

# The Elder Economic Security Initiative™ Program: The Elder Economic Security Standard™ Index for Illinois



June 2008



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with

Wider Opportunities for Women

June 2008

**This report was funded by the  
Retirement Research Foundation.**



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

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

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

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

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

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



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# The Elder Economic Security Standard™ Index for Illinois

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## Executive Summary

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

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

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

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

## The Illinois Elder Economic Security Standard Index

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

This report presents the Index for Illinois to benchmark basic costs of living for elder households. It illustrates

how expenses vary both by geographic area and by the circumstances of elder households: household size, homeowner or renter, mode of transportation, health status, and need for long-term care. The expenses are based on market costs and do not assume any subsidies.

## Key Findings for Illinois

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

- Depending on their housing, health and other circumstances, elders living alone in Illinois need between \$16,465 and \$24,139 to cover basic living costs. The federal poverty guideline for a one-person household in 2007 is \$10,210.
- The average Social Security payment for a retired elder in Illinois in 2007 is \$12,996, less than 72% of what the average elder in Illinois needs to cover their basic expenses.
- Social Security is the only source of income for one out of five retired elders in the state.

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

- Depending on their housing, health and other circumstances, elderly couples in Illinois need between \$25,360 and \$33,178 to meet their basic household budgets. The federal poverty level for a two-person household in 2007 is \$13,690.
- The average Social Security payment for a retired elder couple in Illinois in 2007 is \$21,312, only 78% of what the average elder couple in Illinois needs to cover their basic expenses.
- Social Security is the only source of income for one out of nine retired elder couples.

**3. Housing costs put a heavy burden on elder households representing 21 to 41% of their total expenses.**

- The Index reflects wide variation in housing costs depending on whether elders own or rent and by community. Elders who own a home without a mortgage typically face lower housing costs than those paying fair market rents. Elders paying a mortgage face even higher housing costs.
- The monthly costs for elder homeowners without a mortgage range from a low of \$286 per month in the region comprised of 13 southern Illinois counties (Alexander, Edwards, Gallatin, Hamilton, Hardin, Johnson, Massac, Pope, Pulaski, Saline, Union, Wabash, and White counties) to a high of \$695 per month in Lake County.
- The monthly costs for elders paying fair market rent for a one-bedroom apartment ranges from a low of \$398 per month in the region comprised of five west central Illinois counties (Adams, Brown, Mason, Pike, Schuyler counties) to a high of \$832 per month in six Chicago area counties (Cook, DuPage, Kane, Lake, McHenry, and Will counties).

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

- The Index includes premium costs of full supplemental health and prescription drug coverage to Medicare, because they are needed as protection against high medical and prescription drug costs. Co-pays, deductibles and fees are added which vary according to elders' health status.
- Elders in Illinois face combined health care costs (premiums plus co-pays, deductibles and fees) of \$356–\$366 per month to have protection against high medical and prescription drug costs.
- Retired couples are unable to purchase supplemental health insurance through a "family plan," they must each buy it as individuals. For elder couples, the costs are doubled, ranging from \$711–\$731 per month.

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

- A member of an elder couple paying market rate rent in Illinois has expenses reduced by only 25–35% when a spouse dies yet their income mix can

decrease substantially based on the mix of Social Security and/or pension income.

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

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

- The need for home and community-based long-term care is a cost that can vary considerably over time. Because this need is not universally incurred, we include it as a separate, potentially catastrophic cost for elders.
- The need for home and community-based long-term care can double or even triple an elder's expenses. Adding a low level of care for one person adds \$6,400 per year to living costs, requiring a medium level of care adds \$16,800; needing a high level of care adds \$30,400–\$35,400, depending on whether adult day health care is used. The costs are 8–14 percent higher in the Chicago Area.
- Elders prefer home and community-based long-term care rather than skilled nursing facility care, which is considerably more expensive. National market surveys report annual rates of \$50,370–\$66,430 for skilled nursing facility care in Illinois.<sup>1</sup>

The Elder Economic Security Initiative, through the use and development of the Index, provides a framework to help guide public, private and personal decisions that provide the foundation for the well being of today's elders. It provides information critical to aging boomers who encounter issues related to care, living options, and economic realities for their aging parent(s). It can also inform boomers of their own planning over time. The Elder Economic Security Initiative puts into action strategies to meet realistic income needs in today's economy that respect the autonomy goals of older adults.

<sup>1</sup> Genworth Financial (2007). *2007 Cost of Care Survey*. Richmond, VA: Genworth Financial. [http://longtermcare.genworth.com/comweb/consumer/pdfs/long\\_term\\_care/Cost\\_Of\\_Care\\_Survey.pdf](http://longtermcare.genworth.com/comweb/consumer/pdfs/long_term_care/Cost_Of_Care_Survey.pdf), and MetLife Mature Market Institute, "MetLife Market Survey of Nursing Home & Home Care Costs 2006," September 2006. <http://www.metlife.com/WPSAssets/21052872211163445734V1F2006NHHCMarketSurvey.pdf>.



# The Elder Economic Security Standard Index: Determining Economic Security for Illinois Elders

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## I. Introduction

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

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

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

## Demographics of Illinois' Older Adults

According to the U.S. Census Bureau's American Community Survey 2005, 12% of Illinois residents were 65 years or older, and 10% were between the ages of 55-64, poised to increase elders' numbers as the "baby boomers" age. The individual circumstances of Illinois elders vary from the most fortunate, who are healthy and economically secure, to the least fortunate, who are poor, ill and/or disabled. Elders' circumstances can also vary greatly in

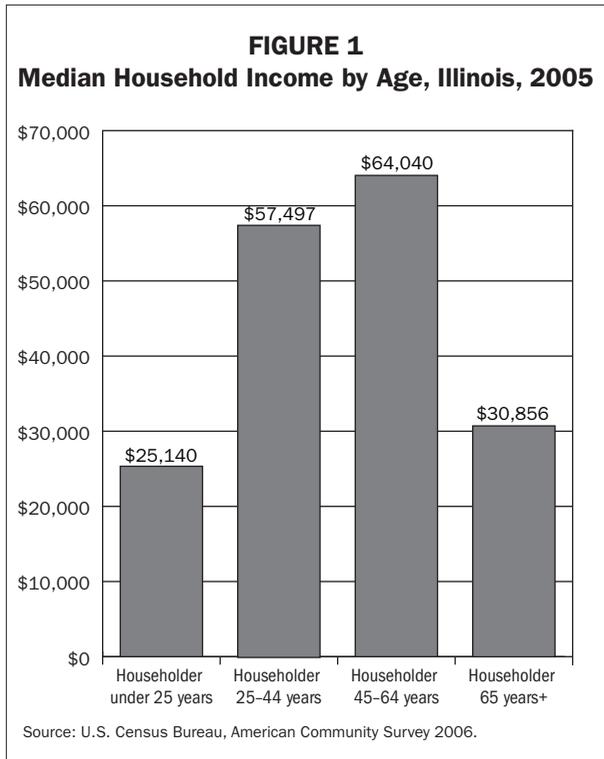
terms of family support, neighborhood networks, and community and social connections. Illinois elders also differ according to their life circumstances, housing situation, health status, and need for long-term care. Many of these characteristics change over an elder's life span. The Index, with its respective "tracks" for seniors living in different circumstances, will show how seniors may be prepared for the present, yet face an uncertain future when living costs rise markedly because of situational changes.

## Income Trends

Household income levels vary by age. Typically, median income levels rise with age until mid-life and then decline with advancing age, as indicated in **Figure 1**. In Illinois, median income for householders 65 years and over, at \$30,856, was less than one-half of the median income of householders in their "peak earning" years of 45-64, \$64,040. With inflation, \$30,856 in 2005 represents \$32,745 today.

According to the federal poverty threshold and 2006 American Community Survey data, 9% of Illinois' elders were poor. A sizeable number of Illinois seniors are just above the poverty threshold, one in five have incomes under 150% of poverty. Poverty rates for older women are more than 50% higher than poverty rates for older men, 11% versus 7%. Women are at greatest risk, with widowed and non-married women accounting for 66% of all older households in Illinois who live in poverty. Reasons include lower wages, lower lifetime earnings, and less time in the workforce. Women also have longer life expectancies but more chronic illness, and are more often than men to experience loss of income when widowed.

This report focuses on the challenges of meeting expenses for low- and moderate-income older adults. **Figure 2** shows that in 1999 19% of Illinois elder households aged 65-74 had incomes under \$15,000; 36% had incomes



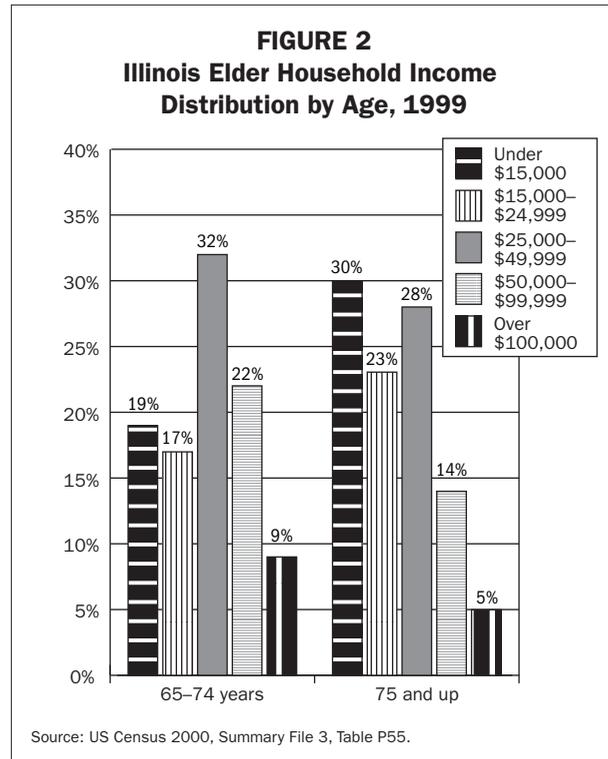
under \$25,000. Of those 75 years and older, 30% had incomes under \$15,000; over half had incomes under \$25,000. With inflation, \$15,000 in 1999 represents \$18,397 in today's dollars, and \$25,000 in 1999 represents \$30,662 today.

### The Federal Poverty Threshold

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

<sup>2</sup> 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>.

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



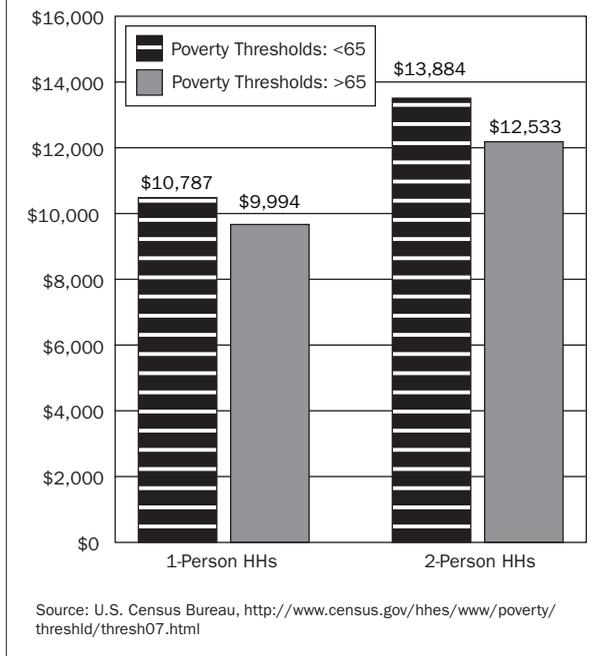
thresholds are updated each year by the change in the consumer price index (CPI).

The U.S. Department of Agriculture calculations assume that older adults have lower caloric requirements than younger adults. As a result, the official U.S. poverty thresholds are lower for adults 65 and older than for younger adults. **Figure 3** compares the U.S. poverty thresholds by age for one- and two-person households. Elders living alone are not considered officially poor unless they have \$843 per year less than younger adults, and elder couples are not poor unless they have \$1,351 less than younger couples.

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

<sup>4</sup> 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.

**FIGURE 3**  
**Comparison of Annual U.S.**  
**Poverty Thresholds by Age, 2007**



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

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

The Index is informed by the work of Wider Opportunities for Women and Dr. Diana Pearce, who created the Family Self-Sufficiency Standard in the 1990s.<sup>5</sup> The Index methodology is based on the characteristics and spending patterns of elder households. The Index reflects a more realistic measure of income adequacy than the federal poverty measure. Economic security requires that elders have sufficient income (from Social Security, pension, retirement savings, and other income) to cover living costs. The Index illustrates the basic costs that elders face, and the interplay between living costs and elders’ income adequacy.

<sup>5</sup> The methodology embodied in the Self-Sufficiency Standard was developed by WOW’s research partner, Dr. Diana Pearce, when she directed the Women and Poverty Project at WOW. Today she teaches at the School of Social Work, University of Washington. The Self-Sufficiency Standard undergirds the six strategies of the Family Economic Self-Sufficiency Project (FESS). The FESS Project is led by Wider Opportunities for Women and was created to provide tools to communities to help low income working families make ends meet.

## II. Cost Components of the Elder Economic Security Standard Index

The cost components and methodology for the Elder Economic Security Standard Index have been developed with input and guidance from the Advisory Committee for the Illinois Elder Economic Security Standard Index convened by the Health and Medicine Policy Research Group, and from the Advisory Board for the national Elder Economic Security Initiative convened by Wider Opportunities for Women.<sup>6</sup>

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

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

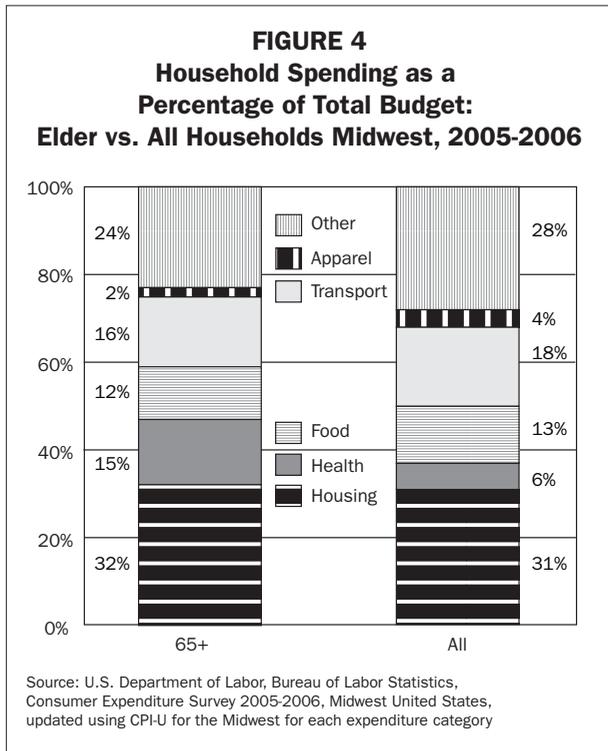
- Measures basic living expenses for seniors in the community (not in institutions, such as skilled nursing facilities or assisted living facilities).
- Measures costs for elder households to live independently (vs. living in intergenerational households).
- Measures living expenses for elders ages 65 and over to reflect the age at which Medicare begins.
- Includes Medicare because elders qualify for and receive it based on age, not income eligibility, making Medicare nearly a universal program.
- Models costs for retired elders, who no longer have work-related expenses such as payroll taxes and commuting to work.

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

<sup>6</sup> For more detailed information on the methodology and data sources used in calculating the Index, see the companion report, Laura Henze Russell, Ellen A. Bruce, Judith Conahan and Wider Opportunities for Women, *The WOW-GI National Elder Economic Security Standard: A Methodology for Determining Economic Security for Elders* (Washington, DC: Wider Opportunities for Women and Gerontology Institute at the University of Massachusetts Boston, 2006).

## The Big Picture: Elders' Spending Compared to All Households

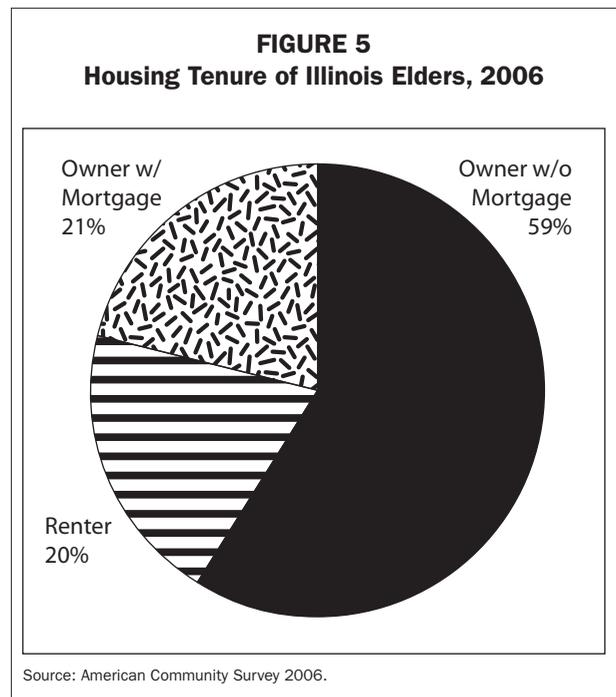
Looking at the big picture, elder households spend about the same percentage of their budgets on housing and food as all households, and more than twice the percentage of all households on health care. Elders spend less on transportation, apparel, and all other goods and services. A comparison of elder households' spending compared to all households from the Consumer Expenditure Survey is illustrated in **Figure 4**. Similar spending patterns are reported in the Health and Retirement Survey (HRS).<sup>7</sup>



## Introduction to Cost Components

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

**Housing** – includes housing (rent or mortgage payment, if any), and related costs (heat, utilities, insurance, and property taxes) for elder renters and elder owners, based on latest available U.S. Census reported elder owner housing costs, and U.S. Department of Housing and Urban Development (HUD) Fair Market Rents. As illustrated in **Figure 5**, 59% of Illinois seniors own their homes without a mortgage, 20% are renters, and 21% are homeowners with a mortgage.



**Food** – represents costs of food prepared at home, based on USDA Low-Cost Food Plan for older adults, using the average of June 2007 low cost food plan budgets for women and men.

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

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

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

**CHART 1**  
**Impact of Change in Health Status on Out-of-Pocket Costs (from Good Health)**

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

Source: Medical Expenditure Panel Survey 2004 data, inflated to 2007 using the CPI-U for Medical Care.

Medigap rates are used in Illinois because the state has low enrollment rates for Medicare Advantage (7.6% statewide).<sup>8</sup> In every county in Illinois, Medicare Advantage enrollment rates are below 20%, the figure used as the threshold for including Medicare Advantage premiums in the Index.

The 2005 Medicare Chart Book indicates that about 35% of elders on Medicare have supplemental employer-sponsored health care coverage, 21% have Medigap supplemental coverage, 15% have Medicare Advantage coverage, 17% have Medicaid, and 12% have no supplemental coverage.<sup>9</sup>

In Illinois, the Medicare Advantage enrollment rate of 7.6% is low compared to 19% nationally in 2007.<sup>10</sup> Because the national Medicare Advantage enrollment rate is about 20%, we use that as the threshold for deciding which plan type to use as the basis for premium costs in each county.

The Index is presented for elders in good health, at ages 65-74 for the purpose of calculating Medigap premiums. Medigap rates vary by age as shown below.

**CHART 2**  
**Impact of Change in Age on Medigap Premiums (from 65-74 years)**

Per Person, Per Month:	Chicago Area	Rest of Illinois
75-84 years	+\$59	+\$55
85 years and older	+\$68	+\$62

**Transportation** – uses automobile owner and operating costs from Internal Revenue Service (IRS) mileage

reimbursement rates, elder auto usage patterns from most recent National Household Travel Survey (NHTS), cost of Chicago Transit Authority (CTA) senior monthly pass for public transit in Chicago.

**Miscellaneous** – represents all other goods, such as clothing, personal and household needs, and any other expenses not captured elsewhere. Based on the elder spending patterns from consumer spending data, we use 20% of all other costs (excluding long-term care) for owners without a mortgage in each county to estimate miscellaneous expenses,<sup>11</sup> and apply that amount to the three housing types. Note that 20% of all other costs equal 16.67% of total expenses.

See **Appendix A** for information on data sources and notes regarding adjustments to the methodology, which is detailed in, *The WOW-GI National Elder Economic Security Standard: A Methodology to Determine Economic Security for Elders*.<sup>12</sup>

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

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

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

## A Note on Taxes

Local property taxes are included in the housing cost component for homeowners, and Illinois sales tax (6.25%, plus additional local jurisdiction sales taxes of 0-2.5%) is covered by the miscellaneous category. Food, prescription drugs and medical appliances are taxed at a reduced rate of 1%.

A significant portion of Social Security income is exempt from the federal income tax when elders' combined incomes

<sup>8</sup> <http://www.statehealthfacts.org/comparetable.jsp?ind=329&cat=6>

<sup>9</sup> Kaiser Family Foundation, Medicare Chart Book 2005, p. 22, [www.kff.org/medicare/7284.cfm](http://www.kff.org/medicare/7284.cfm).

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

<sup>11</sup> See U.S. BLS Consumer Expenditure Survey data by age at <http://www.bls.gov/cex/2005/share/age.pdf>, and Social Security Administration, *Expenditures of the Aged Chartbook*, May 2007.

<sup>12</sup> Russell et al, *op. cit.*

are under certain limits. Income tax treatment and rates vary by source of income; elders typically rely on a combination of Social Security, pension, and savings. Because most of the Index household basic budgets are below the no-tax limits,<sup>13</sup> and because tax rates vary by income source, we do not include income taxes in the basic model.

### III. The Elder Economic Security Standard Index for Illinois

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

#### A Note on Geographic Areas

There are a large number of counties in Illinois (102), and some of them are too small to report separate census data on housing costs. Because of this, the Appendix clusters counties according to the U.S. Census, where similar counties are grouped into public use microdata areas (PUMAs). Consequently, the Index is calculated for 42 different areas across Illinois, which represent counties with larger populations, and clusters of counties which together meet the threshold for reporting public use microdata samples (PUMS). Because of its large size, we divide Cook County into two areas: the City of Chicago and suburban Cook County.

**Tables 1, 2 and 3** on the following pages illustrate the Index for four selected elder household types in three areas across Illinois: Champaign County, DuPage County, and Williamson County. In each area, the lowest costs of living are for elders living alone, who own their own home and are no longer paying a mortgage. Higher costs are for elder couples paying market-rate rents. With the majority of seniors in Illinois homeowners without a mortgage (59%) and the majority of low-income seniors in Illinois renters, in these tables we have modeled these two sample housing scenarios.

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

Appendix E presents the average Social Security payment for all 102 counties.

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<sup>13</sup> For a single elder, Social Security benefits will not be taxable unless modified adjusted gross income, plus one-half of Social Security benefits, exceeds \$25,000. For a couple, the no-tax limit is \$32,000.

**TABLE 1**  
**Elder Economic Security Standard Index for Champaign County, 2007**  
**Monthly Expenses for Selected Household Types**

Expenses/Monthly and Yearly Totals	Elder Person		Elder Couple	
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/o Mortgage	Renter, One Bedroom
Housing	\$388	\$538	\$388	\$538
Food	\$215	\$215	\$395	\$395
Transportation	\$286	\$286	\$369	\$369
Health Care (Good Health)	\$356	\$356	\$711	\$711
Miscellaneous	\$249	\$249	\$373	\$373
<b>Index Per Month</b>	<b>\$1,494</b>	<b>\$1,644</b>	<b>\$2,236</b>	<b>\$2,386</b>
<b>Index Per Year</b>	<b>\$17,930</b>	<b>\$19,730</b>	<b>\$26,825</b>	<b>\$28,625</b>

Comparative Income Benchmarks	Elder Person		Elder Couple	
Federal Poverty Guideline (2007 DHHS)	\$10,210	\$10,210	\$13,690	\$13,690
SSI Payment Maximum—IL 2007	\$7,476	\$7,476	\$11,208	\$11,208
Average Social Security Payment in Illinois 2007	\$12,996	\$12,996	\$21,312	\$21,312
Index as a Percent of Federal Poverty Guidelines	176%	193%	196%	209%
Average Social Security Pmt. as a Percent of Index	72%	66%	79%	74%
<b>Elders in Champaign County cannot live at the poverty level, or even at the average Social Security payment in 2007, without subsidies for housing and health care.</b>				

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

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

Source: Medical Expenditure Panel Survey 2004 data, inflated to 2007 using the CPI-U for Medical Care.

# Summary of Findings for Champaign County

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## 1. Elders in Champaign County cannot make ends meet at the poverty level or at the average Social Security payment.

- The average Social Security payment in Illinois provides a retired elder only 66–72% of the amount needed to cover basic expenses.
- The Index for Champaign County elders living alone is 176–193% of the federal poverty guidelines in 2007.
- The average Social Security payment in Illinois provides a retired couple only 74–79% of the amount needed to cover basic expenses.
- The Index for Champaign County couples is 196–209% of the federal poverty guidelines in 2007.

## 2. Elders *living alone* in Champaign County need \$17,900–\$19,700 to cover their basic living costs.

- Elders living alone in Champaign County who own their home without a mortgage need \$17,900 a year to cover their basic living expenses.
- If they are required to rent an apartment in Champaign County, the income needed to cover basic living expenses jumps to \$19,700.
- Elders still paying a mortgage face housing costs double those homeowners without a mortgage face.
- 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 Champaign County need \$26,800–\$28,600 to cover their basic living costs.

- Elder couples in Champaign County who own their home without a mortgage need \$26,800 a year to cover their basic living expenses.
- If they are required to rent an apartment in Champaign County, the income needed to cover basic living expenses jumps to \$28,600.
- Elder couples still paying a mortgage face housing costs double those for homeowners without a mortgage.
- Elder couples with lower incomes need rent subsidies and/or elder affordable housing units, and help to cover supplemental health plan costs.

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

- A member of an elder couple paying market-rate rent in Champaign County has expenses reduced by only 31% when a spouse dies; \$19,700 from \$28,600, yet their income can decrease substantially based on the mix of Social Security and/or pension income.
- Elders in Champaign County face combined health care costs of \$356 per month – more than they spend on food – to have protection against high medical and prescription drug costs.

**TABLE 2**  
**Elder Economic Security Standard Index for DuPage County, 2007**  
**Monthly Expenses for Selected Household Types**

Expenses/Monthly and Yearly Totals	Elder Person		Elder Couple	
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/o Mortgage	Renter, One Bedroom
Housing	\$653	\$832	\$653	\$832
Food	\$215	\$215	\$395	\$395
Transportation	\$286	\$286	\$369	\$369
Health Care (Good Health)	\$366	\$366	\$731	\$731
Miscellaneous	\$304	\$304	\$430	\$430
<b>Index Per Month</b>	<b>\$1,824</b>	<b>\$2,003</b>	<b>\$2,578</b>	<b>\$2,757</b>
<b>Index Per Year</b>	<b>\$21,895</b>	<b>\$24,039</b>	<b>\$30,934</b>	<b>\$33,077</b>

Comparative Income Benchmarks	Elder Person		Elder Couple	
Federal Poverty Guideline (2007 DHHS)	\$10,210	\$10,210	\$13,690	\$13,690
SSI Payment Maximum—IL 2007	\$7,476	\$7,476	\$11,208	\$11,208
Average Social Security Payment in Illinois 2007	\$12,996	\$12,996	\$21,312	\$21,312
Index as a Percent of Federal Poverty Guidelines	214%	235%	226%	242%
Average Social Security Pmt. as a Percent of Index	59%	54%	69%	64%
<b>Elders in DuPage County cannot live at the poverty level, or even at the average Social Security payment in 2007, without subsidies for housing and health care.</b>				

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

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

Source: Medical Expenditure Panel Survey 2004 data, inflated to 2007 using the CPI-U for Medical Care.

# Summary of Findings for DuPage County

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- 1. Elders in DuPage County cannot make ends meet at the poverty level or at the average Social Security payment.**
  - The average Social Security payment in Illinois provides a retired elder only 54–59% of the amount needed to cover basic expenses.
  - The Index for DuPage County elders living alone is 214–235% of the federal poverty guidelines in 2007.
  - The average Social Security in Illinois payment provides a retired couple only 64–69% of the amount needed to cover basic expenses.
  - The Index for DuPage County couples is 226–242% of the federal poverty guidelines in 2007.
- 2. Elders *living alone* in DuPage County need \$21,900–\$24,000 to cover their basic living costs.**
  - Elders living alone in DuPage County who own their home without a mortgage need \$21,900 a year to cover their basic living expenses.
  - If they are required to rent an apartment in DuPage County, the income needed to cover basic living expenses jumps to \$24,000.
  - Elders still paying a mortgage face housing costs double those homeowners without a mortgage face.
  - 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 DuPage County need \$30,900–\$33,100 to cover their basic living costs.**
  - Elder couples in DuPage County who own their home without a mortgage need \$30,900 a year to cover their basic living expenses.
  - If they are required to rent an apartment in DuPage County, the income needed to cover basic living expenses jumps to \$33,100.
  - Elder couples still paying a mortgage face housing costs double those for homeowners without a mortgage.
  - Elder couples with lower incomes need rent subsidies and/or elder affordable housing units, and help to cover supplemental health plan costs.
- 4. Some elders who are currently making ends meet face an uncertain future if their life circumstances change, such as losing a spouse or experiencing a change in health status.**
  - A member of an elder couple paying market rate rent in DuPage County has expenses reduced by only 27% when a spouse dies; \$24,000 from \$33,100, yet their income can decrease substantially based on the mix of Social Security and/or pension income.
  - Elders in DuPage County face combined health care costs of \$366 per month – more than they spend on food – to have protection against high medical and prescription drug costs.

**TABLE 3**  
**Elder Economic Security Standard Index for Williamson County, 2007**  
**Monthly Expenses for Selected Household Types**

Expenses/Monthly and Yearly Totals	Elder Person		Elder Couple	
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/o Mortgage	Renter, One Bedroom
Housing	\$306	\$406	\$306	\$406
Food	\$215	\$215	\$395	\$395
Transportation	\$286	\$286	\$369	\$369
Health Care (Good Health)	\$356	\$356	\$711	\$711
Miscellaneous	\$233	\$233	\$356	\$356
<b>Index Per Month</b>	<b>\$1,396</b>	<b>\$1,496</b>	<b>\$2,137</b>	<b>\$2,237</b>
<b>Index Per Year</b>	<b>\$16,752</b>	<b>\$17,949</b>	<b>\$25,644</b>	<b>\$26,844</b>

Comparative Income Benchmarks	Elder Person		Elder Couple	
Federal Poverty Guideline (2007 DHHS)	\$10,210	\$10,210	\$13,690	\$13,690
SSI Payment Maximum—IL 2007	\$7,476	\$7,476	\$11,208	\$11,208
Average Social Security Payment in Illinois 2007	\$12,996	\$12,996	\$21,312	\$21,312
Index as a Percent of Federal Poverty Guidelines	164%	176%	187%	196%
Average Social Security Pmt. as a Percent of Index	78%	72%	83%	79%
<b>Elders in Williamson County cannot live at the poverty level, or even at the average Social Security payment in 2007, without subsidies for housing and health care.</b>				

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

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

Source: Medical Expenditure Panel Survey 2004 data, inflated to 2007 using the CPI-U for Medical Care.

# Summary of Findings for Williamson County

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## 1. Elders in Williamson County cannot make ends meet at the poverty level or at the average Social Security payment.

- The average Social Security payment in Illinois provides a retired elder only 72–78% of the amount needed to cover basic expenses.
- The Index for Williamson County living alone is 164–176% of the federal poverty guidelines in 2007.
- The average Social Security payment in Illinois provides a retired couple only 79–83% of the amount needed to cover basic expenses.
- The Index for Williamson County couples is 187–196% of the federal poverty guidelines in 2007.

## 2. Elders *living alone* in Williamson County need \$16,800–\$17,900 to cover their basic living costs.

- Elders living alone in Williamson County who own their home without a mortgage need \$16,800 a year to cover their basic living expenses.
- If they are required to rent an apartment in Williamson County, the income needed to cover basic living expenses jumps to \$17,900.
- Elders still paying a mortgage face housing costs double those homeowners without a mortgage face.
- 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 Williamson County need \$25,600–\$26,800 to cover their basic living costs.

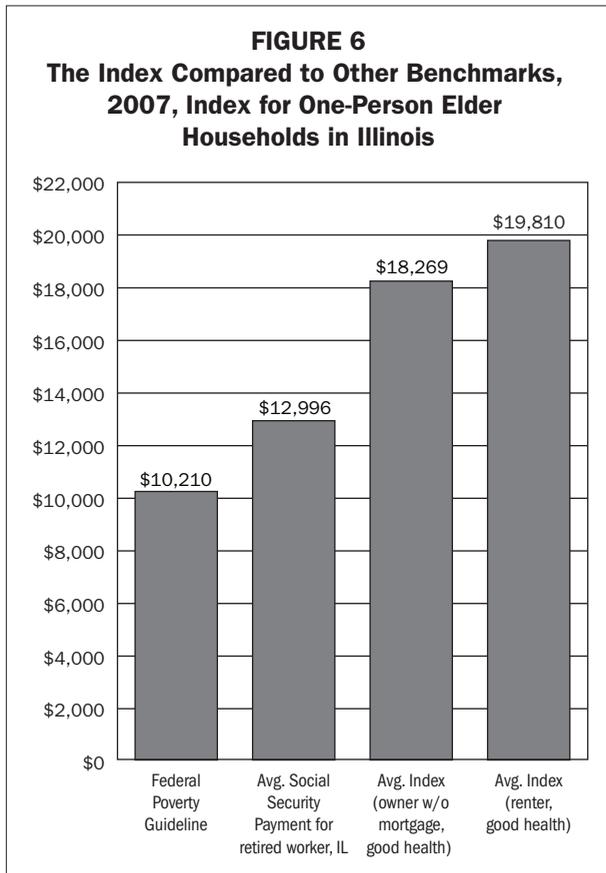
- Elder couples in Williamson County who own their home without a mortgage need \$25,600 a year to cover their basic living expenses.
- If they are required to rent an apartment in Williamson County, the income needed to cover basic living expenses jumps to \$26,800.
- Elder couples still paying a mortgage face housing costs double those for homeowners without a mortgage.
- Elder couples with lower incomes need rent subsidies and/or elder affordable housing units, and help to cover supplemental health plan costs.

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

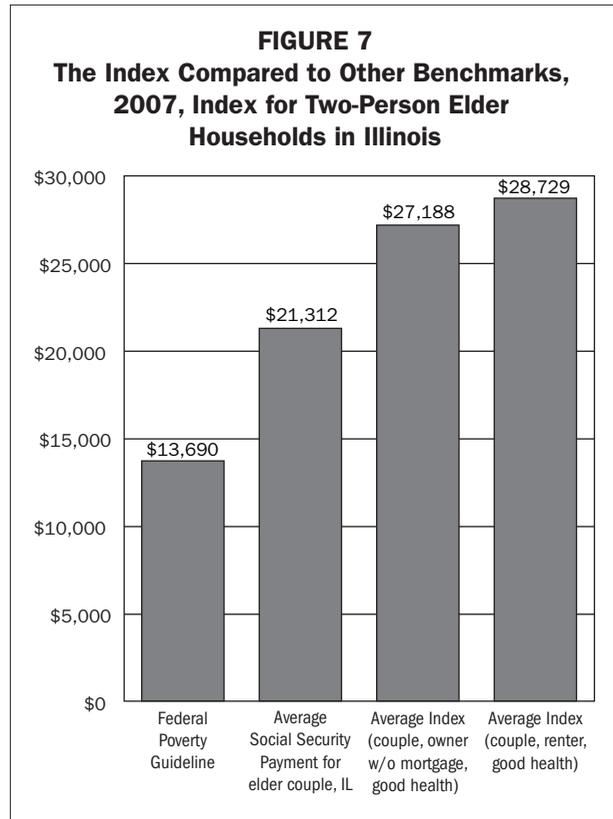
- A member of an elder couple paying market rate rent in Williamson County has expenses reduced by only 33% when a spouse dies; \$17,900 from \$26,800, yet their income can decrease substantially based on the mix of Social Security and/or pension income.
- Elders in Williamson County face combined health care costs of \$356 per month – more than they spend on food – to have protection against high medical and prescription drug costs.

## Comparison to Other Benchmarks of Income

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



**Federal Poverty Guidelines:** As illustrated in **Figure 6**, the average after-tax income required by an elder living alone in Illinois is 1.8 to 1.9 times the official poverty guidelines. In 2007, under the federal poverty guidelines a single adult household is poor if he or she has a monthly income of \$851 (\$10,210 per year).



**Average Social Security Payment:** The average Social Security payment in Illinois in 2007, at \$1,083 per month (\$12,996 per year), is higher than the poverty guideline, but well below the Index for owners without a mortgage, and further below the Index for elders paying market rate rents.

**Federal Poverty Guidelines:** As illustrated in **Figure 7**, the average after-tax income required by an elder couple in Illinois is 2.0 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 of \$1,141 (\$13,690 per year).

**Average Social Security Payment:** The average Social Security payment for an elder couple in Illinois in 2007, at \$1,776 per month (\$21,312 per year), is below the Index for homeowner couples without a mortgage, and further below the Index for elder couples renting at market rates.

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

Home and community-based long-term care is a continuum that can start with a couple of hours of care per week and can increase to round the clock, year-round care.<sup>14</sup> Using national long-term care utilization data, we constructed three packages of home- and community-based long-term care services: low, medium, and high.<sup>15</sup> The cost of these services, based on statewide public reimbursement rates and private rates, is inserted to determine the total cost of providing the chosen level of care. Private rates are reported separately for the Chicago area and the rest of the state. 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.

In Illinois, the only group that is eligible for publicly-funded home- and community-based services are those who are nursing-home eligible. It should be noted that 36 hours of publicly-funded care would be very rare in the state. The tacit limit is 20 hours and few receive that. To receive assistance under Illinois' Community Care Program, elders must have assets under \$17,500, and make co-pays based on income.

Table 4 illustrates the cost of home and community-based long-term care services for elders in Illinois based on public reimbursement and private pay rates.

Each component in the service package is multiplied by the rate to determine the monthly cost of long-term care services to enable elders to remain in their homes when they require ongoing, long-term care services and support. See Table 4 in the report.

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

Since all elders do not require long-term care, we show it as an add-on component to the basic Elder Economic Security Standard Index. Research has found that two-thirds of seniors will need long-term care at some point in their later years; half will have out-of-pocket expenses for care, and 5% will spend as much as \$100,000 over their lifetime.<sup>16</sup>

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

<b>Level of Need for Long-Term Care:</b>	<b>Low</b>	<b>Medium</b>	<b>High with Adult Day Health*</b>	<b>High without Adult Day Health</b>
Hours Per Week	6	16	36	36
<b>Public Rates: Illinois</b>	<b>\$5,777</b>	<b>\$12,997</b>	<b>\$21,676</b>	<b>\$27,209</b>
<b>Private Rates: Chicago Area</b>	<b>\$7,310</b>	<b>\$19,015</b>	<b>\$32,975</b>	<b>\$39,597</b>
<b>Private Rates: Balance of IL</b>	<b>\$6,410</b>	<b>\$16,813</b>	<b>\$30,412</b>	<b>\$35,372</b>

\* 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 Illinois Department on Aging and other state and federal agencies, trade associations, and numerous agencies, providers, and stakeholders.

<sup>14</sup> At higher levels of need for care, the likelihood increases of receiving care in a nursing home.

<sup>15</sup> The authors acknowledge the work of Judith Conahan in developing the long-term care component of the methodology. See Russell, Bruce and Conahan (2006), *The WOW-GI National Elder Economic Security Standard: A Methodology to Determine Economic Security for Elders*.

<sup>16</sup> Kemper, P., Komisar, H. & Alecxih, L. (2006). Long-term care over an uncertain future: What can current retirees expect? *Inquiry*, 42, 335-350.

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

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

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

Next, we benchmark the rates for each element of the long-term care services package in Illinois. **Table 6** presents public reimbursement and private pay rates for each element of the long-term care services package. Public reimbursement rates are for the Community Care Program from the Illinois Department of Aging. Private pay rates are from the Genworth Financial 2007 Cost of Care Survey, the Illinois Adult Day Service Association, and geriatric care managers.

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

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

The need for long-term care markedly raises costs, multiplying the Index. In Illinois (outside of the 9-County Chicago region), the low home- and community-based long-term care services package adds \$6,400 per year to living expenses. The medium home- and community-based long-term care services package adds \$16,800 per year to living expenses. The high home- and community-based long-term care services package with adult day health adds \$30,400 per year to living expenses. The high- home and community-based long-term care services package with all in-home care adds \$35,400 per year to living expenses. The costs are 8-14 percent higher in the Chicago Area.

**Table 7** adds the impact of home- and community-based long-term care costs to elders' living expenses for four selected elder household types in Champaign County. **Figure 7** illustrates the impact of adding these costs for an elder renter in Champaign County. The impact of long-term care costs on all of the elder household combinations for which the Elder Economic Security Standard Indexes are calculated is included in the Appendix D.

	<b>Low</b>	<b>Medium</b>	<b>High with Adult Day Health*</b>	<b>High All In-Home Care</b>
Hours Per Week	<b>6</b>	<b>16</b>	<b>36</b>	<b>36</b>
Total Care Hours Per Month	26	69	155	155
<b>Distribution of Care Hours:</b>				
Homemaker	100%	100%	33%	50%
Home Health Aide	N/A	N/A	17%	50%
Adult Day Health (ADH)	N/A	N/A	50%	N/A
ADH Transport (# days)	N/A	N/A	3	N/A
Case Management	routine	more	intensive	intensive
Supplies	yes	yes	yes	yes
Personal Emergency Response System	yes	yes	yes	yes
Source: The WOW-GI National Elder Economic Security Standard: A Methodology to Determine Economic Security for Elders (2006).				

**TABLE 6**  
**Illinois Elder Economic Security Standard Index Long-Term Care Services**  
**Public and Private Pay Rates, 2007**

	<b>Public Pay Rates Statewide</b>	<b>Private Pay Rates Chicago 9-Co. Area</b>	<b>Private Pay Rates Balance of Illinois</b>
Homemaker/Personal Care	\$13.62	\$18.38	\$16.44
Home Health Aide	Not available	\$19.05	\$17.56
Adult Day Health (ADH) (6hrs/day)*	\$7.02	\$10.83	\$10.83
ADH Transport (# days)**	\$16.60	\$16.60	\$16.60
Case Management***	\$22-\$51	\$100-\$300	\$75-\$225
Supplies	\$80.00	\$85.00	\$85.00
Personal Emergency Response System	\$28.00	\$35.00	\$35.00

Sources:

Public homemaker, adult day health and transport rates from IL Dept. of Aging Community Care Program, 6/19/07.

Homemaker and Home Health Aide private rates from Genworth Financial, 2007 Cost of Care Survey.

\*Adult Day Health is included as an option in the High package, at 3 days/week, each day is 6 hours of care. Typical private rate for ADH of \$65 per day for a 6 hour day from Illinois Adult Day Service Association.

\*\* Adult Day Health Transportation based on one-way cost at \$8.30 for round-trip cost of \$16.60; similar rates for private pay clients according to IADSA.

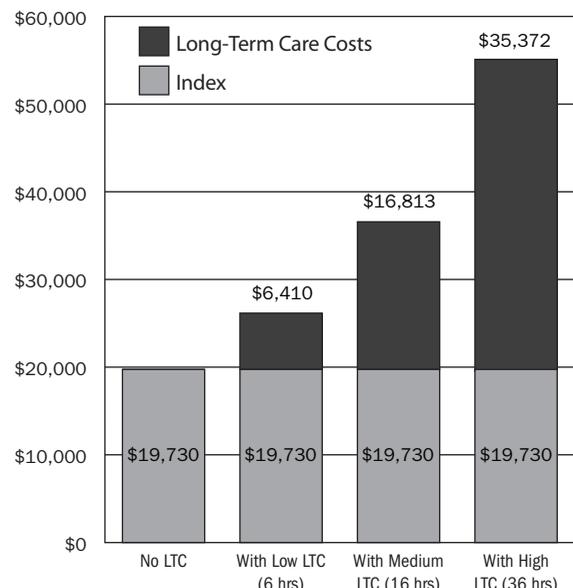
\*\*\* Case management based on negotiated rates for public reimbursement by Illinois Dept. of Aging, and conversations with geriatric care managers for private rates.

## Overview of Impact of Home- and Community-Based Long-Term Care Findings for the Champaign County

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

- For each of the four Champaign County elder households described earlier in this report, the Index ranges from \$17,930-\$28,625 (without home and community-based long-term care).
- Adding a low level of home- and community-based long-term care for one person adds \$6,400 per year to living costs.
- Requiring a medium level of care for one person adds \$16,800 per year.
- Needing a high level of care for one person adds \$30,400-\$35,400 depending on whether adult day health care is used.
- Home- and community-based long-term care is preferred by elders to skilled nursing facility care, which is considerably more expensive. National market surveys report rates of \$50,370-\$66,430 for skilled nursing facility care in Illinois.<sup>17</sup>

**FIGURE 8**  
**Adding Home- and Community-Based Long-Term Care Costs (LTC) to the Elder Economic Security Standard Index for Champaign County, 2007**  
**Example of an Elder Renter**



<sup>17</sup> Genworth Financial (2007). *2007 Cost of Care Survey*. Richmond, VA: Genworth Financial. [http://longtermcare.genworth.com/comweb/consumer/pdfs/long\\_term\\_care/Cost\\_Of\\_Care\\_Survey.pdf](http://longtermcare.genworth.com/comweb/consumer/pdfs/long_term_care/Cost_Of_Care_Survey.pdf), and MetLife Mature Market Institute, "MetLife Market Survey of Nursing Home & Home Care Costs 2006," September 2006. <http://www.metlife.com/WPSAssets/21052872211163445734V1F2006NHHMarketSurvey.pdf>.

**TABLE 7**  
**Elder Economic Security Standard Index for Champaign County, 2007**  
**Addition of Home and Community-Based Long-Term Care Costs**

Expenses/Monthly and Yearly Totals	Elder Person		Elder Couple	
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/o Mortgage	Renter, One Bedroom
<b>Index Per Month</b>	<b>\$ 1,494</b>	<b>\$ 1,644</b>	<b>\$ 2,236</b>	<b>\$ 2,386</b>
<b>Index Per Year</b>	<b>\$ 17,930</b>	<b>\$ 19,730</b>	<b>\$ 26,825</b>	<b>\$ 28,625</b>

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

<b>Low Long-Term Care: 6 hrs/wk</b>				
<b>Cost Per Month \$543</b>				
Cost Per Year	\$6,410	\$6,410	\$6,410	\$6,410
<b>Index Per Year</b>	<b>\$ 24,340</b>	<b>\$ 26,140</b>	<b>\$ 33,325</b>	<b>\$ 35,035</b>

<b>Medium Long-Term Care: 16 hrs/wk</b>				
<b>Cost Per Month \$1,401</b>				
Cost Per Year	\$16,813	\$16,813	\$16,813	\$16,813
<b>Index Per Year</b>	<b>\$ 34,743</b>	<b>\$ 36,543</b>	<b>\$ 43,638</b>	<b>\$ 45,438</b>

<b>High Long-Term Care with Adult Day Health: 36 hrs/wk</b>				
<b>Cost Per Month \$2,534</b>				
Cost Per Year	\$30,412	\$30,412	\$30,412	\$30,412
<b>Index Per Year</b>	<b>\$ 48,342</b>	<b>\$ 50,142</b>	<b>\$ 57,237</b>	<b>\$ 59,037</b>

<b>High Long-Term Care All In-Home Care: 36 hrs/wk</b>				
<b>Cost Per Month \$2,948</b>				
Cost Per Year	\$35,372	\$35,372	\$35,372	\$35,372
<b>Index Per Year</b>	<b>\$ 53,302</b>	<b>\$ 55,102</b>	<b>\$ 62,197</b>	<b>\$ 63,997</b>

## V. Summary

The Index, with its respective "tracks" for older adults living in different circumstances, shows the difficulties low and moderate income elders confront in meeting their living costs. In every county in the state, elders need housing and health care supports to make ends meet if they live at the poverty level, or are totally dependent on the average Social Security payment in 2007.

In communities across Illinois, many people now over 65 and aging "boomers" face rising costs of living. Boomers, for example, encounter issues related to care, living

options, and economic realities for their aging parent(s). The Elder Economic Security Initiative, through the use and development of the national WOW-GI Elder Economic Security Standard Index, provides a framework to help guide public, private, and personal decisions that can directly shape the well being of today's elders. Additionally, it provides information for decisions that aging boomers will need to make for themselves and for older family members, for whom they care. The Elder Economic Security Initiative uses the information contained in the Index to develop and advocate for strategies that promote economic security to meet the autonomy goals of older adults.

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## Appendix A: Data Sources

Data Type	Source	Assumptions
<b>Housing</b>	<p>Rent: U.S. Department of Housing and Urban Development. Fair Market Rents — Fiscal Year 2007. Retrieved from <a href="http://www.huduser.org">http://www.huduser.org</a></p> <p>Owner Costs: U.S. Census: American Community Survey 2005 for Public Use Microdata Areas (PUMS data). Median selected monthly owner costs (SMOC) for each geographic area reported separately for owners 65+ with, and without a mortgage. <a href="http://factfinder.census.gov/home/en/acs_pums_2005.html">http://factfinder.census.gov/home/en/acs_pums_2005.html</a></p> <p>Owner costs adjusted to June 2007 by CPI-U for housing in the Midwest region. <a href="http://data.bls.gov/PDQ/outside.jsp?survey=cu">http://data.bls.gov/PDQ/outside.jsp?survey=cu</a></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 &amp; utilities, condo fees, &amp; mortgage payment (if any)</p>
<b>Food</b>	<p>U.S. Department of Agriculture, Low-Cost Food Plan: <a href="http://www.usda.gov/cnpp/FoodPlans/Updates/foodjun07.pdf">http://www.usda.gov/cnpp/FoodPlans/Updates/foodjun07.pdf</a></p>	<p>Low Cost Food Plan costs for older men and women are averaged to determine food costs for elders. Per USDA, food costs for single adults are increased by 20% to reflect lesser economies of scale.</p>
<b>Total Health Care Costs (premiums and out-of-pocket cost)</b>	<p>Medicare Part B Premiums: <a href="http://www.cms.hhs.gov/apps/media/press/release.asp?Counter=1958">http://www.cms.hhs.gov/apps/media/press/release.asp?Counter=1958</a></p> <p>Medigap Premiums: Medicare Supplement Premium Comparison Guide for 2007. <a href="http://www.idfpr.com/DOI/medsup/default.asp">http://www.idfpr.com/DOI/medsup/default.asp</a></p> <p>Medicare Part D Premiums for IL: from Kaiser Health and Prescription Drug Plan Tracker, <a href="http://www.kff.org/medicare/healthplantracker/topic.jsp?pt=9">http://www.kff.org/medicare/healthplantracker/topic.jsp?pt=9</a></p> <p>Out-of-Pocket Costs: Agency for Healthcare Research and Quality, Medical Expenditure Panel Survey. Household Component Analytical Tool (MEPSnet/HC). 2004. Rockville, MD. Retrieved from: <a href="http://www.meps.ahrq.gov/mepsnet/HC/MEPSnetHC.asp">http://www.meps.ahrq.gov/mepsnet/HC/MEPSnetHC.asp</a></p> <p>Inflation Factor: <a href="http://data.bls.gov/PDQ/outside.jsp?survey=cu">http://data.bls.gov/PDQ/outside.jsp?survey=cu</a></p>	<p>Premium costs are Part B 2007 + 2007 premiums for Medigap Plans + average 2007 premium for Part D Prescription Drug Plans in IL.</p> <p>Median out-of-pocket costs calculated for elders 65+ by health status = good, excluding those on Medicaid. Data is updated with the Medical CPI-U for the Midwest region.</p>
<b>Transportation</b>	<p>Private Automobile Cost: National Household Travel Survey (NHTS) <a href="http://www.bts.gov/programs/national_household_travel_survey/">http://www.bts.gov/programs/national_household_travel_survey/</a></p> <p>Per Mile Cost: US Internal Revenue Service <a href="http://www.irs.gov/taxpros/article/0,,id=156624,00.html">http://www.irs.gov/taxpros/article/0,,id=156624,00.html</a></p> <p>Public Transportation Cost: Chicago Transit Authority <a href="http://www.transitchicago.com/maps/fares.html#">http://www.transitchicago.com/maps/fares.html#</a></p>	<p>Annual mileage driven by retired adults in state x IRS standard mileage reimbursement rate for operating and owner costs for 2007. For two-person households, we do not double the per-driver figure.</p> <p>Cost of CTA Reduced Fare 30-Day Pass for senior citizens.</p>
<b>Miscellaneous</b>	<p>Miscellaneous expenses are estimated at 20% of costs of other basic expenditure categories: housing, food, health care, and transportation, which is equal to 16.67% of total expenses. Includes all other essentials: clothing, shoes, paper products, nonprescription medicines, cleaning products, household items, personal hygiene items, and telephone.</p>	<p>The Elder Standard calculates miscellaneous expenses for owners without a mortgage, and applies that amount to each of the housing types.</p>
<b>Long-Term Care</b>	<p>Data, surveys, and interviews with state and federal agencies, trade associations, and numerous agencies, providers, and stakeholders. Public rates from Illinois Department on Aging. Private rates from Genworth Financial 2007 Cost of Care Survey <a href="http://longtermcare.genworth.com/overview/cost_of_care.jsp">http://longtermcare.genworth.com/overview/cost_of_care.jsp</a></p>	<p>Authors' calculations using area costs for three prototypical levels of long-term care services packages.</p>

# Appendix A: Notes on the National WOW-GI Elder Economic Security Standard Index Methodology<sup>18</sup>

## Health Care

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

Medicare recipients in Illinois rely on Medigap supplemental insurance plans rather than on Medicare Advantage. Utilization rates for Medicare Advantage in Illinois are under 8%. Because of this, health care premium costs are calculated using Medigap premiums in the base.

Going forward, in counties with Medicare Advantage penetration rates of under 20%, the Index uses premiums for Medigap Plans, Part D (which is purchased separately) and Part B. All counties in Illinois have rates under 20%. Appendix Tables footnote the change in premium costs for Medicare Advantage plans for counties with enrollment in the 10%–20% range for informational purposes.

Illinois is divided into three regions for the purpose of reporting Medigap premiums. We use the average of Medigap Plan C premiums for the two largest plans in Illinois, AARP/United Health Care, and Blue Cross Blue Shield of Illinois, for seniors ages 65–74 in each region.

## Out-of-Pocket Costs

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

## Transportation

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

## Miscellaneous

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

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<sup>18</sup> Russell, Laura Henze, Bruce, Ellen A., Conahan, Judith and Wider Opportunities for Women (2006). *The WOW-GI National Elder Economic Security Standard: A Methodology to Determine Economic Security for Elders*. Washington, DC: Wilder Opportunities for Women.

## Appendix B: List of Illinois Regions and Counties

Metro Area/ County	Table (App. D)	County Name(s)
Region I. Central	1	Fulton, Hancock, Henderson, McDonough, Warren Counties
	2	Logan, Menard Counties
	3	Christian, De Witt, Moultrie, Piatt, Shelby Counties
	4	Sangamon
	5	Woodford
	6	Tazewell
	7	Peoria
	8	Bureau, Knox, Marshall, Putnam, Stark Counties
Region II. Chicago Area	9	Kendall
	10	McHenry
	11	Kane
	12	Grundy
	13	Will
	14	Lake
	15	DuPage
	16	Cook (Chicago)
17	Cook (non-Chicago)	
Region III. East Central	18	Coles, Cumberland, Douglas, Edgar Counties
	19	Macon
	20	McLean
	21	Champaign
	22	Ford, Iroquois, Livingston, Vermilion Counties
	23	Kankakee

Metro Area/ County	Table (App. D)	County Name(s)
Region IV. Northwestern	24	Carroll, Jo Daviess, Whiteside Counties
	25	LaSalle
	26	DeKalb, Lee Counties
	27	Ogle, Stephenson Counties
	28	Boone
	29	Winnebago
Region V. Southern	30	Bond, Effingham, Fayette, Montgomery Counties
	31	Clark, Clay, Crawford, Jasper, Lawrence, Richland, Wayne Counties
	32	Alexander, Edwards, Gallatin, Hamilton, Hardin, Johnson, Massac, Pope, Pulaski, Saline, Union, Wabash, White Counties
	33	Franklin, Jackson, Perry, Williamson Counties
	34	Jefferson, Marion, Randolph, Washington Counties
	35	Clinton, Monroe Counties
	36	St. Clair
	37	Madison
Region VI. West Central	38	Adams, Brown, Mason, Pike, Schuyler Counties
	39	Calhoun, Cass, Greene, Macoupin, Morgan, Scott Counties
	40	Jersey
Region VII. Western	41	Henry, Mercer Counties
	42	Rock Island

APPENDIX C: Map of Illinois Counties



**APPENDIX D: Elder Economic Security Standard Index for Illinois Counties, 2007  
One- and Two-Person Elder Households**

**Table D-1: The Elder Economic Security Standard Index for Fulton, Hancock, Henderson, McDonough, Warren Counties, 2007**  
*Monthly Expenses for Selected Household Types*

Expenses/Monthly and Yearly Totals	Elder Person			Elder Couple		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing	\$322	\$410	\$853	\$322	\$410	\$853
Food	\$215	\$215	\$215	\$395	\$395	\$395
Transportation	\$286	\$286	\$286	\$369	\$369	\$369
Health Care (Good Health)	\$356	\$356	\$356	\$711	\$711	\$711
Miscellaneous	\$236	\$236	\$236	\$359	\$359	\$359
<b>Index Per Month</b>	<b>\$1,415</b>	<b>\$1,503</b>	<b>\$1,946</b>	<b>\$2,156</b>	<b>\$2,244</b>	<b>\$2,687</b>
<b>Index Per Year</b>	<b>\$16,979</b>	<b>\$18,035</b>	<b>\$23,347</b>	<b>\$25,874</b>	<b>\$26,930</b>	<b>\$32,242</b>

<b>Annual Comparison Amounts</b>	Single	Couple
Federal Poverty Guideline 2007 (DHHS)	\$10,210	\$13,690
SSI Payment Maximum—IL 2007	\$7,476	\$11,208
Average Illinois Social Security Payment 2007	\$12,996	\$21,312

<b>Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index</b>							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person			Elder Couple		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$6,410	\$23,389	\$24,445	\$29,757	\$32,284	\$33,340	\$38,652
Medium (16 hrs)	\$16,813	\$33,792	\$34,848	\$40,160	\$42,687	\$43,743	\$49,055
High w/ADH (36 hrs)	\$30,412	\$47,391	\$48,447	\$53,759	\$56,286	\$57,342	\$62,654
High w/o ADH (36 hrs)	\$35,372	\$52,351	\$53,407	\$58,719	\$61,246	\$62,302	\$67,614

**Table D-2: The Elder Economic Security Standard Index for Logan, Menard Counties, 2007**

*Monthly Expenses for Selected Household Types*

Expenses/Monthly and Yearly Totals	Elder Person			Elder Couple		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing	\$390	\$442	\$958	\$390	\$442	\$958
Food	\$215	\$215	\$215	\$395	\$395	\$395
Transportation	\$286	\$286	\$286	\$369	\$369	\$369
Health Care (Good Health)	\$356	\$356	\$356	\$711	\$711	\$711
Miscellaneous	\$249	\$249	\$249	\$373	\$373	\$373
<b>Index Per Month</b>	<b>\$1,497</b>	<b>\$1,549</b>	<b>\$2,064</b>	<b>\$2,238</b>	<b>\$2,290</b>	<b>\$2,805</b>
<b>Index Per Year</b>	<b>\$17,961</b>	<b>\$18,583</b>	<b>\$24,769</b>	<b>\$26,855</b>	<b>\$27,478</b>	<b>\$33,664</b>

<b>Annual Comparison Amounts</b>	Single	Couple
Federal Poverty Guideline 2007 (DHHS)	\$10,210	\$13,690
SSI Payment Maximum—IL 2007	\$7,476	\$11,208
Average Illinois Social Security Payment 2007	\$12,996	\$21,312

<b>Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index</b>							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person			Elder Couple		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$6,410	\$24,371	\$24,993	\$31,179	\$33,265	\$33,888	\$40,074
Medium (16 hrs)	\$16,813	\$34,774	\$35,396	\$41,582	\$43,668	\$44,291	\$50,477
High w/ADH (36 hrs)	\$30,412	\$48,373	\$48,995	\$55,181	\$57,267	\$57,890	\$64,076
High w/o ADH (36 hrs)	\$35,372	\$53,333	\$53,955	\$60,141	\$62,227	\$62,850	\$69,036

**Table D-3: The Elder Economic Security Standard Index for Christian, De Witt, Moultrie, Piatt, Shelby Counties, 2007**

*Monthly Expenses for Selected Household Types*

Expenses/Monthly and Yearly Totals	Elder Person			Elder Couple		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing	\$353	\$437	\$984	\$353	\$437	\$984
Food	\$215	\$215	\$215	\$395	\$395	\$395
Transportation	\$286	\$286	\$286	\$369	\$369	\$369
Health Care (Good Health)	\$356	\$356	\$356	\$711	\$711	\$711
Miscellaneous	\$242	\$242	\$242	\$366	\$366	\$366
<b>Index Per Month</b>	<b>\$1,453</b>	<b>\$1,536</b>	<b>\$2,083</b>	<b>\$2,194</b>	<b>\$2,277</b>	<b>\$2,824</b>
<b>Index Per Year</b>	<b>\$17,432</b>	<b>\$18,435</b>	<b>\$24,996</b>	<b>\$26,327</b>	<b>\$27,329</b>	<b>\$33,891</b>

Annual Comparison Amounts	Single	Couple
Federal Poverty Guideline 2007 (DHHS)	\$10,210	\$13,690
SSI Payment Maximum—IL 2007	\$7,476	\$11,208
Average Illinois Social Security Payment 2007	\$12,996	\$21,312

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person			Elder Couple		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$6,410	\$23,842	\$24,845	\$31,406	\$32,737	\$33,739	\$40,301
Medium (16 hrs)	\$16,813	\$34,245	\$35,248	\$41,809	\$43,140	\$44,142	\$50,704
High w/ADH (36 hrs)	\$30,412	\$47,844	\$48,847	\$55,408	\$56,739	\$57,741	\$64,303
High w/o ADH (36 hrs)	\$35,372	\$52,804	\$53,807	\$60,368	\$61,699	\$62,701	\$69,263

**Table D-4: The Elder Economic Security Standard Index for Sangamon County, 2007**  
*Monthly Expenses for Selected Household Types*

Expenses/Monthly and Yearly Totals	Elder Person			Elder Couple		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing	\$365	\$461	\$862	\$365	\$461	\$862
Food	\$215	\$215	\$215	\$395	\$395	\$395
Transportation	\$286	\$286	\$286	\$369	\$369	\$369
Health Care (Good Health)	\$356	\$356	\$356	\$711	\$711	\$711
Miscellaneous	\$244	\$244	\$244	\$368	\$368	\$368
<b>Index Per Month</b>	<b>\$1,467</b>	<b>\$1,563</b>	<b>\$1,964</b>	<b>\$2,208</b>	<b>\$2,304</b>	<b>\$2,705</b>
<b>Index Per Year</b>	<b>\$17,598</b>	<b>\$18,750</b>	<b>\$23,564</b>	<b>\$26,493</b>	<b>\$27,645</b>	<b>\$32,459</b>

<b>Annual Comparison Amounts</b>	Single	Couple
Federal Poverty Guideline 2007 (DHHS)	\$10,210	\$13,690
SSI Payment Maximum—IL 2007	\$7,476	\$11,208
Average Illinois Social Security Payment 2007	\$12,996	\$21,312

<b>Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index</b>							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person			Elder Couple		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$6,410	\$24,008	\$25,160	\$29,974	\$32,903	\$34,055	\$38,869
Medium (16 hrs)	\$16,813	\$34,411	\$35,563	\$40,377	\$43,306	\$44,458	\$49,272
High w/ADH (36 hrs)	\$30,412	\$48,010	\$49,162	\$53,976	\$56,905	\$58,057	\$62,871
High w/o ADH (36 hrs)	\$35,372	\$52,970	\$54,122	\$58,936	\$61,865	\$63,017	\$67,831

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

Expenses/Monthly and Yearly Totals	Elder Person			Elder Couple		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing	\$403	\$485	\$1,211	\$403	\$485	\$1,211
Food	\$215	\$215	\$215	\$395	\$395	\$395
Transportation	\$286	\$286	\$286	\$369	\$369	\$369
Health Care (Good Health)	\$356	\$356	\$356	\$711	\$711	\$711
Miscellaneous	\$252	\$252	\$252	\$376	\$376	\$376
<b>Index Per Month</b>	<b>\$1,512</b>	<b>\$1,594</b>	<b>\$2,320</b>	<b>\$2,253</b>	<b>\$2,335</b>	<b>\$3,062</b>
<b>Index Per Year</b>	<b>\$18,142</b>	<b>\$19,129</b>	<b>\$27,845</b>	<b>\$27,037</b>	<b>\$28,024</b>	<b>\$36,740</b>

<b>Annual Comparison Amounts</b>	Single	Couple
Federal Poverty Guideline 2007 (DHHS)	\$10,210	\$13,690
SSI Payment Maximum—IL 2007	\$7,476	\$11,208
Average County Social Security Payment 2007	\$12,996	\$21,312

<b>Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index</b>							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person			Elder Couple		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$6,410	\$24,552	\$25,539	\$34,255	\$33,447	\$34,434	\$43,150
Medium (16 hrs)	\$16,813	\$34,955	\$35,942	\$44,658	\$43,850	\$44,837	\$53,553
High w/ADH (36 hrs)	\$30,412	\$48,554	\$49,541	\$58,257	\$57,449	\$58,436	\$67,152
High w/o ADH (36 hrs)	\$35,372	\$53,514	\$54,501	\$63,217	\$62,409	\$63,396	\$72,112

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

Expenses/Monthly and Yearly Totals	Elder Person			Elder Couple		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing	\$386	\$485	\$843	\$386	\$485	\$843
Food	\$215	\$215	\$215	\$395	\$395	\$395
Transportation	\$286	\$286	\$286	\$369	\$369	\$369
Health Care (Good Health)	\$356	\$356	\$356	\$711	\$711	\$711
Miscellaneous	\$249	\$249	\$249	\$372	\$372	\$372
<b>Index Per Month</b>	<b>\$1,492</b>	<b>\$1,591</b>	<b>\$1,949</b>	<b>\$2,233</b>	<b>\$2,332</b>	<b>\$2,690</b>
<b>Index Per Year</b>	<b>\$17,900</b>	<b>\$19,089</b>	<b>\$23,388</b>	<b>\$26,795</b>	<b>\$27,984</b>	<b>\$32,282</b>

<b>Annual Comparison Amounts</b>	Single	Couple
Federal Poverty Guideline 2007 (DHHS)	\$10,210	\$13,690
SSI Payment Maximum—IL 2007	\$7,476	\$11,208
Average County Social Security Payment 2007	\$12,996	\$21,312

<b>Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index</b>							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person			Elder Couple		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$6,410	\$24,310	\$25,499	\$29,798	\$33,205	\$34,394	\$38,692
Medium (16 hrs)	\$16,813	\$34,713	\$35,902	\$40,201	\$43,608	\$44,797	\$49,095
High w/ADH (36 hrs)	\$30,412	\$48,312	\$49,501	\$53,800	\$57,207	\$58,396	\$62,694
High w/o ADH (36 hrs)	\$35,372	\$53,272	\$54,461	\$58,760	\$62,167	\$63,356	\$67,654

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

Expenses/Monthly and Yearly Totals	Elder Person			Elder Couple		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing	\$412	\$485	\$1,102	\$412	\$485	\$1,102
Food	\$215	\$215	\$215	\$395	\$395	\$395
Transportation	\$286	\$286	\$286	\$369	\$369	\$369
Health Care (Good Health)*	\$356	\$356	\$356	\$711	\$711	\$711
Miscellaneous	\$254	\$254	\$254	\$377	\$377	\$377
<b>Index Per Month</b>	<b>\$1,523</b>	<b>\$1,596</b>	<b>\$2,213</b>	<b>\$2,264</b>	<b>\$2,337</b>	<b>\$2,955</b>
<b>Index Per Year</b>	<b>\$18,278</b>	<b>\$19,152</b>	<b>\$26,559</b>	<b>\$27,173</b>	<b>\$28,046</b>	<b>\$35,454</b>

\*Health Care Cost with Medicare Advantage: Elder Person \$312, Elder Couple \$624

<b>Annual Comparison Amounts</b>	Single	Couple
Federal Poverty Guideline 2007 (DHHS)	\$10,210	\$13,690
SSI Payment Maximum—IL 2007	\$7,476	\$11,208
Average County Social Security Payment 2007	\$12,996	\$21,312

<b>Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index</b>							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person			Elder Couple		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$6,410	\$24,688	\$25,562	\$32,969	\$33,583	\$34,456	\$41,864
Medium (16 hrs)	\$16,813	\$35,091	\$35,965	\$43,372	\$43,986	\$44,859	\$52,267
High w/ADH (36 hrs)	\$30,412	\$48,690	\$49,564	\$56,971	\$57,585	\$58,458	\$65,866
High w/o ADH (36 hrs)	\$35,372	\$53,650	\$54,524	\$61,931	\$62,545	\$63,418	\$70,826

**Table D-8: The Elder Economic Security Standard Index for Bureau, Knox, Marshall, Putnam, Stark Counties, 2007**

*Monthly Expenses for Selected Household Types*

Expenses/Monthly and Yearly Totals	Elder Person			Elder Couple		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing	\$364	\$422	\$610	\$364	\$422	\$610
Food	\$215	\$215	\$215	\$395	\$395	\$395
Transportation	\$286	\$286	\$286	\$369	\$369	\$369
Health Care (Good Health)	\$356	\$356	\$356	\$711	\$711	\$711
Miscellaneous	\$244	\$244	\$244	\$368	\$368	\$368
<b>Index Per Month</b>	<b>\$1,465</b>	<b>\$1,523</b>	<b>\$1,712</b>	<b>\$2,206</b>	<b>\$2,265</b>	<b>\$2,453</b>
<b>Index Per Year</b>	<b>\$17,583</b>	<b>\$18,280</b>	<b>\$20,541</b>	<b>\$26,478</b>	<b>\$27,175</b>	<b>\$29,436</b>

Annual Comparison Amounts	Single	Couple
Federal Poverty Guideline 2007 (DHHS)	\$10,210	\$13,690
SSI Payment Maximum—IL 2007	\$7,476	\$11,208
Average County Social Security Payment 2007	\$12,996	\$21,312

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person			Elder Couple		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$6,410	\$23,993	\$24,690	\$26,951	\$32,888	\$33,585	\$35,846
Medium (16 hrs)	\$16,813	\$34,396	\$35,093	\$37,354	\$43,291	\$43,988	\$46,249
High w/ADH (36 hrs)	\$30,412	\$47,995	\$48,692	\$50,953	\$56,890	\$57,587	\$59,848
High w/o ADH (36 hrs)	\$35,372	\$52,955	\$53,652	\$55,913	\$61,850	\$62,547	\$64,808

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

Expenses/Monthly and Yearly Totals	Elder Person			Elder Couple		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing	\$586	\$758	\$1,435	\$586	\$758	\$1,435
Food	\$215	\$215	\$215	\$395	\$395	\$395
Transportation	\$286	\$286	\$286	\$369	\$369	\$369
Health Care (Good Health)*	\$356	\$356	\$356	\$711	\$711	\$711
Miscellaneous	\$289	\$289	\$289	\$412	\$412	\$412
<b>Index Per Month</b>	<b>\$1,732</b>	<b>\$1,904</b>	<b>\$2,581</b>	<b>\$2,473</b>	<b>\$2,645</b>	<b>\$3,322</b>
<b>Index Per Year</b>	<b>\$20,785</b>	<b>\$22,845</b>	<b>\$30,967</b>	<b>\$29,680</b>	<b>\$31,740</b>	<b>\$39,862</b>

\*Health Care Cost with Medicare Advantage: Elder Person \$283, Elder Couple \$566

<b>Annual Comparison Amounts</b>	Single	Couple
Federal Poverty Guideline 2007 (DHHS)	\$10,210	\$13,690
SSI Payment Maximum—IL 2007	\$7,476	\$11,208
Average County Social Security Payment 2007	\$12,996	\$21,312

<b>Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index</b>							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person			Elder Couple		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,310	\$28,095	\$30,155	\$38,277	\$36,990	\$39,050	\$47,172
Medium (16 hrs)	\$19,015	\$39,800	\$41,860	\$49,982	\$48,695	\$50,755	\$58,877
High w/ADH (36 hrs)	\$32,975	\$53,760	\$55,820	\$63,942	\$62,655	\$64,715	\$72,837
High w/o ADH (36 hrs)	\$39,597	\$60,382	\$62,442	\$70,564	\$69,277	\$71,337	\$79,459

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

Expenses/Monthly and Yearly Totals	Elder Person			Elder Couple		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing	\$661	\$832	\$1,448	\$661	\$832	\$1,448
Food	\$215	\$215	\$215	\$395	\$395	\$395
Transportation	\$286	\$286	\$286	\$369	\$369	\$369
Health Care (Good Health)	\$366	\$366	\$366	\$731	\$731	\$731
Miscellaneous	\$306	\$306	\$306	\$431	\$431	\$431
<b>Index Per Month</b>	<b>\$1,833</b>	<b>\$2,005</b>	<b>\$2,621</b>	<b>\$2,587</b>	<b>\$2,758</b>	<b>\$3,374</b>
<b>Index Per Year</b>	<b>\$22,001</b>	<b>\$24,056</b>	<b>\$31,453</b>	<b>\$31,040</b>	<b>\$33,095</b>	<b>\$40,492</b>

<b>Annual Comparison Amounts</b>	Single	Couple
Federal Poverty Guideline 2007 (DHHS)	\$10,210	\$13,690
SSI Payment Maximum—IL 2007	\$7,476	\$11,208
Average County Social Security Payment 2007	\$12,996	\$21,312

<b>Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index</b>							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person			Elder Couple		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,310	\$29,311	\$31,366	\$38,763	\$38,350	\$40,405	\$47,802
Medium (16 hrs)	\$19,015	\$41,016	\$43,071	\$50,468	\$50,055	\$52,110	\$59,507
High w/ADH (36 hrs)	\$32,975	\$54,976	\$57,031	\$64,428	\$64,015	\$66,070	\$73,467
High w/o ADH (36 hrs)	\$39,597	\$61,598	\$63,653	\$71,050	\$70,637	\$72,692	\$80,089

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

Expenses/Monthly and Yearly Totals	Elder Person			Elder Couple		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing	\$560	\$832	\$1,416	\$560	\$832	\$1,416
Food	\$215	\$215	\$215	\$395	\$395	\$395
Transportation	\$286	\$286	\$286	\$369	\$369	\$369
Health Care (Good Health)	\$366	\$366	\$366	\$731	\$731	\$731
Miscellaneous	\$285	\$285	\$285	\$411	\$411	\$411
<b>Index Per Month</b>	<b>\$1,713</b>	<b>\$1,985</b>	<b>\$2,568</b>	<b>\$2,466</b>	<b>\$2,738</b>	<b>\$3,322</b>
<b>Index Per Year</b>	<b>\$20,551</b>	<b>\$23,815</b>	<b>\$30,821</b>	<b>\$29,590</b>	<b>\$32,853</b>	<b>\$39,860</b>

<b>Annual Comparison Amounts</b>	Single	Couple
Federal Poverty Guideline 2007 (DHHS)	\$10,210	\$13,690
SSI Payment Maximum—IL 2007	\$7,476	\$11,208
Average County Social Security Payment 2007	\$12,996	\$21,312

<b>Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index</b>							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person			Elder Couple		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,310	\$27,861	\$31,125	\$38,131	\$36,900	\$40,163	\$47,170
Medium (16 hrs)	\$19,015	\$39,566	\$42,830	\$49,836	\$48,605	\$51,868	\$58,875
High w/ADH (36 hrs)	\$32,975	\$53,526	\$56,790	\$63,796	\$62,565	\$65,828	\$72,835
High w/o ADH (36 hrs)	\$39,597	\$60,148	\$63,412	\$70,418	\$69,187	\$72,450	\$79,457

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

Expenses/Monthly and Yearly Totals	Elder Person			Elder Couple		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing	\$459	\$616	\$1,298	\$459	\$616	\$1,298
Food	\$215	\$215	\$215	\$395	\$395	\$395
Transportation	\$286	\$286	\$286	\$369	\$369	\$369
Health Care (Good Health)	\$356	\$356	\$356	\$711	\$711	\$711
Miscellaneous	\$263	\$263	\$263	\$387	\$387	\$387
<b>Index Per Month</b>	<b>\$1,580</b>	<b>\$1,736</b>	<b>\$2,419</b>	<b>\$2,321</b>	<b>\$2,478</b>	<b>\$3,160</b>
<b>Index Per Year</b>	<b>\$18,957</b>	<b>\$20,837</b>	<b>\$29,026</b>	<b>\$27,852</b>	<b>\$29,732</b>	<b>\$37,921</b>

<b>Annual Comparison Amounts</b>	Single	Couple
Federal Poverty Guideline 2007 (DHHS)	\$10,210	\$13,690
SSI Payment Maximum—IL 2007	\$7,476	\$11,208
Average County Social Security Payment 2007	\$12,996	\$21,312

<b>Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index</b>							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person			Elder Couple		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,310	\$26,267	\$28,147	\$36,336	\$35,162	\$37,042	\$45,231
Medium (16 hrs)	\$19,015	\$37,972	\$39,852	\$48,041	\$46,867	\$48,747	\$56,936
High w/ADH (36 hrs)	\$32,975	\$51,932	\$53,812	\$62,001	\$60,827	\$62,707	\$70,896
High w/o ADH (36 hrs)	\$39,597	\$58,554	\$60,434	\$68,623	\$67,449	\$69,329	\$77,518

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

Expenses/Monthly and Yearly Totals	Elder Person			Elder Couple		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing	\$534	\$832	\$1,301	\$534	\$832	\$1,301
Food	\$215	\$215	\$215	\$395	\$395	\$395
Transportation	\$286	\$286	\$286	\$369	\$369	\$369
Health Care (Good Health)	\$366	\$366	\$366	\$731	\$731	\$731
Miscellaneous	\$280	\$280	\$280	\$406	\$406	\$406
<b>Index Per Month</b>	<b>\$1,681</b>	<b>\$1,979</b>	<b>\$2,448</b>	<b>\$2,434</b>	<b>\$2,733</b>	<b>\$3,201</b>
<b>Index Per Year</b>	<b>\$20,174</b>	<b>\$23,752</b>	<b>\$29,374</b>	<b>\$29,213</b>	<b>\$32,790</b>	<b>\$38,413</b>

<b>Annual Comparison Amounts</b>	Single	Couple
Federal Poverty Guideline 2007 (DHHS)	\$10,210	\$13,690
SSI Payment Maximum—IL 2007	\$7,476	\$11,208
Average County Social Security Payment 2007	\$12,996	\$21,312

<b>Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index</b>							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person			Elder Couple		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,310	\$27,484	\$31,062	\$36,684	\$36,523	\$40,100	\$45,723
Medium (16 hrs)	\$19,015	\$39,189	\$42,767	\$48,389	\$48,228	\$51,805	\$57,428
High w/ADH (36 hrs)	\$32,975	\$53,149	\$56,727	\$62,349	\$62,188	\$65,765	\$71,388
High w/o ADH (36 hrs)	\$39,597	\$59,771	\$63,349	\$68,971	\$68,810	\$72,387	\$78,010

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

Expenses/Monthly and Yearly Totals	Elder Person			Elder Couple		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing	\$695	\$832	\$1,494	\$695	\$832	\$1,494
Food	\$215	\$215	\$215	\$395	\$395	\$395
Transportation	\$286	\$286	\$286	\$369	\$369	\$369
Health Care (Good Health)	\$366	\$366	\$366	\$731	\$731	\$731
Miscellaneous	\$312	\$312	\$312	\$438	\$438	\$438
<b>Index Per Month</b>	<b>\$1,875</b>	<b>\$2,012</b>	<b>\$2,673</b>	<b>\$2,628</b>	<b>\$2,765</b>	<b>\$3,426</b>
<b>Index Per Year</b>	<b>\$22,500</b>	<b>\$24,139</b>	<b>\$32,077</b>	<b>\$31,538</b>	<b>\$33,178</b>	<b>\$41,116</b>

<b>Annual Comparison Amounts</b>	Single	Couple
Federal Poverty Guideline 2007 (DHHS)	\$10,210	\$13,690
SSI Payment Maximum—IL 2007	\$7,476	\$11,208
Average County Social Security Payment 2007	\$12,996	\$21,312

<b>Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index</b>							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person			Elder Couple		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,310	\$29,810	\$31,449	\$39,387	\$38,848	\$40,488	\$48,426
Medium (16 hrs)	\$19,015	\$41,515	\$43,154	\$51,092	\$50,553	\$52,193	\$60,131
High w/ADH (36 hrs)	\$32,975	\$55,475	\$57,114	\$65,052	\$64,513	\$66,153	\$74,091
High w/o ADH (36 hrs)	\$39,597	\$62,097	\$63,736	\$71,674	\$71,135	\$72,775	\$80,713

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

Expenses/Monthly and Yearly Totals	Elder Person			Elder Couple		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing	\$653	\$832	\$1,464	\$653	\$832	\$1,464
Food	\$215	\$215	\$215	\$395	\$395	\$395
Transportation*	\$286	\$286	\$286	\$369	\$369	\$369
Health Care (Good Health)	\$366	\$366	\$366	\$731	\$731	\$731
Miscellaneous	\$304	\$304	\$304	\$430	\$430	\$430
<b>Index Per Month</b>	<b>\$1,825</b>	<b>\$2,003</b>	<b>\$2,635</b>	<b>\$2,578</b>	<b>\$2,756</b>	<b>\$3,389</b>
<b>Index Per Year</b>	<b>\$21,895</b>	<b>\$24,039</b>	<b>\$31,624</b>	<b>\$30,934</b>	<b>\$33,077</b>	<b>\$40,663</b>

\*Transportation Cost with Public Transportation: Elder Person \$35, Elder Couple \$70.

Annual Comparison Amounts	Single	Couple
Federal Poverty Guideline 2007 (DHHS)	\$10,210	\$13,690
SSI Payment Maximum—IL 2007	\$7,476	\$11,208
Average County Social Security Payment 2007	\$12,996	\$21,312

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person			Elder Couple		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,310	\$29,205	\$31,349	\$38,934	\$38,244	\$40,387	\$47,973
Medium (16 hrs)	\$19,015	\$40,910	\$43,054	\$50,639	\$49,949	\$52,092	\$59,678
High w/ADH (36 hrs)	\$32,975	\$54,870	\$57,014	\$64,599	\$63,909	\$66,052	\$73,638
High w/o ADH (36 hrs)	\$39,597	\$61,492	\$63,636	\$71,221	\$70,531	\$72,674	\$80,260

**Table D-16: The Elder Economic Security Standard Index for Cook County/  
City of Chicago, 2007**

*Monthly Expenses for Selected Household Types*

Expenses/Monthly and Yearly Totals	Elder Person			Elder Couple		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing	\$564	\$832	\$1,389	\$564	\$832	\$1,389
Food	\$215	\$215	\$215	\$395	\$395	\$395
Transportation*	\$286	\$286	\$286	\$369	\$369	\$369
Health Care (Good Health)	\$366	\$366	\$366	\$731	\$731	\$731
Miscellaneous	\$286	\$286	\$286	\$412	\$412	\$412
<b>Index Per Month</b>	<b>\$1,718</b>	<b>\$1,985</b>	<b>\$2,542</b>	<b>\$2,471</b>	<b>\$2,739</b>	<b>\$3,295</b>
<b>Index Per Year</b>	<b>\$20,612</b>	<b>\$23,825</b>	<b>\$30,504</b>	<b>\$29,651</b>	<b>\$32,863</b>	<b>\$39,543</b>

\*Transportation Cost with Public Transportation: Elder Person \$35, Elder Couple \$70.

<b>Annual Comparison Amounts</b>	Single	Couple
Federal Poverty Guideline 2007 (DHHS)	\$10,210	\$13,690
SSI Payment Maximum—IL 2007	\$7,476	\$11,208
Average County Social Security Payment 2007	\$12,996	\$21,312

<b>Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index</b>							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person			Elder Couple		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,310	\$27,922	\$31,135	\$37,814	\$36,961	\$40,173	\$46,853
Medium (16 hrs)	\$19,015	\$39,627	\$42,840	\$49,519	\$48,666	\$51,878	\$58,558
High w/ADH (36 hrs)	\$32,975	\$53,587	\$56,800	\$63,479	\$62,626	\$65,838	\$72,518
High w/o ADH (36 hrs)	\$39,597	\$60,209	\$63,422	\$70,101	\$69,248	\$72,460	\$79,140

**Table D-17: The Elder Economic Security Standard Index for Cook County/  
non-Chicago City, 2007**

*Monthly Expenses for Selected Household Types*

Expenses/Monthly and Yearly Totals	Elder Person			Elder Couple		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing	\$507	\$832	\$1,399	\$507	\$832	\$1,399
Food	\$215	\$215	\$215	\$395	\$395	\$395
Transportation*	\$286	\$286	\$286	\$369	\$369	\$369
Health Care (Good Health)	\$366	\$366	\$366	\$731	\$731	\$731
Miscellaneous	\$275	\$275	\$275	\$400	\$400	\$400
<b>Index Per Month</b>	<b>\$1,648</b>	<b>\$1,974</b>	<b>\$2,541</b>	<b>\$2,402</b>	<b>\$2,727</b>	<b>\$3,294</b>
<b>Index Per Year</b>	<b>\$19,781</b>	<b>\$23,686</b>	<b>\$30,491</b>	<b>\$28,820</b>	<b>\$32,725</b>	<b>\$39,530</b>

\*Transportation Cost with Public Transportation: Elder Person \$35, Elder Couple \$70.

<b>Annual Comparison Amounts</b>	Single	Couple
Federal Poverty Guideline 2007 (DHHS)	\$10,210	\$13,690
SSI Payment Maximum—IL 2007	\$7,476	\$11,208
Average County Social Security Payment 2007	\$12,996	\$21,312

<b>Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index</b>							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person			Elder Couple		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,310	\$27,091	\$30,996	\$37,801	\$36,130	\$40,035	\$46,840
Medium (16 hrs)	\$19,015	\$38,796	\$42,701	\$49,506	\$47,835	\$51,740	\$58,545
High w/ADH (36 hrs)	\$32,975	\$52,756	\$56,661	\$63,466	\$61,795	\$65,700	\$72,505
High w/o ADH (36 hrs)	\$39,597	\$59,378	\$63,283	\$70,088	\$68,417	\$72,322	\$79,127

**Table D-18: The Elder Economic Security Standard Index for Coles, Cumberland, Douglas, Edgar Counties, 2007**

*Monthly Expenses for Selected Household Types*

Expenses/Monthly and Yearly Totals	Elder Person			Elder Couple		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing	\$330	\$431	\$696	\$330	\$431	\$696
Food	\$215	\$215	\$215	\$395	\$395	\$395
Transportation	\$286	\$286	\$286	\$369	\$369	\$369
Health Care (Good Health)	\$356	\$356	\$356	\$711	\$711	\$711
Miscellaneous	\$237	\$237	\$237	\$361	\$361	\$361
<b>Index Per Month</b>	<b>\$1,425</b>	<b>\$1,526</b>	<b>\$1,791</b>	<b>\$2,166</b>	<b>\$2,267</b>	<b>\$2,532</b>
<b>Index Per Year</b>	<b>\$17,100</b>	<b>\$18,307</b>	<b>\$21,492</b>	<b>\$25,995</b>	<b>\$27,202</b>	<b>\$30,387</b>

Annual Comparison Amounts	Single	Couple
Federal Poverty Guideline 2007 (DHHS)	\$10,210	\$13,690
SSI Payment Maximum—IL 2007	\$7,476	\$11,208
Average County Social Security Payment 2007	\$12,996	\$21,312

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person			Elder Couple		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$6,410	\$23,510	\$24,717	\$27,902	\$32,405	\$33,612	\$36,797
Medium (16 hrs)	\$16,813	\$33,913	\$35,120	\$38,305	\$42,808	\$44,015	\$47,200
High w/ADH (36 hrs)	\$30,412	\$47,512	\$48,719	\$51,904	\$56,407	\$57,614	\$60,799
High w/o ADH (36 hrs)	\$35,372	\$52,472	\$53,679	\$56,864	\$61,367	\$62,574	\$65,759

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

Expenses/Monthly and Yearly Totals	Elder Person			Elder Couple		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing	\$346	\$433	\$699	\$346	\$433	\$699
Food	\$215	\$215	\$215	\$395	\$395	\$395
Transportation	\$286	\$286	\$286	\$369	\$369	\$369
Health Care (Good Health)	\$356	\$356	\$356	\$711	\$711	\$711
Miscellaneous	\$241	\$241	\$241	\$364	\$364	\$364
<b>Index Per Month</b>	<b>\$1,444</b>	<b>\$1,531</b>	<b>\$1,796</b>	<b>\$2,185</b>	<b>\$2,272</b>	<b>\$2,537</b>
<b>Index Per Year</b>	<b>\$17,326</b>	<b>\$18,369</b>	<b>\$21,555</b>	<b>\$26,221</b>	<b>\$27,264</b>	<b>\$30,450</b>

<b>Annual Comparison Amounts</b>	Single	Couple
Federal Poverty Guideline 2007 (DHHS)	\$10,210	\$13,690
SSI Payment Maximum—IL 2007	\$7,476	\$11,208
Average County Social Security Payment 2007	\$12,996	\$21,312

<b>Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index</b>							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person			Elder Couple		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$6,410	\$23,736	\$24,779	\$27,965	\$32,631	\$33,674	\$36,860
Medium (16 hrs)	\$16,813	\$34,139	\$35,182	\$38,368	\$43,034	\$44,077	\$47,263
High w/ADH (36 hrs)	\$30,412	\$47,738	\$48,781	\$51,967	\$56,633	\$57,676	\$60,862
High w/o ADH (36 hrs)	\$35,372	\$52,698	\$53,741	\$56,927	\$61,593	\$62,636	\$65,822

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

Expenses/Monthly and Yearly Totals	Elder Person			Elder Couple		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing	\$414	\$510	\$926	\$414	\$510	\$926
Food	\$215	\$215	\$215	\$395	\$395	\$395
Transportation	\$286	\$286	\$286	\$369	\$369	\$369
Health Care (Good Health)*	\$356	\$356	\$356	\$711	\$711	\$711
Miscellaneous	\$254	\$254	\$254	\$378	\$378	\$378
<b>Index Per Month</b>	<b>\$1,526</b>	<b>\$1,621</b>	<b>\$2,037</b>	<b>\$2,267</b>	<b>\$2,363</b>	<b>\$2,779</b>
<b>Index Per Year</b>	<b>\$18,308</b>	<b>\$19,457</b>	<b>\$24,450</b>	<b>\$27,203</b>	<b>\$28,351</b>	<b>\$33,345</b>

\*Health Care Cost with Medicare Advantage: Elder Person \$323, Elder Couple \$646

<b>Annual Comparison Amounts</b>	Single	Couple
Federal Poverty Guideline 2007 (DHHS)	\$10,210	\$13,690
SSI Payment Maximum—IL 2007	\$7,476	\$11,208
Average County Social Security Payment 2007	\$12,996	\$21,312

<b>Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index</b>							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person			Elder Couple		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$6,410	\$24,718	\$25,867	\$30,860	\$33,613	\$34,761	\$39,755
Medium (16 hrs)	\$16,813	\$35,121	\$36,270	\$41,263	\$44,016	\$45,164	\$50,158
High w/ADH (36 hrs)	\$30,412	\$48,720	\$49,869	\$54,862	\$57,615	\$58,763	\$63,757
High w/o ADH (36 hrs)	\$35,372	\$53,680	\$54,829	\$59,822	\$62,575	\$63,723	\$68,717

**Table D-21: The Elder Economic Security Standard Index for Champaign County, 2007**

*Monthly Expenses for Selected Household Types*

Expenses/Monthly and Yearly Totals	Elder Person			Elder Couple		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing	\$388	\$538	\$932	\$388	\$538	\$932
Food	\$215	\$215	\$215	\$395	\$395	\$395
Transportation	\$286	\$286	\$286	\$369	\$369	\$369
Health Care (Good Health)*	\$356	\$356	\$356	\$711	\$711	\$711
Miscellaneous	\$249	\$249	\$249	\$373	\$373	\$373
<b>Index Per Month</b>	<b>\$1,494</b>	<b>\$1,644</b>	<b>\$2,039</b>	<b>\$2,235</b>	<b>\$2,385</b>	<b>\$2,780</b>
<b>Index Per Year</b>	<b>\$17,930</b>	<b>\$19,730</b>	<b>\$24,462</b>	<b>\$26,825</b>	<b>\$28,625</b>	<b>\$33,357</b>

\*Health Care Cost with Medicare Advantage: Elder Person \$323, Elder Couple \$646

<b>Annual Comparison Amounts</b>	Single	Couple
Federal Poverty Guideline 2007 (DHHS)	\$10,210	\$13,690
SSI Payment Maximum—IL 2007	\$7,476	\$11,208
Average County Social Security Payment 2007	\$12,996	\$21,312

<b>Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index</b>							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person			Elder Couple		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$6,410	\$24,340	\$26,140	\$30,872	\$33,235	\$35,035	\$39,767
Medium (16 hrs)	\$16,813	\$34,743	\$36,543	\$41,275	\$43,638	\$45,438	\$50,170
High w/ADH (36 hrs)	\$30,412	\$48,342	\$50,142	\$54,874	\$57,237	\$59,037	\$63,769
High w/o ADH (36 hrs)	\$35,372	\$53,302	\$55,102	\$59,834	\$62,197	\$63,997	\$68,729

**Table D-22: The Elder Economic Security Standard Index for Ford, Iroquois, Livingston, Vermilion Counties, 2007**

*Monthly Expenses for Selected Household Types*

Expenses/Monthly and Yearly Totals	Elder Person			Elder Couple		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing	\$326	\$439	\$771	\$326	\$439	\$771
Food	\$215	\$215	\$215	\$395	\$395	\$395
Transportation	\$286	\$286	\$286	\$369	\$369	\$369
Health Care (Good Health)	\$356	\$356	\$356	\$711	\$711	\$711
Miscellaneous	\$237	\$237	\$237	\$360	\$360	\$360
<b>Index Per Month</b>	<b>\$1,420</b>	<b>\$1,533</b>	<b>\$1,865</b>	<b>\$2,161</b>	<b>\$2,274</b>	<b>\$2,606</b>
<b>Index Per Year</b>	<b>\$17,039</b>	<b>\$18,393</b>	<b>\$22,376</b>	<b>\$25,934</b>	<b>\$27,288</b>	<b>\$31,271</b>

Annual Comparison Amounts	Single	Couple
Federal Poverty Guideline 2007 (DHHS)	\$10,210	\$13,690
SSI Payment Maximum—IL 2007	\$7,476	\$11,208
Average County Social Security Payment 2007	\$12,996	\$21,312

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person			Elder Couple		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$6,410	\$23,449	\$24,803	\$28,786	\$32,344	\$33,698	\$37,681
Medium (16 hrs)	\$16,813	\$33,852	\$35,206	\$39,189	\$42,747	\$44,101	\$48,084
High w/ADH (36 hrs)	\$30,412	\$47,451	\$48,805	\$52,788	\$56,346	\$57,700	\$61,683
High w/o ADH (36 hrs)	\$35,372	\$52,411	\$53,765	\$57,748	\$61,306	\$62,660	\$66,643

**Table D-23: The Elder Economic Security Standard Index for Kankakee County, 2007**

*Monthly Expenses for Selected Household Types*

Expenses/Monthly and Yearly Totals	Elder Person			Elder Couple		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing	\$387	\$534	\$854	\$387	\$534	\$854
Food	\$215	\$215	\$215	\$395	\$395	\$395
Transportation	\$286	\$286	\$286	\$369	\$369	\$369
Health Care (Good Health)	\$356	\$356	\$356	\$711	\$711	\$711
Miscellaneous	\$249	\$249	\$249	\$372	\$372	\$372
<b>Index Per Month</b>	<b>\$1,493</b>	<b>\$1,640</b>	<b>\$1,960</b>	<b>\$2,234</b>	<b>\$2,381</b>	<b>\$2,701</b>
<b>Index Per Year</b>	<b>\$17,915</b>	<b>\$19,679</b>	<b>\$23,516</b>	<b>\$26,810</b>	<b>\$28,574</b>	<b>\$32,411</b>

Annual Comparison Amounts	Single	Couple
Federal Poverty Guideline 2007 (DHHS)	\$10,210	\$13,690
SSI Payment Maximum—IL 2007	\$7,476	\$11,208
Average County Social Security Payment 2007	\$12,996	\$21,312

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person			Elder Couple		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$6,410	\$24,325	\$26,089	\$29,926	\$33,220	\$34,984	\$38,821
Medium (16 hrs)	\$16,813	\$34,728	\$36,492	\$40,329	\$43,623	\$45,387	\$49,224
High w/ADH (36 hrs)	\$30,412	\$48,327	\$50,091	\$53,928	\$57,222	\$58,986	\$62,823
High w/o ADH (36 hrs)	\$35,372	\$53,287	\$55,051	\$58,888	\$62,182	\$63,946	\$67,783

**Table D-24: The Elder Economic Security Standard Index for Carroll, Jo Daviess, Whiteside Counties, 2007**

*Monthly Expenses for Selected Household Types*

Expenses/Monthly and Yearly Totals	Elder Person			Elder Couple		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing	\$332	\$446	\$1,083	\$332	\$446	\$1,083
Food	\$215	\$215	\$215	\$395	\$395	\$395
Transportation	\$286	\$286	\$286	\$369	\$369	\$369
Health Care (Good Health)	\$356	\$356	\$356	\$711	\$711	\$711
Miscellaneous	\$238	\$238	\$238	\$361	\$361	\$361
<b>Index Per Month</b>	<b>\$1,427</b>	<b>\$1,541</b>	<b>\$2,178</b>	<b>\$2,169</b>	<b>\$2,282</b>	<b>\$2,920</b>
<b>Index Per Year</b>	<b>\$17,130</b>	<b>\$18,492</b>	<b>\$26,141</b>	<b>\$26,025</b>	<b>\$27,387</b>	<b>\$35,036</b>

Annual Comparison Amounts	Single	Couple
Federal Poverty Guideline 2007 (DHHS)	\$10,210	\$13,690
SSI Payment Maximum—IL 2007	\$7,476	\$11,208
Average County Social Security Payment 2007	\$12,996	\$21,312

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person			Elder Couple		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$6,410	\$23,540	\$24,902	\$32,551	\$32,435	\$33,797	\$41,446
Medium (16 hrs)	\$16,813	\$33,943	\$35,305	\$42,954	\$42,838	\$44,200	\$51,849
High w/ADH (36 hrs)	\$30,412	\$47,542	\$48,904	\$56,553	\$56,437	\$57,799	\$65,448
High w/o ADH (36 hrs)	\$35,372	\$52,502	\$53,864	\$61,513	\$61,397	\$62,759	\$70,408

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

Expenses/Monthly and Yearly Totals	Elder Person			Elder Couple		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing	\$394	\$451	\$877	\$394	\$451	\$877
Food	\$215	\$215	\$215	\$395	\$395	\$395
Transportation	\$286	\$286	\$286	\$369	\$369	\$369
Health Care (Good Health)	\$356	\$356	\$356	\$711	\$711	\$711
Miscellaneous	\$250	\$250	\$250	\$374	\$374	\$374
<b>Index Per Month</b>	<b>\$1,502</b>	<b>\$1,558</b>	<b>\$1,984</b>	<b>\$2,243</b>	<b>\$2,300</b>	<b>\$2,725</b>
<b>Index Per Year</b>	<b>\$18,021</b>	<b>\$18,701</b>	<b>\$23,810</b>	<b>\$26,916</b>	<b>\$27,596</b>	<b>\$32,705</b>

<b>Annual Comparison Amounts</b>	Single	Couple
Federal Poverty Guideline 2007 (DHHS)	\$10,210	\$13,690
SSI Payment Maximum—IL 2007	\$7,476	\$11,208
Average County Social Security Payment 2007	\$12,996	\$21,312

<b>Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index</b>							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person			Elder Couple		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$6,410	\$24,431	\$25,111	\$30,220	\$33,326	\$34,006	\$39,115
Medium (16 hrs)	\$16,813	\$34,834	\$35,514	\$40,623	\$43,729	\$44,409	\$49,518
High w/ADH (36 hrs)	\$30,412	\$48,433	\$49,113	\$54,222	\$57,328	\$58,008	\$63,117
High w/o ADH (36 hrs)	\$35,372	\$53,393	\$54,073	\$59,182	\$62,288	\$62,968	\$68,077

**Table D-26: The Elder Economic Security Standard Index for DeKalb, Lee Counties, 2007**

*Monthly Expenses for Selected Household Types*

Expenses/Monthly and Yearly Totals	Elder Person			Elder Couple		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing	\$491	\$550	\$650	\$491	\$550	\$650
Food	\$215	\$215	\$215	\$395	\$395	\$395
Transportation	\$286	\$286	\$286	\$369	\$369	\$369
Health Care (Good Health)	\$356	\$356	\$356	\$711	\$711	\$711
Miscellaneous	\$270	\$270	\$270	\$393	\$393	\$393
<b>Index Per Month</b>	<b>\$1,618</b>	<b>\$1,677</b>	<b>\$1,777</b>	<b>\$2,359</b>	<b>\$2,418</b>	<b>\$2,518</b>
<b>Index Per Year</b>	<b>\$19,410</b>	<b>\$20,120</b>	<b>\$21,324</b>	<b>\$28,305</b>	<b>\$29,015</b>	<b>\$30,218</b>

<b>Annual Comparison Amounts</b>	Single	Couple
Federal Poverty Guideline 2007 (DHHS)	\$10,210	\$13,690
SSI Payment Maximum—IL 2007	\$7,476	\$11,208
Average County Social Security Payment 2007	\$12,996	\$21,312

<b>Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index</b>							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person			Elder Couple		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$6,410	\$25,820	\$26,530	\$27,734	\$34,715	\$35,425	\$36,628
Medium (16 hrs)	\$16,813	\$36,223	\$36,933	\$38,137	\$45,118	\$45,828	\$47,031
High w/ADH (36 hrs)	\$30,412	\$49,822	\$50,532	\$51,736	\$58,717	\$59,427	\$60,630
High w/o ADH (36 hrs)	\$35,372	\$54,782	\$55,492	\$56,696	\$63,677	\$64,387	\$65,590

**Table D-27: The Elder Economic Security Standard Index for Ogle, Stephenson Counties, 2007**

*Monthly Expenses for Selected Household Types*

Expenses/Monthly and Yearly Totals	Elder Person			Elder Couple		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing	\$426	\$451	\$818	\$426	\$451	\$818
Food	\$215	\$215	\$215	\$395	\$395	\$395
Transportation	\$286	\$286	\$286	\$369	\$369	\$369
Health Care (Good Health)	\$356	\$356	\$356	\$711	\$711	\$711
Miscellaneous	\$257	\$257	\$257	\$380	\$380	\$380
<b>Index Per Month</b>	<b>\$1,540</b>	<b>\$1,565</b>	<b>\$1,932</b>	<b>\$2,281</b>	<b>\$2,306</b>	<b>\$2,673</b>
<b>Index Per Year</b>	<b>\$18,474</b>	<b>\$18,776</b>	<b>\$23,181</b>	<b>\$27,369</b>	<b>\$27,671</b>	<b>\$32,076</b>

Annual Comparison Amounts	Single	Couple
Federal Poverty Guideline 2007 (DHHS)	\$10,210	\$13,690
SSI Payment Maximum—IL 2007	\$7,476	\$11,208
Average County Social Security Payment 2007	\$12,996	\$21,312

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person			Elder Couple		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$6,410	\$24,884	\$25,186	\$29,591	\$33,779	\$34,081	\$38,486
Medium (16 hrs)	\$16,813	\$35,287	\$35,589	\$39,994	\$44,182	\$44,484	\$48,889
High w/ADH (36 hrs)	\$30,412	\$48,886	\$49,188	\$53,593	\$57,781	\$58,083	\$62,488
High w/o ADH (36 hrs)	\$35,372	\$53,846	\$54,148	\$58,553	\$62,741	\$63,043	\$67,448

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

Expenses/Monthly and Yearly Totals	Elder Person			Elder Couple		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing	\$402	\$501	\$1,001	\$402	\$501	\$1,001
Food	\$215	\$215	\$215	\$395	\$395	\$395
Transportation	\$286	\$286	\$286	\$369	\$369	\$369
Health Care (Good Health)	\$356	\$356	\$356	\$711	\$711	\$711
Miscellaneous	\$252	\$252	\$252	\$375	\$375	\$375
<b>Index Per Month</b>	<b>\$1,511</b>	<b>\$1,610</b>	<b>\$2,109</b>	<b>\$2,252</b>	<b>\$2,351</b>	<b>\$2,851</b>
<b>Index Per Year</b>	<b>\$18,127</b>	<b>\$19,318</b>	<b>\$25,313</b>	<b>\$27,022</b>	<b>\$28,213</b>	<b>\$34,208</b>

<b>Annual Comparison Amounts</b>	Single	Couple
Federal Poverty Guideline 2007 (DHHS)	\$10,210	\$13,690
SSI Payment Maximum—IL 2007	\$7,476	\$11,208
Average County Social Security Payment 2007	\$12,996	\$21,312

<b>Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index</b>							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person			Elder Couple		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$6,410	\$24,537	\$25,728	\$31,723	\$33,432	\$34,623	\$40,618
Medium (16 hrs)	\$16,813	\$34,940	\$36,131	\$42,126	\$43,835	\$45,026	\$51,021
High w/ADH (36 hrs)	\$30,412	\$48,539	\$49,730	\$55,725	\$57,434	\$58,625	\$64,620
High w/o ADH (36 hrs)	\$35,372	\$53,499	\$54,690	\$60,685	\$62,394	\$63,585	\$69,580

**Table D-29: The Elder Economic Security Standard Index for Winnebago County, 2007**

*Monthly Expenses for Selected Household Types*

Expenses/Monthly and Yearly Totals	Elder Person			Elder Couple		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing	\$413	\$501	\$960	\$413	\$501	\$960
Food	\$215	\$215	\$215	\$395	\$395	\$395
Transportation	\$286	\$286	\$286	\$369	\$369	\$369
Health Care (Good Health)	\$356	\$356	\$356	\$711	\$711	\$711
Miscellaneous	\$254	\$254	\$254	\$378	\$378	\$378
<b>Index Per Month</b>	<b>\$1,524</b>	<b>\$1,612</b>	<b>\$2,071</b>	<b>\$2,266</b>	<b>\$2,353</b>	<b>\$2,812</b>
<b>Index Per Year</b>	<b>\$18,293</b>	<b>\$19,346</b>	<b>\$24,850</b>	<b>\$27,188</b>	<b>\$28,241</b>	<b>\$33,745</b>

Annual Comparison Amounts	Single	Couple
Federal Poverty Guideline 2007 (DHHS)	\$10,210	\$13,690
SSI Payment Maximum—IL 2007	\$7,476	\$11,208
Average County Social Security Payment 2007	\$12,996	\$21,312

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person			Elder Couple		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$6,410	\$24,703	\$25,756	\$31,260	\$33,598	\$34,651	\$40,155
Medium (16 hrs)	\$16,813	\$35,106	\$36,159	\$41,663	\$44,001	\$45,054	\$50,558
High w/ADH (36 hrs)	\$30,412	\$48,705	\$49,758	\$55,262	\$57,600	\$58,653	\$64,157
High w/o ADH (36 hrs)	\$35,372	\$53,665	\$54,718	\$60,222	\$62,560	\$63,613	\$69,117

**Table D-30: The Elder Economic Security Standard Index for Bond, Effingham, Fayette, Montgomery Counties, 2007**

*Monthly Expenses for Selected Household Types*

Expenses/Monthly and Yearly Totals	Elder Person			Elder Couple		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing	\$299	\$427	\$832	\$299	\$427	\$832
Food	\$215	\$215	\$215	\$395	\$395	\$395
Transportation	\$286	\$286	\$286	\$369	\$369	\$369
Health Care (Good Health)	\$356	\$356	\$356	\$711	\$711	\$711
Miscellaneous	\$231	\$231	\$231	\$355	\$355	\$355
<b>Index Per Month</b>	<b>\$1,387</b>	<b>\$1,515</b>	<b>\$1,920</b>	<b>\$2,128</b>	<b>\$2,257</b>	<b>\$2,661</b>
<b>Index Per Year</b>	<b>\$16,647</b>	<b>\$18,184</b>	<b>\$23,040</b>	<b>\$25,542</b>	<b>\$27,079</b>	<b>\$31,935</b>

Annual Comparison Amounts	Single	Couple
Federal Poverty Guideline 2007 (DHHS)	\$10,210	\$13,690
SSI Payment Maximum—IL 2007	\$7,476	\$11,208
Average County Social Security Payment 2007	\$12,996	\$21,312

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person			Elder Couple		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$6,410	\$23,057	\$24,594	\$29,450	\$31,952	\$33,489	\$38,345
Medium (16 hrs)	\$16,813	\$33,460	\$34,997	\$39,853	\$42,355	\$43,892	\$48,748
High w/ADH (36 hrs)	\$30,412	\$47,059	\$48,596	\$53,452	\$55,954	\$57,491	\$62,347
High w/o ADH (36 hrs)	\$35,372	\$52,019	\$53,556	\$58,412	\$60,914	\$62,451	\$67,307

**Table D-31: The Elder Economic Security Standard Index for Clark, Clay, Crawford, Jasper, Lawrence, Richland, Wayne Counties, 2007**

*Monthly Expenses for Selected Household Types*

Expenses/Monthly and Yearly Totals	Elder Person			Elder Couple		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing	\$299	\$416	\$774	\$299	\$416	\$774
Food	\$215	\$215	\$215	\$395	\$395	\$395
Transportation	\$286	\$286	\$286	\$369	\$369	\$369
Health Care (Good Health)	\$356	\$356	\$356	\$711	\$711	\$711
Miscellaneous	\$231	\$231	\$231	\$355	\$355	\$355
<b>Index Per Month</b>	<b>\$1,387</b>	<b>\$1,504</b>	<b>\$1,862</b>	<b>\$2,128</b>	<b>\$2,246</b>	<b>\$2,604</b>
<b>Index Per Year</b>	<b>\$16,647</b>	<b>\$18,052</b>	<b>\$22,348</b>	<b>\$25,542</b>	<b>\$26,947</b>	<b>\$31,243</b>

Annual Comparison Amounts	Single	Couple
Federal Poverty Guideline 2007 (DHHS)	\$10,210	\$13,690
SSI Payment Maximum—IL 2007	\$7,476	\$11,208
Average County Social Security Payment 2007	\$12,996	\$21,312

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person			Elder Couple		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$6,410	\$23,057	\$24,462	\$28,758	\$31,952	\$33,357	\$37,653
Medium (16 hrs)	\$16,813	\$33,460	\$34,865	\$39,161	\$42,355	\$43,760	\$48,056
High w/ADH (36 hrs)	\$30,412	\$47,059	\$48,464	\$52,760	\$55,954	\$57,359	\$61,655
High w/o ADH (36 hrs)	\$35,372	\$52,019	\$53,424	\$57,720	\$60,914	\$62,319	\$66,615

**Table D-32: The Elder Economic Security Standard Index for Alexander, Edwards, Gallatin, Hamilton, Hardin, Johnson, Massac, Pope, Pulaski, Saline, Union, Wabash, White Counties, 2007**

*Monthly Expenses for Selected Household Types*

Expenses/Monthly and Yearly Totals	Elder Person			Elder Couple		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing	\$286	\$422	\$577	\$286	\$422	\$577
Food	\$215	\$215	\$215	\$395	\$395	\$395
Transportation	\$286	\$286	\$286	\$369	\$369	\$369
Health Care (Good Health)	\$356	\$356	\$356	\$711	\$711	\$711
Miscellaneous	\$229	\$229	\$229	\$352	\$352	\$352
<b>Index Per Month</b>	<b>\$1,372</b>	<b>\$1,508</b>	<b>\$1,663</b>	<b>\$2,113</b>	<b>\$2,249</b>	<b>\$2,404</b>
<b>Index Per Year</b>	<b>\$16,465</b>	<b>\$18,094</b>	<b>\$19,952</b>	<b>\$25,360</b>	<b>\$26,988</b>	<b>\$28,847</b>

Annual Comparison Amounts	Single	Couple
Federal Poverty Guideline 2007 (DHHS)	\$10,210	\$13,690
SSI Payment Maximum—IL 2007	\$7,476	\$11,208
Average County Social Security Payment 2007	\$12,996	\$21,312

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person			Elder Couple		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$6,410	\$22,875	\$24,504	\$26,362	\$31,770	\$33,398	\$35,257
Medium (16 hrs)	\$16,813	\$33,278	\$34,907	\$36,765	\$42,173	\$43,801	\$45,660
High w/ADH (36 hrs)	\$30,412	\$46,877	\$48,506	\$50,364	\$55,772	\$57,400	\$59,259
High w/o ADH (36 hrs)	\$35,372	\$51,837	\$53,466	\$55,324	\$60,732	\$62,360	\$64,219

**Table D-33: The Elder Economic Security Standard Index for Franklin, Jackson, Perry, Williamson Counties, 2007**

*Monthly Expenses for Selected Household Types*

Expenses/Monthly and Yearly Totals	Elder Person			Elder Couple		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing	\$306	\$406	\$745	\$306	\$406	\$745
Food	\$215	\$215	\$215	\$395	\$395	\$395
Transportation	\$286	\$286	\$286	\$369	\$369	\$369
Health Care (Good Health)	\$356	\$356	\$356	\$711	\$711	\$711
Miscellaneous	\$233	\$233	\$233	\$356	\$356	\$356
<b>Index Per Month</b>	<b>\$1,396</b>	<b>\$1,496</b>	<b>\$1,834</b>	<b>\$2,137</b>	<b>\$2,237</b>	<b>\$2,576</b>
<b>Index Per Year</b>	<b>\$16,752</b>	<b>\$17,949</b>	<b>\$22,013</b>	<b>\$25,647</b>	<b>\$26,844</b>	<b>\$30,908</b>

Annual Comparison Amounts	Single	Couple
Federal Poverty Guideline 2007 (DHHS)	\$10,210	\$13,690
SSI Payment Maximum—IL 2007	\$7,476	\$11,208
Average County Social Security Payment 2007	\$12,996	\$21,312

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person			Elder Couple		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$6,410	\$23,162	\$24,359	\$28,423	\$32,057	\$33,254	\$37,318
Medium (16 hrs)	\$16,813	\$33,565	\$34,762	\$38,826	\$42,460	\$43,657	\$47,721
High w/ADH (36 hrs)	\$30,412	\$47,164	\$48,361	\$52,425	\$56,059	\$57,256	\$61,320
High w/o ADH (36 hrs)	\$35,372	\$52,124	\$53,321	\$57,385	\$61,019	\$62,216	\$66,280

**Table D-34: The Elder Economic Security Standard Index for Jefferson, Marion, Randolph, Washington Counties, 2007**

*Monthly Expenses for Selected Household Types*

Expenses/Monthly and Yearly Totals	Elder Person			Elder Couple		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing	\$305	\$418	\$916	\$305	\$418	\$916
Food	\$215	\$215	\$215	\$395	\$395	\$395
Transportation	\$286	\$286	\$286	\$369	\$369	\$369
Health Care (Good Health)	\$356	\$356	\$356	\$711	\$711	\$711
Miscellaneous	\$232	\$232	\$232	\$356	\$356	\$356
<b>Index Per Month</b>	<b>\$1,395</b>	<b>\$1,508</b>	<b>\$2,005</b>	<b>\$2,136</b>	<b>\$2,249</b>	<b>\$2,746</b>
<b>Index Per Year</b>	<b>\$16,737</b>	<b>\$18,091</b>	<b>\$24,062</b>	<b>\$25,632</b>	<b>\$26,986</b>	<b>\$32,957</b>

Annual Comparison Amounts	Single	Couple
Federal Poverty Guideline 2007 (DHHS)	\$10,210	\$13,690
SSI Payment Maximum—IL 2007	\$7,476	\$11,208
Average County Social Security Payment 2007	\$12,996	\$21,312

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person			Elder Couple		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$6,410	\$23,147	\$24,501	\$30,472	\$32,042	\$33,396	\$39,367
Medium (16 hrs)	\$16,813	\$33,550	\$34,904	\$40,875	\$42,445	\$43,799	\$49,770
High w/ADH (36 hrs)	\$30,412	\$47,149	\$48,503	\$54,474	\$56,044	\$57,398	\$63,369
High w/o ADH (36 hrs)	\$35,372	\$52,109	\$53,463	\$59,434	\$61,004	\$62,358	\$68,329

**Table D-35: The Elder Economic Security Standard Index for Clinton, Monroe Counties, 2007**

*Monthly Expenses for Selected Household Types*

Expenses/Monthly and Yearly Totals	Elder Person			Elder Couple		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing	\$369	\$539	\$1,088	\$369	\$539	\$1,088
Food	\$215	\$215	\$215	\$395	\$395	\$395
Transportation	\$286	\$286	\$286	\$369	\$369	\$369
Health Care (Good Health)	\$356	\$356	\$356	\$711	\$711	\$711
Miscellaneous	\$245	\$245	\$245	\$369	\$369	\$369
<b>Index Per Month</b>	<b>\$1,472</b>	<b>\$1,641</b>	<b>\$2,190</b>	<b>\$2,213</b>	<b>\$2,383</b>	<b>\$2,931</b>
<b>Index Per Year</b>	<b>\$17,659</b>	<b>\$19,696</b>	<b>\$26,280</b>	<b>\$26,553</b>	<b>\$28,591</b>	<b>\$35,175</b>

Annual Comparison Amounts	Single	Couple
Federal Poverty Guideline 2007 (DHHS)	\$10,210	\$13,690
SSI Payment Maximum—IL 2007	\$7,476	\$11,208
Average County Social Security Payment 2007	\$12,996	\$21,312

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person			Elder Couple		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$6,410	\$24,069	\$26,106	\$32,690	\$32,963	\$35,001	\$41,585
Medium (16 hrs)	\$16,813	\$34,472	\$36,509	\$43,093	\$43,366	\$45,404	\$51,988
High w/ADH (36 hrs)	\$30,412	\$48,071	\$50,108	\$56,692	\$56,965	\$59,003	\$65,587
High w/o ADH (36 hrs)	\$35,372	\$53,031	\$55,068	\$61,652	\$61,925	\$63,963	\$70,547

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

Expenses/Monthly and Yearly Totals	Elder Person			Elder Couple		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing	\$356	\$539	\$1,058	\$356	\$539	\$1,058
Food	\$215	\$215	\$215	\$395	\$395	\$395
Transportation	\$286	\$286	\$286	\$369	\$369	\$369
Health Care (Good Health)*	\$356	\$356	\$356	\$711	\$711	\$711
Miscellaneous	\$243	\$243	\$243	\$366	\$366	\$366
<b>Index Per Month</b>	<b>\$1,455</b>	<b>\$1,639</b>	<b>\$2,158</b>	<b>\$2,196</b>	<b>\$2,380</b>	<b>\$2,899</b>
<b>Index Per Year</b>	<b>\$17,462</b>	<b>\$19,664</b>	<b>\$25,895</b>	<b>\$26,357</b>	<b>\$28,559</b>	<b>\$34,789</b>

\*Health Care Cost with Medicare Advantage: Elder Person \$263, Elder Couple \$526

<b>Annual Comparison Amounts</b>	Single	Couple
Federal Poverty Guideline 2007 (DHHS)	\$10,210	\$13,690
SSI Payment Maximum—IL 2007	\$7,476	\$11,208
Average County Social Security Payment 2007	\$12,996	\$21,312

<b>Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index</b>							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person			Elder Couple		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$6,410	\$23,872	\$26,074	\$32,305	\$32,767	\$34,969	\$41,199
Medium (16 hrs)	\$16,813	\$34,275	\$36,477	\$42,708	\$43,170	\$45,372	\$51,602
High w/ADH (36 hrs)	\$30,412	\$47,874	\$50,076	\$56,307	\$56,769	\$58,971	\$65,201
High w/o ADH (36 hrs)	\$35,372	\$52,834	\$55,036	\$61,267	\$61,729	\$63,931	\$70,161

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

Expenses/Monthly and Yearly Totals	Elder Person			Elder Couple		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing	\$357	\$539	\$754	\$357	\$539	\$754
Food	\$215	\$215	\$215	\$395	\$395	\$395
Transportation	\$286	\$286	\$286	\$369	\$369	\$369
Health Care (Good Health)*	\$356	\$356	\$356	\$711	\$711	\$711
Miscellaneous	\$243	\$243	\$243	\$366	\$366	\$366
<b>Index Per Month</b>	<b>\$1,456</b>	<b>\$1,639</b>	<b>\$1,854</b>	<b>\$2,198</b>	<b>\$2,380</b>	<b>\$2,595</b>
<b>Index Per Year</b>	<b>\$17,477</b>	<b>\$19,666</b>	<b>\$22,247</b>	<b>\$26,372</b>	<b>\$28,561</b>	<b>\$31,142</b>

\*Health Care Cost with Medicare Advantage: Elder Person \$263, Elder Couple \$526

Annual Comparison Amounts	Single	Couple
Federal Poverty Guideline 2007 (DHHS)	\$10,210	\$13,690
SSI Payment Maximum—IL 2007	\$7,476	\$11,208
Average County Social Security Payment 2007	\$12,996	\$21,312

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person			Elder Couple		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$6,410	\$23,887	\$26,076	\$28,657	\$32,782	\$34,971	\$37,552
Medium (16 hrs)	\$16,813	\$34,290	\$36,479	\$39,060	\$43,185	\$45,374	\$47,955
High w/ADH (36 hrs)	\$30,412	\$47,889	\$50,078	\$52,659	\$56,784	\$58,973	\$61,554
High w/o ADH (36 hrs)	\$35,372	\$52,849	\$55,038	\$57,619	\$61,744	\$63,933	\$66,514

**Table D-38: The Elder Economic Security Standard Index for Adams, Brown, Mason, Pike, Schuyler Counties, 2007**

*Monthly Expenses for Selected Household Types*

Expenses/Monthly and Yearly Totals	Elder Person			Elder Couple		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing	\$327	\$398	\$627	\$327	\$398	\$627
Food	\$215	\$215	\$215	\$395	\$395	\$395
Transportation	\$286	\$286	\$286	\$369	\$369	\$369
Health Care (Good Health)	\$356	\$356	\$356	\$711	\$711	\$711
Miscellaneous	\$237	\$237	\$237	\$360	\$360	\$360
<b>Index Per Month</b>	<b>\$1,421</b>	<b>\$1,492</b>	<b>\$1,721</b>	<b>\$2,162</b>	<b>\$2,233</b>	<b>\$2,462</b>
<b>Index Per Year</b>	<b>\$17,054</b>	<b>\$17,904</b>	<b>\$20,654</b>	<b>\$25,949</b>	<b>\$26,799</b>	<b>\$29,549</b>

Annual Comparison Amounts	Single	Couple
Federal Poverty Guideline 2007 (DHHS)	\$10,210	\$13,690
SSI Payment Maximum—IL 2007	\$7,476	\$11,208
Average County Social Security Payment 2007	\$12,996	\$21,312

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person			Elder Couple		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$6,410	\$23,464	\$24,314	\$27,064	\$32,359	\$33,209	\$35,959
Medium (16 hrs)	\$16,813	\$33,867	\$34,717	\$37,467	\$42,762	\$43,612	\$46,362
High w/ADH (36 hrs)	\$30,412	\$47,466	\$48,316	\$51,066	\$56,361	\$57,211	\$59,961
High w/o ADH (36 hrs)	\$35,372	\$52,426	\$53,276	\$56,026	\$61,321	\$62,171	\$64,921

**Table D-39: The Elder Economic Security Standard Index for Calhoun, Cass, Greene, Macoupin, Morgan, Scott Counties, 2007**

*Monthly Expenses for Selected Household Types*

Expenses/Monthly and Yearly Totals	Elder Person			Elder Couple		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing	\$316	\$417	\$810	\$316	\$417	\$810
Food	\$215	\$215	\$215	\$395	\$395	\$395
Transportation	\$286	\$286	\$286	\$369	\$369	\$369
Health Care (Good Health)	\$356	\$356	\$356	\$711	\$711	\$711
Miscellaneous	\$235	\$235	\$235	\$358	\$358	\$358
<b>Index Per Month</b>	<b>\$1,407</b>	<b>\$1,509</b>	<b>\$1,901</b>	<b>\$2,149</b>	<b>\$2,250</b>	<b>\$2,643</b>
<b>Index Per Year</b>	<b>\$16,888</b>	<b>\$18,104</b>	<b>\$22,816</b>	<b>\$25,783</b>	<b>\$26,999</b>	<b>\$31,711</b>

Annual Comparison Amounts	Single	Couple
Federal Poverty Guideline 2007 (DHHS)	\$10,210	\$13,690
SSI Payment Maximum—IL 2007	\$7,476	\$11,208
Average County Social Security Payment 2007	\$12,996	\$21,312

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person			Elder Couple		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$6,410	\$23,298	\$24,514	\$29,226	\$32,193	\$33,409	\$38,121
Medium (16 hrs)	\$16,813	\$33,701	\$34,917	\$39,629	\$42,596	\$43,812	\$48,524
High w/ADH (36 hrs)	\$30,412	\$47,300	\$48,516	\$53,228	\$56,195	\$57,411	\$62,123
High w/o ADH (36 hrs)	\$35,372	\$52,260	\$53,476	\$58,188	\$61,155	\$62,371	\$67,083

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

Expenses/Monthly and Yearly Totals	Elder Person			Elder Couple		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing	\$381	\$539	\$912	\$381	\$539	\$912
Food	\$215	\$215	\$215	\$395	\$395	\$395
Transportation	\$286	\$286	\$286	\$369	\$369	\$369
Health Care (Good Health)	\$356	\$356	\$356	\$711	\$711	\$711
Miscellaneous	\$248	\$248	\$248	\$371	\$371	\$371
<b>Index Per Month</b>	<b>\$1,485</b>	<b>\$1,644</b>	<b>\$2,017</b>	<b>\$2,227</b>	<b>\$2,385</b>	<b>\$2,758</b>
<b>Index Per Year</b>	<b>\$17,825</b>	<b>\$19,724</b>	<b>\$24,206</b>	<b>\$26,720</b>	<b>\$28,619</b>	<b>\$33,100</b>

<b>Annual Comparison Amounts</b>	Single	Couple
Federal Poverty Guideline 2007 (DHHS)	\$10,210	\$13,690
SSI Payment Maximum—IL 2007	\$7,476	\$11,208
Average County Social Security Payment 2007	\$12,996	\$21,312

<b>Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index</b>							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person			Elder Couple		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$6,410	\$24,235	\$26,134	\$30,616	\$33,130	\$35,029	\$39,510
Medium (16 hrs)	\$16,813	\$34,638	\$36,537	\$41,019	\$43,533	\$45,432	\$49,913
High w/ADH (36 hrs)	\$30,412	\$48,237	\$50,136	\$54,618	\$57,132	\$59,031	\$63,512
High w/o ADH (36 hrs)	\$35,372	\$53,197	\$55,096	\$59,578	\$62,092	\$63,991	\$68,472

**Table D-41: The Elder Economic Security Standard Index for Henry, Mercer Counties, 2007**

*Monthly Expenses for Selected Household Types*

Expenses/Monthly and Yearly Totals	Elder Person			Elder Couple		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing	\$367	\$470	\$853	\$367	\$470	\$853
Food	\$215	\$215	\$215	\$395	\$395	\$395
Transportation	\$286	\$286	\$286	\$369	\$369	\$369
Health Care (Good Health)*	\$356	\$356	\$356	\$711	\$711	\$711
Miscellaneous	\$245	\$245	\$245	\$368	\$368	\$368
<b>Index Per Month</b>	<b>\$1,469</b>	<b>\$1,572</b>	<b>\$1,955</b>	<b>\$2,210</b>	<b>\$2,313</b>	<b>\$2,696</b>
<b>Index Per Year</b>	<b>\$17,628</b>	<b>\$18,863</b>	<b>\$23,456</b>	<b>\$26,523</b>	<b>\$27,758</b>	<b>\$32,350</b>

\*Health Care Cost with Medicare Advantage: Elder Person \$290, Elder Couple \$580

Annual Comparison Amounts	Single	Couple
Federal Poverty Guideline 2007 (DHHS)	\$10,210	\$13,690
SSI Payment Maximum—IL 2007	\$7,476	\$11,208
Average County Social Security Payment 2007	\$12,996	\$21,312

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person			Elder Couple		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$6,410	\$24,038	\$25,273	\$29,866	\$32,933	\$34,168	\$38,760
Medium (16 hrs)	\$16,813	\$34,441	\$35,676	\$40,269	\$43,336	\$44,571	\$49,163
High w/ADH (36 hrs)	\$30,412	\$48,040	\$49,275	\$53,868	\$56,935	\$58,170	\$62,762
High w/o ADH (36 hrs)	\$35,372	\$53,000	\$54,235	\$58,828	\$61,895	\$63,130	\$67,722

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

Expenses/Monthly and Yearly Totals	Elder Person			Elder Couple		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing	\$383	\$470	\$706	\$383	\$470	\$706
Food	\$215	\$215	\$215	\$395	\$395	\$395
Transportation	\$286	\$286	\$286	\$369	\$369	\$369
Health Care (Good Health)*	\$356	\$356	\$356	\$711	\$711	\$711
Miscellaneous	\$248	\$248	\$248	\$372	\$372	\$372
<b>Index Per Month</b>	<b>\$1,488</b>	<b>\$1,575</b>	<b>\$1,811</b>	<b>\$2,229</b>	<b>\$2,316</b>	<b>\$2,552</b>
<b>Index Per Year</b>	<b>\$17,855</b>	<b>\$18,901</b>	<b>\$21,731</b>	<b>\$26,750</b>	<b>\$27,796</b>	<b>\$30,626</b>

\*Health Care Cost with Medicare Advantage: Elder Person \$290, Elder Couple \$580

<b>Annual Comparison Amounts</b>	Single	Couple
Federal Poverty Guideline 2007 (DHHS)	\$10,210	\$13,690
SSI Payment Maximum—IL 2007	\$7,476	\$11,208
Average County Social Security Payment 2007	\$12,996	\$21,312

<b>Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index</b>							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person			Elder Couple		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$6,410	\$24,265	\$25,311	\$28,141	\$33,160	\$34,206	\$37,036
Medium (16 hrs)	\$16,813	\$34,668	\$35,714	\$38,544	\$43,563	\$44,609	\$47,439
High w/ADH (36 hrs)	\$30,412	\$48,267	\$49,313	\$52,143	\$57,162	\$58,208	\$61,038
High w/o ADH (36 hrs)	\$35,372	\$53,227	\$54,273	\$57,103	\$62,122	\$63,168	\$65,998

## APPENDIX E: Average Social Security Payment in Illinois Counties, 2007

County	Elder Person	Elder Couple
Adams	\$1,003	\$1,645
Alexander	\$909	\$1,491
Bond	\$996	\$1,634
Boone	\$1,117	\$1,832
Brown	\$954	\$1,565
Bureau	\$1,046	\$1,716
Calhoun	\$1,013	\$1,661
Carroll	\$979	\$1,606
Cass	\$1,003	\$1,645
Champaign	\$959	\$1,572
Christian	\$1,044	\$1,713
Clark	\$993	\$1,628
Clay	\$938	\$1,539
Clinton	\$975	\$1,598
Coles	\$979	\$1,606
Cook	\$1,087	\$1,783
Crawford	\$1,023	\$1,678
Cumberland	\$966	\$1,584
DeKalb	\$1,066	\$1,749
De Witt	\$1,058	\$1,736
Douglas	\$1,036	\$1,699
DuPage	\$1,181	\$1,936
Edgar	\$997	\$1,635
Edwards	\$950	\$1,558
Effingham	\$1,004	\$1,646
Fayette	\$962	\$1,578
Ford	\$1,006	\$1,649
Franklin	\$993	\$1,629
Fulton	\$1,032	\$1,693
Gallatin	\$990	\$1,623
Greene	\$972	\$1,594
Grundy	\$1,120	\$1,836
Hamilton	\$935	\$1,533
Hancock	\$999	\$1,639
Hardin	\$971	\$1,592
Henderson	\$998	\$1,637
Henry	\$1,039	\$1,703
Iroquois	\$1,040	\$1,706
Jackson	\$923	\$1,514
Jasper	\$959	\$1,573

County	Elder Person	Elder Couple
Jefferson	\$996	\$1,633
Jersey	\$1,057	\$1,734
Jo Daviess	\$1,020	\$1,673
Johnson	\$968	\$1,588
Kane	\$1,141	\$1,872
Kankakee	\$1,070	\$1,755
Kendall	\$1,135	\$1,862
Knox	\$1,034	\$1,696
Lake	\$1,181	\$1,937
LaSalle	\$1,079	\$1,770
Lawrence	\$999	\$1,638
Lee	\$1,045	\$1,714
Livingston	\$1,074	\$1,762
Logan	\$1,046	\$1,715
McDonough	\$935	\$1,533
McHenry	\$1,155	\$1,894
McLean	\$1,076	\$1,764
Macon	\$1,086	\$1,781
Macoupin	\$1,022	\$1,676
Madison	\$1,068	\$1,751
Marion	\$979	\$1,605
Marshall	\$1,086	\$1,782
Mason	\$1,046	\$1,715
Massac	\$994	\$1,631
Menard	\$1,055	\$1,731
Mercer	\$1,024	\$1,680
Monroe	\$1,064	\$1,746
Montgomery	\$1,013	\$1,661
Morgan	\$1,029	\$1,687
Moultrie	\$1,052	\$1,725
Ogle	\$1,070	\$1,755
Peoria	\$1,104	\$1,810
Perry	\$1,030	\$1,688
Piatt	\$1,049	\$1,720
Pike	\$951	\$1,559
Pope	\$1,002	\$1,643
Pulaski	\$915	\$1,500
Putnam	\$1,074	\$1,762
Randolph	\$1,044	\$1,712
Richland	\$962	\$1,578

<b>County</b>	<b>Elder Person</b>	<b>Elder Couple</b>
Rock Island	\$1,047	\$1,718
St. Clair	\$1,027	\$1,684
Saline	\$978	\$1,603
Sangamon	\$1,045	\$1,715
Schuyler	\$962	\$1,577
Scott	\$980	\$1,608
Shelby	\$1,012	\$1,659
Stark	\$1,064	\$1,744
Stephenson	\$1,036	\$1,700
Tazewell	\$1,099	\$1,802
Union	\$931	\$1,527
Vermilion	\$1,030	\$1,690

<b>County</b>	<b>Elder Person</b>	<b>Elder Couple</b>
Wabash	\$1,037	\$1,701
Warren	\$1,024	\$1,679
Washington	\$1,008	\$1,654
Wayne	\$966	\$1,584
White	\$976	\$1,600
Whiteside	\$1,060	\$1,738
Will	\$1,125	\$1,845
Williamson	\$990	\$1,623
Winnebago	\$1,109	\$1,819
Woodford	\$1,098	\$1,801
Illinois Total	\$1,083	\$1,776

## Appendix F: Wider Opportunities for Women



### Wider Opportunities for Women

Founded in 1964, Wider Opportunities for Women (WOW) has helped girls, women, and their families achieve economic security through a series of innovative training and education projects. For more than 40 years, WOW has helped women learn to earn, with programs emphasizing literacy, technical and nontraditional skills, the welfare-to-work transition, career development, and retirement security. WOW opened the first employment resource center for women in the United States, played a leadership role in establishing the concept of 'nontraditional' occupations for women, piloted contextual education for women, and advocated for the passage and implementation of key federal policies to increase educational, training, and employment opportunities for women. WOW's work is grounded in the experience of its local project in Washington, D.C. and that of its partners across the country.

WOW is recognized nationally for its skills training models, technical assistance, and advocacy for women workers. WOW leads the National Women's Workforce Network which is comprised of organizations committed to increasing women and girls access to well-paid work, the Family Economic Self-Sufficiency Project (FESS), and the Elder Economic Security Initiative (EESI). For the last several years, a major part of WOW's work has been its Family Economic Self-Sufficiency Project (FESS), through which WOW put tools in the hands of community organizations, public agencies, and policy makers to address the needs of low-income families. Through this project, WOW has helped to reframe the national debate on social policies and programs from one that focuses on poverty to one that focuses on what it takes families to make ends meet. WOW partners with key state organizations to develop and implement this project. Today, WOW has partners in 35 states and the District of Columbia. In turn, these partners form or participate in state-wide coalitions organized around the concept of self-sufficiency. These programs focus on a range of issues including employment, aging, welfare, tax policy, child advocacy, and women's issues; more than 2,000 organizations are part of this network.

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## Appendix G: The Gerontology Institute



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

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

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

Programs housed at the Gerontology Institute include the Pension Action Center, the Social Demography Program, and the Elder Economic Security Standard Project. Founded in 1994 by Institute Associate Director Ellen A. Bruce, the Pension Action Center has assisted over 4000 clients, securing over \$28 million in pensions for retirees. The Elder Economic Security Standard Project, launched by Ellen A. Bruce and Laura Henze Russell, has developed a reality-based benchmark of elder living costs.

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

The Institute also supports undergraduate programs in Gerontology. Foremost among these is the Frank J. Manning Certificate Program in Gerontology, which prepares students for roles in aging services. Each year the Institute assists this program in conducting an applied research project in which students administer a large telephone survey. In addition, the Institute sponsors the Osher Lifelong Learning Institute, (OLLI), a non-credit educational program for adult learners ages 50+.

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

Health & Medicine  
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