Advantage enrollment is under 20%.

Annual Comparison Amounts	Single	Couple
Federal Poverty Guideline 2007 (DHHS)	\$10,210	\$13,690
SSI Payment Maximum-PA 2007	\$7,476	\$11,208
Average County Social Security Payment 2007	\$12,093	\$19,832

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			Elder Couple		
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)	\$6,514	\$23,189	\$23,879	\$30,470	\$32,378	\$33,068	\$39,658
Medium (16 hrs)	\$16,930	\$33,605	\$34,295	\$40,886	\$42,794	\$43,484	\$50,074
High w/ADH (36 hrs)	\$25,636	\$42,311	\$43,001	\$49,592	\$51,500	\$52,190	\$58,780
High w/o ADH (36 hrs)	\$35,261	\$51,936	\$52,626	\$59,217	\$61,125	\$61,815	\$68,405

Table D-61: The Elder Economic Security Standard Index for Union County, 2007
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person			Elder Couple		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing	\$345	\$429	\$666	\$345	\$429	\$666
Food	\$215	\$215	\$215	\$395	\$395	\$395
Transportation	\$141	\$141	\$141	\$226	\$226	\$226
Health Care (Good Health)**	\$303	\$303	\$303	\$606	\$606	\$606
Miscellaneous	\$201	\$201	\$201	\$314	\$314	\$314
Elder Standard Per Month	\$1,206	\$1,290	\$1,527	\$1,886	\$1,970	\$2,208
Elder Standard Per Year	\$14,467	\$15,474	\$18,324	\$22,634	\$23,641	\$26,491

**Medigap used because Medicare Advantage enrollment is under 20%.

Annual Comparison Amounts	Single	Couple
Federal Poverty Guideline 2007 (DHHS)	\$10,210	\$13,690
SSI Payment Maximum-PA 2007	\$7,476	\$11,208
Average County Social Security Payment 2007	\$12,404	\$20,343

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			Elder Couple		
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)	\$6,514	\$22,195	\$24,086	\$27,164	\$31,384	\$33,274	\$36,353
Medium (16 hrs)	\$16,930	\$32,611	\$34,502	\$37,580	\$41,800	\$43,690	\$46,769
High w/ADH (36 hrs)	\$25,636	\$41,317	\$43,208	\$46,286	\$50,506	\$52,396	\$55,475
High w/o ADH (36 hrs)	\$35,261	\$50,942	\$52,833	\$55,911	\$60,131	\$62,021	\$65,100

Table D-62: The Elder Economic Security Standard Index for Venango County, 2007
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person			Elder Couple		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing	\$395	\$433	\$860	\$395	\$433	\$860
Food	\$215	\$215	\$215	\$395	\$395	\$395
Transportation	\$141	\$141	\$141	\$226	\$226	\$226
Health Care (Good Health)**	\$374	\$374	\$374	\$748	\$748	\$748
Miscellaneous	\$225	\$225	\$225	\$353	\$353	\$353
Elder Standard Per Month	\$1,350	\$1,389	\$1,816	\$2,116	\$2,154	\$2,581
Elder Standard Per Year	\$16,200	\$16,662	\$21,788	\$25,389	\$25,851	\$30,976

**Medigap used because Medicare Advantage enrollment is under 20%.

Annual Comparison Amounts	Single	Couple
Federal Poverty Guideline 2007 (DHHS)	\$10,210	\$13,690
SSI Payment Maximum-PA 2007	\$7,476	\$11,208
Average County Social Security Payment 2007	\$12,556	\$20,592

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			Elder Couple		
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)	\$6,514	\$22,714	\$23,176	\$28,302	\$31,903	\$32,365	\$37,490
Medium (16 hrs)	\$16,930	\$33,130	\$33,592	\$38,718	\$42,319	\$42,781	\$47,906
High w/ADH (36 hrs)	\$25,636	\$41,836	\$42,298	\$47,424	\$51,025	\$51,487	\$56,612
High w/o ADH (36 hrs)	\$35,261	\$51,461	\$51,923	\$57,049	\$60,650	\$61,112	\$66,237

Table D-63: The Elder Economic Security Standard Index for Warren County, 2007
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person			Elder Couple		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing	\$405	\$431	\$1,046	\$405	\$431	\$1,046
Food	\$215	\$215	\$215	\$395	\$395	\$395
Transportation	\$141	\$141	\$141	\$226	\$226	\$226
Health Care (Good Health)**	\$374	\$374	\$374	\$748	\$748	\$748
Miscellaneous	\$227	\$227	\$227	\$355	\$355	\$355
Elder Standard Per Month	\$1,362	\$1,389	\$2,003	\$2,128	\$2,154	\$2,769
Elder Standard Per Year	\$16,349	\$16,663	\$24,037	\$25,537	\$25,851	\$33,226

**Medigap used because Medicare Advantage enrollment is under 20%.

Annual Comparison Amounts	Single	Couple
Federal Poverty Guideline 2007 (DHHS)	\$10,210	\$13,690
SSI Payment Maximum-PA 2007	\$7,476	\$11,208
Average County Social Security Payment 2007	\$12,713	\$20,850

Adding Home and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person			Elder Couple		
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)	\$6,514	\$22,863	\$23,177	\$30,551	\$32,051	\$32,365	\$39,740
Medium (16 hrs)	\$16,930	\$33,279	\$33,593	\$40,967	\$42,467	\$42,781	\$50,156
High w/ADH (36 hrs)	\$25,636	\$41,985	\$42,299	\$49,673	\$51,173	\$51,487	\$58,862
High w/o ADH (36 hrs)	\$35,261	\$51,610	\$51,924	\$59,298	\$60,798	\$61,112	\$68,487

Table D-64: The Elder Economic Security Standard Index for Washington County, 2007
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person			Elder Couple		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing	\$399	\$517	\$1,132	\$399	\$517	\$1,132
Food	\$210	\$210	\$210	\$385	\$385	\$385
Transportation	\$141	\$141	\$141	\$226	\$226	\$226
Health Care (Good Health)**	\$317	\$317	\$317	\$634	\$634	\$634
Miscellaneous	\$213	\$213	\$213	\$329	\$329	\$329
Elder Standard Per Month	\$1,280	\$1,399	\$2,014	\$1,972	\$2,090	\$2,706
Elder Standard Per Year	\$15,362	\$16,782	\$24,163	\$23,665	\$25,086	\$32,466

**Medigap used because Medicare Advantage enrollment is under 20%.

Annual Comparison Amounts	Single	Couple
Federal Poverty Guideline 2007 (DHHS)	\$10,210	\$13,690
SSI Payment Maximum-PA 2007	\$7,476	\$11,208
Average County Social Security Payment 2007	\$13,124	\$21,523

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			Elder Couple		
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)	\$6,514	\$21,876	\$23,296	\$30,677	\$30,179	\$31,600	\$38,980
Medium (16 hrs)	\$16,930	\$32,292	\$33,712	\$41,093	\$40,595	\$42,016	\$49,396
High w/ADH (36 hrs)	\$25,636	\$40,998	\$42,418	\$49,799	\$49,301	\$50,722	\$58,102
High w/o ADH (36 hrs)	\$35,261	\$50,623	\$52,043	\$59,424	\$58,926	\$60,347	\$67,727

Table D-65: The Elder Economic Security Standard Index for Wayne County, 2007
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person			Elder Couple		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing	\$431	\$505	\$1,117	\$431	\$505	\$1,117
Food	\$215	\$215	\$215	\$395	\$395	\$395
Transportation	\$141	\$141	\$141	\$226	\$226	\$226
Health Care (Good Health)**	\$374	\$374	\$374	\$748	\$748	\$748
Miscellaneous	\$232	\$232	\$232	\$360	\$360	\$360
Elder Standard Per Month	\$1,393	\$1,468	\$2,079	\$2,159	\$2,233	\$2,845
Elder Standard Per Year	\$16,720	\$17,613	\$24,952	\$25,908	\$26,801	\$34,141

**Medigap used because Medicare Advantage enrollment is under 20%.

Annual Comparison Amounts	Single	Couple
Federal Poverty Guideline 2007 (DHHS)	\$10,210	\$13,690
SSI Payment Maximum-PA 2007	\$7,476	\$11,208
Average County Social Security Payment 2007	\$12,620	\$20,697

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			Elder Couple		
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)	\$6,514	\$23,234	\$24,127	\$31,466	\$32,422	\$33,315	\$40,655
Medium (16 hrs)	\$16,930	\$33,650	\$34,543	\$41,882	\$42,838	\$43,731	\$51,071
High w/ADH (36 hrs)	\$25,636	\$42,356	\$43,249	\$50,588	\$51,544	\$52,437	\$59,777
High w/o ADH (36 hrs)	\$35,261	\$51,981	\$52,874	\$60,213	\$61,169	\$62,062	\$69,402

Table D-66: The Elder Economic Security Standard Index for Westmoreland County, 2007

Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person			Elder Couple		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing	\$425	\$568	\$1,037	\$425	\$568	\$1,037
Food	\$210	\$210	\$210	\$385	\$385	\$385
Transportation	\$141	\$141	\$141	\$226	\$226	\$226
Health Care (Good Health)**	\$317	\$317	\$317	\$634	\$634	\$634
Miscellaneous	\$219	\$219	\$219	\$334	\$334	\$334
Elder Standard Per Month	\$1,312	\$1,455	\$1,924	\$2,004	\$2,147	\$2,616
Elder Standard Per Year	\$15,748	\$17,458	\$23,090	\$24,051	\$25,762	\$31,393

**Medigap used because Medicare Advantage enrollment is under 20%.

Annual Comparison Amounts	Single	Couple
Federal Poverty Guideline 2007 (DHHS)	\$10,210	\$13,690
SSI Payment Maximum-PA 2007	\$7,476	\$11,208
Average County Social Security Payment 2007	\$13,025	\$21,361

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			Elder Couple		
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)	\$6,514	\$22,262	\$23,972	\$29,604	\$30,565	\$32,276	\$37,907
Medium (16 hrs)	\$16,930	\$32,678	\$34,388	\$40,020	\$40,981	\$42,692	\$48,323
High w/ADH (36 hrs)	\$25,636	\$41,384	\$43,094	\$48,726	\$49,687	\$51,398	\$57,029
High w/o ADH (36 hrs)	\$35,261	\$51,009	\$52,719	\$58,351	\$59,312	\$61,023	\$66,654

Table D-67: The Elder Economic Security Standard Index for Wyoming County, 2007
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person			Elder Couple		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing	\$553	\$557	\$1,105	\$553	\$557	\$1,105
Food	\$215	\$215	\$215	\$395	\$395	\$395
Transportation	\$141	\$141	\$141	\$226	\$226	\$226
Health Care (Good Health)**	\$374	\$374	\$374	\$748	\$748	\$748
Miscellaneous	\$257	\$257	\$257	\$384	\$384	\$384
Elder Standard Per Month	\$1,540	\$1,544	\$2,093	\$2,306	\$2,310	\$2,858
Elder Standard Per Year	\$18,485	\$18,531	\$25,110	\$27,673	\$27,719	\$34,299

**Medigap used because Medicare Advantage enrollment is under 20%.

Annual Comparison Amounts	Single	Couple
Federal Poverty Guideline 2007 (DHHS)	\$10,210	\$13,690
SSI Payment Maximum-PA 2007	\$7,476	\$11,208
Average County Social Security Payment 2007	\$12,217	\$20,036

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			Elder Couple		
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)	\$7,442	\$25,927	\$25,973	\$32,552	\$35,115	\$35,161	\$41,741
Medium (16 hrs)	\$19,406	\$37,891	\$37,937	\$44,516	\$47,079	\$47,125	\$53,705
High w/ADH (36 hrs)	\$25,553	\$44,038	\$44,084	\$50,663	\$53,226	\$53,272	\$59,852
High w/o ADH (36 hrs)	\$40,834	\$59,319	\$59,365	\$65,944	\$68,507	\$68,553	\$75,133

Table D-68: The Elder Economic Security Standard Index for York County, 2007
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person			Elder Couple		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing	\$457	\$529	\$1,154	\$457	\$529	\$1,154
Food	\$199	\$199	\$199	\$366	\$366	\$366
Transportation	\$141	\$141	\$141	\$226	\$226	\$226
Health Care (Good Health)**	\$374	\$374	\$374	\$748	\$748	\$748
Miscellaneous	\$234	\$234	\$234	\$359	\$359	\$359
Elder Standard Per Month	\$1,406	\$1,478	\$2,103	\$2,156	\$2,228	\$2,853
Elder Standard Per Year	\$16,877	\$17,737	\$25,234	\$25,876	\$26,736	\$34,232

**Medigap used because Medicare Advantage enrollment is under 20%.

Annual Comparison Amounts	Single	Couple
Federal Poverty Guideline 2007 (DHHS)	\$10,210	\$13,690
SSI Payment Maximum-PA 2007	\$7,476	\$11,208
Average County Social Security Payment 2007	\$12,981	\$21,289

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			Elder Couple		
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)	\$6,514	\$23,391	\$24,251	\$31,748	\$32,390	\$33,250	\$40,746
Medium (16 hrs)	\$16,930	\$33,807	\$34,667	\$42,164	\$42,806	\$43,666	\$51,162
High w/ADH (36 hrs)	\$25,636	\$42,513	\$43,373	\$50,870	\$51,512	\$52,372	\$59,868
High w/o ADH (36 hrs)	\$35,261	\$52,138	\$52,998	\$60,495	\$61,137	\$61,997	\$69,493

Appendix E: PathWaysPA



PathWaysPA was founded in 1978 as the Women's Association for Women's Alternatives. It served as one of Pennsylvania's first residential programs to keep low-income, vulnerable women together with their children and has grown to become one of the Greater Philadelphia Region's foremost providers of residential and community-based services for women, children and families. Each year over 5,000 women, children and families who reside in the Greater Philadelphia Region benefit from our full complement of social services; job training and employment assistance; as well as outreach and residential programs as they move along the path to self-sufficiency.

With offices throughout Southeastern Pennsylvania and advocacy initiatives on behalf of low-wage workers statewide, PathWaysPA provides programs committed to the development of client self-sufficiency which leads to the fulfillment of our mission: ***To help women, teens, children and families achieve economic independence and family well-being.***

PathWaysPA is accredited by the National Council on Accreditation. We are a member in good standing of both the Child Welfare League of America and the Pennsylvania Council of Children, Youth and Family Services. In recognition of our service to Pennsylvania we have received numerous awards. These include Oprah Winfrey's Angel Network Award; Delaware County Chamber of Commerce Non-Profit of the Year; Philadelphia Department of Human Services Children's Crusader Award; and The Child Welfare League of America's Private Agency Advocate of the Year Award among countless other citations and recognition from both public and private entities.

PathWaysPA, in conjunction with Wider Opportunities for Women and Dr. Diana Pearce, first released the Family Economic Self-Sufficiency Standard for Pennsylvania in 1997. The sixth edition of this Standard, which shows what is needed to make ends meet for 70 different family types in every county in Pennsylvania, is due to be released in June 2008.

Other publications by PathWaysPA include:

- The Family Financial Resource Guide — a guide to the services available to individuals and families in Pennsylvania
- Investing in Pennsylvania's Families: Economic Opportunity for All — a report on the needs of working low-income families in Pennsylvania
- Paths to Banking — a financial literacy guide that includes information on opening checking and savings accounts

To learn more or to order a publication, please visit PathWaysPA's website at www.pathwayspa.org or call us at 1-800-209-2914.

Appendix F: 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's 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.

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Appendix G: The Gerontology Institute



Gerontology Institute
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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 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.

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. Founded in 1994 by Institute Associate Director Ellen A. Bruce, the Pension Action Center has assisted over 4000 clients, securing over \$28 million in pensions for retirees. 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. Each year the Institute assists this program in conducting an applied research project in which students administer a large telephone survey. 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.



Wider Opportunities for Women

Building pathways to economic independence for women and girls since 1964.



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