

Elder Economic Security Initiative:

The Elder Economic Security Standard for Massachusetts

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PREFACE: The National Elder Economic Security Initiative (EESI) and the WOW-GI National Elder Economic Security Standard

The Elder Economic Security Initiative (EESI) at Wider Opportunities for Women (WOW), a multi-year project, offers a conceptual framework and 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 and autonomy. The EESI combines coalition building, research, education, advocacy and a media strategy at the community, state and national level. The EESI was launched in July 2005 with the generous support of the Retirement Research Foundation. The Gerontology Institute at the University of Massachusetts Boston (GI) is WOW's national research partner in EESI. The EESI builds on the work of the GI to develop and pilot a new measure of elder economic security for Boston funded by The Boston Foundation and for Massachusetts supported by the Retirement Research Foundation and The Boston Foundation.

Undergirding the EESI is the WOW-GI National Elder Economic Security Standard (Elder Standard), 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 (GI) and WOW the Elder Standard is a measure of income that older adults require to maintain their independence in the community and meet their daily costs of living, including affordable and appropriate housing and health care. The development and use of the Elder Standard promotes a measure of income that respects the autonomy goals of older adults, rather than a measure of what we all struggle to avoid—abject poverty.

The information developed through the Elder Standard 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 Elder Standard 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? Will it be necessary for able older adults to continue to work for pay, despite being of retirement age and preferring to retire?

The EESI is guided by a National Advisory Board, which has been a resource in reviewing the design of the EESI and considering the selection of measures and data sets for the Elder Standard to ensure they are replicable and consistent. The National Advisory Board has also helped guide the strategy for maximizing the role of state EESI partners, and ensuring that a broad range of aging and caregiver organizations are included in the state coalitions being formed. State partners include: the Massachusetts Association of Older Americans in Massachusetts, The Health and Medicine Policy Research Group in Illinois, The National Economic Development and Law Center in California, Pathways PA in Pennsylvania, Wisconsin Women's Network in Wisconsin, and the Women's Center for Education and Career Advancement in New York City.

The Gerontology Institute would like to thank the members of the MA Elder Economic Security Standard Project Advisory Board, who are listed on the following page, for their thoughts and guidance in the development of the Elder Standard in Massachusetts. We would also like to thank Ngai Kwan and Archana Prakash for research assistance and Rachel Puopolo for administrative support. The authors, of course, are responsible for the contents of this report, and accept responsibility for any errors or omissions.

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The Elder Economic Security Initiative: The Elder Economic Security Standard for Massachusetts

Executive Summary

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

The Elder Economic Security Initiative, through the development and use of the Wider Opportunities for Women—Gerontology Institute (GI) National Elder Economic Security Standard (Elder Standard) methodology, measures the cost of living for older adults in today's economy. What is an adequate income for older adults in Massachusetts to "age in place"? How does it vary according to their life circumstances: 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 they need long-term care to keep living at home?

The MA Elder Economic Security Standard (Elder Standard), developed using the WOW—GI National Elder Standard Methodology, addresses these questions through the development of a measure of income adequacy for older adults that measures the costs of aging in place in today's marketplace. Economic security implies that seniors can meet their basic needs without income-eligible public subsidies, such as food stamps, MassHealth (Medicaid), subsidized housing, or property tax help.

This report presents the Elder Standard for Massachusetts to benchmark basic costs of living for elder households. It expands upon its predecessor, *On the Edge: Facing a Challenging and Uncertain Future—The Elder Economic Security Standard for the Boston Area*, by covering communities across the Commonwealth.¹ 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 the impact of need for long-term care. The expenses are for basic needs of elder households; they are based on market costs and do not assume any subsidies.

Defining the Standard: A Framework for Economic Security for Elders

The WOW—GI National Elder Economic Security Standard 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. By economic security, we mean a situation in which elders have sufficient income (from Social Security, pension, retirement savings, and other income) to cover living expenses. The Elder Standard illustrates the basic costs that elders face, and the interplay between living costs and elders' income adequacy. The Elder Standard also illustrates how elders' income needs change when their life circumstances change.

Demographic and Income Trends for Massachusetts' Older Adults

Thirteen percent of Massachusetts residents are 65 years or older, and 11 percent are between the ages of 55-64, poised to increase elders' numbers as the "baby boomers" age. Household income levels vary over the life span. Typically, median income levels rise with age until mid-life, and then decline with advancing age. In Massachusetts, 2004 median income for householders 65 years and over, at \$29,002, is less than one-half of the median income of householders in their "peak earning" years of 45-64, at \$69,505.

¹ Laura Henze Russell, Ellen A. Bruce and Judith Conahan. (2006). *On the Edge: Facing a Challenging and Uncertain Future—The Elder Economic Security Standard for the Boston Area*. Boston: The Boston Foundation.

This report focuses on the challenges of meeting expenses for low- and moderate-income older adults. Census data report that 22 percent of Massachusetts elder households aged 65–74 had 1999 incomes under \$15,000 and 38 percent had incomes under \$25,000; of those 75 years and older, 34 percent had incomes under \$15,000 and over half had incomes under \$25,000. With inflation, \$15,000 represents \$17,584 in today's dollars, and \$25,000 represents \$29,307 today.

Key Findings for Massachusetts

1. Elders who live alone in Massachusetts cannot make ends meet at the poverty level or at the average Social Security payment without subsidies for housing and health care.

- Depending on their housing, health and geography, elders living alone in Massachusetts need between \$14,700 and \$28,100 to cover basic living costs. The federal poverty level for a one-person household in 2006 is \$9,800.
- The average Social Security payment for a retired elder in 2006 is \$12,024, less than half of what some elders in Massachusetts need to cover their basic expenses.
- Social Security is the only source of income for three out of ten retired elders.

2. Elder couples in Massachusetts cannot make ends meet at the federal poverty level or at the average Social Security payment without subsidies for housing and health care.

- Depending on their housing, health and geography, elderly couples in Massachusetts need between \$21,400 and \$39,100 to meet their basic household budgets. The federal poverty level for a two-person household in 2006 is \$13,200.
- The average Social Security payment for a retired elder couple in 2006 is \$19,776, half of what some elder couples in Massachusetts need for basic costs.
- Social Security is the only source of income for one out of nine retired couples.

3. Massachusetts' high housing costs put a heavy burden on elder households, from 33 to 52 percent of total expenses, depending on their living circumstances.

- The Elder Standard 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 cost for elder homeowners without a mortgage ranges from a low of \$419/month in Hampden County (33 percent of total budget) to \$605/month in Norfolk County (41 percent of total budget).
 - The monthly cost for elders paying fair market rent for a 1-bedroom apartment ranges from a low of \$545/month in Berkshire County (36 percent of total budget) to a high of \$1,200/month in Nantucket County (52 percent of total budget).
- ### 4. The Elder Standard shows health care costs are the second largest expense for Massachusetts elders, who need to purchase full supplemental health and prescription drug coverage to Medicare.
- The Elder Standard includes premium costs of full supplemental health and prescription drug coverage to Medicare, because they are needed to have protection against high medical and prescription drug costs. Co-pays, deductibles and fees are added which vary according to elders' health status.
 - Elders in Massachusetts face combined health care costs (premiums plus co-pays, deductibles and fees) of \$252–\$390 per month to have protection against high medical and prescription drug costs. The highest costs are in Berkshire, Dukes and Nantucket counties, because there are no lower cost managed care plans available.
 - Retired couples are unable to purchase supplemental health insurance through a “family plan;” they must each buy it as individuals. For elder couples, the costs are doubled, ranging from \$504–\$780 per month.
- ### 5. Some elders who are currently making ends meet face uncertainty 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 Massachusetts has expenses reduced by only 25–36% when a spouse dies yet their income can decrease substantially based on the mix of Social Security and/or pension income.
 - Having full supplemental health and prescription drug coverage to Medicare (including Prescription Advantage) helps protect elders from a dramatic rise in health care costs with a decline in health, but the added cost is still sizable.

6. The need for long-term care can more than double an elder's expenses, significantly increasing the income needed to meet basic needs.

- The need for long-term care is a cost that can vary considerably over time, and it is not universally incurred. We therefore include it as a separate, potentially catastrophic cost for elders.
- The need for long-term care can double or even triple an elder's expenses. Adding a low level of long-term care for one person adds about \$7,000 per year to living costs; requiring a medium level of care for one person adds \$18,000 per year; needing a high

level of care for one person adds \$31,000–\$42,000, depending on whether adult day health care is used.

The Elder Economic Security Initiative through the use and development of the Elder Standard provides a framework to help guide public, private, and elders' decisions that will shape the health and well being of today's elders, and impact the aging boomers and families who care for them, and follow in their footsteps. The Elder Economic Security Initiative will put into action strategies to promote a measure of income that respects the autonomy goals of older adults and their realistic income needs in today's economy.

The Elder Economic Security Standard

Determining Economic Security For Massachusetts Elders

I. Introduction

What is an adequate income for older adults in Massachusetts to age in place? How does it vary according to where they live, and their life circumstances: whether they are living alone or with a spouse, rent or own their home, drive a car or use other transportation? How do elders' living costs change as their health status and life circumstances change? What happens if they need long-term care to keep living at home?

This report will address these questions through the development of a measure of income adequacy for older adults using the WOW-GI National Elder Economic Security Standard (Elder Standard) methodology. The Elder Standard 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 Elder Standard 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. Specific the Elder Economic Security Initiative will:

- Provide important new information to illustrate the basic costs that older adults face and how their financial security is affected when their life circumstances change;
- Provide a framework for analyzing impacts 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 advocate policy changes drawn from EESI national and state-specific agendas that will have an impact on their own lives;
- Help agencies serving seniors set goals, assess needs, and design programs; and
- Influence community-planning efforts to develop strategies to help older adults age in place.

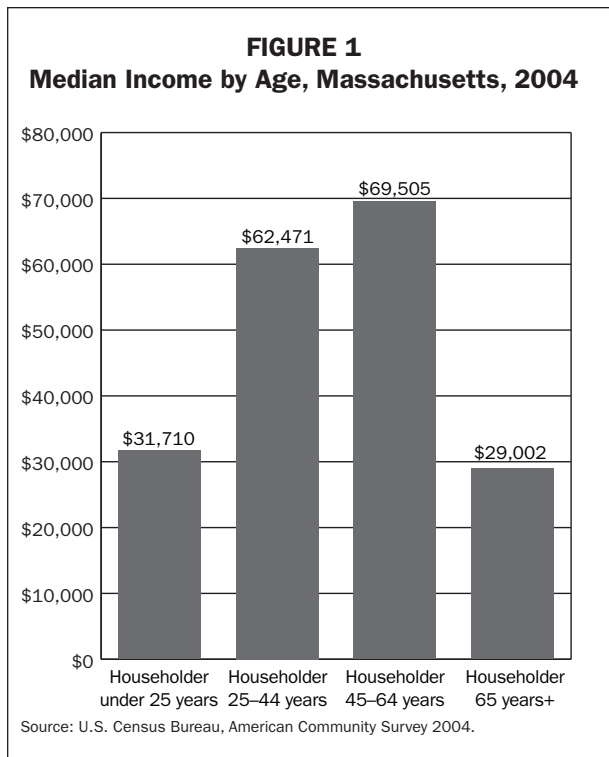
Demographics of Massachusetts' Older Adults

According to the US Census Bureau's American Community Survey 2005, 13 percent of Massachusetts residents were 65 years or older and 11 percent were between the ages of 55-64, poised to increase elders' numbers as the "baby boomers" age. While the increase in the older population slowed over the previous decade in both Massachusetts and the United States as a whole, the "oldest-old" group of elders—those 85 and over—continued a rapid pace of growth, increasing by more than 25 percent in Massachusetts and the nation over 1990 levels.

Income Trends

Household income levels typically vary over the life span. Median income levels rise with age until mid-life and then decline with advancing age, as indicated in **Figure 1**. In Massachusetts, median income for householders 65 years and over, at \$29,002, was less than one-half of the median income of householders in their "peak earning" years of 45-64, \$69,505. With inflation, \$29,002 in 2004 represents \$29,957 today.

According to the federal poverty threshold and 2004 American Community Survey data, 9 percent of Massachusetts' elders were poor, and 10 percent of elders over 75 had incomes below the federal poverty threshold. Elders in the City of Boston experienced double the state poverty rate, at 24 percent. Older women are at greatest risk, with non-married women accounting for 71 percent of all senior households in Massachusetts who live in poverty. Reasons include lower wages, lower lifetime earnings, and less time in the workforce. Women also have longer life expectancies and are more often than men to experience loss of income when widowed. These numbers are only the tip of the iceberg. The poverty level is so low that many elders who regularly struggle to make basic ends meet are not even included in the count.



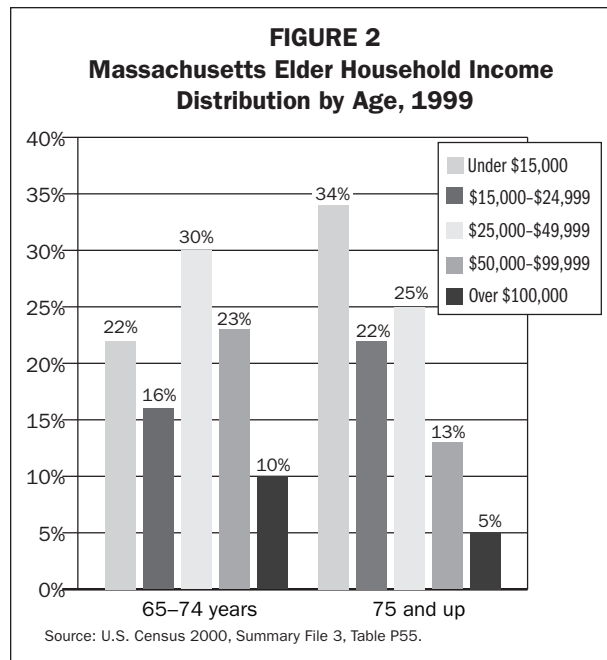
A sizeable number of seniors are just above the poverty level. In Massachusetts, 19 percent have incomes under 150 percent of poverty, and 30 percent under 200 percent of poverty. Nearly a third of Boston's elders, 32 percent, have incomes under 150 percent of the poverty level, and 43 percent have incomes under 200 percent of poverty.

This report focuses on the challenges of meeting expenses for low- and moderate-income older adults. **Figure 2** shows that in 1999, 22 percent of Massachusetts elder households aged 65-74 had incomes under \$15,000; 38 percent had incomes under \$25,000. Of those 75 years and older, 34 percent had incomes under \$15,000; over half had incomes under \$25,000. With inflation, \$15,000 in 1999 represents \$17,584 in today's marketplace, and \$25,000 in 1999 represents \$29,307 today.

The Federal Poverty Measure

The poverty thresholds are the original version of the federal poverty measure.² The poverty thresholds are used for statistical purposes to prepare estimates of the number of Americans in poverty each year. They 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, as U.S. households spent about 1/3

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>.

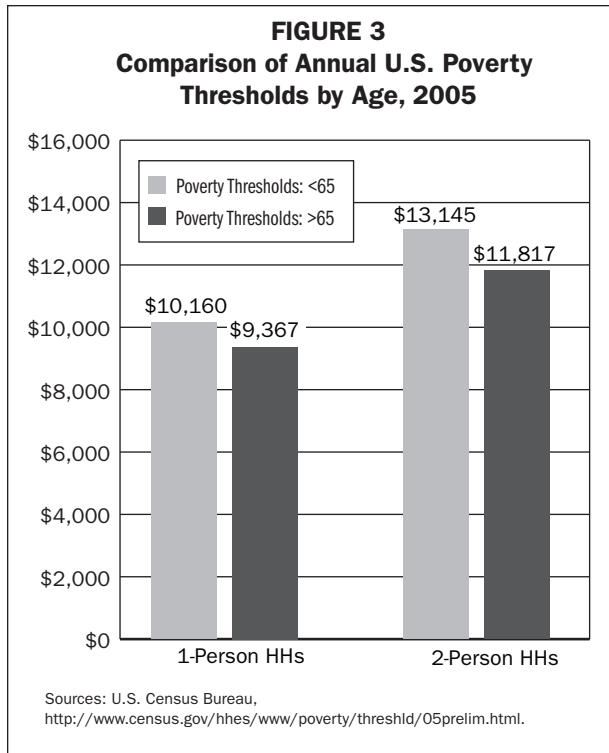


of their incomes on food 40 years ago. Since that time, the thresholds are updated each year by the change in the consumer price index (CPI). The U.S. Department of Agriculture calculations assume that older adults have lower caloric requirements than younger adults. As a result, the official U.S. poverty thresholds are lower for adults 65 and older than for younger adults. **Figure 3** compares the US poverty thresholds by age for 1- and 2-person households. Elders living alone are not considered officially poor unless they have \$793 per year less than younger adults, and elder couples are not poor unless they have \$1,328 less than younger couples.³

There are a number of problems with the federal poverty measure: 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

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 2006 are \$9,800 for one-person households and \$13,200 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.



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

The Elder Economic Security Standard is developed as a measure of the income required to meet the basic needs of elder households age 65 and older to “age in place” in their homes, and enable elders to continue to live in the community setting of their choice.

The Elder Standard draws upon the work of Wider Opportunities for Women and Dr. Diana Pearce, who created the Family Self-Sufficiency Standard in the last decade.⁵ The Elder Standard adapts that model for the characteristics and spending patterns of elder households. It is proposed as a more realistic measure of income adequacy than the federal poverty measure. Economic security implies that elders have sufficient income (from Social Security, pension, retirement savings, and other income) to cover living costs. The Elder Economic Security Standard illustrates the basic costs that elders face, and the interplay between living costs and elders’ income adequacy.

⁵ The methodology embodied in the Family 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 Family 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.

The majority of Massachusetts elders are at or near the edge: they are spending down savings, going into debt, or relying on supports to fill the gap between their incomes and living costs. Some are making ends meet now, but are one life event away from hardship.

II. Cost Components of the Elder Economic Security Standard

The cost components and methodology for the Elder Economic Security Standard have been developed with input and guidance from the Advisory Committee for the Massachusetts Elder Economic Security Initiative convened by the University of Massachusetts Boston Gerontology Institute, and from the National Advisory Committee for the Elder Economic Security Initiative convened by Wider Opportunities for Women.⁶

The Elder Standard 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.

Some of the assumptions built in the Elder Standard are:

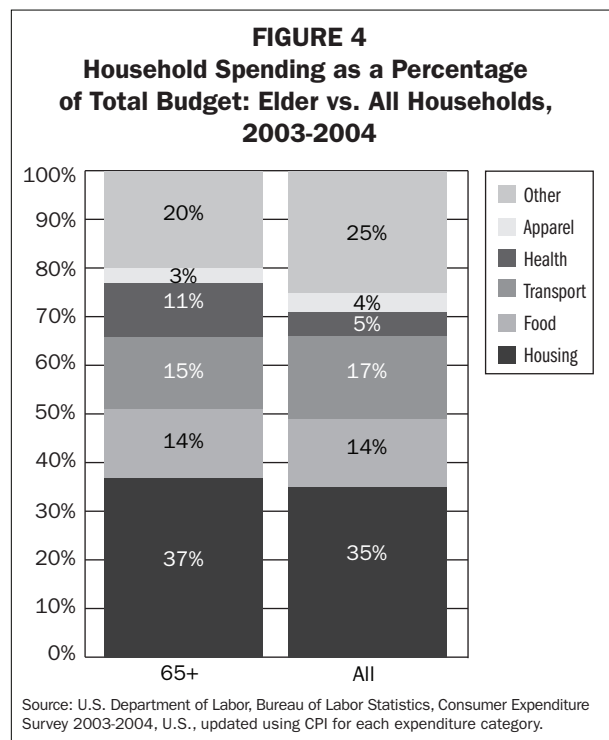
- The Elder Standard measures basic living expenses for seniors in the community (not in institutions, such as skilled nursing facilities or assisted living facilities).
- The Elder Standard measures costs for elder households to live independently (vs. living in intergenerational households).
- The Elder Standard is designed to measure living expenses for elders ages 65 and over. This is the age at which Medicare begins.
- Medicare is included in the Elder Standard because elders qualify for and receive it based on age, not income eligibility, making it nearly universal.
- The Elder Standard models costs for retired elders, who no longer face costs of working, such as payroll taxes and commuting to work.

⁶ For more detailed information on the methodology and data sources used in calculating the Elder Standard, see the companion report, Laura Henze Russell, Ellen A. Bruce and Judith Conahan and Wider Opportunities for Women (2006), *The 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. In addition, see the predecessor report, Laura Henze Russell, Ellen A. Bruce and Judith Conahan. (2006). *On the Edge: Facing a Challenging and Uncertain Future—The Elder Economic Security Standard for the Boston Area*. Boston: The Boston Foundation.

As noted earlier, the Elder Standard 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 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 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 Elder Economic Security Standard 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 median elder owner housing

costs, and latest available U.S. Department of Housing and Urban Development (HUD) Fair Market Rents.

Food — costs of food prepared at home, based on USDA Low-Cost Food Plan for older adults.

Health Care — premiums for Medicare Parts B, C (Medicare Advantage Plan), and D (Medicare Prescription Drug Plan), from the US Center for Medicare and Medicaid Services (CMS) Medicare Personal Plan Finder (MPPF); and median 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).

Transportation — cost of Massachusetts Bay Transit Authority (MBTA) senior monthly pass for public transit in Boston; automobile owner and operating costs from Internal Revenue Service (IRS) mileage reimbursement rates, elder auto usage patterns from most recent National Household Transportation Survey (NHTS).

Miscellaneous — all other goods, such as clothing, paper products, cleaning products, personal and household needs, and any other expenses not captured elsewhere. Based on the elder spending patterns from consumer spending data, we use 20 percent of all other costs (excluding long-term care) to estimate miscellaneous expenses.

Elders' living expenses in each of these areas are added together to determine basic household budgets for each of the respective "tracks" of elder households. This gives a measure of the after-tax income required to cover living expenses.

The Elder Economic Security Standard 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, the after-tax income required to cover elders' living expenses based on where they live and the characteristics of their household.

The Impact of Long-Term Care

Costs of home- and community-based long-term care services, for those who require them to remain living in the home, are presented for three services packages along the continuum of care in Section IV. Long-term care is not needed by all elders therefore, it is provided as an add-on component to the basic Elder Standard. The Elder Standard models long-term care services for two types of elders 1) a single elder living alone and 2) an elder living in a two elder household.

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

A Note on Taxes

Local property taxes are included in the housing cost component for homeowners, and Massachusetts sales tax (5 percent) is covered by the miscellaneous category. Food, clothing under \$175, and prescription drugs and services are exempt from the state sales tax.

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 Elder Standard household basic budgets are below the no-tax limits, and because tax rates vary by income source, we do not include income taxes in the basic model.

III. The Elder Economic Security Standard for Massachusetts

The four components—housing, food, health care, and transportation—plus 20 percent for miscellaneous expenses are added together to calculate the Elder Standard for each Massachusetts county. These costs vary according to household size (2 options), housing tenure (3 options), health status (3 options), and public or private transportation (2 options where there is an extensive public transit system serving the county).

Tables 1, 2 and 3 on the following pages illustrate the Elder Standard for four selected elder household types in three areas across the Commonwealth: Hampden County, Middlesex County, and Worcester County. A companion report presents the Elder Economic Security Standard for the Boston area. Background on the methodology used in calculating the Elder Standard is also included in a separate report. The detailed Elder Standards for all Massachusetts counties are presented in **Appendix D**.

Elder Economic Security Standard: Findings for Massachusetts

The lowest costs of living are for elders living alone, who own their home and are no longer paying a mortgage, use public transit, and are in excellent health. The highest costs of living are for elder couples paying market rate rent, who drive a car, and are in poor health.

Median selected monthly owner costs for elder homeowners without a mortgage are reported in the \$400-\$459 range for Hampden, Hampshire, Franklin, Berkshire, Bristol, and Worcester counties. Median selected monthly owner costs are reported in the \$450-\$499 range for Plymouth, Barnstable, Dukes and Nantucket counties. Median selected monthly owner costs are reported in the \$500-\$549 range for Essex and Suffolk counties. Median selected monthly owner costs are reported in the \$550-\$649 range for Middlesex and Norfolk counties. Elders still paying a mortgage face median housing costs up to three times these amounts.

The variation in fair market rents faced by elders in communities across Massachusetts is substantial. The fair market rent for a 1-bedroom apartment is in the \$500-\$699 range for Berkshire, Franklin, Hampden, Hampshire and Worcester counties; in the \$700-\$899 range for Barnstable and Bristol counties; in the \$900-\$1,099 range for Dukes, Plymouth and Middlesex counties, and in the \$1,100-\$1,200 range for Norfolk, Suffolk and Nantucket counties.

In terms of health care, premiums for supplemental insurance to Medicare (Parts B, C and D), have modest geographic variation for elders across Massachusetts. However, in three counties, Berkshire, Dukes and Nantucket, Medicare Advantage Plans are not available, so in these areas, seniors need to purchase a more expensive Medicare Supplement Plan 1 to have supplemental coverage. The second major component of health care costs, out-of-pocket costs, varies by health status, with those in excellent health paying a median of \$701 per year, good health \$977, and poor health \$1,234. Median out-of-pocket costs are used conservatively.

TABLE 1
The Elder Economic Security Standard for Hampden County, 2006
Monthly Expenses for Selected Household Types

Monthly Expenses/Monthly and Yearly Totals	Elder Person		Elder Couple	
	Owner w/o Mortgage	Fair Market Rent 1BR	Owner w/o Mortgage	Fair Market Rent 1BR
	Private Transportation		Private Transportation	
Housing	\$419	\$629	\$419	\$629
Food	\$206	\$206	\$378	\$378
Transportation	\$156	\$156	\$358	\$358
Health Care (Good Health)	\$286	\$286	\$572	\$572
Miscellaneous @ 20%	\$213	\$255	\$345	\$387
Elder Standard Per Month	\$1,280	\$1,532	\$2,072	\$2,324
Elder Standard Per Year	\$15,365	\$18,389	\$24,869	\$27,893

Impact of Changes in Health Status

Health Care (Excellent Health)	\$263	\$263	\$526	\$526
Miscellaneous @ 20%	\$209	\$251	\$336	\$378
Elder Standard Per Month	\$1,253	\$1,505	\$2,017	\$2,269
Elder Standard Per Year	\$15,034	\$18,058	\$24,206	\$27,230

Health Care (Poor Health)	\$307	\$307	\$614	\$614
Miscellaneous @ 20%	\$218	\$260	\$354	\$396
Elder Standard Per Month	\$1,306	\$1,558	\$2,123	\$2,375
Elder Standard Per Year	\$15,667	\$18,691	\$25,474	\$28,498

Comparative Income Benchmarks	Elder Person		Elder Couple	
	Federal Poverty Guidelines, 2006	\$9,800	\$9,800	\$13,200
Average Social Security Payment, 2006	\$12,024	\$12,024	\$19,776	\$19,776
Elder Standard as % Federal Poverty Guidelines	153%	184%	183%	206%
Elder Standard as % Average Social Security Pmt.	125%	150%	122%	138%

Elders in Hampden County cannot live at the poverty level, or even at the average Social Security payment in 2006, without subsidies for housing and health care.

Summary of Findings for Hampden County

- 1. Elders in Hampden County cannot make ends meet at the poverty level or at the average Social Security payment in 2006, without subsidies for housing and health care.**
 - The Elder Standard for Hampden County elders living alone is 155-185 percent of the federal poverty guidelines, and 125-150 percent of the average Social Security payment in 2006.
 - The Elder Standard for Hampden County elder couples is 185-205 percent of the federal poverty guidelines, and 120-140 percent of the average Social Security payment for retired couples in 2006.
- 2. Elders living alone in Hampden County need \$15,000–\$18,700 to cover their basic living costs, depending on their housing and health care expenses.**
 - Elders living alone in Hampden County who own their home without a mortgage need \$15,000 a year to cover their basic living expenses.
 - If they are required to rent an apartment in Hampden County, the income needed to cover basic living expenses jumps to \$18,700.
 - 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 Hampden County need \$24,200–\$28,500 to cover their basic living costs, depending on their housing and health care expenses.**
 - Elder couples in Hampden County who own their home without a mortgage need \$24,200 a year to cover their basic living expenses.
 - If they are required to rent an apartment in Hampden County, the income needed to cover basic living expenses jumps to \$28,500.
 - 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 uncertainty 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 Hampden County has expenses reduced by only 33 percent when a spouse dies; \$18,400 from \$27,900, yet their income can decrease substantially based on the mix of Social Security and/or pension income.
 - Elders in Hampden County face combined health care costs of \$263-\$307 per month—more than they spend on food—to have protection against high medical and prescription drug costs.

TABLE 2
The Elder Economic Security Standard for Middlesex County, 2006
Monthly Expenses for Selected Household Types

Monthly Expenses/Monthly and Yearly Totals	Elder Person		Elder Couple	
	Owner w/o Mortgage	Fair Market Rent 1BR	Owner w/o Mortgage	Fair Market Rent 1BR
	Private Transportation		Private Transportation	
Housing	\$576	\$1,079	\$576	\$1,079
Food	\$206	\$206	\$378	\$378
Transportation	\$156	\$156	\$358	\$358
Health Care (Good Health)	\$290	\$290	\$580	\$580
Miscellaneous @ 20%	\$246	\$346	\$378	\$479
Elder Standard Per Month	\$1,474	\$2,077	\$2,270	\$2,874
Elder Standard Per Year	\$17,683	\$24,926	\$27,245	\$34,488

Impact of Changes in Health Status

Health Care (Excellent Health)	\$267	\$267	\$534	\$534
Miscellaneous @ 20%	\$241	\$342	\$369	\$470
Elder Standard Per Month	\$1,446	\$2,050	\$2,215	\$2,819
Elder Standard Per Year	\$17,352	\$24,595	\$26,582	\$33,826

Health Care (Poor Health)	\$311	\$311	\$622	\$622
Miscellaneous @ 20%	\$250	\$350	\$387	\$487
Elder Standard Per Month	\$1,499	\$2,102	\$2,321	\$2,924
Elder Standard Per Year	\$17,986	\$25,229	\$27,850	\$35,093

Comparative Income Benchmarks	Elder Person		Elder Couple	
	Federal Poverty Guidelines, 2006	\$9,800	\$9,800	\$13,200
Average Social Security Payment, 2006	\$12,024	\$12,024	\$19,776	\$19,776
Elder Standard as % Federal Poverty Guidelines	177%	251%	201%	256%
Elder Standard as % Average Social Security Pmt.	144%	205%	134%	171%

Elders in Middlesex County cannot live at the poverty level, or even at the average Social Security payment in 2006, without subsidies for housing and health care.

Summary of Findings for Middlesex County

- 1. Elders in Middlesex County cannot make ends meet at the poverty level or at the average Social Security payment in 2006, without subsidies for housing and health care.**
 - The Elder Standard for Middlesex County elders living alone is 175-250 percent of the federal poverty guidelines, and 145-205 percent of the average Social Security payment in 2006.
 - The Elder Standard for Middlesex County elder couples is 200-255 percent of the federal poverty guidelines, and 135-170 percent of the average Social Security payment for retired couples in 2006.
- 2. Elders living alone in Middlesex County need \$17,400–\$25,200 to cover their basic living costs, depending on their housing and health care expenses.**
 - Elders living alone in Middlesex 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 Middlesex County, the income needed to cover basic living expenses jumps to \$25,200.
 - 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 Middlesex County need \$26,600–\$35,100 to cover their basic living costs, depending on their housing and health care expenses.**
 - Elder couples in Middlesex County who own their home without a mortgage need \$26,600 a year to cover their basic living expenses.
 - If they are required to rent an apartment in Middlesex County, the income needed to cover basic living expenses jumps to \$35,100.
 - 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 uncertainty 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 Middlesex County has expenses reduced by only 28 percent when a spouse dies; \$24,900 from \$34,500, yet their income can decrease substantially based on the mix of Social Security and/or pension income.
 - Elders in Middlesex County face combined health care costs of \$267–\$311 per month—more than they spend on food—to have protection against high medical and prescription drug costs.

TABLE 3
The Elder Economic Security Standard for Worcester County, 2006
Monthly Expenses for Selected Household Types

Monthly Expenses/Monthly and Yearly Totals	Elder Person		Elder Couple	
	Owner w/o Mortgage	Fair Market Rent 1BR	Owner w/o Mortgage	Fair Market Rent 1BR
	Private Transportation		Private Transportation	
Housing	\$445	\$699	\$445	\$699
Food	\$206	\$206	\$378	\$378
Transportation	\$156	\$156	\$358	\$358
Health Care (Good Health)	\$291	\$291	\$582	\$582
Miscellaneous @ 20%	\$220	\$270	\$353	\$403
Elder Standard Per Month	\$1,318	\$1,622	\$2,116	\$2,420
Elder Standard Per Year	\$15,811	\$19,469	\$25,387	\$29,045

Impact of Changes in Health Status

Health Care (Excellent Health)	\$268	\$268	\$536	\$536
Miscellaneous @ 20%	\$215	\$266	\$343	\$394
Elder Standard Per Month	\$1,290	\$1,595	\$2,060	\$2,365
Elder Standard Per Year	\$15,480	\$19,138	\$24,725	\$28,382

Health Care (Poor Health)	\$312	\$312	\$624	\$624
Miscellaneous @ 20%	\$224	\$275	\$361	\$412
Elder Standard Per Month	\$1,343	\$1,648	\$2,166	\$2,471
Elder Standard Per Year	\$16,114	\$19,771	\$25,992	\$29,650

Comparative Income Benchmarks	Elder Person		Elder Couple	
	Federal Poverty Guidelines, 2006	\$9,800	\$9,800	\$13,200
Average Social Security Payment, 2006	\$12,024	\$12,024	\$19,776	\$19,776
Elder Standard as % Federal Poverty Guidelines	158%	195%	187%	215%
Elder Standard as % Average Social Security Pmt.	129%	159%	125%	144%

Elders in Worcester area cannot live at the poverty level, or even at the average Social Security payment in 2006, without subsidies for housing and health care.

Summary of Findings for Worcester County

- 1. Elders in Worcester County cannot make ends meet at the poverty level or at the average Social Security payment in 2006, without subsidies for housing and health care.**
 - The Elder Standard for Worcester County elders living alone is 150–195 percent of the federal poverty guidelines, and 130–160 percent of the average Social Security payment in 2006.
 - The Elder Standard for Worcester County elder couples is 185–215 percent of the federal poverty guidelines, and 125–145 percent of the average Social Security payment for retired couples in 2006.

- 2. Elders living alone in Worcester County need \$15,500–\$19,800 to cover their basic living costs, depending on their housing and health care expenses.**
 - Elders living alone in Worcester County who own their home without a mortgage need \$15,500 a year to cover their basic living expenses.
 - If they are required to rent an apartment in Worcester County, the income needed to cover basic living expenses jumps to \$19,800.
 - 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 Worcester County need \$24,700–\$29,700 to cover their basic living costs, depending on their housing and health care expenses.**
 - Elder couples in Worcester County who own their home without a mortgage need \$24,700 a year to cover their basic living expenses.
 - If they are required to rent an apartment in Worcester County, the income needed to cover basic living expenses jumps to \$29,700.
 - 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 uncertainty 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 Worcester County has expenses reduced by only 33 percent when a spouse dies; \$19,500 from \$29,000, yet their income can decrease substantially based on the mix of Social Security and/or pension income.
 - Elders in Worcester County face combined health care costs of \$268–\$312 per month—more than they spend on food—to have protection against high medical and prescription drug costs.

Comparison of Elders' Living Costs in Massachusetts

When examining the Elder Standards for all Massachusetts counties given in Appendix D, some patterns emerge across the different categories of living costs.

Housing

- Elders face substantial variations in housing costs depending on whether they own or rent and what part of the state they live in.
- Elders who own a home without a mortgage typically face lower housing costs. The range for elder homeowners without a mortgage is a low of \$419/month in Hampden County to a high of \$605/month in Norfolk County.⁸
- Elder renters face a wide variation in fair market rents across the Commonwealth. The range of fair market rents for renters is a low of \$545/month in Berkshire County to a high of \$1,200/month in Nantucket County.
- Elder homeowners with a mortgage face the highest housing costs, ranging from \$1,101/month in Franklin and Berkshire Counties to \$1,659/month in Suffolk County.

Transportation

- Access to public transportation can reduce an elder's monthly transportation costs by as much as \$140/month for an individual or \$326/month for a couple as demonstrated in Suffolk County.

Health Care

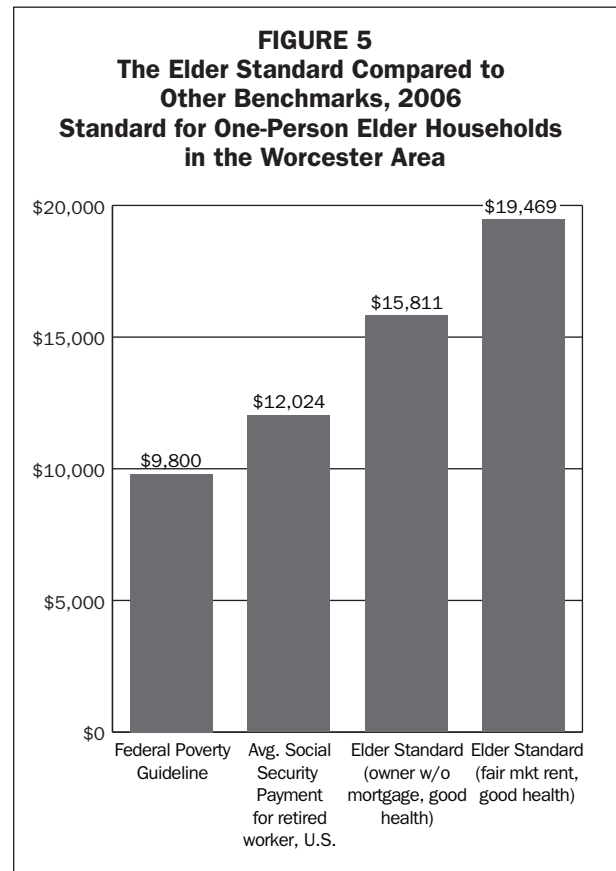
- The variation in health care costs due to health status is relatively modest because the Elder Standard includes the purchase of full supplemental health insurance and prescription drug coverage to Medicare.
- The lowest health care cost is for an individual in excellent health at \$252/month in Barnstable and Plymouth Counties. The highest cost is for an elder in poor health in Berkshire, Dukes and Nantucket Counties at \$390/month, because there is no low cost managed care program available.

Section IV will present information on long-term care costs, which can have a dramatic impact on elders' living costs.

⁸ The updated Census owner costs used in this report are very conservative estimates that understate the impact of significant increases in local property taxes, heating and utility costs on elder homeowners.

Comparison to Other Benchmarks of Income

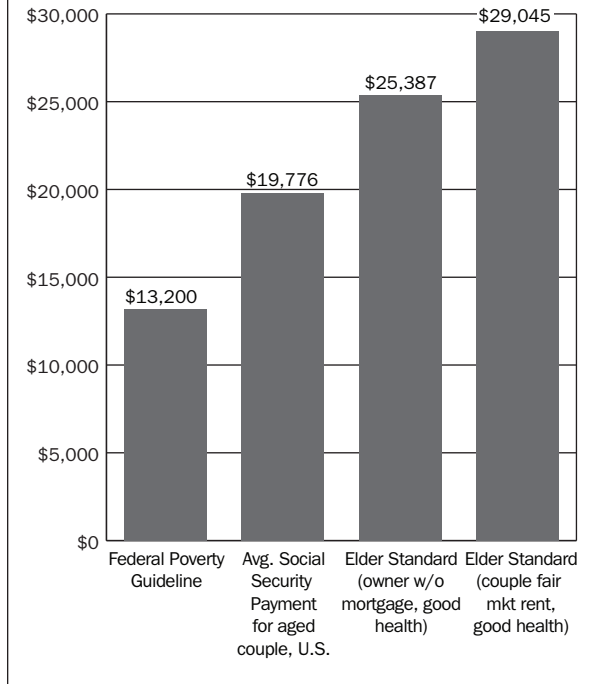
It is helpful to compare the Elder Standard to other measures of income adequacy. As an example, **Figure 5** below compares the Elder Standard for Worcester Area one-person elder households with typical benchmarks of income adequacy: the federal poverty guideline for one-person households, and the average Social Security payment for elders 65 years and older, and **Figure 6** presents comparisons for elder couple households.



Federal Poverty Guidelines: In the two examples presented in **Figure 5**, the after-tax income required by an elder living alone in Worcester is 1.6 to 1.9 times the official poverty guidelines. In 2006, under the federal poverty guidelines a single adult household is poor if he or she has a monthly income up to \$817 (\$9,800 per year).

Average Social Security Payment: The average U.S. Social Security payment in 2006, at \$1,002 per month (\$12,024 per year), is higher than the poverty guidelines, but below the Elder Standard for owners without a mortgage, and substantially below the Elder Standard for elders paying market rate rents.

FIGURE 6
The Elder Standard Compared to
Other Benchmarks, 2006
Standard for Two-Person Elder Households
in the Worcester Area



Federal Poverty Guidelines: In the two examples presented in **Figure 6**, the after-tax income required by an elder couple in Worcester is 1.9 to 2.1 times the official poverty guidelines. In 2006, under the federal poverty guidelines, a two-adult household is poor if it has a monthly income up to \$1,100 (\$13,200 per year).

Average Social Security Payment: The average Social Security payment for an elder couple in 2006, at \$1,648 per month (\$19,776 per year), is well below the Elder Standard for homeowner couples without a mortgage, and

substantially below the Elder Standard for elder couples renting at market rates in Worcester.

In summary, even with these modest assumptions for expenses, elders in Worcester cannot live at the poverty level or at the level of the average Social Security payment, without subsidies for housing and health care. In addition, 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.

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

Long-term care is a continuum that can start at a couple of hours of care per week and can increase to round the clock, year-round care.⁹ Using national long-term care utilization data, we constructed three packages of home- and community-based long-term care services: low, medium, and high. The cost of these services, based on public reimbursement rates that are similar across the state, is inserted to determine the total cost of providing the chosen level of care. The high package has two variations, one with Adult Day Health (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 is included. The high level of care represents someone who is nursing-home eligible.

Table 4 illustrates the impact of home and community-based long-term care on the incomes required for elders in Massachusetts. The **Table 4** public reimbursement rates are only available to those eligible and enrolled in Medicaid (MassHealth) or in the State Home Care Program. Individuals not eligible for Medicaid must pay private rates.

⁹ At higher levels of need for care, the likelihood increases of receiving care in a nursing home.

Table 4
Home and Community-Based Long-Term Care Costs for the Elder Economic Security Standard, 2006 Based on Public Reimbursement Rates in Massachusetts

Level of Need for Long-Term Care:	Low	Medium	High with Adult Day Health*	High without Adult Day Health
Hours Per Week	6 hours	16 hours	36 hours	36 hours
Cost Per Month	\$610	\$1,510	\$2,618	\$3,489
Cost Per Year	\$7,322	\$18,118	\$31,421	\$41,871

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

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

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

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 percent will spend as much as \$100,000 during their lifetime.¹⁰

The three packages we have selected are only representative of the continuum. The packages assume that the care is formal, paid care, as the Elder Standard measures the costs of goods and services in the market.

The Impact of Long-Term Care Costs on the Elder Economic Security Standard

Long-term care costs can more than double the costs of all other items in the Elder Standard, leading to a severe financial impact on elders' budgets. It is a cost that can vary considerably over time, and it is not universally incurred. We therefore include the impact of long-term care as a separate, potentially catastrophic cost for elders.

The need for long-term care markedly raises costs, multiplying the Elder Standard. The low long-term care services package adds \$7,000 per year to living expenses. The medium long-term care services package adds \$18,000 per year to living expenses. The high long-term care services package with adult day health adds \$31,000 per year to living expenses. The high long-term care services package with all in-home care adds \$42,000 per year to living expenses.

Table 5 illustrates the impact of long-term care costs on an elders' living expenses for four selected elder household types in the Worcester area. The impact of long-term care costs on all of the elder household combinations for which the Elder Standards are calculated is included in **Appendix E**.

Overview of Impact of Long-Term Care Findings

The need for 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 Worcester County elder households described earlier in this report, the Elder Standard for those in poor health ranges from \$16,100 to \$29,700 (without long-term care).
- Adding a low level of long-term care for one person in the household adds \$7,000 per year to living costs.
- Requiring a medium level of care for one person in the household adds \$18,000 per year.
- Needing a high level of care for one person in the household adds \$31,000–\$42,000 depending on whether adult day health care is used.

In summary, because we are using public reimbursement rates as a proxy for long-term care costs, the costs do not vary significantly by region. However, the costs increase dramatically, from \$7,000 to \$42,000, as the level of care needed to keep an elder at home increases from 6 hours/week to 36 hours/week.

¹⁰ Kemper, P., Komisar, H. & Alecxih, L. (2006). Long-term care over an uncertain future: What can current retirees expect? *Inquiry*, 42, 335-350.

TABLE 5
The Elder Economic Security Standard for Worcester County, 2006
Addition of Long-Term Care Costs

Monthly Expenses/Monthly and Yearly Totals	Elder Person		Elder Couple	
	Owner w/o Mortgage	Fair Market Rent 1BR	Owner w/o Mortgage	Fair Market Rent 1BR
	Private Transportation		Private Transportation	
No Long-Term Care* Elder Standard Per Month	\$1,343	\$1,648	\$2,166	\$2,471
Elder Standard Per Year	\$16,114	\$19,771	\$25,992	\$29,650

Add Impact of Changes in Long-Term Care Status

Low Long-Term Care: 6hrs/wk = \$610/month

Cost Per Year	\$7,320	\$7,320	\$7,320	\$7,320
Elder Standard Per Year	\$23,434	\$27,091	\$33,312	\$36,970

Medium Long-Term Care: 16hrs/wk = \$1,510/month

Cost Per Year	\$18,120	\$18,120	\$18,120	\$18,120
Elder Standard Per Year	\$34,234	\$37,891	\$44,112	\$47,770

High Long-Term Care with Adult Day Health: 36hrs/wk = \$2,618/month

Cost Per Year	\$31,416	\$31,416	\$31,416	\$31,416
Elder Standard Per Year	\$47,530	\$51,187	\$57,408	\$61,066

High Long-Term Care without Adult Day Health: 36hrs/wk = \$3,489/month

Cost Per Year	\$41,868	\$41,868	\$41,868	\$41,868
Elder Standard Per Year	\$57,982	\$61,639	\$67,860	\$71,518

* Elder Standard for persons in poor health used in example. LTC hours are total purchased per household.
 ** ADH is Adult Day Health, in this package person goes 3 days/week for 6 hrs/day = 18 hrs, half of total.
 The Table illustrates points along the continuum of need and services, priced at public reimbursement rates.

V. Summary

The Elder Standard, with its respective "tracks" for seniors living in different circumstances, shows how seniors in communities across the Commonwealth of Massachusetts with low and modest incomes are challenged to cover their living costs today. In every county throughout the Commonwealth, elders cannot make ends meet if they live at the poverty level, or at the average Social Security payment in 2006, without supports for housing and health care.

1. Elders who live alone in Massachusetts cannot make ends meet at the poverty level or at the average Social Security payment without subsidies for housing and health care.

- Depending on their housing, health and geography, elders living alone in Massachusetts need between \$14,700 and \$28,100 to cover basic living costs. The federal poverty level for a one-person household in 2006 is \$9,800.
- The average Social Security payment for a retired elder in 2006 is \$12,024, less than half of what some elders in Massachusetts need to cover their basic expenses.
- Social Security is the only source of income for three out of ten retired elders.

2. Elder couples in Massachusetts cannot make ends meet at the federal poverty level or at the average Social Security payment without subsidies for housing and health care.

- Depending on their housing, health and geography, elder couples in Massachusetts need between \$21,400 and \$39,100 to meet their basic household budgets. The federal poverty level for a two-person household in 2006 is \$13,200.

- The average Social Security payment for a retired elder couple in 2006 is \$19,776; half of what some elder couples in Massachusetts need for basic costs.
- Social Security is the only source of income for one out of nine retired couples.

3. Massachusetts' high housing costs put a heavy burden on elder households, from 33 to 52 percent of total expenses, depending on their living circumstances.

- The Elder Standard 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 cost for elder homeowners without a mortgage ranges from a low of \$419/month in Hampden County (33 percent of total budget) to \$605/month in Norfolk County (41 percent of total budget).
- The monthly cost for elders paying fair market rent for a 1-bedroom apartment ranges from a low of \$545/month in Berkshire County (36 percent of total budget) to a high of \$1,200/month in Nantucket County (52 percent of total budget).

4. The Elder Standard shows health care costs are the second largest expense for Massachusetts's elders, who need to purchase full supplemental health and prescription drug coverage to Medicare.

- The Elder Standard includes premium costs of full supplemental health and prescription drug coverage to Medicare, because they are needed to have protection against high medical and prescription drug

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

- Elders in Massachusetts face combined health care costs (premiums plus co-pays, deductibles and fees) of \$252-\$390 per month to have protection against high medical and prescription drug costs. The highest costs are in Berkshire, Dukes and Nantucket counties, because there are no lower cost managed care plans available.
- Retired couples are unable to purchase supplemental health insurance through a "family plan;" they must each buy it as individuals. For elder couples, the costs are doubled, ranging from \$504-\$780 per month.

5. Some elders who are currently making ends meet face uncertainty 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 Massachusetts has expenses reduced by only 25-36% when a spouse dies yet their income can decrease substantially based on the mix of Social Security and/or pension income.
- Having full supplemental health and prescription drug coverage to Medicare (including Prescription Advantage) helps protect elders from a dramatic rise in health care costs with a decline in health, but the added cost is still sizable.

6. The need for long-term care can more than double an elder's expenses, significantly increasing the income needed to meet basic needs.

- The need for long-term care is a cost that can vary considerably over time, and it is not universally incurred. We therefore include it as a separate, potentially catastrophic cost for elders.
- The need for long-term care can double or even triple an elder's expenses. Adding a low level of long-term care for one person adds about \$7,000 per year to living costs; requiring a medium level of care for one person adds \$18,000 per year; needing a high level of care for one person adds \$31,000-\$42,000, depending on whether adult day health care is used.

In communities across Massachusetts, significant numbers of elders are facing rising costs of living. Many aging boomers are grappling with care, living options, and economic realities for their aging parent(s). The Elder Economic Security Initiative through the use and development of the WOW-GI National Elder Economic Security Standard provides a framework to help guide public, private, and elders' decisions that will shape the health and well being of today's elders, and impact the aging boomers and families who care for them, and follow in their footsteps. The Elder Economic Security Initiative will put into action strategies to promote a measure of income that respects the autonomy goals of older adults and their realistic income needs in today's economy.

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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 2006. Adjusted for more specific geographic areas using ratios based on median gross rents by town from the 2000 census. Retrieved from http://www.huduser.org</p> <p>Owner Costs: U.S. Census: American Community Survey 2004 and 2000 Census, 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. Adjusted by CPI-U for housing in the region. http://www.census.gov/Press-Release/www/2003/PUMS5.html</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/foodjan06.pdf</p>	<p>Food budget costs for older men and women are averaged to determine food costs for elder households.</p>
Total Health Care Costs (premium and out of pocket cost)	<p>Medicare Part B Premiums: CMS, Medicare & You. http://www.cms.hhs.gov/default.asp</p> <p>Premiums: U.S. Center for Medicare and Medicaid Services, Medicare Personal Plan Finder and Prescription Drug Plan Finder; www.medicare.gov/MPPF and www.medicare.gov/MPDPF</p> <p>Out-of-Pocket Costs: Agency for Healthcare Research and Quality, Medical Expenditure Panel Survey. Household Component Analytical Tool (MEPSnet/HC). August 2003. Rockville, MD. Retrieved from: http://www.meps.ahrq.gov/mepsnet/HC/MEPSnetHC.asp</p> <p>Inflation Factor: http://data.bls.gov/cgi-bin/surveymost?cu</p>	<p>Premium costs are Part B 2006, & 2006 premiums for Part C Medicare Advantage, and Part D Prescription Drug Plans, by Local HMOs.</p> <p>Out-of-pocket costs calculated for elders 65+ by health status, data is updated with the Medical CPI-U.</p>
Transportation	<p>Private Automobile Cost: National Household Travel Survey (NHTS) http://www.bts.gov/programs/national_household_travel_survey/</p> <p>Per Mile Cost: US Internal Revenue Service http://www.irs.gov/newsroom/article/0,,id=151226,00.html</p> <p>Public Transportation Cost: Metropolitan Boston Transit Authority http://www.mbta.com/traveling_t/passes_special.asp#seniorpass</p>	<p>Annual mileage driven by retired adults x IRS reimbursement rate for operating and owner costs</p> <p>Cost of MBTA Monthly Pass for Senior Citizens in Suffolk County.</p>
Miscellaneous	<p>Miscellaneous expenses are estimated at 20 percent of costs of other basic expenditure categories: housing, food, health care, and transportation.</p>	<p>Includes all other essentials: clothing, shoes, paper products, nonprescription medicines, cleaning products, household items, personal hygiene items, and telephone, etc.</p>
Long-Term Care	<p>Data, surveys, and interviews with state and federal agencies, trade associations, and numerous agencies, providers, and stakeholders.</p>	<p>Authors' calculations using area costs for three prototypical levels of long-term care services packages.</p>

Appendix B: List of Massachusetts Regions, Counties, Cities and Towns

Region I. Greater Boston

1. **Suffolk County:** Boston, Chelsea, Revere, Winthrop
2. **Middlesex County:** Acton, Arlington, Ashby, Ashland, Ayer, Bedford, Belmont, Billerica, Boxborough, Burlington, Cambridge, Carlisle, Chelmsford, Concord, Dracut, Dunstable, Everett, Framingham, Groton, Holliston, Hopkinton, Hudson, Lexington, Lincoln, Littleton, Lowell, Malden, Marlborough, Maynard, Medford, Melrose, Natick, Newton, North Reading, Pepperell, Reading, Sherborn, Shirley, Somerville, Stoneham, Stow, Sudbury, Tewksbury, Townsend, Tyngsborough, Wakefield, Waltham, Watertown, Wayland, Westford, Weston, Wilmington, Winchester, Woburn
3. **Norfolk County:** Avon, Bellingham, Braintree, Brookline, Canton, Cohasset, Dedham, Dover, Foxborough, Franklin, Holbrook, Medfield, Medway, Millis, Milton, Needham, Norfolk, Norwood, Plainville, Quincy, Randolph, Sharon, Stoughton, Walpole, Wellesley, Westwood, Weymouth, Wrentham

Region II. Northeast Massachusetts

4. **Essex County:** Amesbury, Andover, Beverly, Boxford, Danvers, Essex, Georgetown, Gloucester, Groveland, Hamilton, Haverhill, Ipswich, Lawrence, Lynn, Lynnfield, Manchester-By-The-Sea, Marblehead, Merrimac, Methuen, Middleton, Nahant, Newbury, Newburyport, North Andover, Peabody, Rockport, Rowley, Salem, Salisbury, Saugus, Swampscott, Topsfield, Wenham, West, Newbury

Region III. Southeast Massachusetts

5. **Bristol County:** Acushnet, Attleboro, Berkley, Dartmouth, Dighton, Easton, Fairhaven, Fall River, Freetown, Mansfield, New Bedford, North Attleborough, Norton, Raynham, Rehoboth, Seekonk, Somerset, Swansea, Taunton, Westport
6. **Plymouth County:** Abington, Bridgewater, Brockton, Carver, Duxbury, East Bridgewater, Halifax, Hanover, Hanson, Hingham, Hull, Kingston, Lakeville, Marion, Marshfield, Mattapoisett, Middleborough, Norwell, Pembroke, Plymouth, Plympton, Rochester, Rockland, Scituate, Wareham, West Bridgewater, Whitman

Region IV. Cape Cod & The Islands

7. **Barnstable County:** Barnstable, Bourne, Brewster, Chatham Dennis, Eastham, Falmouth, Harwich, Mashpee, Orleans, Provincetown, Sandwich, Truro, Wellfleet, Yarmouth

8. **Dukes County:** Aquinnah, Chilmark, Edgartown, Gosnold, Oak Bluffs, Tisbury, West Tisbury

9. **Nantucket County:** Nantucket

Region V. Central Massachusetts

10. **Worcester County:** Ashburnham, Athol, Auburn, Barre, Berlin, Blackstone, Bolton, Boylston, Brookfield, Charlton, Clinton, Douglas, Dudley, East Brookfield, Fitchburg, Gardner, Grafton, Hardwick, Harvard, Holden, Hopedale, Hubbardston, Lancaster, Leicester, Leominster, Lunenburg, Mendon, Milford, Millbury, Millville, New Braintree, North Brookfield, Northborough, Northbridge, Oakham, Oxford, Paxton, Petersham, Phillipston, Princeton, Royalston, Rutland, Shrewsbury, Southborough, Southbridge, Spencer, Sterling, Sturbridge, Sutton, Templeton, Upton, Uxbridge, Warren, Webster, West Boylston, West Brookfield, Westborough, Westminster, Winchendon, Worcester

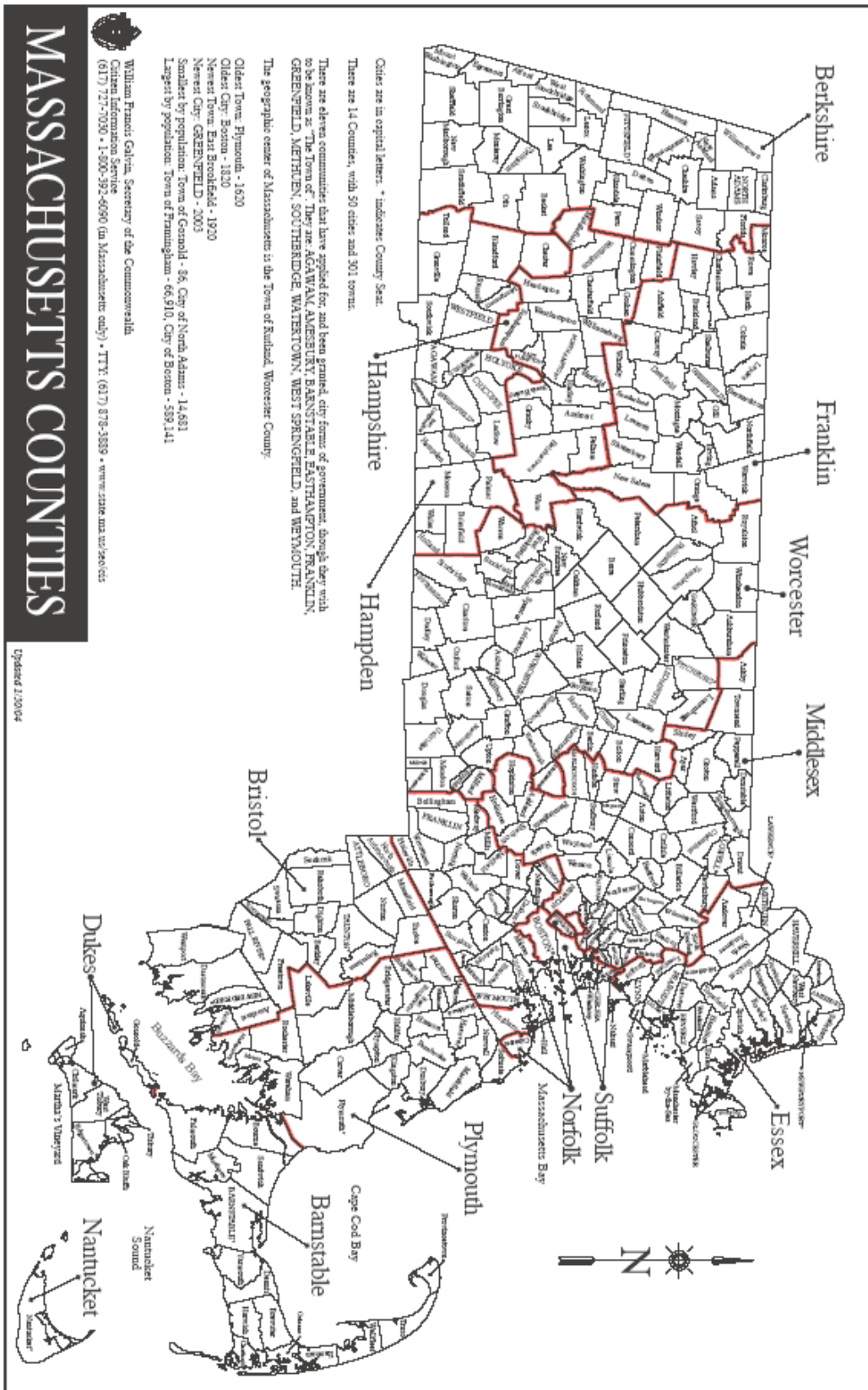
Region VI. Western Massachusetts

11. **Franklin County:** Ashfield, Bernardston, Buckland, Charlemont, Colrain, Conway, Deerfield, Erving, Gill, Greenfield, Hawley, Heath, Leverett, Leyden, Monroe, Montague, New Salem, Northfield, Orange, Rowe, Shelburne, Shutesbury, Sunderland, Warwick, Wendell, Whately
12. **Hampden County:** Agawam, Blandford, Brimfield, Chester, Chicopee, East Longmeadow, Granville, Hampden, Holland, Holyoke, Longmeadow, Ludlow, Monson, Montgomery, Palmer, Russell, Southwick, Springfield, Tolland, Wales, West Springfield, Westfield, Wilbraham
13. **Hampshire County:** Amherst, Belchertown, Chesterfield, Cummington, Easthampton, Goshen, Granby, Hadley, Hatfield, Huntington, Middlefield, Northampton, Pelham, Plainfield, South Hadley, Southampton, Ware, Westhampton, Williamsburg, Worthington

Region VII. Berkshires

14. **Berkshire County:** Adams, Alford, Becket, Cheshire, Clarksburg, Dalton, Egremont, Florida, Great Barrington, Hancock, Hinsdale, Lanesborough, Lee, Lenox, Monterey, Mount Washington, New Ashford, New Marlborough, North Adams, Otis, Peru, Pittsfield, Richmond, Sandisfield, Savoy, Sheffield, Stockbridge, Tyringham, Washington, West Stockbridge, Williamstown, Windsor

Appendix C: Map of Massachusetts Counties



Appendix D-1: Elder Economic Security Standard for Suffolk County, 2006

TABLE D-1						
The Elder Economic Security Standard for Suffolk County, 2006						
One-Person Elder Households by Health Status						
	One Person Elder Household			One Person Elder Household		
	Fair Market Rent 1BR	Owner w/o Mortgage	Owner w/ Mortgage	Fair Market Rent 1BR	Owner w/o Mortgage	Owner w/ Mortgage
	Public Transportation			Private Transportation		
Housing	\$1,128	\$527	\$1,659	\$1,128	\$527	\$1,659
Food	\$206	\$206	\$206	\$206	\$206	\$206
Transportation	\$16	\$16	\$16	\$156	\$156	\$156
Health Care: Excellent Health	\$273	\$273	\$273	\$273	\$273	\$273
Miscellaneous @ 20%	\$325	\$204	\$431	\$353	\$232	\$459
Elder Standard Per Month	\$1,958	\$1,226	\$2,585	\$2,116	\$1,394	\$2,753
Elder Standard Per Year	\$23,371	\$14,717	\$31,018	\$25,387	\$16,733	\$33,034

Impact of Changes in Health Status

Health Care: Good Health	\$296	\$296	\$296
Miscellaneous @ 20%	\$329	\$209	\$435
Elder Standard Per Month	\$1,975	\$1,254	\$2,612
Elder Standard Per Year	\$23,702	\$15,048	\$31,349

\$296	\$296	\$296
\$357	\$237	\$463
\$2,143	\$1,422	\$2,780
\$25,718	\$17,064	\$33,365

Health Care: Poor Health	\$317	\$317	\$317
Miscellaneous @ 20%	\$333	\$213	\$440
Elder Standard Per Month	\$2,000	\$1,279	\$2,638
Elder Standard Per Year	\$24,005	\$15,350	\$31,651

\$317	\$317	\$317
\$361	\$241	\$468
\$2,168	\$1,447	\$2,806
\$26,021	\$17,366	\$33,667

Appendix D-1: Elder Economic Security Standard for Suffolk County, 2006

TABLE D-1 (continued)						
The Elder Economic Security Standard for Suffolk County, 2006						
Two-Person Elder Households by Health Status						
	Two Person Elder Household			Two Person Elder Household		
	Fair Market Rent 1BR	Owner w/o Mortgage	Owner w/ Mortgage	Fair Market Rent 1BR	Owner w/o Mortgage	Owner w/ Mortgage
	Public Transportation			Private Transportation		
Housing	\$1,128	\$527	\$1,659	\$1,128	\$527	\$1,659
Food	\$378	\$378	\$378	\$378	\$378	\$378
Transportation	\$32	\$32	\$32	\$358	\$358	\$358
Health Care: Excellent Health	\$273	\$273	\$273	\$273	\$273	\$273
Health Care: Excellent Health	\$273	\$273	\$273	\$273	\$273	\$273
Miscellaneous @ 20%	\$417	\$297	\$523	\$482	\$362	\$588
Elder Standard Per Month	\$2,501	\$1,780	\$3,138	\$2,892	\$2,171	\$3,529
Elder Standard Per Year	\$30,010	\$21,355	\$37,656	\$34,704	\$26,050	\$42,350

Impact of Changes in Health Status

Health Care: Excellent Health	\$273	\$273	\$273
Health Care: Good Health	\$296	\$296	\$296
Miscellaneous @ 20%	\$421	\$301	\$528
Elder Standard Per Month	\$2,528	\$1,807	\$3,166
Elder Standard Per Year	\$30,341	\$21,686	\$37,987

\$273	\$273	\$273
\$296	\$296	\$296
\$487	\$366	\$593
\$2,920	\$2,198	\$3,557
\$35,035	\$26,381	\$42,682

Health Care: Excellent Health	\$273	\$273	\$273
Health Care: Poor Health	\$317	\$317	\$317
Miscellaneous @ 20%	\$426	\$305	\$532
Elder Standard Per Month	\$2,554	\$1,832	\$3,191
Elder Standard Per Year	\$30,643	\$21,989	\$38,290

\$273	\$273	\$273
\$317	\$317	\$317
\$491	\$371	\$597
\$2,945	\$2,224	\$3,582
\$35,338	\$26,683	\$42,984

Appendix D-1: Elder Economic Security Standard for Suffolk County, 2006

TABLE D-1 (continued) The Elder Economic Security Standard for Suffolk County, 2006 Two-Person Elder Households by Health Status						
	Two Person Elder Household			Two Person Elder Household		
	Fair Market Rent 1BR	Owner w/o Mortgage	Owner w/ Mortgage	Fair Market Rent 1BR	Owner w/o Mortgage	Owner w/ Mortgage
	Public Transportation			Private Transportation		
Housing	\$1,128	\$527	\$1,659	\$1,128	\$527	\$1,659
Food	\$378	\$378	\$378	\$378	\$378	\$378
Transportation	\$32	\$32	\$32	\$358	\$358	\$358
Health Care: Good Health	\$296	\$296	\$296	\$296	\$296	\$296
Health Care: Good Health	\$296	\$296	\$296	\$296	\$296	\$296
Miscellaneous @ 20%	\$426	\$306	\$532	\$491	\$371	\$597
Elder Standard Per Month	\$2,556	\$1,835	\$3,193	\$2,947	\$2,226	\$3,584
Elder Standard Per Year	\$30,672	\$22,018	\$38,318	\$35,366	\$26,712	\$43,013

Impact of Changes in Health Status

Health Care: Good Health	\$296	\$296	\$296
Health Care: Poor Health	\$317	\$317	\$317
Miscellaneous @ 20%	\$430	\$310	\$536
Elder Standard Per Month	\$2,581	\$1,860	\$3,218
Elder Standard Per Year	\$30,974	\$22,320	\$38,621

\$296	\$296	\$296
\$317	\$317	\$317
\$495	\$375	\$602
\$2,972	\$2,251	\$3,610
\$35,669	\$27,014	\$43,315

Health Care: Poor Health	\$317	\$317	\$317
Health Care: Poor Health	\$317	\$317	\$317
Miscellaneous @ 20%	\$434	\$314	\$541
Elder Standard Per Month	\$2,606	\$1,885	\$3,244
Elder Standard Per Year	\$31,277	\$22,622	\$38,923

\$317	\$317	\$317
\$317	\$317	\$317
\$500	\$379	\$606
\$2,998	\$2,276	\$3,635
\$35,971	\$27,317	\$43,618

Appendix D Table D-2

Elder Economic Security Standard for Middlesex County, 2006

One- & Two- Person Elder Households by Health Status

	One Person Elder Household		
	Fair Market Rent 1BR	Owner w/o Mortgage	Owner w/ Mortgage
	Private Transportation		
Housing	\$1,079	\$576	\$1,624
Food	\$206	\$206	\$206
Transportation	\$156	\$156	\$156
Health Care: Excellent Health	\$267	\$267	\$267
Miscellaneous @ 20%	\$342	\$241	\$451
Elder Standard Per Month	\$2,050	\$1,446	\$2,704
Elder Standard Per Year	\$24,595	\$17,352	\$32,443

Impact of Changes in Health Status

Health Care: Good Health	\$290	\$290	\$290
Miscellaneous @ 20%	\$346	\$246	\$455
Elder Standard Per Month	\$2,077	\$1,474	\$2,731
Elder Standard Per Year	\$24,926	\$17,683	\$32,774

Health Care: Poor Health	\$311	\$311	\$311
Miscellaneous @ 20%	\$350	\$250	\$459
Elder Standard Per Month	\$2,102	\$1,499	\$2,756
Elder Standard Per Year	\$25,229	\$17,986	\$33,077

Table D-2 Elder Economic Security Standard for Middlesex County, 2006 (continued)

	Two Person Elder Household		
	Fair Market Rent 1BR	Owner w/o Mortgage	Owner w/ Mortgage
	Private Transportation		
Housing	\$1,079	\$576	\$1,624
Food	\$378	\$378	\$378
Transportation	\$358	\$358	\$358
Health Care: Excellent Health	\$267	\$267	\$267
Health Care: Excellent Health	\$267	\$267	\$267
Miscellaneous @ 20%	\$470	\$369	\$579
Elder Standard Per Month	\$2,819	\$2,215	\$3,473
Elder Standard Per Year	\$33,826	\$26,582	\$41,674

	Two Person Elder Household		
	Fair Market Rent 1BR	Owner w/o Mortgage	Owner w/ Mortgage
	Private Transportation		
Housing	\$1,079	\$576	\$1,624
Food	\$378	\$378	\$378
Transportation	\$358	\$358	\$358
Health Care: Good Health	\$290	\$290	\$290
Health Care: Good Health	\$290	\$290	\$290
Miscellaneous @ 20%	\$479	\$378	\$588
Elder Standard Per Month	\$2,874	\$2,270	\$3,528
Elder Standard Per Year	\$34,488	\$27,245	\$42,336

Impact of Changes in Health Status

Health Care: Excellent Health	\$267	\$267	\$267
Health Care: Good Health	\$290	\$290	\$290
Miscellaneous @ 20%	\$474	\$374	\$583
Elder Standard Per Month	\$2,846	\$2,243	\$3,500
Elder Standard Per Year	\$34,157	\$26,914	\$42,005

Impact of Changes in Health Status

Health Care: Good Health	\$290	\$290	\$290
Health Care: Poor Health	\$311	\$311	\$311
Miscellaneous @ 20%	\$483	\$383	\$592
Elder Standard Per Month	\$2,899	\$2,296	\$3,553
Elder Standard Per Year	\$34,790	\$27,547	\$42,638

Health Care: Excellent Health	\$267	\$267	\$267
Health Care: Poor Health	\$311	\$311	\$311
Miscellaneous @ 20%	\$479	\$378	\$588
Elder Standard Per Month	\$2,872	\$2,268	\$3,526
Elder Standard Per Year	\$34,459	\$27,216	\$42,307

Health Care: Poor Health	\$311	\$311	\$311
Health Care: Poor Health	\$311	\$311	\$311
Miscellaneous @ 20%	\$487	\$387	\$596
Elder Standard Per Month	\$2,924	\$2,321	\$3,578
Elder Standard Per Year	\$35,093	\$27,850	\$42,941

Appendix D

Table D-3

Elder Economic Security Standard
for Norfolk County, 2006

One- & Two- Person
Elder Households by Health Status

	One Person Elder Household		
	Fair Market Rent 1BR	Owner w/o Mortgage	Owner w/ Mortgage
	Private Transportation		
Housing	\$1,126	\$605	\$1,626
Food	\$206	\$206	\$206
Transportation	\$156	\$156	\$156
Health Care: Excellent Health	\$260	\$260	\$260
Miscellaneous @ 20%	\$350	\$245	\$450
Elder Standard Per Month	\$2,098	\$1,472	\$2,698
Elder Standard Per Year	\$25,171	\$17,669	\$32,371

Impact of Changes in Health Status

Health Care: Good Health	\$283	\$283	\$283
Miscellaneous @ 20%	\$354	\$250	\$454
Elder Standard Per Month	\$2,125	\$1,500	\$2,725
Elder Standard Per Year	\$25,502	\$18,000	\$32,702

Health Care: Poor Health	\$304	\$304	\$304
Miscellaneous @ 20%	\$358	\$254	\$458
Elder Standard Per Month	\$2,150	\$1,525	\$2,750
Elder Standard Per Year	\$25,805	\$18,302	\$33,005

Table D-3 Elder Economic Security Standard for Norfolk County, 2006 (continued)

	Two Person Elder Household		
	Fair Market Rent 1BR	Owner w/o Mortgage	Owner w/ Mortgage
	Private Transportation		
Housing	\$1,126	\$605	\$1,626
Food	\$378	\$378	\$378
Transportation	\$358	\$358	\$358
Health Care: Excellent Health	\$260	\$260	\$260
Health Care: Excellent Health	\$260	\$260	\$260
Miscellaneous @ 20%	\$476	\$372	\$576
Elder Standard Per Month	\$2,858	\$2,233	\$3,458
Elder Standard Per Year	\$34,301	\$26,798	\$41,501

	Two Person Elder Household		
	Fair Market Rent 1BR	Owner w/o Mortgage	Owner w/ Mortgage
	Private Transportation		
Housing	\$1,126	\$605	\$1,626
Food	\$378	\$378	\$378
Transportation	\$358	\$358	\$358
Health Care: Good Health	\$283	\$283	\$283
Health Care: Good Health	\$283	\$283	\$283
Miscellaneous @ 20%	\$486	\$381	\$586
Elder Standard Per Month	\$2,914	\$2,288	\$3,514
Elder Standard Per Year	\$34,963	\$27,461	\$42,163

Impact of Changes in Health Status

Health Care: Excellent Health	\$260	\$260	\$260
Health Care: Good Health	\$283	\$283	\$283
Miscellaneous @ 20%	\$481	\$377	\$581
Elder Standard Per Month	\$2,886	\$2,261	\$3,486
Elder Standard Per Year	\$34,632	\$27,130	\$41,832

Impact of Changes in Health Status

Health Care: Good Health	\$283	\$283	\$283
Health Care: Poor Health	\$304	\$304	\$304
Miscellaneous @ 20%	\$490	\$386	\$590
Elder Standard Per Month	\$2,939	\$2,314	\$3,539
Elder Standard Per Year	\$35,266	\$27,763	\$42,466

Health Care: Excellent Health	\$260	\$260	\$260
Health Care: Poor Health	\$304	\$304	\$304
Miscellaneous @ 20%	\$485	\$381	\$585
Elder Standard Per Month	\$2,911	\$2,286	\$3,511
Elder Standard Per Year	\$34,934	\$27,432	\$42,134

Health Care: Poor Health	\$304	\$304	\$304
Health Care: Poor Health	\$304	\$304	\$304
Miscellaneous @ 20%	\$494	\$390	\$594
Elder Standard Per Month	\$2,964	\$2,339	\$3,564
Elder Standard Per Year	\$35,568	\$28,066	\$42,768

Appendix D Table D-4

Elder Economic Security Standard for Essex County, 2006

One- & Two- Person Elder Households by Health Status

	One Person Elder Household		
	Fair Market Rent 1BR	Owner w/o Mortgage	Owner w/ Mortgage
	Private Transportation		
Housing	\$1,031	\$515	\$1,570
Food	\$206	\$206	\$206
Transportation	\$156	\$156	\$156
Health Care: Excellent Health	\$271	\$271	\$271
Miscellaneous @ 20%	\$333	\$230	\$441
Elder Standard Per Month	\$1,997	\$1,378	\$2,644
Elder Standard Per Year	\$23,962	\$16,531	\$31,723

Impact of Changes in Health Status

Health Care: Good Health	\$294	\$294	\$294
Miscellaneous @ 20%	\$337	\$234	\$445
Elder Standard Per Month	\$2,024	\$1,405	\$2,671
Elder Standard Per Year	\$24,293	\$16,862	\$32,054

Health Care: Poor Health	\$315	\$315	\$315
Miscellaneous @ 20%	\$342	\$238	\$449
Elder Standard Per Month	\$2,050	\$1,430	\$2,696
Elder Standard Per Year	\$24,595	\$17,165	\$32,357

Table D-4 Elder Economic Security Standard for Essex County, 2006 (continued)

	Two Person Elder Household		
	Fair Market Rent 1BR	Owner w/o Mortgage	Owner w/ Mortgage
	Private Transportation		
Housing	\$1,031	\$515	\$1,570
Food	\$378	\$378	\$378
Transportation	\$358	\$358	\$358
Health Care: Excellent Health	\$271	\$271	\$271
Health Care: Excellent Health	\$271	\$271	\$271
Miscellaneous @ 20%	\$462	\$359	\$570
Elder Standard Per Month	\$2,771	\$2,152	\$3,418
Elder Standard Per Year	\$33,250	\$25,819	\$41,011

	Two Person Elder Household		
	Fair Market Rent 1BR	Owner w/o Mortgage	Owner w/ Mortgage
	Private Transportation		
Housing	\$1,031	\$515	\$1,570
Food	\$378	\$378	\$378
Transportation	\$358	\$358	\$358
Health Care: Good Health	\$294	\$294	\$294
Health Care: Good Health	\$294	\$294	\$294
Miscellaneous @ 20%	\$471	\$368	\$579
Elder Standard Per Month	\$2,826	\$2,207	\$3,473
Elder Standard Per Year	\$33,912	\$26,482	\$41,674

Impact of Changes in Health Status

Health Care: Excellent Health	\$271	\$271	\$271
Health Care: Good Health	\$294	\$294	\$294
Miscellaneous @ 20%	\$466	\$363	\$574
Elder Standard Per Month	\$2,798	\$2,179	\$3,445
Elder Standard Per Year	\$33,581	\$26,150	\$41,342

Impact of Changes in Health Status

Health Care: Good Health	\$294	\$294	\$294
Health Care: Poor Health	\$315	\$315	\$315
Miscellaneous @ 20%	\$475	\$372	\$583
Elder Standard Per Month	\$2,851	\$2,232	\$3,498
Elder Standard Per Year	\$34,214	\$26,784	\$41,976

Health Care: Excellent Health	\$271	\$271	\$271
Health Care: Poor Health	\$315	\$315	\$315
Miscellaneous @ 20%	\$471	\$367	\$578
Elder Standard Per Month	\$2,824	\$2,204	\$3,470
Elder Standard Per Year	\$33,883	\$26,453	\$41,645

Health Care: Poor Health	\$315	\$315	\$315
Health Care: Poor Health	\$315	\$315	\$315
Miscellaneous @ 20%	\$479	\$376	\$587
Elder Standard Per Month	\$2,876	\$2,257	\$3,523
Elder Standard Per Year	\$34,517	\$27,086	\$42,278

Appendix D

Table D-5

Elder Economic Security Standard
for Bristol County, 2006

One- & Two- Person
Elder Households by Health Status

	One Person Elder Household		
	Fair Market Rent 1BR	Owner w/o Mortgage	Owner w/ Mortgage
	Private Transportation		
Housing	\$791	\$439	\$1,234
Food	\$206	\$206	\$206
Transportation	\$156	\$156	\$156
Health Care: Excellent Health	\$275	\$275	\$275
Miscellaneous @ 20%	\$286	\$215	\$374
Elder Standard Per Month	\$1,714	\$1,291	\$2,245
Elder Standard Per Year	\$20,563	\$15,494	\$26,942

Impact of Changes in Health Status

Health Care: Good Health	\$298	\$298	\$298
Miscellaneous @ 20%	\$290	\$220	\$379
Elder Standard Per Month	\$1,741	\$1,319	\$2,273
Elder Standard Per Year	\$20,894	\$15,826	\$27,274

Health Care: Poor Health	\$319	\$319	\$319
Miscellaneous @ 20%	\$294	\$224	\$383
Elder Standard Per Month	\$1,766	\$1,344	\$2,298
Elder Standard Per Year	\$21,197	\$16,128	\$27,576

Table D-5 Elder Economic Security Standard for Bristol County, 2006 (continued)

	Two Person Elder Household		
	Fair Market Rent 1BR	Owner w/o Mortgage	Owner w/ Mortgage
	Private Transportation		
Housing	\$791	\$439	\$1,234
Food	\$378	\$378	\$378
Transportation	\$358	\$358	\$358
Health Care: Excellent Health	\$275	\$275	\$275
Health Care: Excellent Health	\$275	\$275	\$275
Miscellaneous @ 20%	\$415	\$345	\$504
Elder Standard Per Month	\$2,492	\$2,070	\$3,024
Elder Standard Per Year	\$29,909	\$24,840	\$36,288

	Two Person Elder Household		
	Fair Market Rent 1BR	Owner w/o Mortgage	Owner w/ Mortgage
	Private Transportation		
Housing	\$791	\$439	\$1,234
Food	\$378	\$378	\$378
Transportation	\$358	\$358	\$358
Health Care: Good Health	\$298	\$298	\$298
Health Care: Good Health	\$298	\$298	\$298
Miscellaneous @ 20%	\$425	\$354	\$513
Elder Standard Per Month	\$2,548	\$2,125	\$3,079
Elder Standard Per Year	\$30,571	\$25,502	\$36,950

Impact of Changes in Health Status

Health Care: Excellent Health	\$275	\$275	\$275
Health Care: Good Health	\$298	\$298	\$298
Miscellaneous @ 20%	\$420	\$350	\$509
Elder Standard Per Month	\$2,520	\$2,098	\$3,052
Elder Standard Per Year	\$30,240	\$25,171	\$36,619

Impact of Changes in Health Status

Health Care: Good Health	\$298	\$298	\$298
Health Care: Poor Health	\$319	\$319	\$319
Miscellaneous @ 20%	\$429	\$358	\$517
Elder Standard Per Month	\$2,573	\$2,150	\$3,104
Elder Standard Per Year	\$30,874	\$25,805	\$37,253

Health Care: Excellent Health	\$275	\$275	\$275
Health Care: Poor Health	\$319	\$319	\$319
Miscellaneous @ 20%	\$424	\$354	\$513
Elder Standard Per Month	\$2,545	\$2,123	\$3,077
Elder Standard Per Year	\$30,542	\$25,474	\$36,922

Health Care: Poor Health	\$319	\$319	\$319
Health Care: Poor Health	\$319	\$319	\$319
Miscellaneous @ 20%	\$433	\$363	\$522
Elder Standard Per Month	\$2,598	\$2,176	\$3,130
Elder Standard Per Year	\$31,176	\$26,107	\$37,555

Appendix D Table D-6

Elder Economic Security Standard for Plymouth County, 2006

One- & Two- Person Elder Households by Health Status

	One Person Elder Household		
	Fair Market Rent 1BR	Owner w/o Mortgage	Owner w/ Mortgage
	Private Transportation		
Housing	\$1,004	\$480	\$1,325
Food	\$206	\$206	\$206
Transportation	\$156	\$156	\$156
Health Care: Excellent Health	\$252	\$252	\$252
Miscellaneous @ 20%	\$324	\$219	\$388
Elder Standard Per Month	\$1,942	\$1,313	\$2,327
Elder Standard Per Year	\$23,299	\$15,754	\$27,922

Impact of Changes in Health Status

Health Care: Good Health	\$275	\$275	\$275
Miscellaneous @ 20%	\$328	\$223	\$392
Elder Standard Per Month	\$1,969	\$1,340	\$2,354
Elder Standard Per Year	\$23,630	\$16,085	\$28,253

Health Care: Poor Health	\$296	\$296	\$296
Miscellaneous @ 20%	\$332	\$228	\$397
Elder Standard Per Month	\$1,994	\$1,366	\$2,380
Elder Standard Per Year	\$23,933	\$16,387	\$28,555

Table D-6 Elder Economic Security Standard for Plymouth County, 2006 (continued)

	Two Person Elder Household		
	Fair Market Rent 1BR	Owner w/o Mortgage	Owner w/ Mortgage
	Private Transportation		
Housing	\$1,004	\$480	\$1,325
Food	\$378	\$378	\$378
Transportation	\$358	\$358	\$358
Health Care: Excellent Health	\$252	\$252	\$252
Health Care: Excellent Health	\$252	\$252	\$252
Miscellaneous @ 20%	\$449	\$344	\$513
Elder Standard Per Month	\$2,693	\$2,064	\$3,078
Elder Standard Per Year	\$32,314	\$24,768	\$36,936

	Two Person Elder Household		
	Fair Market Rent 1BR	Owner w/o Mortgage	Owner w/ Mortgage
	Private Transportation		
Housing	\$1,004	\$480	\$1,325
Food	\$378	\$378	\$378
Transportation	\$358	\$358	\$358
Health Care: Good Health	\$275	\$275	\$275
Health Care: Good Health	\$275	\$275	\$275
Miscellaneous @ 20%	\$458	\$353	\$522
Elder Standard Per Month	\$2,748	\$2,119	\$3,133
Elder Standard Per Year	\$32,976	\$25,430	\$37,598

Impact of Changes in Health Status

Health Care: Excellent Health	\$252	\$252	\$252
Health Care: Good Health	\$275	\$275	\$275
Miscellaneous @ 20%	\$453	\$349	\$518
Elder Standard Per Month	\$2,720	\$2,092	\$3,106
Elder Standard Per Year	\$32,645	\$25,099	\$37,267

Impact of Changes in Health Status

Health Care: Good Health	\$275	\$275	\$275
Health Care: Poor Health	\$296	\$296	\$296
Miscellaneous @ 20%	\$462	\$357	\$526
Elder Standard Per Month	\$2,773	\$2,144	\$3,158
Elder Standard Per Year	\$33,278	\$25,733	\$37,901

Health Care: Excellent Health	\$252	\$252	\$252
Health Care: Poor Health	\$296	\$296	\$296
Miscellaneous @ 20%	\$458	\$353	\$522
Elder Standard Per Month	\$2,746	\$2,117	\$3,131
Elder Standard Per Year	\$32,947	\$25,402	\$37,570

Health Care: Poor Health	\$296	\$296	\$296
Health Care: Poor Health	\$296	\$296	\$296
Miscellaneous @ 20%	\$466	\$362	\$531
Elder Standard Per Month	\$2,798	\$2,170	\$3,184
Elder Standard Per Year	\$33,581	\$26,035	\$38,203

Appendix D Table D-7

Elder Economic Security Standard for Barnstable County, 2006

One- & Two- Person Elder Households by Health Status

	One Person Elder Household		
	Fair Market Rent 1BR	Owner w/o Mortgage	Owner w/ Mortgage
	Private Transportation		
Housing	\$725	\$481	\$1,336
Food	\$206	\$206	\$206
Transportation	\$156	\$156	\$156
Health Care: Excellent Health	\$252	\$252	\$252
Miscellaneous @ 20%	\$268	\$219	\$390
Long Term Care	—	—	—
Elder Standard Per Month	\$1,607	\$1,314	\$2,340
Elder Standard Per Year	\$19,282	\$15,768	\$28,080

Impact of Changes in Health Status

Health Care: Good Health	\$275	\$275	\$275
Miscellaneous @ 20%	\$272	\$224	\$395
Elder Standard Per Month	\$1,634	\$1,342	\$2,368
Elder Standard Per Year	\$19,613	\$16,099	\$28,411

Health Care: Poor Health	\$296	\$296	\$296
Miscellaneous @ 20%	\$277	\$228	\$399
Elder Standard Per Month	\$1,660	\$1,367	\$2,393
Elder Standard Per Year	\$19,915	\$16,402	\$28,714

Table D-7 Elder Economic Security Standard for Barnstable County, 2006 (continued)

	Two Person Elder Household		
	Fair Market Rent 1BR	Owner w/o Mortgage	Owner w/ Mortgage
	Private Transportation		
Housing	\$725	\$481	\$1,336
Food	\$378	\$378	\$378
Transportation	\$358	\$358	\$358
Health Care: Excellent Health	\$252	\$252	\$252
Health Care: Excellent Health	\$252	\$252	\$252
Miscellaneous @ 20%	\$393	\$344	\$515
Long Term Care	—	—	—
Elder Standard Per Month	\$2,358	\$2,065	\$3,091
Elder Standard Per Year	\$28,296	\$24,782	\$37,094

	Two Person Elder Household		
	Fair Market Rent 1BR	Owner w/o Mortgage	Owner w/ Mortgage
	Private Transportation		
Housing	\$725	\$481	\$1,336
Food	\$378	\$378	\$378
Transportation	\$358	\$358	\$358
Health Care: Good Health	\$275	\$275	\$275
Health Care: Good Health	\$275	\$275	\$275
Miscellaneous @ 20%	\$402	\$353	\$524
Long Term Care	—	—	—
Elder Standard Per Month	\$2,413	\$2,120	\$3,146
Elder Standard Per Year	\$28,958	\$25,445	\$37,757

Impact of Changes in Health Status

Health Care: Excellent Health	\$252	\$252	\$252
Health Care: Good Health	\$275	\$275	\$275
Miscellaneous @ 20%	\$398	\$349	\$520
Elder Standard Per Month	\$2,386	\$2,093	\$3,119
Elder Standard Per Year	\$28,627	\$25,114	\$37,426

Impact of Changes in Health Status

Health Care: Good Health	\$275	\$275	\$275
Health Care: Poor Health	\$296	\$296	\$296
Miscellaneous @ 20%	\$406	\$358	\$529
Elder Standard Per Month	\$2,438	\$2,146	\$3,172
Elder Standard Per Year	\$29,261	\$25,747	\$38,059

Health Care: Excellent Health	\$252	\$252	\$252
Health Care: Poor Health	\$296	\$296	\$296
Miscellaneous @ 20%	\$402	\$353	\$524
Elder Standard Per Month	\$2,411	\$2,118	\$3,144
Elder Standard Per Year	\$28,930	\$25,416	\$37,728

Health Care: Poor Health	\$296	\$296	\$296
Health Care: Poor Health	\$296	\$296	\$296
Miscellaneous @ 20%	\$411	\$362	\$533
Elder Standard Per Month	\$2,464	\$2,171	\$3,197
Elder Standard Per Year	\$29,563	\$26,050	\$38,362

Appendix D Table D-8

Elder Economic Security Standard for Dukes County, 2006

One- & Two- Person Elder Households by Health Status

	One Person Elder Household		
	Fair Market Rent 1BR	Owner w/o Mortgage	Owner w/ Mortgage
	Private Transportation		
Housing	\$942	\$481	\$1,336
Food	\$206	\$206	\$206
Transportation	\$156	\$156	\$156
Health Care: Excellent Health	\$346	\$346	\$346
Miscellaneous @ 20%	\$330	\$238	\$409
Elder Standard Per Month	\$1,980	\$1,427	\$2,453
Elder Standard Per Year	\$23,760	\$17,122	\$29,434

Impact of Changes in Health Status

Health Care: Good Health	\$369	\$369	\$369
Miscellaneous @ 20%	\$335	\$242	\$413
Elder Standard Per Month	\$2,008	\$1,454	\$2,480
Elder Standard Per Year	\$24,091	\$17,453	\$29,765

Health Care: Poor Health	\$390	\$390	\$390
Miscellaneous @ 20%	\$339	\$247	\$418
Elder Standard Per Month	\$2,033	\$1,480	\$2,506
Elder Standard Per Year	\$24,394	\$17,755	\$30,067

Table D-8 Elder Economic Security Standard for Dukes County, 2006 (continued)

	Two Person Elder Household		
	Fair Market Rent 1BR	Owner w/o Mortgage	Owner w/ Mortgage
	Private Transportation		
Housing	\$942	\$481	\$1,336
Food	\$378	\$378	\$378
Transportation	\$358	\$358	\$358
Health Care: Excellent Health	\$346	\$346	\$346
Health Care: Excellent Health	\$346	\$346	\$346
Miscellaneous @ 20%	\$474	\$382	\$553
Elder Standard Per Month	\$2,844	\$2,291	\$3,317
Elder Standard Per Year	\$34,128	\$27,490	\$39,802

	Two Person Elder Household		
	Fair Market Rent 1BR	Owner w/o Mortgage	Owner w/ Mortgage
	Private Transportation		
Housing	\$942	\$481	\$1,336
Food	\$378	\$378	\$378
Transportation	\$358	\$358	\$358
Health Care: Good Health	\$369	\$369	\$369
Health Care: Good Health	\$369	\$369	\$369
Miscellaneous @ 20%	\$483	\$391	\$562
Elder Standard Per Month	\$2,899	\$2,346	\$3,372
Elder Standard Per Year	\$34,790	\$28,152	\$40,464

Impact of Changes in Health Status

Health Care: Excellent Health	\$346	\$346	\$346
Health Care: Good Health	\$369	\$369	\$369
Miscellaneous @ 20%	\$479	\$386	\$557
Elder Standard Per Month	\$2,872	\$2,318	\$3,344
Elder Standard Per Year	\$34,459	\$27,821	\$40,133

Impact of Changes in Health Status

Health Care: Good Health	\$369	\$369	\$369
Health Care: Poor Health	\$369	\$369	\$369
Miscellaneous @ 20%	\$483	\$391	\$562
Elder Standard Per Month	\$2,899	\$2,346	\$3,372
Elder Standard Per Year	\$34,790	\$28,152	\$40,464

Health Care: Excellent Health	\$346	\$346	\$346
Health Care: Poor Health	\$390	\$390	\$390
Miscellaneous @ 20%	\$483	\$391	\$562
Elder Standard Per Month	\$2,897	\$2,344	\$3,370
Elder Standard Per Year	\$34,762	\$28,123	\$40,435

Health Care: Poor Health	\$390	\$390	\$390
Health Care: Poor Health	\$390	\$390	\$390
Miscellaneous @ 20%	\$492	\$399	\$570
Elder Standard Per Month	\$2,950	\$2,396	\$3,422
Elder Standard Per Year	\$35,395	\$28,757	\$41,069

Appendix D Table D-9

Elder Economic Security Standard for Nantucket County, 2006

One- & Two- Person Elder Households by Health Status

	One Person Elder Household		
	Fair Market Rent 1BR	Owner w/o Mortgage	Owner w/ Mortgage
	Private Transportation		
Housing	\$1,200	\$481	\$1,336
Food	\$206	\$206	\$206
Transportation	\$156	\$156	\$156
Health Care: Excellent Health	\$346	\$346	\$346
Miscellaneous @ 20%	\$382	\$238	\$409
Elder Standard Per Month	\$2,290	\$1,427	\$2,453
Elder Standard Per Year	\$27,475	\$17,122	\$29,434

Impact of Changes in Health Status

Health Care: Good Health	\$369	\$369	\$369
Miscellaneous @ 20%	\$386	\$242	\$413
Elder Standard Per Month	\$2,317	\$1,454	\$2,480
Elder Standard Per Year	\$27,806	\$17,453	\$29,765

Health Care: Poor Health	\$390	\$390	\$390
Miscellaneous @ 20%	\$390	\$247	\$418
Elder Standard Per Month	\$2,342	\$1,480	\$2,506
Elder Standard Per Year	\$28,109	\$17,755	\$30,067

Table D-9 Elder Economic Security Standard for Nantucket County, 2006 (continued)

	Two Person Elder Household		
	Fair Market Rent 1BR	Owner w/o Mortgage	Owner w/ Mortgage
	Private Transportation		
Housing	\$1,200	\$481	\$1,336
Food	\$378	\$378	\$378
Transportation	\$358	\$358	\$358
Health Care: Excellent Health	\$346	\$346	\$346
Health Care: Excellent Health	\$346	\$346	\$346
Miscellaneous @ 20%	\$526	\$382	\$553
Elder Standard Per Month	\$3,154	\$2,291	\$3,317
Elder Standard Per Year	\$37,843	\$27,490	\$39,802

	Two Person Elder Household		
	Fair Market Rent 1BR	Owner w/o Mortgage	Owner w/ Mortgage
	Private Transportation		
Housing	\$1,200	\$481	\$1,336
Food	\$378	\$378	\$378
Transportation	\$358	\$358	\$358
Health Care: Good Health	\$369	\$369	\$369
Health Care: Good Health	\$369	\$369	\$369
Miscellaneous @ 20%	\$535	\$391	\$562
Elder Standard Per Month	\$3,209	\$2,346	\$3,372
Elder Standard Per Year	\$38,506	\$28,152	\$40,464

Impact of Changes in Health Status

Health Care: Excellent Health	\$346	\$346	\$346
Health Care: Good Health	\$369	\$369	\$369
Miscellaneous @ 20%	\$530	\$386	\$557
Elder Standard Per Month	\$3,181	\$2,318	\$3,344
Elder Standard Per Year	\$38,174	\$27,821	\$40,133

Impact of Changes in Health Status

Health Care: Good Health	\$369	\$369	\$369
Health Care: Poor Health	\$390	\$390	\$390
Miscellaneous @ 20%	\$539	\$395	\$566
Elder Standard Per Month	\$3,234	\$2,371	\$3,397
Elder Standard Per Year	\$38,808	\$28,454	\$40,766

Health Care: Excellent Health	\$346	\$346	\$346
Health Care: Poor Health	\$390	\$390	\$390
Miscellaneous @ 20%	\$534	\$391	\$562
Elder Standard Per Month	\$3,206	\$2,344	\$3,370
Elder Standard Per Year	\$38,477	\$28,123	\$40,435

Health Care: Poor Health	\$390	\$390	\$390
Health Care: Poor Health	\$390	\$390	\$390
Miscellaneous @ 20%	\$543	\$399	\$570
Elder Standard Per Month	\$3,259	\$2,396	\$3,422
Elder Standard Per Year	\$39,110	\$28,757	\$41,069

Appendix D Table D-10

Elder Economic Security Standard for Worcester County, 2006

One- & Two- Person Elder Households by Health Status

	One Person Elder Household		
	Fair Market Rent 1BR	Owner w/o Mortgage	Owner w/ Mortgage
	Private Transportation		
Housing	\$699	\$445	\$1,240
Food	\$206	\$206	\$206
Transportation	\$156	\$156	\$156
Health Care: Excellent Health	\$268	\$268	\$268
Miscellaneous @ 20%	\$266	\$215	\$374
Elder Standard Per Month	\$1,595	\$1,290	\$2,244
Elder Standard Per Year	\$19,138	\$15,480	\$26,928

Impact of Changes in Health Status

Health Care: Good Health	\$291	\$291	\$291
Miscellaneous @ 20%	\$270	\$220	\$379
Elder Standard Per Month	\$1,622	\$1,318	\$2,272
Elder Standard Per Year	\$19,469	\$15,811	\$27,259

Health Care: Poor Health	\$312	\$312	\$312
Miscellaneous @ 20%	\$275	\$224	\$383
Elder Standard Per Month	\$1,648	\$1,343	\$2,297
Elder Standard Per Year	\$19,771	\$16,114	\$27,562

Table D-10 Elder Economic Security Standard for Worcester County, 2006 (continued)

	Two Person Elder Household		
	Fair Market Rent 1BR	Owner w/o Mortgage	Owner w/ Mortgage
	Private Transportation		
Housing	\$699	\$445	\$1,240
Food	\$378	\$378	\$378
Transportation	\$358	\$358	\$358
Health Care: Excellent Health	\$268	\$268	\$268
Health Care: Excellent Health	\$268	\$268	\$268
Miscellaneous @ 20%	\$394	\$343	\$502
Elder Standard Per Month	\$2,365	\$2,060	\$3,014
Elder Standard Per Year	\$28,382	\$24,725	\$36,173

	Two Person Elder Household		
	Fair Market Rent 1BR	Owner w/o Mortgage	Owner w/ Mortgage
	Private Transportation		
Housing	\$699	\$445	\$1,240
Food	\$378	\$378	\$378
Transportation	\$358	\$358	\$358
Health Care: Good Health	\$291	\$291	\$291
Health Care: Good Health	\$291	\$291	\$291
Miscellaneous @ 20%	\$403	\$353	\$512
Elder Standard Per Month	\$2,420	\$2,116	\$3,070
Elder Standard Per Year	\$29,045	\$25,387	\$36,835

Impact of Changes in Health Status

Health Care: Excellent Health	\$268	\$268	\$268
Health Care: Good Health	\$291	\$291	\$291
Miscellaneous @ 20%	\$399	\$348	\$507
Elder Standard Per Month	\$2,393	\$2,088	\$3,042
Elder Standard Per Year	\$28,714	\$25,056	\$36,504

Impact of Changes in Health Status

Health Care: Good Health	\$291	\$291	\$291
Health Care: Poor Health	\$312	\$312	\$312
Miscellaneous @ 20%	\$408	\$357	\$516
Elder Standard Per Month	\$2,446	\$2,141	\$3,095
Elder Standard Per Year	\$29,347	\$25,690	\$37,138

Health Care: Excellent Health	\$268	\$268	\$268
Health Care: Poor Health	\$312	\$312	\$312
Miscellaneous @ 20%	\$403	\$352	\$511
Elder Standard Per Month	\$2,418	\$2,113	\$3,067
Elder Standard Per Year	\$29,016	\$25,358	\$36,806

Health Care: Poor Health	\$312	\$312	\$312
Health Care: Poor Health	\$312	\$312	\$312
Miscellaneous @ 20%	\$412	\$361	\$520
Elder Standard Per Month	\$2,471	\$2,166	\$3,120
Elder Standard Per Year	\$29,650	\$25,992	\$37,440

Appendix D

Table D-11

Elder Economic Security Standard for Franklin County, 2006

One- & Two- Person Elder Households by Health Status

	One Person Elder Household		
	Fair Market Rent 1BR	Owner w/o Mortgage	Owner w/ Mortgage
	Private Transportation		
Housing	\$554	\$426	\$1,101
Food	\$206	\$206	\$206
Transportation	\$156	\$156	\$156
Health Care: Excellent Health	\$269	\$269	\$269
Miscellaneous @ 20%	\$237	\$211	\$346
Elder Standard Per Month	\$1,422	\$1,268	\$2,078
Elder Standard Per Year	\$17,064	\$15,221	\$24,941

Impact of Changes in Health Status

Health Care: Good Health	\$292	\$292	\$292
Miscellaneous @ 20%	\$242	\$216	\$351
Elder Standard Per Month	\$1,450	\$1,296	\$2,106
Elder Standard Per Year	\$17,395	\$15,552	\$25,272

Health Care: Poor Health	\$313	\$313	\$313
Miscellaneous @ 20%	\$246	\$220	\$355
Elder Standard Per Month	\$1,475	\$1,321	\$2,131
Elder Standard Per Year	\$17,698	\$15,854	\$25,574

Table D-11 Elder Economic Security Standard for Franklin County, 2006 (continued)

	Two Person Elder Household		
	Fair Market Rent 1BR	Owner w/o Mortgage	Owner w/ Mortgage
	Private Transportation		
Housing	\$554	\$426	\$1,101
Food	\$378	\$378	\$378
Transportation	\$358	\$358	\$358
Health Care: Excellent Health	\$269	\$269	\$269
Health Care: Excellent Health	\$269	\$269	\$269
Miscellaneous @ 20%	\$366	\$340	\$475
Elder Standard Per Month	\$2,194	\$2,040	\$2,850
Elder Standard Per Year	\$26,323	\$24,480	\$34,200

	Two Person Elder Household		
	Fair Market Rent 1BR	Owner w/o Mortgage	Owner w/ Mortgage
	Private Transportation		
Housing	\$554	\$426	\$1,101
Food	\$378	\$378	\$378
Transportation	\$358	\$358	\$358
Health Care: Good Health	\$292	\$292	\$292
Health Care: Good Health	\$292	\$292	\$292
Miscellaneous @ 20%	\$375	\$349	\$484
Elder Standard Per Month	\$2,249	\$2,095	\$2,905
Elder Standard Per Year	\$26,986	\$25,142	\$34,862

Impact of Changes in Health Status

Health Care: Excellent Health	\$269	\$269	\$269
Health Care: Good Health	\$292	\$292	\$292
Miscellaneous @ 20%	\$370	\$345	\$480
Elder Standard Per Month	\$2,221	\$2,068	\$2,878
Elder Standard Per Year	\$26,654	\$24,811	\$34,531

Impact of Changes in Health Status

Health Care: Good Health	\$292	\$292	\$292
Health Care: Poor Health	\$313	\$313	\$313
Miscellaneous @ 20%	\$379	\$353	\$488
Elder Standard Per Month	\$2,274	\$2,120	\$2,930
Elder Standard Per Year	\$27,288	\$25,445	\$35,165

Health Care: Excellent Health	\$269	\$269	\$269
Health Care: Poor Health	\$313	\$313	\$313
Miscellaneous @ 20%	\$374	\$349	\$484
Elder Standard Per Month	\$2,246	\$2,093	\$2,903
Elder Standard Per Year	\$26,957	\$25,114	\$34,834

Health Care: Poor Health	\$313	\$313	\$313
Health Care: Poor Health	\$313	\$313	\$313
Miscellaneous @ 20%	\$383	\$358	\$493
Elder Standard Per Month	\$2,299	\$2,146	\$2,956
Elder Standard Per Year	\$27,590	\$25,747	\$35,467

Appendix D

Table D-12

Elder Economic Security Standard for Hampden County, 2006

One- & Two- Person Elder Households by Health Status

	One Person Elder Household		
	Fair Market Rent 1BR	Owner w/o Mortgage	Owner w/ Mortgage
	Private Transportation		
Housing	\$629	\$419	\$1,158
Food	\$206	\$206	\$206
Transportation	\$156	\$156	\$156
Health Care: Excellent Health	\$263	\$263	\$263
Miscellaneous @ 20%	\$251	\$209	\$357
Elder Standard Per Month	\$1,505	\$1,253	\$2,140
Elder Standard Per Year	\$18,058	\$15,034	\$25,675

Impact of Changes in Health Status

Health Care: Good Health	\$286	\$286	\$286
Miscellaneous @ 20%	\$255	\$213	\$361
Elder Standard Per Month	\$1,532	\$1,280	\$2,167
Elder Standard Per Year	\$18,389	\$15,365	\$26,006

Health Care: Poor Health	\$307	\$307	\$307
Miscellaneous @ 20%	\$260	\$218	\$365
Elder Standard Per Month	\$1,558	\$1,306	\$2,192
Elder Standard Per Year	\$18,691	\$15,667	\$26,309

Table D-12 Elder Economic Security Standard for Hampden County, 2006 (continued)

	Two Person Elder Household		
	Fair Market Rent 1BR	Owner w/o Mortgage	Owner w/ Mortgage
	Private Transportation		
Housing	\$629	\$419	\$1,158
Food	\$378	\$378	\$378
Transportation	\$358	\$358	\$358
Health Care: Excellent Health	\$263	\$263	\$263
Health Care: Excellent Health	\$263	\$263	\$263
Miscellaneous @ 20%	\$378	\$336	\$484
Elder Standard Per Month	\$2,269	\$2,017	\$2,904
Elder Standard Per Year	\$27,230	\$24,206	\$34,848

	Two Person Elder Household		
	Fair Market Rent 1BR	Owner w/o Mortgage	Owner w/ Mortgage
	Private Transportation		
Housing	\$629	\$419	\$1,158
Food	\$378	\$378	\$378
Transportation	\$358	\$358	\$358
Health Care: Good Health	\$286	\$286	\$286
Health Care: Good Health	\$286	\$286	\$286
Miscellaneous @ 20%	\$387	\$345	\$493
Elder Standard Per Month	\$2,324	\$2,072	\$2,959
Elder Standard Per Year	\$27,893	\$24,869	\$35,510

Impact of Changes in Health Status

Health Care: Excellent Health	\$263	\$263	\$263
Health Care: Good Health	\$286	\$286	\$286
Miscellaneous @ 20%	\$383	\$341	\$489
Elder Standard Per Month	\$2,297	\$2,045	\$2,932
Elder Standard Per Year	\$27,562	\$24,538	\$35,179

Impact of Changes in Health Status

Health Care: Good Health	\$286	\$286	\$286
Health Care: Poor Health	\$307	\$307	\$307
Miscellaneous @ 20%	\$392	\$350	\$497
Elder Standard Per Month	\$2,350	\$2,098	\$2,984
Elder Standard Per Year	\$28,195	\$25,171	\$35,813

Health Care: Excellent Health	\$263	\$263	\$263
Health Care: Poor Health	\$307	\$307	\$307
Miscellaneous @ 20%	\$387	\$345	\$493
Elder Standard Per Month	\$2,322	\$2,070	\$2,957
Elder Standard Per Year	\$27,864	\$24,840	\$35,482

Health Care: Poor Health	\$307	\$307	\$307
Health Care: Poor Health	\$307	\$307	\$307
Miscellaneous @ 20%	\$396	\$354	\$502
Elder Standard Per Month	\$2,375	\$2,123	\$3,010
Elder Standard Per Year	\$28,498	\$25,474	\$36,115

Appendix D Table D-13

Elder Economic Security Standard for Hampshire County, 2006

One- & Two- Person Elder Households by Health Status

	One Person Elder Household		
	Fair Market Rent 1BR	Owner w/o Mortgage	Owner w/ Mortgage
	Private Transportation		
Housing	\$629	\$424	\$1,118
Food	\$206	\$206	\$206
Transportation	\$156	\$156	\$156
Health Care: Excellent Health	\$269	\$269	\$269
Miscellaneous @ 20%	\$252	\$211	\$350
Elder Standard Per Month	\$1,512	\$1,266	\$2,099
Elder Standard Per Year	\$18,144	\$15,192	\$25,186

Impact of Changes in Health Status

Health Care: Good Health	\$292	\$292	\$292
Miscellaneous @ 20%	\$257	\$216	\$354
Elder Standard Per Month	\$1,540	\$1,294	\$2,126
Elder Standard Per Year	\$18,475	\$15,523	\$25,517

Health Care: Poor Health	\$313	\$313	\$313
Miscellaneous @ 20%	\$261	\$220	\$359
Elder Standard Per Month	\$1,565	\$1,319	\$2,152
Elder Standard Per Year	\$18,778	\$15,826	\$25,819

Table D-13 Elder Economic Security Standard for Hampshire County, 2006 (continued)

	Two Person Elder Household		
	Fair Market Rent 1BR	Owner w/o Mortgage	Owner w/ Mortgage
	Private Transportation		
Housing	\$629	\$520	\$1,678
Food	\$378	\$378	\$378
Transportation	\$358	\$358	\$358
Health Care: Excellent Health	\$269	\$269	\$269
Health Care: Excellent Health	\$269	\$269	\$269
Miscellaneous @ 20%	\$381	\$359	\$590
Elder Standard Per Month	\$2,284	\$2,153	\$3,542
Elder Standard Per Year	\$27,403	\$25,834	\$42,509

	Two Person Elder Household		
	Fair Market Rent 1BR	Owner w/o Mortgage	Owner w/ Mortgage
	Private Transportation		
Housing	\$629	\$424	\$1,118
Food	\$378	\$378	\$378
Transportation	\$358	\$358	\$358
Health Care: Good Health	\$292	\$292	\$292
Health Care: Good Health	\$292	\$292	\$292
Miscellaneous @ 20%	\$390	\$349	\$488
Elder Standard Per Month	\$2,339	\$2,093	\$2,926
Elder Standard Per Year	\$28,066	\$25,114	\$35,107

Impact of Changes in Health Status

Health Care: Excellent Health	\$269	\$269	\$269
Health Care: Good Health	\$292	\$292	\$292
Miscellaneous @ 20%	\$385	\$363	\$595
Elder Standard Per Month	\$2,311	\$2,180	\$3,570
Elder Standard Per Year	\$27,734	\$26,165	\$42,840

Impact of Changes in Health Status

Health Care: Good Health	\$292	\$292	\$292
Health Care: Poor Health	\$313	\$313	\$313
Miscellaneous @ 20%	\$394	\$353	\$492
Elder Standard Per Month	\$2,364	\$2,118	\$2,951
Elder Standard Per Year	\$28,368	\$25,416	\$35,410

Health Care: Excellent Health	\$269	\$269	\$269
Health Care: Poor Health	\$313	\$313	\$313
Miscellaneous @ 20%	\$389	\$368	\$599
Elder Standard Per Month	\$2,336	\$2,206	\$3,595
Elder Standard Per Year	\$28,037	\$26,467	\$43,142

Health Care: Poor Health	\$313	\$313	\$313
Health Care: Poor Health	\$313	\$313	\$313
Miscellaneous @ 20%	\$398	\$357	\$496
Elder Standard Per Month	\$2,389	\$2,143	\$2,976
Elder Standard Per Year	\$28,670	\$25,718	\$35,712

Appendix D

Table D-14

Elder Economic Security Standard for Berkshire County, 2006

One- & Two- Person Elder Households by Health Status

	One Person Elder Household		
	Fair Market Rent 1BR	Owner w/o Mortgage	Owner w/ Mortgage
	Private Transportation		
Housing	\$545	\$426	\$1,101
Food	\$206	\$206	\$206
Transportation	\$156	\$156	\$156
Health Care: Excellent Health	\$346	\$346	\$346
Miscellaneous @ 20%	\$251	\$227	\$362
Elder Standard Per Month	\$1,504	\$1,361	\$2,171
Elder Standard Per Year	\$18,043	\$16,330	\$26,050

Impact of Changes in Health Status

Health Care: Good Health	\$369	\$369	\$369
Miscellaneous @ 20%	\$255	\$231	\$366
Elder Standard Per Month	\$1,531	\$1,388	\$2,198
Elder Standard Per Year	\$18,374	\$16,661	\$26,381

Health Care: Poor Health	\$390	\$390	\$390
Miscellaneous @ 20%	\$259	\$236	\$371
Elder Standard Per Month	\$1,556	\$1,414	\$2,224
Elder Standard Per Year	\$18,677	\$16,963	\$26,683

Table D-14 Elder Economic Security Standard for Berkshire County, 2006 (continued)

	Two Person Elder Household		
	Fair Market Rent 1BR	Owner w/o Mortgage	Owner w/ Mortgage
	Private Transportation		
Housing	\$545	\$426	\$1,101
Food	\$378	\$378	\$378
Transportation	\$358	\$358	\$358
Health Care: Excellent Health	\$346	\$346	\$346
Health Care: Excellent Health	\$346	\$346	\$346
Miscellaneous @ 20%	\$395	\$371	\$506
Elder Standard Per Month	\$2,368	\$2,225	\$3,035
Elder Standard Per Year	\$28,411	\$26,698	\$36,418

	Two Person Elder Household		
	Fair Market Rent 1BR	Owner w/o Mortgage	Owner w/ Mortgage
	Private Transportation		
Housing	\$545	\$426	\$1,101
Food	\$378	\$378	\$378
Transportation	\$358	\$358	\$358
Health Care: Good Health	\$369	\$369	\$369
Health Care: Good Health	\$369	\$369	\$369
Miscellaneous @ 20%	\$404	\$380	\$515
Elder Standard Per Month	\$2,423	\$2,280	\$3,090
Elder Standard Per Year	\$29,074	\$27,360	\$37,080

Impact of Changes in Health Status

Health Care: Excellent Health	\$346	\$346	\$346
Health Care: Good Health	\$369	\$369	\$369
Miscellaneous @ 20%	\$399	\$375	\$510
Elder Standard Per Month	\$2,395	\$2,252	\$3,062
Elder Standard Per Year	\$28,742	\$27,029	\$36,749

Impact of Changes in Health Status

Health Care: Good Health	\$369	\$369	\$369
Health Care: Poor Health	\$390	\$390	\$390
Miscellaneous @ 20%	\$408	\$384	\$519
Elder Standard Per Month	\$2,448	\$2,305	\$3,115
Elder Standard Per Year	\$29,376	\$27,662	\$37,382

Health Care: Excellent Health	\$346	\$346	\$346
Health Care: Poor Health	\$390	\$390	\$390
Miscellaneous @ 20%	\$403	\$380	\$515
Elder Standard Per Month	\$2,420	\$2,278	\$3,088
Elder Standard Per Year	\$29,045	\$27,331	\$37,051

Health Care: Poor Health	\$390	\$390	\$390
Health Care: Poor Health	\$390	\$390	\$390
Miscellaneous @ 20%	\$412	\$388	\$523
Elder Standard Per Month	\$2,473	\$2,330	\$3,140
Elder Standard Per Year	\$29,678	\$27,965	\$37,685

Appendix E-1: Adding Home and Community Based Long-Term Care Costs to Elder Economic Security Standard for Suffolk County, 2006

TABLE E-1
Suffolk County, 2006

Need for Long-Term Care	Person 1:	One Person Elder Household			One Person Elder Household		
	Long-Term Care Cost Per Year	Fair Market Rent 1BR	Owner w/o Mortgage	Owner w/ Mortgage	Fair Market Rent 1BR	Owner w/o Mortgage	Owner w/ Mortgage
		Public Transportation			Private Transportation		
Health #1: Poor	Health #1: Poor						
None	—	\$24,005	\$15,350	\$31,651	\$26,021	\$17,366	\$33,667
Low	\$7,322	\$31,327	\$22,672	\$38,973	\$33,343	\$24,688	\$40,989
Medium	\$18,118	\$42,123	\$33,468	\$49,769	\$44,139	\$35,484	\$51,785
High w/ADH	\$31,421	\$55,426	\$46,771	\$63,072	\$57,442	\$48,787	\$65,088
High w/o ADH	\$41,871	\$65,876	\$57,221	\$73,522	\$67,892	\$59,237	\$75,538

Need for Long-Term Care (Person #2)	Person 2:	Two Person Elder Household			Two Person Elder Household		
	Long-Term Care Cost Per Year	Fair Market Rent 1BR	Owner w/o Mortgage	Owner w/ Mortgage	Fair Market Rent 1BR	Owner w/o Mortgage	Owner w/ Mortgage
		Public Transportation			Private Transportation		
Health #1: Excellent	Health #2: Poor						
None	—	\$30,643	\$21,989	\$38,290	\$35,338	\$26,683	\$42,984
Low	\$7,322	\$37,965	\$29,311	\$45,612	\$42,660	\$34,005	\$50,306
Medium	\$18,118	\$48,761	\$40,107	\$56,408	\$53,456	\$44,801	\$61,102
High w/ADH	\$31,421	\$62,064	\$53,410	\$69,711	\$66,759	\$58,104	\$74,405
High w/o ADH	\$41,871	\$72,514	\$63,860	\$80,161	\$77,209	\$68,554	\$84,855

Health #1: Good	Health #2: Poor	Two Person Elder Household			Two Person Household		
None	—	\$30,974	\$22,320	\$38,621	\$35,669	\$27,014	\$43,315
Low	\$7,322	\$38,296	\$29,642	\$45,943	\$42,991	\$34,336	\$50,637
Medium	\$18,118	\$49,092	\$40,438	\$56,739	\$53,787	\$45,132	\$61,433
High w/ADH	\$31,421	\$62,395	\$53,741	\$70,042	\$67,090	\$58,435	\$74,736
High w/o ADH	\$41,871	\$72,845	\$64,191	\$80,492	\$77,540	\$68,885	\$85,186

Health #1: Poor	Health #2: Poor	Two Person Elder Household			Two Person Household		
None	—	\$31,277	\$22,622	\$38,923	\$35,971	\$27,317	\$43,618
Low	\$7,322	\$38,599	\$29,944	\$46,245	\$43,293	\$34,639	\$50,940
Medium	\$18,118	\$49,395	\$40,740	\$57,041	\$54,089	\$45,435	\$61,736
High w/ADH	\$31,421	\$62,698	\$54,043	\$70,344	\$67,392	\$58,738	\$75,039
High w/o ADH	\$41,871	\$73,148	\$64,493	\$80,794	\$77,842	\$69,188	\$85,489

Appendix E-2: Adding Home and Community Based Long-Term Care Costs to Elder Economic Security Standard for Middlesex County, 2006

TABLE E-2				
Middlesex County, 2006				
	Person 1:			
Need for Long-Term Care	Long-Term Care Cost Per Year	Fair Market Rent 1BR	Owner w/o Mortgage	Owner w/ Mortgage
Health #1: Poor	Health #1: Poor			
None	—	\$25,229	\$17,986	\$33,077
Low	\$7,322	\$32,551	\$25,308	\$40,399
Medium	\$18,118	\$43,347	\$36,104	\$51,195
High w/ADH	\$31,421	\$56,650	\$49,407	\$64,498
High w/o ADH	\$41,871	\$67,100	\$59,857	\$74,948
	Person 2:			
Need for Long-Term Care (Person #2)	Long-Term Care Cost Per Year	Fair Market Rent 1BR	Owner w/o Mortgage	Owner w/ Mortgage
Health #1: Excellent	Health #2: Poor			
None	—	\$34,459	\$27,216	\$42,307
Low	\$7,322	\$41,781	\$34,538	\$49,629
Medium	\$18,118	\$52,577	\$45,334	\$60,425
High w/ADH	\$31,421	\$65,880	\$58,637	\$73,728
High w/o ADH	\$41,871	\$76,330	\$69,087	\$84,178
Health #1: Good	Health #2: Poor			
None	—	\$34,790	\$27,547	\$42,638
Low	\$7,322	\$42,112	\$34,869	\$49,960
Medium	\$18,118	\$52,908	\$45,665	\$60,756
High w/ADH	\$31,421	\$66,211	\$58,968	\$74,059
High w/o ADH	\$41,871	\$76,661	\$69,418	\$84,509
Health #1: Poor	Health #2: Poor			
None	—	\$35,093	\$27,850	\$42,941
Low	\$7,322	\$42,415	\$35,172	\$50,263
Medium	\$18,118	\$53,211	\$45,968	\$61,059
High w/ADH	\$31,421	\$66,514	\$59,271	\$74,362
High w/o ADH	\$41,871	\$76,964	\$69,721	\$84,812

Appendix E-3: Adding Home and Community Based Long-Term Care Costs to Elder Economic Security Standard for Norfolk County, 2006

TABLE E-3 Norfolk County, 2006					
Need for Long-Term Care	Person 1:		Fair Market Rent 1BR	Owner w/o Mortgage	Owner w/ Mortgage
	Long-Term Care Cost Per Year				
Health #1: Poor	Health #1: Poor				
None	—		\$25,805	\$18,302	\$33,005
Low	\$7,322		\$33,127	\$25,624	\$40,327
Medium	\$18,118		\$43,923	\$36,420	\$51,123
High w/ADH	\$31,421		\$57,226	\$49,723	\$64,426
High w/o ADH	\$41,871		\$67,676	\$60,173	\$74,876

Need for Long-Term Care (Person #2)	Person 2:		Fair Market Rent 1BR	Owner w/o Mortgage	Owner w/ Mortgage
	Long-Term Care Cost Per Year				
Health #1: Excellent	Health #2: Poor				
None	—		\$34,934	\$27,432	\$42,134
Low	\$7,322		\$42,256	\$34,754	\$49,456
Medium	\$18,118		\$53,052	\$45,550	\$60,252
High w/ADH	\$31,421		\$66,355	\$58,853	\$73,555
High w/o ADH	\$41,871		\$76,805	\$69,303	\$84,005

Health #1: Good	Health #2: Poor		Fair Market Rent 1BR	Owner w/o Mortgage	Owner w/ Mortgage
None	—		\$35,266	\$27,763	\$42,466
Low	\$7,322		\$42,588	\$35,085	\$49,788
Medium	\$18,118		\$53,384	\$45,881	\$60,584
High w/ADH	\$31,421		\$66,687	\$59,184	\$73,887
High w/o ADH	\$41,871		\$77,137	\$69,634	\$84,337

Health #1: Poor	Health #2: Poor		Fair Market Rent 1BR	Owner w/o Mortgage	Owner w/ Mortgage
None	—		\$35,568	\$28,066	\$42,768
Low	\$7,322		\$42,890	\$35,388	\$50,090
Medium	\$18,118		\$53,686	\$46,184	\$60,886
High w/ADH	\$31,421		\$66,989	\$59,487	\$74,189
High w/o ADH	\$41,871		\$77,439	\$69,937	\$84,639

Appendix E-4: Adding Home and Community Based Long-Term Care Costs to Elder Economic Security Standard for Essex County, 2006

TABLE E-4 Essex County, 2006				
Need for Long-Term Care	Person 1:	Fair Market Rent 1BR	Owner w/o Mortgage	Owner w/ Mortgage
	Long-Term Care Cost Per Year			
Health #1: Poor	Health #1: Poor			
None	—	\$24,595	\$17,165	\$32,357
Low	\$7,322	\$31,917	\$24,487	\$39,679
Medium	\$18,118	\$42,713	\$35,283	\$50,475
High w/ADH	\$31,421	\$56,016	\$48,586	\$63,778
High w/o ADH	\$41,871	\$66,466	\$59,036	\$74,228

Need for Long-Term Care (Person #2)	Person 2:	Fair Market Rent 1BR	Owner w/o Mortgage	Owner w/ Mortgage
	Long-Term Care Cost Per Year			
Health #1: Excellent	Health #2: Poor			
None	—	\$33,883	\$26,453	\$41,645
Low	\$7,322	\$41,205	\$33,775	\$48,967
Medium	\$18,118	\$52,001	\$44,571	\$59,763
High w/ADH	\$31,421	\$65,304	\$57,874	\$73,066
High w/o ADH	\$41,871	\$75,754	\$68,324	\$83,516

Health #1: Good	Health #2: Poor	Fair Market Rent 1BR	Owner w/o Mortgage	Owner w/ Mortgage
None	—	\$34,214	\$26,784	\$41,976
Low	\$7,322	\$41,536	\$34,106	\$49,298
Medium	\$18,118	\$52,332	\$44,902	\$60,094
High w/ADH	\$31,421	\$65,635	\$58,205	\$73,397
High w/o ADH	\$41,871	\$76,085	\$68,655	\$83,847

Health #1: Poor	Health #2: Poor	Fair Market Rent 1BR	Owner w/o Mortgage	Owner w/ Mortgage
None	—	\$34,517	\$27,086	\$42,278
Low	\$7,322	\$41,839	\$34,408	\$49,600
Medium	\$18,118	\$52,635	\$45,204	\$60,396
High w/ADH	\$31,421	\$65,938	\$58,507	\$73,699
High w/o ADH	\$41,871	\$76,388	\$68,957	\$84,149

Appendix E-5: Adding Home and Community Based Long-Term Care Costs to Elder Economic Security Standard for Bristol County, 2006

TABLE E-5 Bristol County, 2006				
Need for Long-Term Care	Person 1:	Fair Market Rent 1BR	Owner w/o Mortgage	Owner w/ Mortgage
	Long-Term Care Cost Per Year			
Health #1: Poor	Health #1: Poor			
None	—	\$21,197	\$16,128	\$27,576
Low	\$7,322	\$28,519	\$23,450	\$34,898
Medium	\$18,118	\$39,315	\$34,246	\$45,694
High w/ADH	\$31,421	\$52,618	\$47,549	\$58,997
High w/o ADH	\$41,871	\$63,068	\$57,999	\$69,447
Need for Long-Term Care (Person #2)	Person 2:	Fair Market Rent 1BR	Owner w/o Mortgage	Owner w/ Mortgage
	Long-Term Care Cost Per Year			
Health #1: Excellent	Health #2: Poor			
None	—	\$30,542	\$25,474	\$36,922
Low	\$7,322	\$37,864	\$32,796	\$44,244
Medium	\$18,118	\$48,660	\$43,592	\$55,040
High w/ADH	\$31,421	\$61,963	\$56,895	\$68,343
High w/o ADH	\$41,871	\$72,413	\$67,345	\$78,793
Health #1: Good	Health #2: Poor			
None	—	\$30,874	\$25,805	\$37,253
Low	\$7,322	\$38,196	\$33,127	\$44,575
Medium	\$18,118	\$48,992	\$43,923	\$55,371
High w/ADH	\$31,421	\$62,295	\$57,226	\$68,674
High w/o ADH	\$41,871	\$72,745	\$67,676	\$79,124
Health #1: Poor	Health #2: Poor			
None	—	\$31,176	\$26,107	\$37,555
Low	\$7,322	\$38,498	\$33,429	\$44,877
Medium	\$18,118	\$49,294	\$44,225	\$55,673
High w/ADH	\$31,421	\$62,597	\$57,528	\$68,976
High w/o ADH	\$41,871	\$73,047	\$67,978	\$79,426

Appendix E-6: Adding Home and Community Based Long-Term Care Costs to Elder Economic Security Standard for Plymouth County, 2006

TABLE E-6					
Plymouth County, 2006					
Need for Long-Term Care	Person 1:		Fair Market Rent 1BR	Owner w/o Mortgage	Owner w/ Mortgage
	Long-Term Care Cost Per Year				
Health #1: Poor	Health #1: Poor				
None	—		\$23,933	\$16,387	\$28,555
Low	\$7,322		\$31,255	\$23,709	\$35,877
Medium	\$18,118		\$42,051	\$34,505	\$46,673
High w/ADH	\$31,421		\$55,354	\$47,808	\$59,976
High w/o ADH	\$41,871		\$65,804	\$58,258	\$70,426

Need for Long-Term Care (Person #2)	Person 2:		Fair Market Rent 1BR	Owner w/o Mortgage	Owner w/ Mortgage
	Long-Term Care Cost Per Year				
Health #1: Excellent	Health #2: Poor				
None	—		\$32,947	\$25,402	\$37,570
Low	\$7,322		\$40,269	\$32,724	\$44,892
Medium	\$18,118		\$51,065	\$43,520	\$55,688
High w/ADH	\$31,421		\$64,368	\$56,823	\$68,991
High w/o ADH	\$41,871		\$74,818	\$67,273	\$79,441

Health #1: Good	Health #2: Poor		Fair Market Rent 1BR	Owner w/o Mortgage	Owner w/ Mortgage
Need for Long-Term Care	Long-Term Care Cost Per Year				
None	—		\$33,278	\$25,733	\$37,901
Low	\$7,322		\$40,600	\$33,055	\$45,223
Medium	\$18,118		\$51,396	\$43,851	\$56,019
High w/ADH	\$31,421		\$64,699	\$57,154	\$69,322
High w/o ADH	\$41,871		\$75,149	\$67,604	\$79,772

Health #1: Poor	Health #2: Poor		Fair Market Rent 1BR	Owner w/o Mortgage	Owner w/ Mortgage
Need for Long-Term Care	Long-Term Care Cost Per Year				
None	—		\$33,581	\$26,035	\$38,203
Low	\$7,322		\$40,903	\$33,357	\$45,525
Medium	\$18,118		\$51,699	\$44,153	\$56,321
High w/ADH	\$31,421		\$65,002	\$57,456	\$69,624
High w/o ADH	\$41,871		\$75,452	\$67,906	\$80,074

Appendix E-7: Adding Home and Community Based Long-Term Care Costs to Elder Economic Security Standard for Barnstable County, 2006

TABLE E-7 Barnstable County, 2006					
Need for Long-Term Care	Person 1:	Fair Market Rent 1BR	Owner w/o Mortgage	Owner w/ Mortgage	
	Long-Term Care Cost Per Year				
Health #1: Poor	Health #1: Poor				
None	—	\$19,915	\$16,402	\$28,714	
Low	\$7,322	\$27,237	\$23,724	\$36,036	
Medium	\$18,118	\$38,033	\$34,520	\$46,832	
High w/ADH	\$31,421	\$51,336	\$47,823	\$60,135	
High w/o ADH	\$41,871	\$61,786	\$58,273	\$70,585	
Need for Long-Term Care (Person #2)	Person 2:	Fair Market Rent 1BR	Owner w/o Mortgage	Owner w/ Mortgage	
	Long-Term Care Cost Per Year				
Health #1: Excellent	Health #2: Poor				
None	—	\$28,930	\$25,416	\$37,728	
Low	\$7,322	\$36,252	\$32,738	\$45,050	
Medium	\$18,118	\$47,048	\$43,534	\$55,846	
High w/ADH	\$31,421	\$60,351	\$56,837	\$69,149	
High w/o ADH	\$41,871	\$70,801	\$67,287	\$79,599	
Health #1: Good	Health #2: Poor				
None	—	\$29,261	\$25,747	\$38,059	
Low	\$7,322	\$36,583	\$33,069	\$45,381	
Medium	\$18,118	\$47,379	\$43,865	\$56,177	
High w/ADH	\$31,421	\$60,682	\$57,168	\$69,480	
High w/o ADH	\$41,871	\$71,132	\$67,618	\$79,930	
Health #1: Poor	Health #2: Poor				
None	—	\$29,563	\$26,050	\$38,362	
Low	\$7,322	\$36,885	\$33,372	\$45,684	
Medium	\$18,118	\$47,681	\$44,168	\$56,480	
High w/ADH	\$31,421	\$60,984	\$57,471	\$69,783	
High w/o ADH	\$41,871	\$71,434	\$67,921	\$80,233	

Appendix E-8: Adding Home and Community Based Long-Term Care Costs to Elder Economic Security Standard for Dukes County, 2006

TABLE E-8				
Dukes County, 2006				
Need for Long-Term Care	Person 1:	Fair Market Rent 1BR	Owner w/o Mortgage	Owner w/ Mortgage
	Long-Term Care Cost Per Year			
Health #1: Poor	Health #1: Poor			
None	—	\$24,394	\$17,755	\$30,067
Low	\$7,322	\$31,716	\$25,077	\$37,389
Medium	\$18,118	\$42,512	\$35,873	\$48,185
High w/ADH	\$31,421	\$55,815	\$49,176	\$61,488
High w/o ADH	\$41,871	\$66,265	\$59,626	\$71,938

Need for Long-Term Care (Person #2)	Person 2:	Fair Market Rent 1BR	Owner w/o Mortgage	Owner w/ Mortgage
	Long-Term Care Cost Per Year			
Health #1: Excellent	Health #2: Poor			
None	—	\$34,762	\$28,123	\$40,435
Low	\$7,322	\$42,084	\$35,445	\$47,757
Medium	\$18,118	\$52,880	\$46,241	\$58,553
High w/ADH	\$31,421	\$66,183	\$59,544	\$71,856
High w/o ADH	\$41,871	\$76,633	\$69,994	\$82,306

Health #1: Good	Health #2: Poor			
None	—	\$34,790	\$28,152	\$40,464
Low	\$7,322	\$42,112	\$35,474	\$47,786
Medium	\$18,118	\$52,908	\$46,270	\$58,582
High w/ADH	\$31,421	\$66,211	\$59,573	\$71,885
High w/o ADH	\$41,871	\$76,661	\$70,023	\$82,335

Health #1: Poor	Health #2: Poor			
None	—	\$35,395	\$28,757	\$41,069
Low	\$7,322	\$42,717	\$36,079	\$48,391
Medium	\$18,118	\$53,513	\$46,875	\$59,187
High w/ADH	\$31,421	\$66,816	\$60,178	\$72,490
High w/o ADH	\$41,871	\$77,266	\$70,628	\$82,940

Appendix E-9: Adding Home and Community Based Long-Term Care Costs to Elder Economic Security Standard for Nantucket County, 2006

TABLE E-9 Nantucket County, 2006					
Need for Long-Term Care	Person 1:	Fair Market Rent 1BR	Owner w/o Mortgage	Owner w/ Mortgage	
	Long-Term Care Cost Per Year				
Health #1: Poor	Health #1: Poor				
None	—	\$28,109	\$17,755	\$30,067	
Low	\$7,322	\$35,431	\$25,077	\$37,389	
Medium	\$18,118	\$46,227	\$35,873	\$48,185	
High w/ADH	\$31,421	\$59,530	\$49,176	\$61,488	
High w/o ADH	\$41,871	\$69,980	\$59,626	\$71,938	
Need for Long-Term Care (Person #2)	Person 2:	Fair Market Rent 1BR	Owner w/o Mortgage	Owner w/ Mortgage	
	Long-Term Care Cost Per Year				
Health #1: Excellent	Health #2: Poor				
None	—	\$38,477	\$28,123	\$40,435	
Low	\$7,322	\$45,799	\$35,445	\$47,757	
Medium	\$18,118	\$56,595	\$46,241	\$58,553	
High w/ADH	\$31,421	\$69,898	\$59,544	\$71,856	
High w/o ADH	\$41,871	\$80,348	\$69,994	\$82,306	
Health #1: Good	Health #2: Poor				
None	—	\$38,808	\$28,454	\$40,766	
Low	\$7,322	\$46,130	\$35,776	\$48,088	
Medium	\$18,118	\$56,926	\$46,572	\$58,884	
High w/ADH	\$31,421	\$70,229	\$59,875	\$72,187	
High w/o ADH	\$41,871	\$80,679	\$70,325	\$82,637	
Health #1: Poor	Health #2: Poor				
None	—	\$39,110	\$28,757	\$41,069	
Low	\$7,322	\$46,432	\$36,079	\$48,391	
Medium	\$18,118	\$57,228	\$46,875	\$59,187	
High w/ADH	\$31,421	\$70,531	\$60,178	\$72,490	
High w/o ADH	\$41,871	\$80,981	\$70,628	\$82,940	

Appendix E-10: Adding Home and Community Based Long-Term Care Costs to Elder Economic Security Standard for Worcester County, 2006

**TABLE E-10
Worcester County, 2006**

Need for Long-Term Care	Person 1:	Fair Market Rent 1BR	Owner w/o Mortgage	Owner w/ Mortgage
	Long-Term Care Cost Per Year			
Health #1: Poor	Health #1: Poor			
None	—	\$19,771	\$16,114	\$27,562
Low	\$7,322	\$27,093	\$23,436	\$34,884
Medium	\$18,118	\$37,889	\$34,232	\$45,680
High w/ADH	\$31,421	\$51,192	\$47,535	\$58,983
High w/o ADH	\$41,871	\$61,642	\$57,985	\$69,433

Need for Long-Term Care (Person #2)	Person 2:	Fair Market Rent 1BR	Owner w/o Mortgage	Owner w/ Mortgage
	Long-Term Care Cost Per Year			
Health #1: Excellent	Health #2: Poor			
None	—	\$29,016	\$25,358	\$36,806
Low	\$7,322	\$36,338	\$32,680	\$44,128
Medium	\$18,118	\$47,134	\$43,476	\$54,924
High w/ADH	\$31,421	\$60,437	\$56,779	\$68,227
High w/o ADH	\$41,871	\$70,887	\$67,229	\$78,677

Health #1: Good	Health #2: Poor	Fair Market Rent 1BR	Owner w/o Mortgage	Owner w/ Mortgage
None	—	\$29,347	\$25,690	\$37,138
Low	\$7,322	\$36,669	\$33,012	\$44,460
Medium	\$18,118	\$47,465	\$43,808	\$55,256
High w/ADH	\$31,421	\$60,768	\$57,111	\$68,559
High w/o ADH	\$41,871	\$71,218	\$67,561	\$79,009

Health #1: Poor	Health #2: Poor	Fair Market Rent 1BR	Owner w/o Mortgage	Owner w/ Mortgage
None	—	\$29,650	\$25,992	\$37,440
Low	\$7,322	\$36,972	\$33,314	\$44,762
Medium	\$18,118	\$47,768	\$44,110	\$55,558
High w/ADH	\$31,421	\$61,071	\$57,413	\$68,861
High w/o ADH	\$41,871	\$71,521	\$67,863	\$79,311

Appendix E-11: Adding Home and Community Based Long-Term Care Costs to Elder Economic Security Standard for Franklin County, 2006

TABLE E-11
Franklin County, 2006

Need for Long-Term Care	Person 1:	Fair Market Rent 1BR	Owner w/o Mortgage	Owner w/ Mortgage
	Long-Term Care Cost Per Year			
Health #1: Poor	Health #1: Poor			
None	—	\$17,698	\$15,854	\$25,574
Low	\$7,322	\$25,020	\$23,176	\$32,896
Medium	\$18,118	\$35,816	\$33,972	\$43,692
High w/ADH	\$31,421	\$49,119	\$47,275	\$56,995
High w/o ADH	\$41,871	\$59,569	\$57,725	\$67,445

Need for Long-Term Care (Person #2)	Person 2:	Fair Market Rent 1BR	Owner w/o Mortgage	Owner w/ Mortgage
	Long-Term Care Cost Per Year			
Health #1: Excellent	Health #2: Poor			
None	—	\$26,957	\$25,114	\$34,834
Low	\$7,322	\$34,279	\$32,436	\$42,156
Medium	\$18,118	\$45,075	\$43,232	\$52,952
High w/ADH	\$31,421	\$58,378	\$56,535	\$66,255
High w/o ADH	\$41,871	\$68,828	\$66,985	\$76,705

Health #1: Good	Health #2: Poor	Fair Market Rent 1BR	Owner w/o Mortgage	Owner w/ Mortgage
None	—	\$27,288	\$25,445	\$35,165
Low	\$7,322	\$34,610	\$32,767	\$42,487
Medium	\$18,118	\$45,406	\$43,563	\$53,283
High w/ADH	\$31,421	\$58,709	\$56,866	\$66,586
High w/o ADH	\$41,871	\$69,159	\$67,316	\$77,036

Health #1: Poor	Health #2: Poor	Fair Market Rent 1BR	Owner w/o Mortgage	Owner w/ Mortgage
None	—	\$27,590	\$25,747	\$35,467
Low	\$7,322	\$34,912	\$33,069	\$42,789
Medium	\$18,118	\$45,708	\$43,865	\$53,585
High w/ADH	\$31,421	\$59,011	\$57,168	\$66,888
High w/o ADH	\$41,871	\$69,461	\$67,618	\$77,338

Appendix E-12: Adding Home and Community Based Long-Term Care Costs to Elder Economic Security Standard for Hampden County, 2006

TABLE E-12
Hampden County, 2006

Need for Long-Term Care	Person 1:	Fair Market Rent 1BR	Owner w/o Mortgage	Owner w/ Mortgage
	Long-Term Care Cost Per Year			
Health #1: Poor	Health #1: Poor			
None	—	\$18,691	\$15,667	\$26,309
Low	\$7,322	\$26,013	\$22,989	\$33,631
Medium	\$18,118	\$36,809	\$33,785	\$44,427
High w/ADH	\$31,421	\$50,112	\$47,088	\$57,730
High w/o ADH	\$41,871	\$60,562	\$57,538	\$68,180

Need for Long-Term Care (Person #2)	Person 2:	Fair Market Rent 1BR	Owner w/o Mortgage	Owner w/ Mortgage
	Long-Term Care Cost Per Year			
Health #1: Excellent	Health #2: Poor			
None	—	\$27,864	\$24,840	\$35,482
Low	\$7,322	\$35,186	\$32,162	\$42,804
Medium	\$18,118	\$45,982	\$42,958	\$53,600
High w/ADH	\$31,421	\$59,285	\$56,261	\$66,903
High w/o ADH	\$41,871	\$69,735	\$66,711	\$77,353

Health #1: Good	Health #2: Poor	Fair Market Rent 1BR	Owner w/o Mortgage	Owner w/ Mortgage
None	—	\$28,195	\$25,171	\$35,813
Low	\$7,322	\$35,517	\$32,493	\$43,135
Medium	\$18,118	\$46,313	\$43,289	\$53,931
High w/ADH	\$31,421	\$59,616	\$56,592	\$67,234
High w/o ADH	\$41,871	\$70,066	\$67,042	\$77,684

Health #1: Poor	Health #2: Poor	Fair Market Rent 1BR	Owner w/o Mortgage	Owner w/ Mortgage
None	—	\$28,498	\$25,474	\$36,115
Low	\$7,322	\$35,820	\$32,796	\$43,437
Medium	\$18,118	\$46,616	\$43,592	\$54,233
High w/ADH	\$31,421	\$59,919	\$56,895	\$67,536
High w/o ADH	\$41,871	\$70,369	\$67,345	\$77,986

Appendix E-13: Adding Home and Community Based Long-Term Care Costs to Elder Economic Security Standard for Hampshire County, 2006

TABLE E-13
Hampshire County, 2006

Need for Long-Term Care	Person 1:	Fair Market Rent 1BR	Owner w/o Mortgage	Owner w/ Mortgage
	Long-Term Care Cost Per Year			
Health #1: Poor	Health #1: Poor			
None	—	\$18,778	\$15,826	\$25,819
Low	\$7,322	\$26,100	\$23,148	\$33,141
Medium	\$18,118	\$36,896	\$33,944	\$43,937
High w/ADH	\$31,421	\$50,199	\$47,247	\$57,240
High w/o ADH	\$41,871	\$60,649	\$57,697	\$67,690

Need for Long-Term Care (Person #2)	Person 2:	Fair Market Rent 1BR	Owner w/o Mortgage	Owner w/ Mortgage
	Long-Term Care Cost Per Year			
Health #1: Excellent	Health #2: Poor			
None	—	\$28,037	\$26,467	\$43,142
Low	\$7,322	\$35,359	\$33,789	\$50,464
Medium	\$18,118	\$46,155	\$44,585	\$61,260
High w/ADH	\$31,421	\$59,458	\$57,888	\$74,563
High w/o ADH	\$41,871	\$69,908	\$68,338	\$85,013

Health #1: Good	Health #2: Poor	Fair Market Rent 1BR	Owner w/o Mortgage	Owner w/ Mortgage
None	—	\$28,368	\$25,416	\$35,410
Low	\$7,322	\$35,690	\$32,738	\$42,732
Medium	\$18,118	\$46,486	\$43,534	\$53,528
High w/ADH	\$31,421	\$59,789	\$56,837	\$66,831
High w/o ADH	\$41,871	\$70,239	\$67,287	\$77,281

Health #1: Poor	Health #2: Poor	Fair Market Rent 1BR	Owner w/o Mortgage	Owner w/ Mortgage
None	—	\$28,670	\$25,718	\$35,712
Low	\$7,322	\$35,992	\$33,040	\$43,034
Medium	\$18,118	\$46,788	\$43,836	\$53,830
High w/ADH	\$31,421	\$60,091	\$57,139	\$67,133
High w/o ADH	\$41,871	\$70,541	\$67,589	\$77,583

Appendix E-14: Adding Home and Community Based Long-Term Care Costs to Elder Economic Security Standard for Berkshire County, 2006

TABLE E-14				
Berkshire County, 2006				
Need for Long-Term Care	Person 1:	Fair Market Rent 1BR	Owner w/o Mortgage	Owner w/ Mortgage
	Long-Term Care Cost Per Year			
Health #1: Poor	Health #1: Poor			
None	—	\$18,677	\$16,963	\$26,683
Low	\$7,322	\$25,999	\$24,285	\$34,005
Medium	\$18,118	\$36,795	\$35,081	\$44,801
High w/ADH	\$31,421	\$50,098	\$48,384	\$58,104
High w/o ADH	\$41,871	\$60,548	\$58,834	\$68,554

Need for Long-Term Care (Person #2)	Person 2:	Fair Market Rent 1BR	Owner w/o Mortgage	Owner w/ Mortgage
	Long-Term Care Cost Per Year			
Health #1: Excellent	Health #2: Poor			
None	—	\$29,045	\$27,331	\$37,051
Low	\$7,322	\$36,367	\$34,653	\$44,373
Medium	\$18,118	\$47,163	\$45,449	\$55,169
High w/ADH	\$31,421	\$60,466	\$58,752	\$68,472
High w/o ADH	\$41,871	\$70,916	\$69,202	\$78,922

Health #1: Good	Health #2: Poor	Fair Market Rent 1BR	Owner w/o Mortgage	Owner w/ Mortgage
Need for Long-Term Care	Long-Term Care Cost Per Year			
None	—	\$29,376	\$27,662	\$37,382
Low	\$7,322	\$36,698	\$34,984	\$44,704
Medium	\$18,118	\$47,494	\$45,780	\$55,500
High w/ADH	\$31,421	\$60,797	\$59,083	\$68,803
High w/o ADH	\$41,871	\$71,247	\$69,533	\$79,253

Health #1: Poor	Health #2: Poor	Fair Market Rent 1BR	Owner w/o Mortgage	Owner w/ Mortgage
Need for Long-Term Care	Long-Term Care Cost Per Year			
None	—	\$29,678	\$27,965	\$37,685
Low	\$7,322	\$37,000	\$35,287	\$45,007
Medium	\$18,118	\$47,796	\$46,083	\$55,803
High w/ADH	\$31,421	\$61,099	\$59,386	\$69,106
High w/o ADH	\$41,871	\$71,549	\$69,836	\$79,556



Wider Opportunities for Women

Appendix F: 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 at all stages of life. WOW leads the National Women's Workforce Network, which is comprised of organizations committed to increasing women and girls' access to well-paid work, the Family Economic Self-Sufficiency Project (FESS), and the Elder Economic Security Initiative (EESI). For the last several years, WOW has been devoted to 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. You can learn more about WOW by visiting the WOW website: www.wowonline.org.

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Appendix G: The Gerontology Institute



Gerontology Institute
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www.geront.umb.edu

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

The Gerontology Institute addresses social and economic issues associated with population aging. The Institute conducts 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, co-led by Ellen A. Bruce and Laura Henze Russell, is piloting the development of 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.