

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



2009



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Opportunities  
for Women



## Acknowledgements

The Permanent Commission on the Status of Women and the Connecticut Commission on Aging would like to acknowledge their staff for their work on this project, Lisa P. Sementilli, Research and Policy Director of PCSW, Deb Polun, Legislative Director for the CoA, and Emma I. Mullen, PCSW's Research Assistant. The Connecticut State Data Center provided consultation on *The Five Connecticut*s. We are grateful for the innovative approach the Connecticut initiative was able to take due to their research. We would also like to thank all the members of the Connecticut Elder Action Network for their contributions. In particular, this work would not have been possible without Pamela Giannini of the Connecticut Department of Social Services (and her staff at the Unit on Aging), A. Kate McEvoy, Esq., of the Area Agency on Aging of South Central Connecticut, Kevin Brophy from Legal Services of Connecticut, Orlando Rodriguez of the Connecticut State Data Center, Molly Gavin from Connecticut Community Care, Inc., Raphie Podolsky of Connecticut Legal Services, and Ron Schack from the Charter Oak Group.

## About the Permanent Commission on the Status of Women



The Permanent Commission on the Status of Women (PCSW) – the State's leading force for women's equality – has advanced the discussion on economic security in Connecticut over the last thirty-five years. PCSW was created in 1973 by an act of the Connecticut General Assembly (Public Act 73-559). Under Sections 46a-1 through 46a-6 of the Connecticut General Statutes, a seventeen-member commission, staff, and volunteers work to eliminate sex discrimination in Connecticut. Our work is to inform leaders about the nature and scope of discrimination, to serve as a liaison between government and private interest groups concerned with services for women, to promote consideration of women for governmental positions, and to work with State agencies to access programs and practices as they affect women. Economic security is PCSW's top public policy priority. We see the Elder Economic Security Initiative as an opportunity to advance our focus economic security throughout the lifespan. For more information about PCSW, see [www.cga.ct.gov/pcsw](http://www.cga.ct.gov/pcsw).

## About the Connecticut Commission on Aging



The Commission on Aging (CoA) is an independent state agency advocating on behalf of Connecticut's present and future generations of older adults. CoA was created in 1993 by an act of the Connecticut General Assembly (Public Act 93-262). Under Section 17b-420 of the Connecticut General Statutes, a thirty-three member commission, staff and volunteers work to improve the lives of older adults of today and tomorrow. The Commission has launched several recent complementary projects, including a "Redefining Retirement Years" initiative. Additionally, the Commission was instrumental in the completion of the state's first Long-Term Care Needs Assessment in over twenty years, conducted by the University of Connecticut Health Center – Center on Aging. The 2007 study collected needed data about the long-term care needs of state residents and made recommendations towards long-term care systems change. The Elder Economic Security Standard Index builds on that long term care needs assessment and takes the dialogue on long term care to the next level. For more information about CoA, see [www.cga.ct.gov/coa](http://www.cga.ct.gov/coa). For information about long-term care services and supports in Connecticut, see [www.ct.gov/longtermcare](http://www.ct.gov/longtermcare).



## The Gerontology Institute – University of Massachusetts Boston

The Gerontology Institute, John W. McCormack Graduate School of Policy Studies, University of Massachusetts Boston addresses social and economic issues associated with population aging. The Institute conducts applied research, analyzes policy issues, and engages in public education. It also encourages the participation of older people in aging services and policy development. In its work with local, state, national, and international organizations, the Institute has five priorities: 1) productive aging, that is, opportunities for older people to play useful social roles; 2) health care for the elderly; 3) long-term care for the elderly; 4) economic security for older adults; and 5) social and demographic research on aging. The Institute pays particular attention to the special needs of low-income and minority elderly. For more information about The Gerontology Institute please visit [www.geront.umb.edu](http://www.geront.umb.edu) or email [gerontology@umb.edu](mailto:gerontology@umb.edu).



## Wider Opportunities for Women (WOW)

Wider Opportunities for Women (WOW) works nationally and in its home community of Washington, DC to achieve economic independence and equality of opportunity for women and their families at all stages of life. For over 40 years, WOW has been a leader in the areas of nontraditional employment, job training and education, welfare to work and workforce development policy. Since 1995, WOW has been devoted to the self-sufficiency of women and their families through the national Family Economic Self-Sufficiency (FESS) Project. Through FESS, WOW has reframed the national debate on social policies and programs from one that focuses on poverty to one that focuses on what it takes families to make ends meet. Building on FESS, WOW has expanded to meet its intergenerational mission of economic independence for women at all stages of life with the Elder Economic Security Initiative. For more information about WOW's programs please visit [www.wowonline.org](http://www.wowonline.org) or call WOW at 202-464-1596.

Elder Economic Security Initiative™ Program:

# The Elder Economic Security Standard™ Index for Connecticut



Gerontology Institute  
John W. McCormack Graduate School of Policy Studies  
University of Massachusetts Boston  
and  
Wider Opportunities for Women  
The Atlantic Philanthropies

2009



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

The multi-year national Elder Economic Security Initiative (the Initiative) at Wider Opportunities for Women (WOW) offers a conceptual framework and concrete tools to shape public policies and programs to promote the economic well-being of older adults. The Initiative combines coalition building, research, education, and advocacy at the community, state and national levels. With support from the Retirement Research Foundation, WOW partnered with five pilot states, **California, Pennsylvania, Massachusetts, Illinois, and Wisconsin**, to launch the national Initiative. Support from The Atlantic Philanthropies will expand the project to a total of twenty states, including **Minnesota, Connecticut, New Jersey, and Michigan**, in an effort that will ultimately result in a national database with information on all 50 states and the District of Columbia.

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

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

The Initiative is guided by a National Advisory Board that is composed of national experts in the field of aging. The Advisory Board has provided direction in the design of the Initiative and the development of the Elder Index. WOW would like to thank our National Advisory Board members for helping us launch this exciting new Initiative.

Members of the Gerontology Institute primarily responsible for this report are Jan E. Mutchler, Alison Gottlieb and Ellen Bruce. Valued assistance was provided by Jillian Knox and Lauren Martin. We acknowledge the contributions of Laura Russell in developing the core methodology used in the Elder Index, and Judith Conahan for her work to develop the long-term care cost component of the Elder Index. The authors, of course, are responsible for the contents of this report and accept responsibility for any errors or omissions.

## Foreword

### *Elder Economic Security: Vital for Connecticut, Vital for Women*

Because Connecticut is "graying" and the proportion of elderly women in Connecticut is growing, the Connecticut Elder Economic Security Initiative poses an opportunity for Connecticut to respond to demographic changes which are already transforming our economy, our workplaces and our families.

- The U.S. Census Bureau estimates that Connecticut has the 8th oldest population of all states with a median age of 38.9 as compared to a nationwide median of 36.4 years.
- There are over 470,000 people over age 65 in Connecticut. Approximately 60% (over 277,000) are women.
- There are approximately one million baby boomers in Connecticut – almost one-third of the state's population.
- It is estimated that almost 30,000, or 7%, of Connecticut's elderly residents live in poverty.

Although Connecticut residents are among those with highest per capita income in the country, the Permanent Commission on the Status of Women's prior research on economic security for families (with members ages 18–64), entitled *Where Connecticut Stands*, shows that *one in five of those Connecticut families cannot meet their basic needs with their current income*. Most of these households have at least one working adult. Those living in Connecticut's five major cities, Latinos, households headed by women, households with young children and households with people of color are most likely to live below a basic standard of living.

Because of the wage gap, a woman with typical earnings would have to work more than 15 years longer to achieve the same lifetime earnings as a man. (The wage gap is the difference between the wages of women and men. Full-time working women still get paid – on average – only 77 cents for each dollar full-time working men get paid.)

The retirement gap is a direct result of years of wage gaps combined with asset gaps building until retirement age for women, particularly women of color. It is not surprising then, that these two groups may be the most insecure in retirement. In an effort to address these issues, the PCSW along with the Connecticut Commission on Aging, has joined the National Elder Economic Security Initiative launched by Wider Opportunities for Women (WOW) in Washington, DC. Critical to the work is a new measure of income adequacy – the Elder Economic Security Standard Index (the Index). The Index, tabulated using national methodology developed by WOW and the University of Massachusetts-Boston Gerontology Institute (GI), measures the living expenses for older adults in today's economy. We expect that the Initiative will result in:

- A better educated community of younger and mid-life women;
- Increased awareness among policymakers of the challenges facing older adults;
- Improved income supports for older adults;
- Improved planning and expectations for retirement or a "redefined" retirement;
- More flexibility for unpaid caregivers in the workplace;
- Increased healthcare access; and
- More choices in home and community-based services.

## ***Retirement Challenges for Women and Communities of Color***

The Index provides a startling picture of what older women face in retirement. Poverty increases with age, especially among older women of color and older women who live alone. Among older women living alone, one out of every two African Americans and two out of five Hispanic Americans live in poverty.<sup>1</sup>

- Median annual retirement earnings, primarily from Social Security for women in Connecticut, are about \$16,600. Those living on Social Security alone average approximately \$12,600.
- For an older woman who lives alone, rents and relies entirely on Social Security, Connecticut's Index shows a gap of approximately \$12,000 between her retirement income and the cost of living in Connecticut.
- More than 70% of all older adults living in poverty are women. Women and people of color are more likely to rely exclusively on Social Security for retirement income.

The demise of pensions and employer-sponsored retirement plans, lower rates of homeownership, and fewer assets place greater weight on Social Security as a guaranteed source of income.

- Women have lower rates of pension coverage and pension income than men. Only about 36% of elderly women have pension coverage, while approximately 48% of elderly men are covered.
- Of those who have pension income the average annual benefit for women and their spouses was \$4,365 compared to \$6,604 for men.<sup>2</sup>
- Fewer elderly women than men are employed, and those who are employed earn lower average wages than men.
- Without Social Security, more than half of women 65 and older would have been poor in 1998 compared to 39.7% of elderly men.<sup>3</sup>
- Pension income was received by only 29% of elderly African Americans and their spouses and 22% of elderly Hispanic Americans. According to the national Index, African American women who own their homes obtain only 65% of their basic living expenses from Social Security.<sup>4</sup>

## ***Regional and Long-Term Care Challenges***

The Long-Term Care Needs Assessment<sup>5</sup> found that demand for long-term care services (ages 40+) will increase by nearly 30% by 2030, with far higher percentage increases among older age groups. Limited long-term care capacity and financing complicates the planning burden for the State, caregivers and the elderly. The Index offers vital information on the costs for such services as well as basic living expenses.

In Connecticut, as in all states, it is less expensive to provide care to individuals in their own homes than to provide care through nursing homes. Despite this, the vast majority of public funding is for nursing home care.

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<sup>1</sup> <http://www.aoa.gov/naic/may2000/factsheets/olderwomen.html> Administration on Aging  
U.S. Department of Health and Human Services.

<sup>2</sup> <http://www.cbpp.org/7-18-01socsec2.htm>

<sup>3</sup> <http://www.cbpp.org/1-27-00socsec.htm>

<sup>4</sup> <http://www.cbpp.org/1-27-00socsec.htm>; [http://www.wowonline.org/pdf/NationalEESIfactsheet\\_single.pdf](http://www.wowonline.org/pdf/NationalEESIfactsheet_single.pdf) Wider Opportunities for Women

<sup>5</sup> The Long-Term Care Needs Assessment conducted by the University of Connecticut Health Center, Center on Aging included a comprehensive literature review on Connecticut-specific and national data, a statewide mail, telephone and in-person surveys of both Connecticut residents and providers of long-term care services. Research staff also conducted a full review of Connecticut's existing array of services and long-term care system rebalancing efforts. See <http://www.cga.ct.gov/coa/longtermcare.asp>

Connecticut is beginning to "rebalance" its services with the goal of allowing more older adults to receive home and community-based services and supports. Connecticut has many programs and benefits to help older adults meet their needs at home, including the Connecticut Home Care Program for Elders, adult day care and the recently implemented Money Follows the Person program. However, these programs are fragmented, complex and difficult to navigate and access.

In addition, the public is often uninformed about the availability and funding of long-term care services and supports. For example, many Connecticut residents do not know that Medicare actually pays very little for either long-term nursing home or home and community-based care. *Almost half (46%) of those over age 60 think that Medicare will pay for their long-term care needs.* In addition, one-quarter of all baby boomers and one-third of all young adults expect to rely on Medicaid to help pay for their long-term care.

Differences in health status and related indicators among Connecticut's regions are striking, according to the regional analysis in the Long-Term Care Needs Assessment. For example, compared to respondents from other regions, Willimantic area respondents are in the poorest health. The Willimantic region has the highest percentage of people with any type of disability (34%) and more users of home and community based services than other regions. Willimantic area residents also report a great unmet need for transportation, homemaker, home health care, adult day programs, friendly visitor, care management, home delivered meals, and visiting nurse services.

Rural Connecticut will bear a triple burden of demographic changes: lower capacity, higher dependency ratios and higher number of elderly residents.

- In rural Connecticut, the population 65 and older will more than double – an increase of 112% – by 2030. In contrast, statewide this population is expected to increase by 62%.
- The University of Connecticut estimates that by 2030, rural Connecticut will have 99 non-working dependents (children age 0 to 19 plus elderly age 65 and over) for each 100 workers (age 20 to 64). This will create a burdensome dependency ratio for rural municipalities.

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# The Elder Economic Security Standard™ Index for Connecticut

## Executive Summary

The Permanent Commission on the Status of Women (PCSW) and the Connecticut Commission on Aging (CoA) recognize that many Connecticut adults age 65 and older struggle to make ends meet. Living costs are high, especially for housing and health care. In the face of rising expenses, many older adults receive only a modest cost of living adjustment each year; thus, they are spending down retirement savings, and/or face growing debt. At the same time, older people strain to be prepared for the present, but face a challenging future if their life circumstances change due to illness, loss of a spouse or partner, and/or growing needs for help with daily tasks. Older women are particularly challenged with income and assets that are typically lower than men's. Their longer lifespan also means that they more often live with chronic illnesses and high health costs.

In an effort to address these issues, The Permanent Commission on the Status of Women (PCSW) and CoA joined the National Elder Economic Security Initiative launched by Wider Opportunities for Women in Washington, DC. Critical to the work is a new measure of income adequacy – the Elder Economic Security Standard Index (Index). The Index for Connecticut was tabulated using the WOW - University of Massachusetts Boston Gerontology Institute national methodology. The Index measures the living expense costs for older adults in today's economy. The Index helps us answer key questions: What is an adequate income for older adults in Connecticut to "age in place?" How do financial needs vary according to the life circumstances of older adults - whether they are living alone or with a spouse or partner, rent or own their home, drive a car or use other transportation? How do living expenses change as health status and life circumstances change? What happens if older adults need long-term care to remain at home?

The Elder Economic Security Initiative, through the use and development of the Index, provides a framework to help guide public, private and personal decisions that form the foundation for the well being of today's older adults. 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 life and retirement planning for baby boomers. The Elder Economic Security Initiative puts into action strategies to meet realistic income needs in today's economy that respect the autonomy of older adults.

## A Framework for Measuring Economic Security for Older Adults

The Elder Economic Security Standard Index (Index) is developed as a measure of the cost of basic expenses of elder households (those with household heads who are age 65 or older) to age in place, continuing to live in the community setting of their choice. The Index defines economic security as the financial status where older adults

have sufficient income (from Social Security, pension, retirement savings, and other sources) to cover basic and necessary living expenses. The Index is based on the idea that older adults should be able to meet their expenses without public support, such as food assistance, energy assistance, subsidized housing or property tax help. It also demonstrates the interplay between Connecticut older adults' living expenses and actual income. The Index also illustrates how older adults' living expenses change when their life circumstances change.

This report presents the Index for Connecticut to benchmark basic living expense costs for elder households. It illustrates how expenses vary both by types of Connecticut communities and by the circumstances of elder households, including household size, homeowner or renter status, health status, and the need for long-term care. The expenses are based on market costs and do not assume any public or private supports.

## Key Findings for Connecticut

**1. Connecticut older adults cannot meet their basic living expenses whether they live at the Federal Poverty Level or the level of the average Social Security benefit. This is true of elders statewide, whether they rent or own a home.**

- About 7% of CT's older adults live at or below the federal poverty level.
- Social Security is the *only* source of income for one out of five older adults in Connecticut, the majority of whom are women, and virtually the only source of income for 40% of older women in Connecticut.<sup>6</sup>

<sup>6</sup> [http://assets.aarp.org/rgcenter/econ/ss\\_facts\\_05\\_ct.pdf](http://assets.aarp.org/rgcenter/econ/ss_facts_05_ct.pdf); Permanent Commission on the Status of Women. Elder Income Security Analysis. Unpublished research report. November 2008.

- Expenses vary widely across types of communities. Elder homeowners with no mortgage who live alone in a rural community like Putnam need \$19,690 per year to cover basic living expenses. In contrast, elder renters living alone in a wealthy community like Westport need as much as \$31,007 to cover expenses. The statewide average for single older adults is \$21,000 for an owner with no mortgage and \$24,000 for a single renter.
- Elder couples who own a home with no mortgage and live in a rural community like Putnam need \$30,709 per year to cover basic living expenses. In contrast, couples who rent a home in a wealthy community like Westport need as much as \$42,130 to meet their basic household budgets. The statewide average for an older couple is \$32,000 for an owner with no mortgage and \$35,000 for couples who rent.

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

- The Index reflects wide variation in housing costs depending on whether older adults own or rent and by community. Older adults still paying a mortgage or paying fair market rents have higher housing costs.
- The monthly costs for elder homeowners without a mortgage range from a low of \$507 per month in rural communities like Putnam to a high of \$1,157 per month in wealthy communities like Westport.
- The monthly costs for older adults paying fair market rent for a one bedroom apartment range from a low of \$681 per month in rural communities like Putnam to a high of \$1,314 per month in wealthy communities like Westport.

## 3. The Index shows the significance of health care costs for Connecticut older adults who must purchase supplemental health and prescription drug coverage to Medicare.<sup>7</sup>

- The Index includes premium costs of supplemental health and prescription drug coverage to Medicare, which provide critical protection against high medical and prescription drug costs.<sup>8</sup>

## 4. Even older adults who are currently making ends meet face an uncertain future if their life circumstances change, such as loss of a spouse/partner or a decline in health status.

- An elder paying market rate rent in Connecticut has expenses reduced by only 30% when a spouse dies yet his or her income mix of Social Security and/or pension income may decrease substantially.
- Older adults often face a rise in health care expenses when their health declines. While adding supplemental health and prescription drug coverage to Medicare provides protection against unanticipated health care expenses, average out-of-pocket expenses rise by more than \$300 a year for an individual in fair to poor health.

## 5. The need for home and community-based long-term care can more than double an elder's expenses, significantly increasing the income needed to meet basic needs.<sup>9</sup>

- The need for home and community-based long-term care can double or even triple an elder's expenses. Adding a low level of care for one person adds \$7,500 per year to living costs. Requiring a medium level of care adds \$20,000 and needing a high level of care adds \$39,000–\$45,000.
- As a comparison, national market surveys report an average annual rate \$114,000 for skilled nursing facility care (semi-private room) in Connecticut.<sup>10</sup>

The Key findings are amplified for older women, as their incomes and assets tend to be lower; poverty increases with age; they live longer than men; and suffer with costly disabilities and chronic conditions.

<sup>7</sup> There are approximately 36,000 participants in ConnPACE, about 80% of whom are women, almost 50,000 people are eligible.

<sup>8</sup> Co-pays, deductibles and fees are included, which vary according to older adults' health status.

<sup>9</sup> The need for home and community-based long-term care can vary considerably over time. Because this need is not universally incurred, it is included as a separate, potentially catastrophic cost for older adults.

<sup>10</sup> Calculated from Genworth Financial (2008). *2008 Cost of Care Survey*. Richmond, VA: Genworth Financial. [http://www.genworth.com/content/genworth/www\\_genworth\\_com/web/us/en/products\\_we\\_offer/long\\_term\\_care\\_insurance/long\\_term\\_care\\_overview/what\\_is\\_the\\_cost\\_of\\_long\\_term\\_care.html](http://www.genworth.com/content/genworth/www_genworth_com/web/us/en/products_we_offer/long_term_care_insurance/long_term_care_overview/what_is_the_cost_of_long_term_care.html).

# Determining Economic Security For Connecticut Older Adults

## I. INTRODUCTION

This report addresses income adequacy for Connecticut's older adults using the national WOW-GI National Elder Economic Security Standard Index (Elder Index) methodology. The Index benchmarks basic costs of living for elder households and illustrates how costs of living vary geographically and are based on the characteristics of elder households, including household size, home ownership or renter status, and health status. The costs are based on market costs for basic needs of elder households and do not assume any public or private supports.

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

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

According to the U.S. Census Bureau's population estimates for 2007, 13.5% of Connecticut residents were 65 years or older, and 11.4% were between the ages of 55–64, poised to dramatically increase older adults' numbers as the "baby boomers" age.<sup>11</sup> The individual circumstances of Connecticut older adults vary from the most fortunate, who are healthy and economically secure, to the least fortunate, who are low-income, ill and/or living with a disability. Older adults' situations vary greatly in terms of

family support, neighborhood networks, and community and social connections. Connecticut older adults also differ according to their housing situation, health status, and need for long-term care. Many of these characteristics change over an elder's life span. The Index, with its respective scenarios for older adults living in different circumstances, will show how older adults may be prepared for the present, yet face a precarious future as living expenses rise markedly because of situational changes.

## Statewide Findings of the Connecticut Elder Economic Security Standard Index

**1. For single older adults in good health, the statewide Connecticut Elder Economic Security Standard Index is \$21,383 (for homeowners without a mortgage) or \$24,408 (for renters). This represents the living expense costs (housing, health care, transportation, food and miscellaneous) for adults age 65 and older in Connecticut. The Connecticut Index is much higher than other commonly used income benchmarks.**

- The federal poverty guideline, which is a formula measuring *income inadequacy* that is based solely on food costs, is \$10,400 per year for an individual. This is only 49% of the statewide Index for homeowners with no mortgage or 43% of the statewide Index for renters.
- The average Social Security benefit for Connecticut older adults is \$14,154 per year for an individual. This represents only 66% of the statewide Index for homeowners with no mortgage or 58% of the statewide Index for renters.

**2. For elder couples in good health, the statewide Connecticut Elder Economic Security Standard Index is \$32,039 (for homeowners without a mortgage) or \$35,064 (for renters). This represents the living expense costs (housing, health care, transportation, food and miscellaneous) for couples including at least one elder age 65 and older in Connecticut. The statewide Elder Index is much higher than other commonly used income benchmarks.**

<sup>11</sup> Source: Population Estimates program of the U.S. Census Bureau. See <http://www.census.gov/popest/datasets.html>

- The federal poverty guideline is \$14,000 per year for elder couples. This is only 44% of the statewide Elder Index for homeowners with no mortgage or 40% of the statewide Elder Index for renters.
- The average Social Security benefit for Connecticut couples is estimated to be \$23,022 per year. This represents only 72% of the statewide Elder Index for homeowners with no mortgage or 66% of the statewide Elder Index for renters.

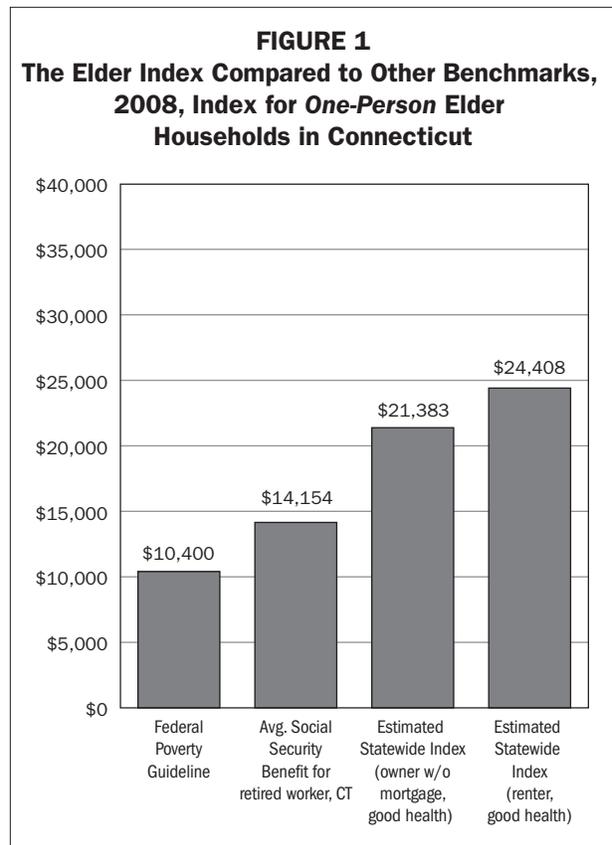
## Comparison to Other Benchmarks of Income

The following chart compares the Index to other measures of income adequacy. **Figure 1** compares the Index (for Connecticut one-person elder households) with the federal poverty guideline and average Social Security benefits for single elders in Connecticut. The federal poverty guideline (not the federal poverty threshold) is used as the basis for most income eligibility guidelines for public support programs. **Figure 2** presents comparisons for elder couple households.

### One-Person Household

**Federal Poverty Guidelines:** As illustrated in **Figure 1**, the average after-tax income required by an elder living alone in Connecticut is 2.1 to 2.3 times as high as the official poverty guideline. In 2008, under the federal poverty guidelines a single adult household is "poor" only if he or she has a monthly income of \$867 (\$10,400 per year) or less.

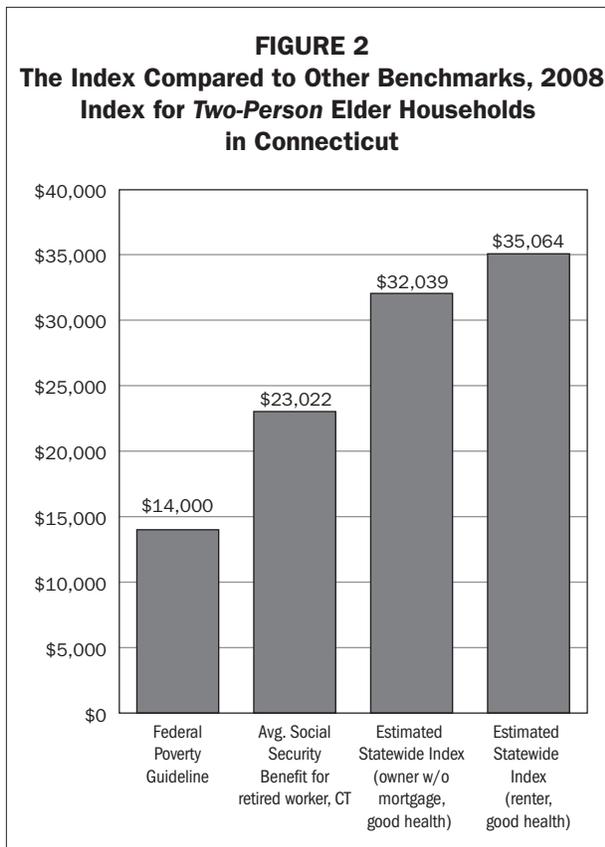
**Average Social Security Benefit:** The average Social Security benefit in Connecticut in 2008, at \$1,180 per month (\$14,154 per year), is higher than the poverty



guidelines, but well below the Index for owners without a mortgage, and further below the Index for older adults paying market rate rents.

<b>TABLE 1</b> <b>The Statewide Elder Economic Security Standard Index for Connecticut, 2008</b>						
<b>Monthly Expenses</b>	<b>Single Elder</b>			<b>Elder Couple</b>		
	Owner w/o Mortgage	Renter	Owner w/ Mortgage	Owner w/o Mortgage	Renter	Owner w/ Mortgage
Housing	\$657	\$909	\$1,483	\$657	\$909	\$1,483
Food	234	234	234	430	430	430
Transportation	209	209	209	368	368	368
Health Care (Good Health)	385	385	385	770	770	770
Miscellaneous	297	297	297	445	445	445
<b>Total Monthly (Index) Expenses</b>	<b>\$1,782</b>	<b>\$2,034</b>	<b>\$2,608</b>	<b>\$2,670</b>	<b>\$2,922</b>	<b>\$3,496</b>
<b>Total Annual (Index) Expenses</b>	<b>\$21,383</b>	<b>\$24,408</b>	<b>\$31,296</b>	<b>\$32,039</b>	<b>\$35,064</b>	<b>\$41,952</b>

Source: Gerontology Institute, UMass Boston and Wider Opportunities for Women, *The Elder Economic Security Initiative™ Program: The Elder Economic Security Standard Index for Connecticut*. (Washington, DC: Wider Opportunities for Women, 2009).



### Two-Person Household

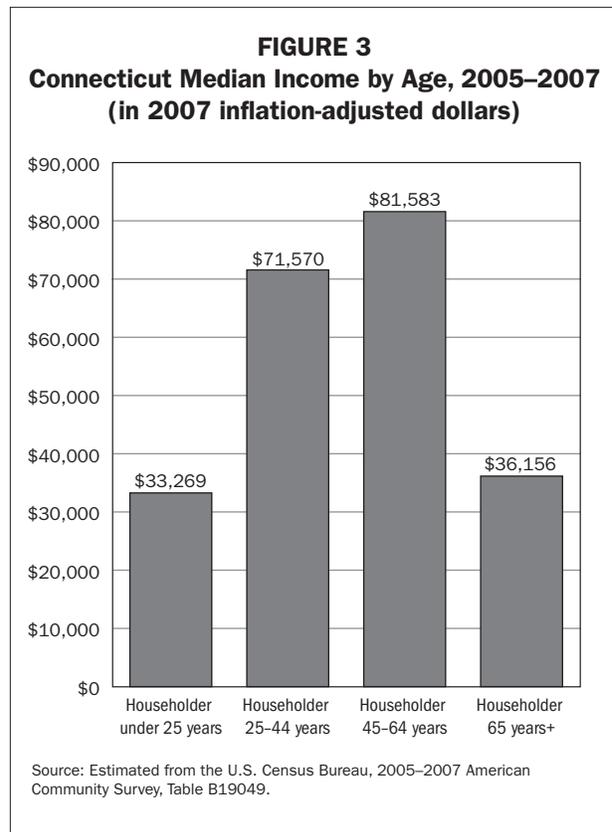
**Federal Poverty Guidelines:** As illustrated in **Figure 2**, the average after-tax income required by an elder couple in Connecticut is 2.3 to 2.5 times the official poverty guideline. In 2008, under the federal poverty guidelines, a two-adult household is poor if it has a monthly income of \$1,167 (\$14,000 per year).

**Average Social Security Benefit:** The estimated average Social Security benefit for an elder couple in Connecticut in 2008, at \$1,919 per month (\$23,022 per year), is below the Index for homeowner couples without a mortgage, and further below the Index for elder couples renting at market rates.

### Income Trends of Connecticut's Older Adults

Household income levels vary by age and life circumstance. Typically, median income levels rise with age until mid-life and then decline with advancing age, as indicated in **Figure 3**. In households headed by those 65 and over,<sup>12</sup> median income was less than half the income for

<sup>12</sup> A "householder" is the person in whose name the home is owned or rented. Household income includes the income of the householder plus all other individuals living in the same home



households headed by those in their "peak earnings years" of 45–64.<sup>13</sup>

According to the federal poverty threshold and American Community Survey data, an estimated 7% of Connecticut's older adults were considered "poor" in 2005–2007, and even more Connecticut older adults were just above the poverty threshold. A full 16% were estimated to have incomes at or below 150% of the poverty threshold.<sup>14</sup> Poverty rates for older women are much higher than for older men, 8% (women) versus 5% (men). Moreover, poor older households are disproportionately headed by women. In 2005–2007, nearly 70% of older households in Connecticut with incomes below the poverty level were headed by an older widowed or non-married woman.<sup>15</sup> Reasons for higher poverty rates among women include

<sup>13</sup> With inflation, \$36,156 in 2007 represents \$37,972 in 2008.

<sup>14</sup> Calculated from Tables B17001 and B17024, American Community Survey 2005–2007 3-year estimates. Available online: [http://factfinder.census.gov/servlet/DatasetMainPageServlet?\\_program=ACS&\\_submenuld=en&\\_lang=en&\\_ts=-](http://factfinder.census.gov/servlet/DatasetMainPageServlet?_program=ACS&_submenuld=en&_lang=en&_ts=-). In 2007, the poverty threshold for an older individual living alone was \$9,944, and \$12,533 for an older couple. Older individuals living alone were below 150% of the threshold if they had income of less than \$14,816 annually; couples were below 150% of the threshold if they had income of less than \$18,800 annually. For 2007 thresholds, see <http://www.census.gov/hhes/www/poverty/threshld/thresh07.html>

<sup>15</sup> Estimated using Table B17017, 2005–2007 American Community Survey 3-Year Estimates; see [http://factfinder.census.gov/home/saff/main.html?\\_lang=en&\\_ts=-](http://factfinder.census.gov/home/saff/main.html?_lang=en&_ts=-)

lower wages, lower lifetime earnings, and less time in the workforce. Women also have longer life expectancies but more chronic illness, and are more likely than men to experience loss of income when widowed.

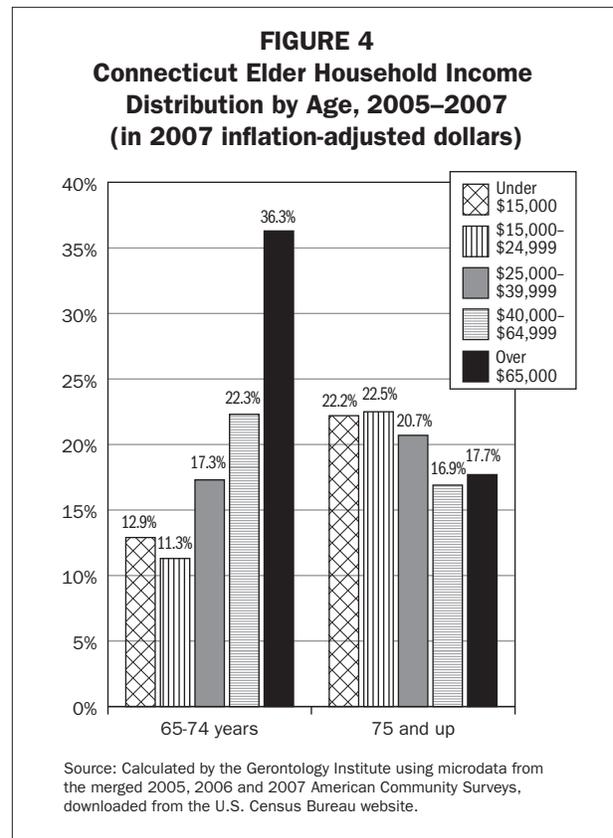
This report focuses on the challenges of meeting expenses for low- and moderate-income older adults. **Figure 4** shows that in 2005–2007, 13% of Connecticut householders aged 65–74 had incomes under \$15,000; 24% had incomes under \$25,000. Of those 75 years and older, 22% had incomes under \$15,000; 45% had incomes under \$25,000.<sup>16</sup> Households headed by those over 75 have substantially lower incomes due to less employment income, erosion of assets with age; and gender. Single women head a progressively larger share of older households, due to their greater longevity.

### The Federal Poverty Threshold

The poverty thresholds are drawn from the original version of the federal poverty measure.<sup>17</sup> The poverty thresholds were first calculated in the 1960's by taking the cost of food needed to meet the minimum nutritional needs of adults of different ages, and multiplying this by three. This figure was then used as the reference point for the amount of income needed to live at a basic level. This calculation was based on consumption surveys conducted in the late 1950s showing that U.S. families spent about one-third of their incomes on food. Since that time, the thresholds are updated each year by the change in the consumer price index (CPI).

Despite this reliance on an outdated connection to households' food costs alone, the poverty thresholds continue to be used as the basis to estimate the number of Americans living in poverty each year. To make matters worse, the U.S. Department of Agriculture calculations assume that older adults have lower caloric requirements than younger adults. As a result, the official U.S. poverty thresholds are lower for adults 65 and older than for younger adults. The federal poverty thresholds do not consider age variability in any other costs – e.g., housing, health care, transportation or long-term care.

**Figure 5** compares the U.S. poverty thresholds by age for one- and two-person households. The poverty cutoff for older adults living alone is \$843 per year less than the



cutoff for younger adults, and the poverty cutoff for elder couples is \$1,351 less than the cutoff for younger couples.<sup>18</sup>

As indicated, the federal poverty measure's methodology is based on outdated spending patterns and assumes households spend a fixed ratio of one-third of their incomes on food. In addition, it does not allow for different rates of inflation for different living expenses; for example, health care and housing costs have risen much more than food costs. Finally, it does not reflect variations in regional living costs.<sup>19</sup>

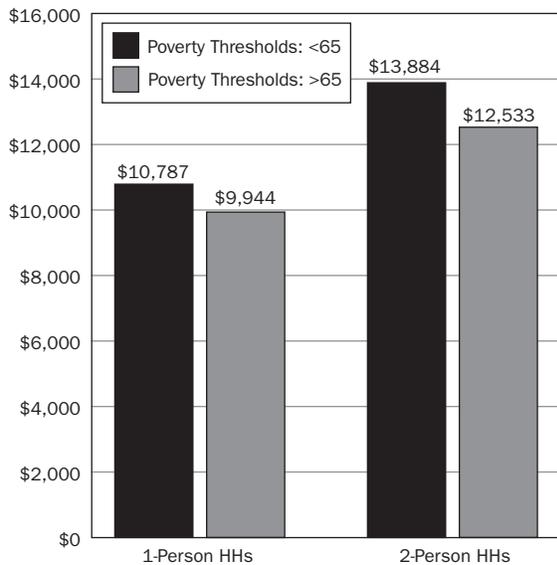
<sup>16</sup> With inflation, \$15,000 in 2007 represents \$15,753 in 2008 dollars, and \$25,000 in 2007 represents \$26,255 in 2008 dollars.

<sup>17</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>18</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 2008 are \$10,400 for one-person households and \$14,000 for two-person households, and do not differ by age of householder. They are the same in 48 states and adjusted for living costs only in Alaska and Hawaii.

<sup>19</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 5**  
**Comparison of U.S. Poverty Thresholds**  
**by Age, 2007**



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

## Defining the Elder Index: A Framework for Economic Security for Older Adults

In contrast, the Index is a measure of the living expenses for basic needs for elder households to “age in place” in their homes or the community setting of their choice.

The Index is informed by the work of Wider Opportunities for Women and Dr. Diana Pearce, who created the Self-Sufficiency Standard for families in the 1990s.<sup>20</sup> The Index methodology is based on the characteristics and spending patterns of elder households. The Index reflects a realistic measure of *income adequacy* as opposed to the original intent of the federal poverty measure which was to illustrate *income inadequacy*. Economic security requires that older adults have sufficient income (from Social Security, pensions, retirement savings, and other income) to cover living costs. Using The Index we can illustrate the basic costs that older adults face, and the interplay between living costs and older adults’ income adequacy.

<sup>20</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. As of 2008, she teaches at the School of Social Work, University of Washington. The Self-Sufficiency Standard undergirds the six strategies of the Family Economic Self-Sufficiency (FESS) Project. 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 Connecticut Elder Index convened by the Permanent Commission on the Status of Women, and from the Advisory Board for the national Elder Economic Security Initiative convened by Wider Opportunities for Women.<sup>21</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, the Index uses a consistent methodology to derive comparable measures for costs across states.

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

- measures basic living expenses for older adults living in the community (i.e., not in nursing homes or assisted living facilities);
- measures costs for elder households to live independently (vs. living in intergenerational households);
- measures living expenses for adults ages 65 and over to reflect the age at which Medicare begins;
- includes Medicare because older adults qualify for and receive it based on age and eligibility for Social Security, without regard to income and assets, making Medicare nearly a universal program;<sup>22</sup> and
- models costs for retired older adults, who no longer have work-related expenses such as payroll taxes and commuting to work.

<sup>21</sup> For more detailed information on the methodology and data sources used in calculating the Elder Index, see the companion report, Laura Henze Russell, Ellen A. Bruce and Judith Conahan and Wider Opportunities for Women, *The WOW-GI National Elder Economic Security Standard: A Methodology for Determining Economic Security for Older adults* (Washington, DC: Wider Opportunities for Women and Gerontology Institute at the University of Massachusetts Boston, 2006).

<sup>22</sup> An individual is eligible for Medicare if he or she (or his/her spouse) worked for at least 10 years in Medicare-covered employment, is 65 years or older, and is a citizen or permanent resident of the United States (see <http://www.medicare.gov/MedicareEligibility/Home.asp?dest=NAV/Home/GeneralEnrollment#TabTop>). Some individuals, such as recent immigrants, may never qualify for Social Security or Medicare.

## The Big Picture: Older Adults' Spending Compared to All Households

**Figure 6** compares elder households' spending to all households, based on data from the Consumer Expenditure Survey. For the Northeast region as a whole, elder households spend about the same percentage of their budgets on housing, food, and apparel as do all households, slightly less on transportation, but more than twice the percentage on health care. All other expenditures account for 22% of household spending by the average older household, somewhat less than the percentage for all households in the Northeast (26%). Similar spending patterns for older households are reported in the Health and Retirement Survey (HRS).<sup>23</sup>

### Introduction to Cost Components of the Index

The basic cost components developed for the Index are:<sup>24</sup>

**Housing** – includes housing (rent or mortgage payment, if any), and related costs (heat, utilities, insurance, and property taxes) for elder renters and elder owners, based

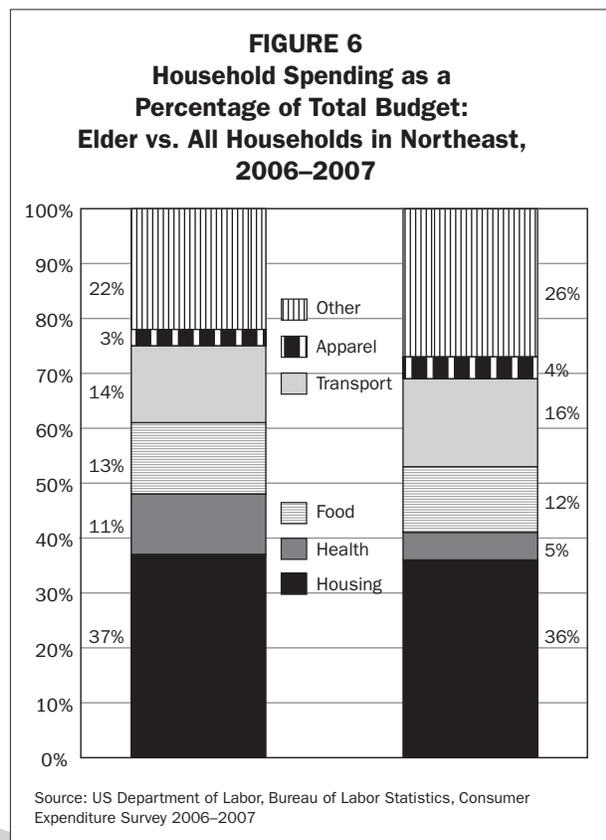
on latest available U.S. Census reported elder owner housing costs, and U.S. Department of Housing and Urban Development (HUD) Fair Market Rents. As illustrated in **Figure 7**, 53% of Connecticut older householders own their homes without a mortgage, 25% are renters, and 22% are homeowners with a mortgage.

**Food** – represents costs of food prepared at home, based on USDA Low-Cost Food Plan for older adults, using the average of June 2008 low cost food plan budgets for women and men.<sup>25</sup>

**Health Care** – combines 2008 premium costs for full supplemental coverage to Medicare (Part B, Medigap, and Part D) and out-of-pocket costs (including co-pays, deductibles and fees for uncovered expenses). Calculations are based on data from the Medicare Options Compare website (see <http://www.medicare.gov/MPPF/Include/DataSection/Questions/SearchOptions.asp>).

In calculating health care costs, we assume coverage through private Medicare Supplement (Medigap) plans because Connecticut has an enrollment rate in Medicare Advantage plans that is lower than the national average: 13% compared to 21% nationally in 2008.<sup>26</sup> Estimated costs are based on individuals age 70–74 since this is the median age group for people 65 and older. Costs are calculated for people in good, fair/poor, and very good/excellent health. Annual costs assume people purchase a private Medicare Supplement plan as well as Medicare Part D Prescription drug plan.

To simplify presentation, the Index is presented for older adults in good health, which is the most common health status self-



**CHART 1**  
**Impact of Health Status on Total Estimated Out-of-Pocket Health Care Expenses Assuming Medigap Coverage (increase or decrease from estimated expenses for Good Health)**

Per Person:	Fair/Poor	Very Good/Excellent
Change in Cost Per Month	+\$21	-\$20
Change in Cost Per Year	+\$252	-\$240

Source: Calculated by the Gerontology Institute based on data from the Medicare Options Compare Website.

See: <http://www.medicare.gov/MPPF/Include/DataSection/Questions/Welcome.asp>

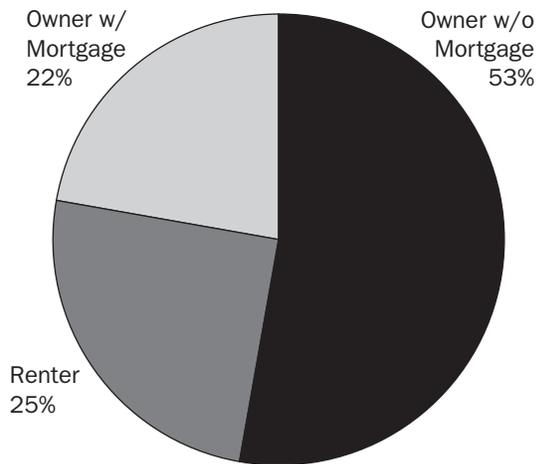
<sup>23</sup> Barbara Butrica et al. *Understanding Expenditure Patterns in Retirement* (Washington, DC: Urban Institute, 2005).

<sup>24</sup> See Appendix A for source information.

<sup>25</sup> For the Five-Connecticuts version of the Index, estimated food costs were adjusted using the Council for Community and Economic Research's Cost of Living Index (COLI) for grocery items for communities that participated in the data collection upon which the COLI index is based.

<sup>26</sup> Kaiser Family Foundation, Health Plan Tracker, <http://www.kff.org/medicare/healthplantracker/topicgeo.jsp?i=8>.

**FIGURE 7**  
**Owner and Renter Status of Householders**  
**Age 65 and Over in Connecticut, 2005–2007**



Source: Calculated by the Gerontology Institute using microdata from the merged 2005, 2006 and 2007 American Community Surveys, downloaded from the Census Bureau website.

Note: Renter includes a small number of householders who pay no cash rent.

reported by older adults. In Connecticut, the average monthly health care cost for older adults in good health is \$385 (or \$4,620 per year).<sup>27</sup> The expense cost adjustments for changes in health status are presented below, and show that estimated costs are somewhat higher for those in fair or poor health, but lower for those in very good or excellent health.

For purposes of comparison, if we assume coverage through Medicare Advantage including prescription drug coverage rather than through Medigap, monthly health care costs can be substantially lower for people in good or excellent health as seen in **Chart 2**. However, health care costs for people in fair to poor health are higher when assuming Medicare Advantage as compared with a Medigap plan.

**Transportation** – uses automobile owner and operating costs from Internal Revenue Service (IRS) mileage reimbursement rates, and elder auto usage patterns estimated from the most recent National Household Travel Survey (NHTS).<sup>28</sup>

**Miscellaneous** – represents all other goods, such as clothing, personal and household needs, and any other expenses not captured elsewhere. Based on an analysis of the detailed elder spending patterns from consumer spending data, the Index estimates miscellaneous expenses at 20% of all other costs (excluding long-term care) in each

**CHART 2**  
**Total Estimated Out-of-Pocket Health Care Expenses in Selected Communities**

Cost per Month:	Individuals in Good Health	Individuals in Fair/Poor Health	Individuals in Very Good/Excellent Health
<i>Assuming Medigap coverage (Statewide values):</i>	\$385	\$406	\$365
<i>Assuming Medicare Advantage Coverage:</i>			
Westport	\$277	\$427	\$245
Cheshire	\$279	\$429	\$247
Putnam	\$284	\$426	\$254
Manchester	\$288	\$439	\$256
New Haven	\$279	\$429	\$247

Source: Calculated by the Gerontology Institute based on data from the Medicare Options Compare Website. Values are the estimated monthly out-of-pocket expenditures averaged across all Medicare Advantage plans available in an area.

See: <http://www.medicare.gov/MPPF/Include/DataSection/Questions/Welcome.asp>

<sup>27</sup> Estimated health care costs based on Medigap coverage do not vary within Connecticut.

<sup>28</sup> See Appendix A for source information. In communities with public transportation systems having high usage patterns, an additional track is reported assuming public transportation use. Connecticut has no communities with high rates of public transportation use so this option is not presented.

community for owners without a mortgage.<sup>29</sup> This amount is calculated separately for older individuals and older couples, and applied to each of the three housing scenarios.<sup>30</sup>

See **Appendix A** for information on data sources and notes regarding the methodology. See also *The WOW-GI National Elder Economic Security Standard: A Methodology to Determine Economic Security for Elders*.<sup>31</sup>

The Index is presented in Section I. Older adults' living expenses in each of the above areas are added to determine household budgets for each of the respective scenarios for elder households. This gives a measure of the Index, the after-tax income required to cover older adults' living expenses based on where they live and the characteristics of their households.

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

Costs of home and community-based long-term care services, for those who require them to remain in their

homes, are presented for three services packages along the continuum of care in Section IV. Because home and community-based long-term care is not a need experienced by all older adults, it is provided as an add-on component to the basic Index.

## Taxes

Local property taxes are included in the housing cost component for homeowners, and Connecticut sales tax (6%) is included in the miscellaneous category.<sup>32</sup>

A significant portion of Social Security income is exempt from federal income tax when older adults' combined incomes are under certain limits. Income tax treatment and rates vary by source of income; older adults 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>33</sup>, and because tax rates vary by income source, calculations do not include income taxes in the basic model.

**TABLE 2**

**The Five Connecticut and Connecticut's Elder Economic Security Standard Index**

Geographic Designation	CtSDC Criteria	Municipal Representative for EESI	Note
Urban Core	<ul style="list-style-type: none"> <li>• lowest income</li> <li>• highest poverty</li> <li>• <b>highest population density*</b></li> </ul>	New Haven	Almost 20% of Connecticut residents are in this group.
Urban Periphery	<ul style="list-style-type: none"> <li>• below average income</li> <li>• average poverty</li> <li>• high population density</li> </ul>	Manchester	30% of Connecticut residents are in this group.
Suburban	<ul style="list-style-type: none"> <li>• above average income</li> <li>• low poverty</li> <li>• moderate population density</li> </ul>	Cheshire	Suburb to both Waterbury and New Haven
Wealthy	<ul style="list-style-type: none"> <li>• <b>exceptionally high income*</b></li> <li>• low poverty</li> <li>• moderate population density</li> </ul>	Westport	All such towns are now concentrated in Fairfield County
Rural	<ul style="list-style-type: none"> <li>• average income</li> <li>• below average poverty</li> <li>• <b>lowest population density*</b></li> </ul>	Putnam	

\*Primary characteristic

<sup>29</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>30</sup> Note that 20% of all other costs equal 16.67% of total expenses. Miscellaneous expenses include all expenditures other than those specified elsewhere in the Elder Index. Within household type (singles, couples), miscellaneous expenses are estimated based on the value of all other expenses for homeowners without a mortgage (the largest single segment of the older householder population). This strategy is used because miscellaneous expenses are not likely to vary dramatically across housing types.

<sup>31</sup> Russell et al, *op. cit.*

<sup>32</sup> See <http://www.ct.gov/drs/site/default.asp>

<sup>33</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 (<http://www.socialsecurity.gov/pubs/10035.html>).

### III. THE ELDER ECONOMIC SECURITY STANDARD INDEX FOR CONNECTICUT

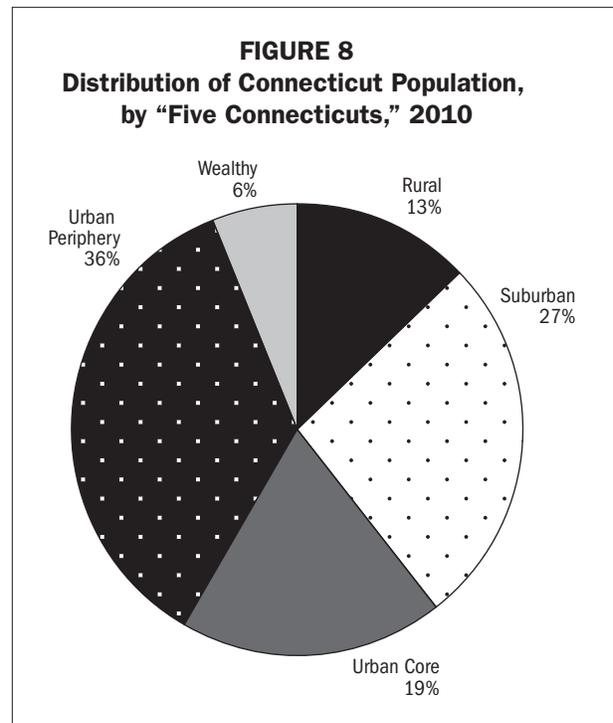
The four components – housing, food, health care, and transportation, plus miscellaneous expenses – are added together to calculate the Index for communities in Connecticut. These costs vary according to household size (living alone or living with a spouse or partner) and whether the person is renting a home, owns a home and is still paying a mortgage, or owns a home outright. Information is also presented on the budget impact of health status.

#### A Note on Geographic Areas

The first of its kind to look specifically at the needs of older adults in Connecticut, the Index examines each of Connecticut's eight counties as well as five municipalities representative of the Connecticut State Data Centers' (CtSDC) "Five Connecticut<sup>34</sup>." The CtSDC developed the demographic designations for Connecticut using three main criteria: income, poverty, and population density. Connecticut's 169 towns were grouped into one of five categories –

- Urban Core
- Urban Periphery
- Suburban
- Wealthy
- Rural

These five groups reflect separate and distinct Connecticuts and allow the Index to more clearly reflect costs for the older adults living in different types of communities in Connecticut. The Index for Wealthy and Rural Connecticut represent the extremes, with Wealthy as the most expensive and Rural as the most low-cost area. However, Wealthy Connecticut represents only 6% of the state's population while the Rural accounts for 13% of the state's population. The Urban Periphery includes 36% of the state's population and is the most representative of the typical Connecticut resident.



Data are presented for each of the five Connecticut: Wealthy, Suburban, Rural, Urban Periphery, and Urban. Data for each of the eight Connecticut 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.

**Tables 3, 4, 5, 6, and 7** on the following pages illustrate the Index for four selected elder household scenarios in representative municipalities within each of the Five Connecticut. In each type of community, the lowest Elder Index values are for older adults living alone who own their own home and are no longer paying a mortgage. Higher costs are for elder couples paying market rate rents. Because the majority of Connecticut older adults are homeowners without a mortgage (53%) and a disproportionate share of Connecticut low-income older adults are renters, the tables model these two sample housing options.

<sup>34</sup> For more information on the Five Connecticut, see [www.ctsdc.uconn.edu](http://www.ctsdc.uconn.edu). Contact [Orlando.Rodriguez@uconn.edu](mailto:Orlando.Rodriguez@uconn.edu), Demographer & Manager.

**TABLE 3**  
**Elder Economic Security Standard Index for Wealthy Connecticut (Westport), 2008**  
**Expenses for Selected Household Types**

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)		Elder Couple (one or both age 65+)	
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/o Mortgage	Renter, One Bedroom
Housing (including utilities, taxes & insurance)	\$1,157	\$1,314	\$1,157	\$1,314
Food	\$280	\$280	\$515	\$515
Transportation	\$200	\$200	\$353	\$353
Health Care (Good Health)	\$385	\$385	\$770	\$770
Miscellaneous	\$404	\$404	\$559	\$559
<b>Index — Total Expenses Per Month</b>	<b>\$2,427</b>	<b>\$2,584</b>	<b>\$3,354</b>	<b>\$3,511</b>
<b>Index — Total Expenses Per Year</b>	<b>\$29,122</b>	<b>\$31,007</b>	<b>\$40,245</b>	<b>\$42,130</b>

Comparative Income Benchmarks	Elder Person (age 65+)		Elder Couple (one or both age 65+)	
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/o Mortgage	Renter, One Bedroom
Federal Poverty Guideline (2008 DHHS)	\$10,400	\$10,400	\$14,000	\$14,000
Average Social Security Benefit ifor Fairfield County, 2008	\$14,847	\$14,847	\$24,150	\$24,150
Federal Poverty Guidelines as a Percent of Index	36%	34%	35%	33%
Average Social Security Benefit as a Percent of Index	51%	48%	60%	57%
<p><b>Older adults in wealthy Connecticut communities such as Westport with incomes at the federal poverty level, or even if living on the average Social Security benefit in 2008, cannot afford living expenses without public or private supports for housing and health care. While Social Security was never intended to be the sole source of income for older adults, in reality it is the <i>only</i> income for 21% of Connecticut older adults, and 40% of older women.</b></p>				

Source: See Appendix D

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

Per Person:	Fair/ Poor	Excellent/ Very Good
Change in Cost Per Month	+\$21	-\$20
Change in Cost Per Year	+\$252	-\$240

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

**Annual Elder Index Value for Older Adults in  
Fair/Poor Health in Wealthy Connecticut  
(Westport), 2008**

Per Person:	Owner w/o Mortgage	Renter/ One Bedroom
Elder Person	\$29,425	\$31,310
Elder Couple	\$40,547	\$42,432

Source: See Appendix D.

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

# Summary of Findings for Wealthy Connecticut (Westport)

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- 1. Older adults in Westport at the poverty level or with the average Social Security benefit cannot make ends meet.**
  - The average Social Security benefit provides an elder living in Westport only 48–51% of the amount needed to cover basic expenses.
  - In Westport, older adults living alone on an income equivalent to the federal poverty guideline can cover only 34–36% of their basic living expenses.
  - The average Social Security benefit provides an elder couple living in Westport only 57–60% of the amount needed to cover basic expenses.
  - In Westport, elder couples living on an income equivalent to the federal poverty guideline can cover only 33–35% of their basic living expenses.
- 2. Older adults *living alone* in Westport need \$29,122–\$31,007 to cover their basic annual living costs.**
  - Older adults living alone in Westport who own their home without a mortgage need \$29,122 a year to cover their basic living expenses.
  - If older adults rent an apartment in Westport, their basic living expenses increase to \$31,007.
  - Older adults still paying a mortgage face housing costs that are more than double those for homeowners without a mortgage.
  - Older adults with lower incomes need rent subsidies and/or elder affordable housing units, as well as assistance to cover supplemental health plan costs.
- 3. Elder *couples* in Westport need \$40,245–\$42,130 to cover their basic annual living costs.**
  - Elder couples in Westport who own their home without a mortgage need \$40,245 a year to cover their basic living expenses.
  - If elder couples rent an apartment in Westport, their basic living expenses increase to \$42,130.
  - Elder couples still paying a mortgage face housing costs that are more than double those of homeowners without a mortgage.
  - Elder couples with lower incomes need rent subsidies and/or affordable housing units, as well as assistance to cover supplemental health plan costs.
- 4. Some older adults who are currently making ends meet face a precarious future if their life circumstances change, such as losing a spouse or experiencing a decline in health status.**
  - A member of an elder couple paying market rate rent in Westport has expenses reduced by only 26% when a spouse dies – \$31,007 from \$42,130 – yet his or her income may decrease substantially based on the mix of Social Security and/or pension income.
  - Older adults in Westport face combined health care costs of \$385 per month – substantially more than they spend on food – to have protection against high medical and prescription drug costs.

**TABLE 4**  
**Elder Economic Security Standard Index for Suburban Connecticut (Cheshire), 2008**  
**Expenses for Selected Household Types**

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)		Elder Couple (one or both age 65+)	
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/o Mortgage	Renter, One Bedroom
Housing (including utilities, taxes & insurance)	\$810	\$946	\$810	\$946
Food	\$234	\$234	\$430	\$430
Transportation	\$200	\$200	\$353	\$353
Health Care (Good Health)	\$385	\$385	\$770	\$770
Miscellaneous	\$326	\$326	\$473	\$473
<b>Index — Total Expenses Per Month</b>	<b>\$1,955</b>	<b>\$2,091</b>	<b>\$2,835</b>	<b>\$2,971</b>
<b>Index — Total Expenses Per Year</b>	<b>\$23,460</b>	<b>\$25,092</b>	<b>\$34,024</b>	<b>\$35,656</b>

Comparative Income Benchmarks	Elder Person (age 65+)		Elder Couple (one or both age 65+)	
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/o Mortgage	Renter, One Bedroom
Federal Poverty Guideline (2008 DHHS)	\$10,400	\$10,400	\$14,000	\$14,000
Average Social Security Benefit for New Haven County, 2008	\$13,972	\$13,972	\$22,728	\$22,728
Federal Poverty Guidelines as a Percent of Index	44%	41%	41%	39%
Average Social Security Benefit as a Percent of Index	60%	56%	67%	64%
<b>Older adults in Suburban Connecticut communities such as Cheshire with incomes at the federal poverty level, or even if living on the average Social Security benefit in 2008, cannot afford basic living expenses without public or private supports for housing and health care.</b>				

Source: See Appendix D

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

Per Person:	Fair/ Poor	Excellent/ Very Good
Change in Cost Per Month	+\$21	-\$20
Change in Cost Per Year	+\$252	-\$240

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

**Annual Elder Index Value for Older Adults in  
 Fair/Poor Health in Suburban Connecticut  
 (Cheshire), 2008**

Per Person:	Owner w/o Mortgage	Renter/ One Bedroom
Elder Person	\$23,762	\$25,394
Elder Couple	\$34,326	\$35,958

Source: See Appendix D.

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

# Summary of Findings for Suburban Connecticut (Cheshire)

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- 1. Older adults in Cheshire at the poverty level or with the average Social Security benefit cannot make ends meet.**
  - The average Social Security benefit provides an elder living in Cheshire only 56–60% of the amount needed to cover basic expenses.
  - In Cheshire, older adults living alone on an income equivalent to the federal poverty guideline can cover only 41–44% of their basic living expenses.
  - The average Social Security benefit in Cheshire provides a retired couple 64–67% of the amount needed to cover basic expenses.
  - In Cheshire, elder couples living on an income equivalent to the federal poverty guideline can cover only 39–41% of their basic living expenses.
- 2. Older adults *living alone* in Cheshire need \$23,460–\$25,092 to cover their basic annual living costs.**
  - Older adults living alone in Cheshire who own their home without a mortgage need \$23,460 a year to cover their basic living expenses.
  - If older adults rent an apartment in Cheshire, their basic living expenses increase to \$25,092.
  - Older adults still paying a mortgage face housing costs nearly double those for homeowners without a mortgage.
  - Older adults with lower incomes need rent subsidies and/or elder affordable housing units, as well as assistance to cover supplemental health plan costs.
- 3. Elder *couples* in Cheshire need \$34,024–\$35,656 to cover their basic annual living costs.**
  - Elder couples in Cheshire who own their home without a mortgage need \$34,024 a year to cover their basic living expenses.
  - If elder couples rent an apartment in Cheshire their basic living expenses increase to \$35,656.
  - Elder couples still paying a mortgage face housing costs nearly double those for homeowners without a mortgage.
  - Elder couples with lower incomes need rent subsidies and/or affordable housing units, as well as assistance to cover supplemental health plan costs.
- 4. Some older adults who are currently making ends meet face a precarious future if their life circumstances change, such as losing a spouse or experiencing a decline in health status.**
  - A member of an elder couple paying market rate rent in Cheshire has expenses reduced by only 30% when a spouse dies – \$25,092 from \$35,656 – yet his or her income may decrease substantially based on the mix of Social Security and/or pension income.
  - Older adults in Cheshire face combined health care costs of \$385 per month – substantially more than they spend on food – to have protection against high medical and prescription drug costs.

**TABLE 5**  
**The Elder Economic Security Standard Index for Rural Connecticut (Putnam), 2008**  
**Expenses for Selected Household Types**

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)		Elder Couple (one or both age 65+)	
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/o Mortgage	Renter, One Bedroom
Housing (including utilities, taxes & insurance)	\$507	\$681	\$507	\$681
Food	\$234	\$234	\$430	\$430
Transportation	\$242	\$242	\$426	\$426
Health Care (Good Health)	\$385	\$385	770	\$770
Miscellaneous	\$273	\$273	\$427	\$427
<b>Index — Total Expenses Per Month</b>	<b>\$1,641</b>	<b>\$1,815</b>	<b>\$2,559</b>	<b>\$2,733</b>
<b>Index — Total Expenses Per Year</b>	<b>\$19,690</b>	<b>\$21,780</b>	<b>\$30,709</b>	<b>\$32,799</b>

Comparative Income Benchmarks	Elder Person (age 65+)		Elder Couple (one or both age 65+)	
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/o Mortgage	Renter, One Bedroom
Federal Poverty Guideline (2008 DHHS)	\$10,400	\$10,400	\$14,000	\$14,000
Average Social Security Benefit for Windham County, 2008	\$13,255	\$13,255	\$21,560	\$21,560
Federal Poverty Guidelines as a Percent of Index	53%	48%	46%	43%
Average Social Security Benefit as a Percent of Index	67%	61%	70%	66%
<p><b>Older adults in Rural Connecticut communities such as Putnam with incomes at the federal poverty level, or even if living on the average Social Security benefit in 2008, cannot afford living expenses without public or private supports for housing and health care.</b></p>				

Source: see Appendix D

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

Per Person:	Fair/ Poor	Excellent/ Very Good
Change in Cost Per Month	+\$21	-\$20
Change in Cost Per Year	+\$252	-\$240

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

**Annual Elder Index Value for Older Adults in  
Fair/Poor Health in Rural (Putnam), 2008**

Per Person:	Owner w/o Mortgage	Renter/ One Bedroom
Elder Person	\$19,992	\$22,083
Elder Couple	\$31,011	\$33,102

Source: See Appendix D.

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

# Summary of Findings for Rural Connecticut (Putnam)

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1. **Older adults in Putnam at the poverty level or with the average Social Security benefit cannot make ends meet.**
  - The average Social Security benefit provides an elder living in Putnam only 61–67% of the amount needed to cover basic expenses.
  - In Putnam, older adults living alone on an income equivalent to the federal poverty guideline can cover only 48–53% of their basic living expenses.
  - The average Social Security benefit provides an elder couple living in Putnam only 66–70% of the amount needed to cover basic expenses.
  - In Putnam, elder couples living on an income equivalent to the federal poverty guideline can cover only 43–46% of their basic living expenses.
2. **Older adults *living alone* in Putnam need \$19,690–\$21,780 to cover their basic annual living costs.**
  - Older adults living alone in Putnam who own their home without a mortgage need \$19,690 a year to cover their basic living expenses.
  - If older adults rent an apartment in Putnam, their basic living expenses increase to \$21,780.
  - Older adults still paying a mortgage face housing costs double those for homeowners without a mortgage.
  - Older adults with lower incomes need rent subsidies and/or elder affordable housing units, as well as assistance to cover supplemental health plan costs.
3. **Elder *couples* in Putnam need \$30,709–\$32,799 to cover their basic annual living costs.**
  - Elder couples in Putnam who own their home without a mortgage need \$30,709 a year to cover their basic living expenses.
  - If elder couples rent an apartment in Putnam, their basic living expenses increase to \$32,799.
  - Elder couples still paying a mortgage face housing costs double those for homeowners without a mortgage.
  - Elder couples with lower incomes need rent subsidies and/or affordable housing units, as well as assistance to cover supplemental health plan costs.
4. **Some older adults who are currently making ends meet face a precarious future if their life circumstances change, such as losing a spouse or experiencing a decline in health status.**
  - A member of an elder couple paying market rate rent in Putnam has expenses reduced by only 34% when a spouse dies — \$21,780 from \$32,799 — yet his or her income may decrease substantially based on the mix of Social Security and/or pension income.
  - Older adults in Putnam face combined health care costs of \$385 per month — substantially more than they spend on food — to have protection against high medical and prescription drug costs.

**TABLE 6**  
**The Elder Economic Security Standard Index for Urban Periphery Connecticut (Manchester), 2008**  
**Expenses for Selected Household Types**

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)		Elder Couple (one or both age 65+)	
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/o Mortgage	Renter, One Bedroom
Housing (including utilities, taxes & insurance)	\$612	\$806	\$612	\$806
Food	\$274	\$274	\$503	\$503
Transportation	\$210	\$210	\$370	\$370
Health Care (Good Health)	\$385	\$385	\$770	\$770
Miscellaneous	\$296	\$296	\$451	\$451
<b>Index — Total Expenses Per Month</b>	<b>\$1,776</b>	<b>\$1,971</b>	<b>\$2,705</b>	<b>\$2,900</b>
<b>Index — Total Expenses Per Year</b>	<b>\$21,314</b>	<b>\$23,646</b>	<b>\$32,463</b>	<b>\$34,795</b>

Comparative Income Benchmarks	Elder Person (age 65+)		Elder Couple (one or both age 65+)	
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/o Mortgage	Renter, One Bedroom
Federal Poverty Guideline (2008 DHHS)	\$10,400	\$10,400	\$14,000	\$14,000
Average Social Security Benefit for Hartford County, 2008	\$13,932	\$13,932	\$22,662	\$22,662
Federal Poverty Guidelines as a Percent of Index	49%	44%	43%	40%
Average Social Security Benefit as a Percent of Index	65%	59%	70%	65%
<b>Older adults in Urban Periphery Connecticut communities such as Manchester with incomes at the federal poverty level, or even if living on the average Social Security benefit in 2008, cannot afford living expenses without public or private supports for housing and health care.</b>				

Source: See Appendix D.

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

Per Person:	Fair/ Poor	Excellent/ Very Good
Change in Cost Per Month	+\$21	-\$20
Change in Cost Per Year	+\$252	-\$240

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

**Annual Elder Index Value for Older Adults in  
Fair/Poor Health in Urban Periphery Connecticut  
(Manchester), 2008**

Per Person:	Owner w/o Mortgage	Renter/ One Bedroom
Elder Person	\$21,616	\$23,948
Elder Couple	\$32,765	\$35,097

Source: See Appendix D.

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

# Summary of Findings for Urban Periphery Connecticut (Manchester)

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- 1. Older adults in Manchester at the poverty level or with the average Social Security benefit cannot make ends meet.**
  - The average Social Security benefit provides an elder living in Manchester only 59–65% of the amount needed to cover basic expenses.
  - In Manchester, older adults living alone on an income equivalent to the federal poverty guideline can cover only 44–49% of their basic living expenses.
  - The average Social Security benefit provides an elder couple living in Manchester only 65–70% of the amount needed to cover basic expenses.
  - In Manchester, elder couples living on an income equivalent to the federal poverty guideline can cover only 40–43% of their basic living expenses.
- 2. Older adults *living alone* in Manchester need \$21,314–\$23,646 to cover their basic annual living costs.**
  - Older adults living alone in Manchester who own their home without a mortgage need \$21,314 a year to cover their basic living expenses.
  - If older adults rent an apartment in Manchester, their basic living expenses increase to \$23,646.
  - Older adults still paying a mortgage face housing costs double those for homeowners without a mortgage.
  - Older adults with lower incomes need rent subsidies and/or elder affordable housing units, as well as assistance to cover supplemental health plan costs.
- 3. Elder *couples* in Manchester need \$32,463–\$34,795 to cover their basic annual living costs.**
  - Elder couples in Manchester who own their home without a mortgage need \$32,463 a year to cover their basic living expenses.
  - If elder couples rent an apartment in Manchester, their basic living expenses increase to \$34,795.
  - Elder couples still paying a mortgage face housing costs double those for homeowners without a mortgage.
  - Elder couples with lower incomes need rent subsidies and/or affordable housing units, as well as assistance to cover supplemental health plan costs.
- 4. Some older adults who are currently making ends meet face a precarious future if their life circumstances change, such as losing a spouse or experiencing a decline in health status.**
  - A member of an elder couple paying market rate rent in Manchester has expenses reduced by only 32% when a spouse dies – \$23,646 from \$34,795 – yet his or her income may decrease substantially based on the mix of Social Security and/or pension income.
  - Older adults in Manchester face combined health care costs of \$385 per month – substantially more than they spend on food – to have protection against high medical and prescription drug costs.

**TABLE 7**  
**The Elder Economic Security Standard Index for Urban Core Connecticut (New Haven), 2008**  
**Expenses for Selected Household Types**

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)		Elder Couple (one or both age 65+)	
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/o Mortgage	Renter, One Bedroom
Housing (including utilities, taxes & insurance)	\$718	\$946	\$718	\$946
Food	\$288	\$288	\$529	\$529
Transportation	\$200	\$200	\$353	\$353
Health Care (Good Health)	\$385	\$385	\$770	\$770
Miscellaneous	\$318	\$318	\$474	\$474
<b>Index — Total Expenses Per Month</b>	<b>\$1,909</b>	<b>\$2,137</b>	<b>\$2,843</b>	<b>\$3,071</b>
<b>Index — Total Expenses Per Year</b>	<b>\$22,904</b>	<b>\$25,645</b>	<b>\$34,117</b>	<b>\$36,858</b>

Comparative Income Benchmarks	Elder Person (age 65+)		Elder Couple (one or both age 65+)	
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/o Mortgage	Renter, One Bedroom
Federal Poverty Guideline (2008 DHHS)	\$10,400	\$10,400	\$14,000	\$14,000
Average Social Security Benefit for Hartford County, 2008	\$13,972	\$13,972	\$22,728	\$22,728
Federal Poverty Guidelines as a Percent of Index	45%	41%	41%	38%
Average Social Security Benefit as a Percent of Index	61%	54%	67%	62%
<p><b>Older adults in Urban Core Connecticut communities such as New Haven with incomes at the federal poverty level, or even if living on the average Social Security benefit in 2008, cannot afford living expenses without public or private supports for housing and health care.</b></p>				

Source: See Appendix D.

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

Per Person:	Fair/ Poor	Excellent/ Very Good
Change in Cost Per Month	+\$21	-\$20
Change in Cost Per Year	+\$252	-\$240

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

**Annual Elder Index Value for Older Adults in  
Fair/Poor Health in Urban Core Connecticut  
(New Haven), 2008**

Per Person:	Owner w/o Mortgage	Renter/ One Bedroom
Elder Person	\$23,206	\$25,947
Elder Couple	\$34,419	\$37,160

Source: See Appendix D.

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

# Summary of Findings for Urban Core Connecticut Communities (New Haven)

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- 1. Older adults in New Haven at the poverty level or with the average Social Security benefit cannot make ends meet.**
  - The average Social Security benefit provides an elder living in New Haven only 54–61% of the amount needed to cover basic expenses.
  - In New Haven, older adults living alone on an income equivalent to the federal poverty guideline can cover only 41–45% of their basic living expenses.
  - The average Social Security benefit provides an elder couple living in New Haven only 62–67% of the amount needed to cover basic expenses.
  - In New Haven, elder couples living on an income equivalent to the federal poverty guideline can cover only 38–41% of their basic living expenses.
- 2. Older adults *living alone* in New Haven need \$22,904–\$25,645 to cover their basic annual living costs.**
  - Older adults living alone in New Haven who own their home without a mortgage need \$22,904 a year to cover their basic living expenses.
  - If older adults rent an apartment in New Haven, their basic living expenses increase to \$25,645.
  - Older adults still paying a mortgage face housing costs double those for homeowners without a mortgage.
  - Older adults with lower incomes need rent subsidies and/or elder affordable housing units, as well as assistance to cover supplemental health plan costs.
- 3. Elder *couples* in New Haven need \$34,117–\$36,858 to cover their basic annual living costs.**
  - Elder couples in New Haven who own their home without a mortgage need \$34,117 a year to cover their basic living expenses.
  - If elder couples rent an apartment in New Haven, their basic living expenses increase to \$36,858.
  - Elder couples still paying a mortgage face housing costs double those for homeowners without a mortgage.
  - Elder couples with lower incomes need rent subsidies and/or affordable housing units, as well as assistance to cover supplemental health plan costs.
- 4. Some older adults who are currently making ends meet face a precarious future if their life circumstances change, such as losing a spouse or experiencing a decline in health status.**
  - A member of an elder couple paying market rate rent in New Haven has expenses reduced by only 30% when a spouse dies; \$25,645 from \$36,858, yet his or her income may decrease substantially based on the mix of Social Security and/or pension income.
  - Older adults in New Haven face combined health care costs of \$385 per month – substantially more than they spend on food – to have protection against high medical and prescription drug costs.

## IV. THE IMPACT OF HOME AND COMMUNITY-BASED LONG-TERM CARE SERVICES

Home and community-based long-term care is a continuum that can start with a few hours of care per week and can increase to 24/7 year-round care.<sup>35</sup> Using a national methodology and long-term care utilization data, the Index constructed three packages of home- and community-based long-term care services: "low," "medium," and "high."<sup>36</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. The high package has two variations, one with Adult Day Care (ADC) and one without.

**Table 8** illustrates the annual cost of home and community-based long-term care services for older adults in Connecticut based on public reimbursement and private pay rates. Each component in the service package is multiplied by the rate per hour and number of hours to determine the monthly cost of long-term care services to enable older adults to remain in their homes when they require ongoing, long term care services and support.

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

Since not all older adults require long-term care, the Index shows it as an add-on component to the basic Elder Index. Research has found that two-thirds of older adults will need

long-term care at some point in their later years; one-half will have out-of-pocket expenses for care, and 5% will spend as much as \$100,000 over their lifetime.<sup>37</sup> In Connecticut, only older adults at risk of nursing home placement and who meet income and asset guidelines are eligible for publicly-funded home and community-based services.

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

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

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

The care package includes hourly caregiver services (homemakers/personal care aides and home health aides), care management, supplies, and a personal emergency response system. At the high level of care, there is also an option in which one-half of the care is provided through an adult day care program. The long-term care services package is illustrated in **Table 9**. For example, a "low" level of service use assumes 6 hours of care per week, all of which are in the form of homemaker services. A modest amount of case management is assumed, and fees for a

<b>Level of Need for Long-Term Care:</b>	<b>Low</b>	<b>Medium</b>	<b>High with Adult Day Care*</b>	<b>High without Adult Day Care</b>
Hours Per Week	6	16	36	36
<b>Public Rates: All of Connecticut</b>	\$6,604	\$16,513	\$25,233	\$38,436
<b>Private Rates: The Five Connecticut's</b>	\$7,502	\$19,994	\$38,790	\$44,518

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

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

<sup>35</sup> At higher levels of need for care, the likelihood increases of receiving care in a nursing home.

<sup>36</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 Older Adults*.

<sup>37</sup> Kemper, P., Komisar, H. & Alecxih, L. (2006). Long-term care over an uncertain future: What can current retirees expect? *Inquiry*, 42, 335-350.

**TABLE 9**  
**Connecticut Elder Economic Security Standard Index**  
**Home- and Community-Based Long-Term Care Services Package**  
**Long-Term Care at 6, 16 and 36 Hours/Week**

	Low	Medium	High with Adult Day Health*	High All In-Home Care
Hours Per Week	<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	not used	not used	17%	50%
Adult Day Health (ADH) (3 days/week)	not used	not used	50%	not used
ADH Transport (# days/week)	not used	not used	3	not used
Case Management	routine	more	intensive	intensive
Supplies	no	yes	yes	yes
Personal Emergency Response System	yes	yes	yes	yes

Source: *The WOW-GI National Elder Economic Security Standard: A Methodology to Determine Economic Security for Elders* (2006).

personal emergency response system are also included. In contrast, a "high" in-home service package assumes 36 hours per week of care, half of which are in the form of homemaker services and half in the form of home health assistance. A higher level of case management is assumed, and funds for health care supplies (e.g., incontinence supplies) are included as well as fees for a personal emergency response system.

Next, the Index benchmarks the rates for each element of the long-term care services package in Connecticut. **Table 10** presents public reimbursement and private pay rates for each element of the long-term care services package.<sup>38</sup>

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

Although not universally incurred, home and community-based long-term care costs can double the costs of all other items in the Index, creating a severe financial crisis for older adults' budgets. Long-term care costs can vary considerably over time and tend to increase with age.

The need for long-term care markedly raises costs, multiplying the Index. In Connecticut, the "low" home and community-based long-term care services package adds \$7,502 per year to living expenses. The "medium" home and community-based long-term care services package adds \$19,994 per year to living expenses. The "high" home and community-based long-term care services package with Adult Day Care adds \$38,790 per year to living expenses. The high home and community-based long-term care services package with all in-home care adds \$44,518 per year to living expenses.

**Table 11** shows the impact of home and community-based long-term care costs on older adults' living expenses for four selected elder household scenarios in the state of Connecticut. **Figure 8** illustrates the impact of adding these costs for an elder renter in the state of Connecticut. The impact of long-term care costs on all of the elder household combinations for which the Index values are calculated is included in Appendix D. Note that the Index values in Table 11 have been adjusted to reflect an elder in fair to poor health, given that only individuals with poorer health are likely to need long-term care.

<sup>38</sup> Public reimbursement rates are from Connecticut Bureau on Aging Home Care Services and Medical Home Health Services Fee schedules, FY 2008. Private pay rates are from the Genworth Financial 2008 Cost of Care Survey and informal survey of Connecticut Area Agencies on Aging (geriatric care management and transportation rates).

**TABLE 10**  
**Connecticut Elder Economic Security Standard Index Long-Term Care Services**  
**Public and Private Pay Rates, 2008**

	<b>Public Reimbursement Rates*</b>	<b>Private Pay Rates**</b>
Homemaker/Personal Care (per hour)	\$16.32	\$19.00
Home Health Aide (per hour)	\$24.40	\$25.00
Adult Day Health (ADH) (daily rate)	\$52.00	\$71.00
ADH Transport (roundtrip rate)	\$12.00	\$18.00
Case Management (per hour)	\$94.00	\$100.00
Supplies (per month)***	\$124.00	\$124.00
Personal Emergency Response System (per month)****	\$35.00	\$35.00

Sources:

\* Public reimbursement rates are from Connecticut Bureau on Aging Home Care Services and Medical Home Health Services Fee schedules, FY 2008.

\*\* Private homemaker, home health aide, and adult day health rates from Genworth Financial 2008 Cost of Care Survey. Private-pay rates for Geriatric Care Managers and ADH transportation from informal survey of Connecticut Area Agencies on Aging (geriatric care management and transportation rates).

\*\*\*Supplies are related to incontinence — 4.5/day, average market value

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

**TABLE 11**  
**Elder Economic Security Standard Index for State of Connecticut, 2008**  
**Addition of Home and Community-Based Long-Term Care Costs\***

Expenses	Elder Person		Elder Couple	
	Owner w/o Mortgage	Fair Market Renter, 1BR	Owner w/o Mortgage	Fair Market Renter, 1BR
<b>Index Per Year Assuming Poor Health</b>	<b>\$21,685</b>	<b>\$24,710</b>	<b>\$32,341</b>	<b>\$35,366</b>

**Add Impact of Changes in Long-Term Care Status**

<b>Low Long-Term Care: 6 hrs/wk</b>				
<b>Cost Per Month \$625</b>				
Cost Per Year	\$7,502	\$7,502	\$7,502	\$7,502
<b>Index Per Year</b>	<b>\$29,188</b>	<b>\$32,213</b>	<b>\$39,844</b>	<b>\$42,869</b>

<b>Medium Long-Term Care: 16 hrs/wk</b>				
<b>Cost Per Month \$1,666</b>				
Cost Per Year	\$19,994	\$19,994	\$19,994	\$19,994
<b>Index Per Year</b>	<b>\$41,680</b>	<b>\$44,705</b>	<b>\$52,336</b>	<b>\$55,361</b>

<b>High Long-Term Care with Adult Day Health: 36 hrs/wk</b>				
<b>Cost Per Month \$3,233</b>				
Cost Per Year	\$38,790	\$38,790	\$38,790	\$38,790
<b>Index Per Year</b>	<b>\$60,475</b>	<b>\$63,500</b>	<b>\$71,131</b>	<b>\$74,156</b>

<b>High Long-Term Care All In-Home Care: 36 hrs/wk</b>				
<b>Cost Per Month \$3,710</b>				
Cost Per Year	\$44,518	\$44,518	\$44,518	\$44,518
<b>Index Per Year</b>	<b>\$66,203</b>	<b>\$69,228</b>	<b>\$76,859</b>	<b>\$79,884</b>

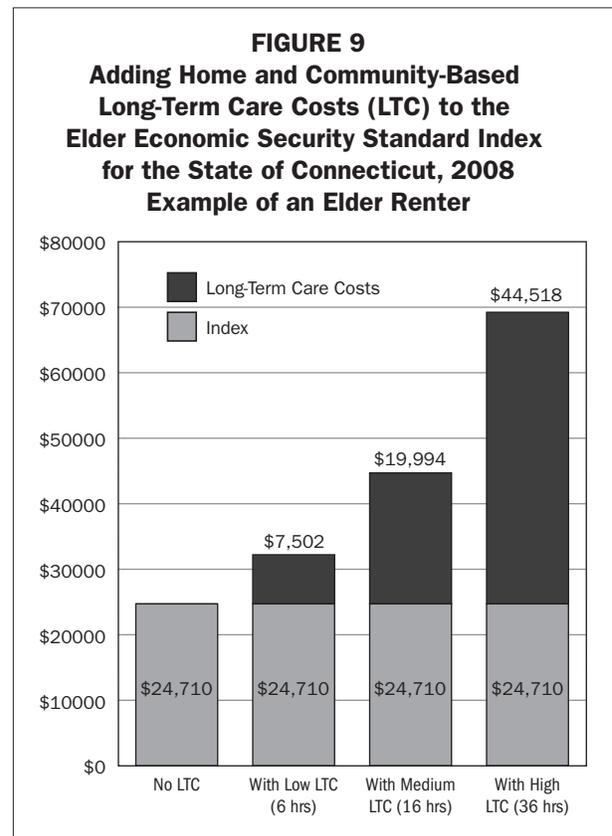
\* Elders needing home and community based long term care are presumed to be in poor health. Hence LTC costs are added to the standard for elder person in poor health and elder couple, one in poor and one in good health.

## Overview of Impact of Home and Community-Based Long-Term Care Findings for the State of Connecticut

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

- For the four Connecticut elder household scenarios described in this report, the Index ranges from \$21,685 to \$35,366 (without home and community-based long-term care, but assuming poor health for the elder person or for one member of the elder couple).
- Adding home and community-based long-term care for one person adds significantly to living expense costs – \$7,500 for "low" levels of care, \$20,000 for "medium" levels of care, and \$39,000–\$45,000 for "high" levels of care.
- Home and community-based long term care is preferred by older adults to skilled nursing facility care, which is considerably more expensive. National market surveys report an average rate of \$114,000 for skilled nursing facility care (semi-private room) in Connecticut.<sup>39</sup>

When older adults become frail and are in poor health, they may need community-based long term care services to remain at home. Using the example of a Connecticut elder renter living alone, Figure 8 illustrates the dramatic increase in annual expenses experienced when low (6 hours/week), medium (16 hours/week), or high (36 hours/week) levels of home- and community-based long-term care services are required. For example, compared to the elder renter who purchases no long-term care services (with estimated annual expenses of \$24,710), annual expenses nearly triple if high levels of home-based care are required (to \$69,228).



## V. SUMMARY

The Index, with its modeled scenarios for older adults living in different circumstances, shows the difficulties low and moderate income older adults confront in meeting their living expenses. Older adults who live at the federal poverty level, or are totally dependent on the average Social Security payment in Connecticut, need housing and health care supports to make ends meet. Long-term care needs add significant cost.

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 and tomorrow's older adults. Additionally, it provides information for decisions that aging Baby Boomers will need to make for themselves and for the older family members for whom they often 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 goals of independence, choice and dignity for older adults.

<sup>39</sup> Genworth Financial (2008). *2008 Cost of Care Survey*. Richmond, VA: Genworth Financial. [http://www.genworth.com/content/genworth/www\\_genworth\\_com/web/us/en/products\\_we\\_offer/long\\_term\\_care\\_insurance/long\\_term\\_care\\_overview/what\\_is\\_the\\_cost\\_of\\_long\\_term\\_care.html](http://www.genworth.com/content/genworth/www_genworth_com/web/us/en/products_we_offer/long_term_care_insurance/long_term_care_overview/what_is_the_cost_of_long_term_care.html).

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## Appendix A: Data Sources

Data Type	Source	Assumptions
<b>Housing</b>	<p>Rent: US Department of Housing and Urban Development. Fair Market Rents — Fiscal Year 2008. Retrieved from <a href="http://www.huduser.org">http://www.huduser.org</a></p> <p>Owner Costs: US Census: American Community Survey 2006 &amp; 2007 for Public Use Microdata Areas (PUMS data). Data retrieved from: <a href="http://factfinder.census.gov/home/en/acs_pums_2006.html">http://factfinder.census.gov/home/en/acs_pums_2006.html</a>  <a href="http://factfinder.census.gov/home/en/acs_pums_2007.html">http://factfinder.census.gov/home/en/acs_pums_2007.html</a></p> <p>Owner costs adjusted to 2008 by CPI-U for housing in the Northeast 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 (county or country group).</p> <p>Median selected monthly owner costs (SMOC) for owners 65+ with, and without a mortgage.</p> <p>SMOC includes property taxes, insurance, heat &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.cnpp.usda.gov/USDAFoodPlansCostofFood.htm">http://www.cnpp.usda.gov/USDAFoodPlansCostofFood.htm</a></p> <p>Food costs adjusted using COLI grocery index (for communities where it is available) provided by Council for Community Economic Research, <a href="http://www.c2er.org">www.c2er.org</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>U.S. Department of Health &amp; Human Services. (2008). Medicare Options Compare Tool. Available online: <a href="http://www.medicare.gov/MPPF/Include/DataSection/Questions/Welcome.asp">http://www.medicare.gov/MPPF/Include/DataSection/Questions/Welcome.asp</a></p> <p>U.S. Department of Health &amp; Human Services (2008). Medicare Advantage/Part D Contract and Enrollment Data. Available online: <a href="http://www.cms.hhs.gov/MCRAdvPartDEnrolData/MASCPen/list.asp#TopOfPage">http://www.cms.hhs.gov/MCRAdvPartDEnrolData/MASCPen/list.asp#TopOfPage</a></p>	<p>Costs calculated by the Gerontology Institute for Connecticut assuming an elder age 70-74.</p>
<b>Transportation</b>	<p>Private Automobile Cost: National Household Travel Survey (NHTS) <a href="http://nhts.ornl.gov/download.shtml#2001">http://nhts.ornl.gov/download.shtml#2001</a></p> <p>Per Mile Cost: US Internal Revenue Service <a href="http://www.irs.gov/newsroom/article/0,,id=176030,00.html">http://www.irs.gov/newsroom/article/0,,id=176030,00.html</a></p>	<p>Estimated annual mileage driven by retired singles and couples in CT x IRS standard mileage reimbursement rate for operating and owner costs for 2008.</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, 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>Public reimbursement rates are from Connecticut Bureau on Aging Home Care Services and Medical Home Health Services Fee schedules, FY 2008.</p> <p>Private homemaker, home health aide, and adult day health rates from Genworth Financial (2008). <i>2008 Cost of Care Survey</i>. Richmond, VA: Genworth Financial. <a href="http://www.genworth.com/content/genworth/www_genworth_com/web/us/en/products_we_offer/long_term_care_insurance/long_term_care_overview/what_is_the_cost_of_long_term_care.html">http://www.genworth.com/content/genworth/www_genworth_com/web/us/en/products_we_offer/long_term_care_insurance/long_term_care_overview/what_is_the_cost_of_long_term_care.html</a> .</p> <p>Private-pay rates for Geriatric Care Managers and ADH transportation from informal survey of Connecticut Area Agencies on Aging (geriatric care management and transportation rates).</p>	<p>Authors' calculations using area costs for three prototypical levels of long-term care services packages.</p>

## Appendix B: List of Connecticut Metropolitan/Micropolitan Areas and Counties

Metropolitan/Micropolitan Area	Table (App. D)	County Name(s)
Bridgeport-Stamford-Norwalk, CT Metropolitan Statistical Area	1	Fairfield County
Hartford-West Hartford-East Hartford, CT Metropolitan Statistical Area	2	Hartford County
	4	Middlesex County
	7	Tolland County
New Haven-Milford, CT Metropolitan Statistical Area	5	New Haven County
Norwich-New London, CT Metropolitan Statistical Area	6	New London County
Torrington, CT Micropolitan Statistical Area	3	Litchfield County
Willimantic, CT Micropolitan Statistical Area	8	Windham County

Group Area	Table (App. D)	Town Name(s)
Wealthy	9	Darien
	9	Easton
	9	Greenwich
	9	New Canaan
	9	Ridgefield
	9	Weston
	9	Westport
	9	Wilton
Suburban	10	Avon
	10	Berlin
	10	Bethany
	10	Bethel
	10	Bethlehem
	10	Bolton
	10	Bridgewater
	10	Brookfield
	10	Burlington
	10	Canton
	10	Cheshire
	10	Chester
	10	Clinton
	10	Columbia
	10	Cromwell
	10	Durham
	10	East Granby
	10	Ellington
	10	Essex
	10	Fairfield

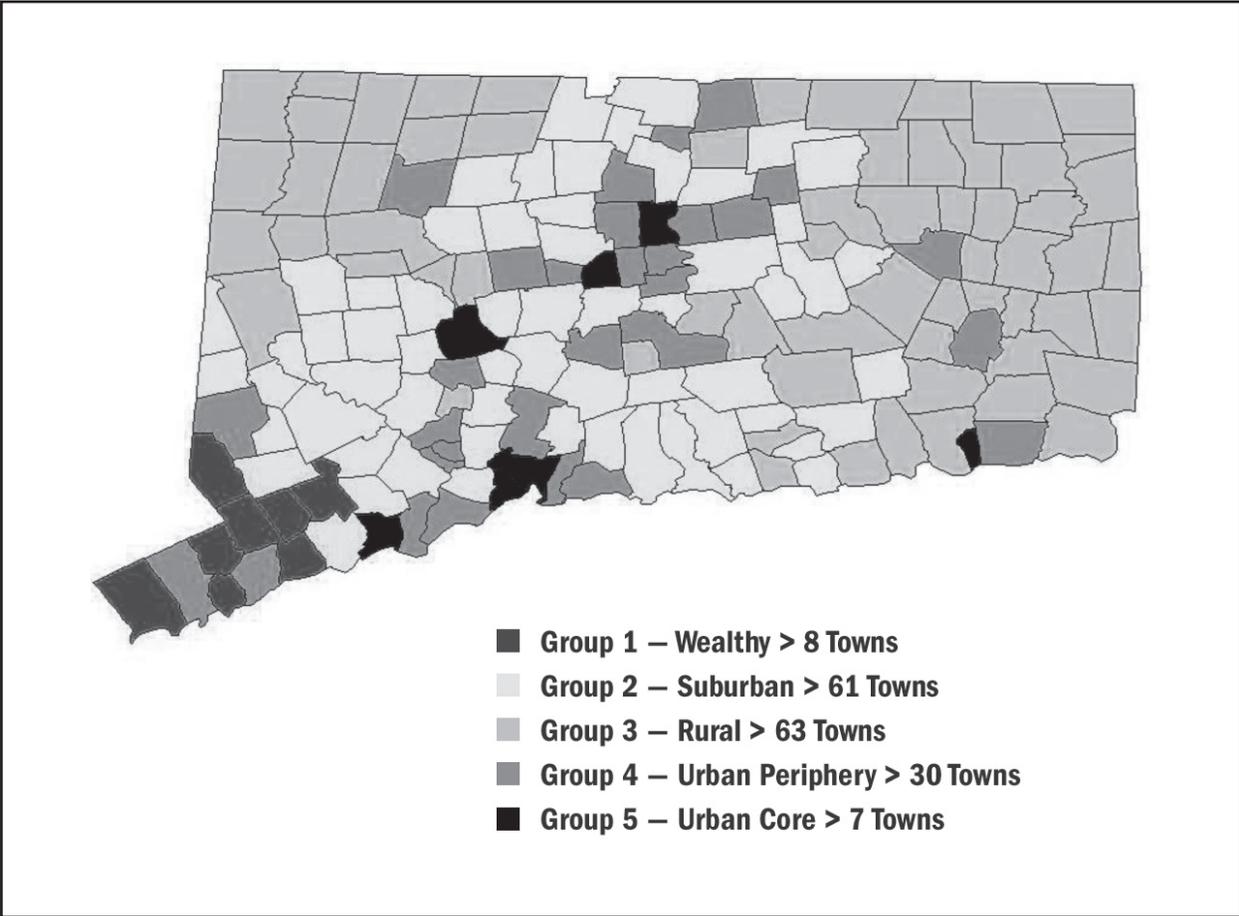
Group Area	Table (App. D)	Town Name(s)
Suburban — continued	10	Farmington
	10	Glastonbury
	10	Granby
	10	Guilford
	10	Haddam
	10	Harwinton
	10	Hebron
	10	Killingworth
	10	Lyme
	10	Madison
	10	Marlborough
	10	Middlebury
	10	Monroe
	10	New Fairfield
	10	New Hartford
	10	Newtown
	10	North Branford
	10	North Haven
	10	Old Saybrook
	10	Orange
	10	Oxford
	10	Prospect
	10	Redding
	10	Roxbury
	10	Salem
	10	Shelton
	10	Sherman
	10	Simsbury
	10	South Windsor
	10	Southbury
	10	Southington
	10	Suffield
10	Tolland	
10	Trumbull	
10	Wallingford	
10	Washington	
10	Watertown	
10	Windsor	
10	Wolcott	
10	Woodbridge	
10	Woodbury	

Group Area	Table (App. D)	Town Name(s)
Rural	11	Andover
	11	Ashford
	11	Barkhamsted
	11	Beacon Falls
	11	Bozrah
	11	Brooklyn
	11	Canaan
	11	Canterbury
	11	Chaplin
	11	Colchester
	11	Colebrook
	11	Cornwall
	11	Coventry
	11	Deep River
	11	East Haddam
	11	East Hampton
	11	East Lyme
	11	East Windsor
	11	Eastford
	11	Franklin
	11	Goshen
	11	Griswold
	11	Hampton
	11	Hartland
	11	Kent
	11	Killingly
	11	Lebanon
	11	Ledyard
	11	Lisbon
	11	Litchfield
	11	Mansfield
	11	Middlefield
	11	Montville
	11	Morris
11	New Milford	
11	Norfolk	
11	North Canaan	
11	North Stonington	
11	Old Lyme	
11	Plainfield	
11	Plymouth	
11	Pomfret	

Group Area	Table (App. D)	Town Name(s)
Rural — continued	11	Portland
	11	Preston
	11	Putnam
	11	Salisbury
	11	Scotland
	11	Sharon
	11	Somers
	11	Sprague
	11	Sterling
	11	Stonington
	11	Stratford
	11	Thomaston
	11	Thompson
	11	Union
	11	Voluntown
	11	Warren
	11	Waterford
	11	Westbrook
11	Willington	
11	Winchester	
11	Woodstock	
Urban Periphery	12	Ansonia
	12	Bloomfield
	12	Branford
	12	Bristol
	12	Danbury
	12	Derby
	12	East Hartford
	12	East Haven
	12	Enfield
	12	Groton
	12	Hamden
	12	Manchester
	12	Meriden
	12	Middletown
	12	Milford
	12	Naugatuck
	12	Newington
	12	Norwalk
12	Norwich	
12	Plainville	
12	Rocky Hill	

Group Area	Table (App. D)	Town Name(s)
Urban Periphery — continued	12	Seymour
	12	Stamford
	12	Stafford
	12	Torrington
	12	Vernon
	12	West Hartford
	12	Wethersfield
	12	Windham
	12	Windsor Locks
Urban Core	13	Bridgeport
	13	Hartford
	13	New Britain
	13	New Haven
	13	New London
	13	Waterbury
	13	West Haven

# Appendix C: Maps of Five Connecticut and Connecticut Counties



## The Five Connecticuts

Group 1 – Wealthy > 8 Towns

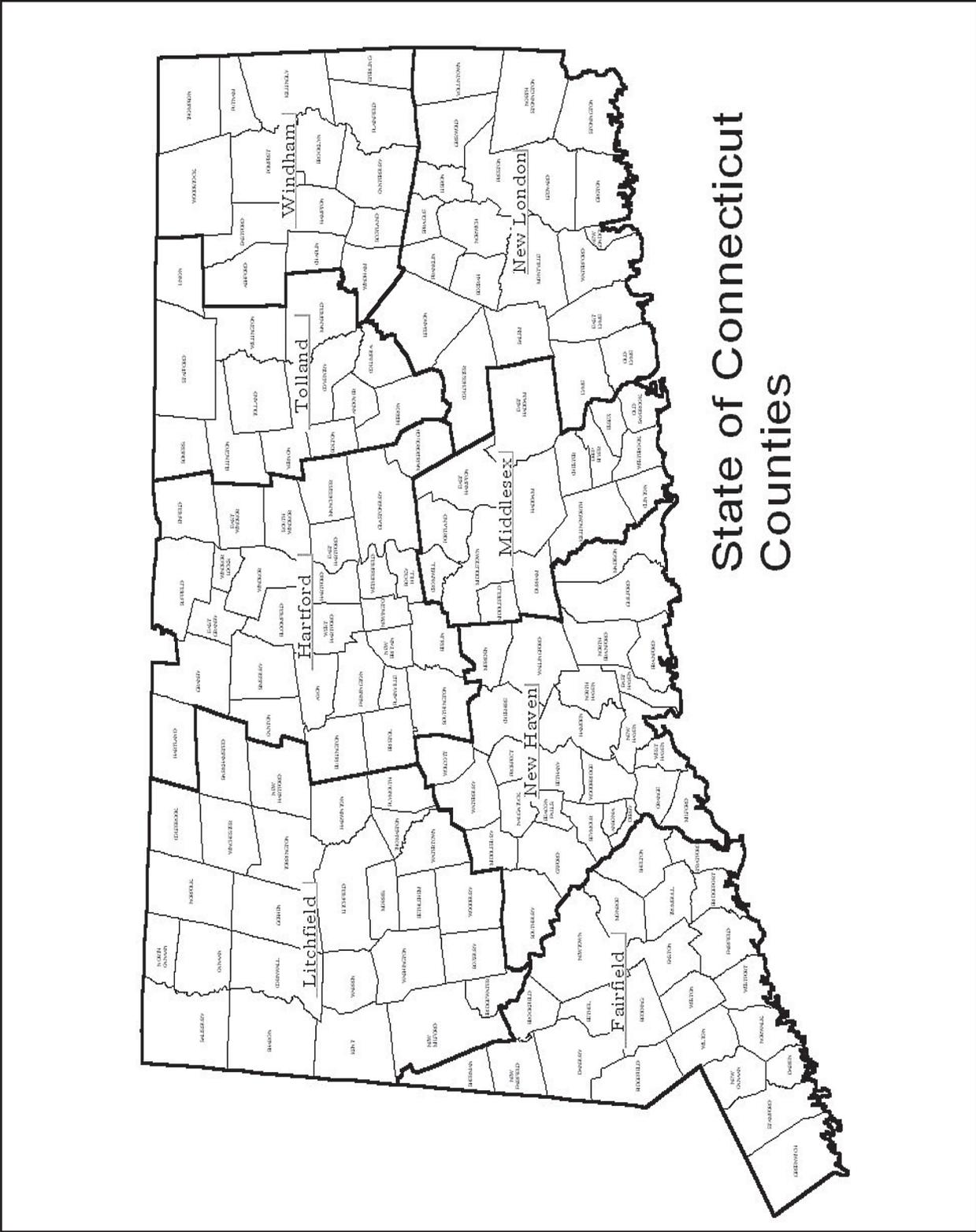
Group 2 – Suburban > 61 Towns

Group 3 – Rural > 63 Towns

Group 4 – Urban Periphery > 30 Towns

Group 5 – Urban Core > 7 Towns

Source: Levy, Don, Orlando Rodriguez, and Wayne Villemez. 2004. The Changing Demographics of Connecticut – 1990 to 2000. Part 2: The Five Connecticuts. Storrs, Connecticut: University of Connecticut, The Connecticut State Data Center, Series, no. OP 2004-01.



# State of Connecticut Counties

Source: <http://www.ct.gov/ecd/lib/ecd/20/14/state%20of%20connecticut%20county%20outline.jpg>

## Appendix D: Elder Economic Security Standard Index for Connecticut Counties and Communities, 2008 One- and Two-Person Elder Households

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

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$816	\$1,149	\$1,940	\$816	\$1,149	\$1,940
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$200	\$200	\$200	\$353	\$353	\$353
Health Care (Good Health)	\$385	\$385	\$385	\$770	\$770	\$770
Miscellaneous	\$327	\$327	\$327	\$474	\$474	\$474
<b>Index Per Month</b>	<b>\$1,962</b>	<b>\$2,295</b>	<b>\$3,086</b>	<b>\$2,843</b>	<b>\$3,176</b>	<b>\$3,967</b>
<b>Index Per Year</b>	<b>\$23,547</b>	<b>\$27,538</b>	<b>\$37,028</b>	<b>\$34,117</b>	<b>\$38,108</b>	<b>\$47,598</b>

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum 2008	\$9,660	\$14,472
Average County Social Security Payment 2008	\$14,847	\$24,150

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,502	\$31,049	\$35,040	\$44,531	\$41,619	\$45,611	\$55,101
Medium (16 hrs)	\$19,994	\$43,541	\$47,532	\$57,023	\$54,111	\$58,103	\$67,593
High w/ADC (36 hrs)	\$38,790	\$62,337	\$66,328	\$75,818	\$72,907	\$76,898	\$86,388
High w/o ADC (36 hrs)	\$44,518	\$68,064	\$72,056	\$81,546	\$78,634	\$82,626	\$92,116

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$25 should be added to the monthly totals (\$21 for out-of-pocket medical costs and \$4 for miscellaneous costs) resulting in an annual increase in costs of \$300 (for an elder person).

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

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

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

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$621	\$806	\$1,337	\$621	\$806	\$1,337
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$210	\$210	\$210	\$370	\$370	\$370
Health Care (Good Health)	\$385	\$385	\$385	\$770	\$770	\$770
Miscellaneous	\$290	\$290	\$290	\$438	\$438	\$438
<b>Index Per Month</b>	<b>\$1,739</b>	<b>\$1,924</b>	<b>\$2,456</b>	<b>\$2,629</b>	<b>\$2,814</b>	<b>\$3,346</b>
<b>Index Per Year</b>	<b>\$20,868</b>	<b>\$23,093</b>	<b>\$29,471</b>	<b>\$31,546</b>	<b>\$33,771</b>	<b>\$40,149</b>

<b>Annual Comparison Amounts</b>	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum 2008	\$9,660	\$14,472
Average County Social Security Payment 2008	\$13,932	\$22,662

<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 (age 65+)			Elder Couple (one or both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,502	\$28,371	\$30,596	\$36,973	\$39,049	\$41,274	\$47,651
Medium (16 hrs)	\$19,994	\$40,863	\$43,088	\$49,465	\$51,541	\$53,766	\$60,143
High w/ADC (36 hrs)	\$38,790	\$59,658	\$61,883	\$68,261	\$70,336	\$72,561	\$78,939
High w/o ADC (36 hrs)	\$44,518	\$65,386	\$67,611	\$73,989	\$76,064	\$78,289	\$84,666

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$25 should be added to the monthly totals (\$21 for out-of-pocket medical costs and \$4 for miscellaneous costs) resulting in an annual increase in costs of \$300 (for an elder person).

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

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

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

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$600	\$794	\$1,391	\$600	\$794	\$1,391
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$242	\$242	\$242	\$426	\$426	\$426
Health Care (Good Health)	\$385	\$385	\$385	\$770	\$770	\$770
Miscellaneous	\$292	\$292	\$292	\$445	\$445	\$445
<b>Index Per Month</b>	<b>\$1,753</b>	<b>\$1,946</b>	<b>\$2,543</b>	<b>\$2,671</b>	<b>\$2,865</b>	<b>\$3,462</b>
<b>Index Per Year</b>	<b>\$21,031</b>	<b>\$23,356</b>	<b>\$30,519</b>	<b>\$32,056</b>	<b>\$34,381</b>	<b>\$41,545</b>

<b>Annual Comparison Amounts</b>	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum 2008	\$9,660	\$14,472
Average County Social Security Payment 2008	\$14,160	\$23,032

<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 (age 65+)			Elder Couple (one or both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,502	\$28,533	\$30,858	\$38,022	\$39,559	\$41,884	\$49,047
Medium (16 hrs)	\$19,994	\$41,025	\$43,350	\$50,514	\$52,051	\$54,376	\$61,539
High w/ADC (36 hrs)	\$38,790	\$59,821	\$62,146	\$69,309	\$70,846	\$73,171	\$80,335
High w/o ADC (36 hrs)	\$44,518	\$65,549	\$67,874	\$75,037	\$76,574	\$78,899	\$86,062

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$25 should be added to the monthly totals (\$21 for out-of-pocket medical costs and \$4 for miscellaneous costs) resulting in an annual increase in costs of \$300 (for an elder person).

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

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

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

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$621	\$815	\$1,499	\$621	\$815	\$1,499
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$210	\$210	\$210	\$370	\$370	\$370
Health Care (Good Health)	\$385	\$385	\$385	\$770	\$770	\$770
Miscellaneous	\$290	\$290	\$290	\$438	\$438	\$438
<b>Index Per Month</b>	<b>\$1,739</b>	<b>\$1,933</b>	<b>\$2,617</b>	<b>\$2,629</b>	<b>\$2,823</b>	<b>\$3,507</b>
<b>Index Per Year</b>	<b>\$20,868</b>	<b>\$23,201</b>	<b>\$31,410</b>	<b>\$31,546</b>	<b>\$33,879</b>	<b>\$42,088</b>

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum 2008	\$9,660	\$14,472
Average County Social Security Payment 2008	\$14,254	\$23,186

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,502	\$28,371	\$30,704	\$38,912	\$39,049	\$41,382	\$49,590
Medium (16 hrs)	\$19,994	\$40,863	\$43,196	\$51,404	\$51,541	\$53,874	\$62,082
High w/ADC (36 hrs)	\$38,790	\$59,658	\$61,991	\$70,200	\$70,336	\$72,669	\$80,878
High w/o ADC (36 hrs)	\$44,518	\$65,386	\$67,719	\$75,927	\$76,064	\$78,397	\$86,605

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$25 should be added to the monthly totals (\$21 for out-of-pocket medical costs and \$4 for miscellaneous costs) resulting in an annual increase in costs of \$300 (for an elder person).

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

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

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

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$655	\$898	\$1,378	\$655	\$898	\$1,378
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$200	\$200	\$200	\$353	\$353	\$353
Health Care (Good Health)	\$385	\$385	\$385	\$770	\$770	\$770
Miscellaneous	\$295	\$295	\$295	\$442	\$442	\$442
<b>Index Per Month</b>	<b>\$1,768</b>	<b>\$2,012</b>	<b>\$2,492</b>	<b>\$2,649</b>	<b>\$2,892</b>	<b>\$3,372</b>
<b>Index Per Year</b>	<b>\$21,220</b>	<b>\$24,138</b>	<b>\$29,900</b>	<b>\$31,790</b>	<b>\$34,708</b>	<b>\$40,470</b>

<b>Annual Comparison Amounts</b>	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum 2008	\$9,660	\$14,472
Average County Social Security Payment 2008	\$13,972	\$22,728

<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 (age 65+)			Elder Couple (one or both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,502	\$28,723	\$31,641	\$37,402	\$39,293	\$42,211	\$47,972
Medium (16 hrs)	\$19,994	\$41,215	\$44,133	\$49,894	\$51,785	\$54,703	\$60,464
High w/ADC (36 hrs)	\$38,790	\$60,010	\$62,928	\$68,690	\$70,580	\$73,498	\$79,260
High w/o ADC (36 hrs)	\$44,518	\$65,738	\$68,656	\$74,417	\$76,308	\$79,226	\$84,988

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$25 should be added to the monthly totals (\$21 for out-of-pocket medical costs and \$4 for miscellaneous costs) resulting in an annual increase in costs of \$300 (for an elder person).

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

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

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

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$554	\$799	\$1,402	\$554	\$799	\$1,402
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$218	\$218	\$218	\$385	\$385	\$385
Health Care (Good Health)	\$385	\$385	\$385	\$770	\$770	\$770
Miscellaneous	\$278	\$278	\$278	\$428	\$428	\$428
<b>Index Per Month</b>	<b>\$1,669</b>	<b>\$1,914</b>	<b>\$2,517</b>	<b>\$2,566</b>	<b>\$2,811</b>	<b>\$3,414</b>
<b>Index Per Year</b>	<b>\$20,029</b>	<b>\$22,966</b>	<b>\$30,198</b>	<b>\$30,795</b>	<b>\$33,733</b>	<b>\$40,964</b>

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—CT 2008	\$9,660	\$14,472
Average County Social Security Payment 2008	\$13,608	\$22,135

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,502	\$27,531	\$30,469	\$37,700	\$38,298	\$41,235	\$48,467
Medium (16 hrs)	\$19,994	\$40,023	\$42,961	\$50,192	\$50,790	\$53,727	\$60,959
High w/ADC (36 hrs)	\$38,790	\$58,819	\$61,756	\$68,988	\$69,585	\$72,523	\$79,754
High w/o ADC (36 hrs)	\$44,518	\$64,547	\$67,484	\$74,716	\$75,313	\$78,250	\$85,482

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$25 should be added to the monthly totals (\$21 for out-of-pocket medical costs and \$4 for miscellaneous costs) resulting in an annual increase in costs of \$300 (for an elder person).

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

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

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

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$584	\$806	\$1,729	\$584	\$806	\$1,729
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$210	\$210	\$210	\$370	\$370	\$370
Health Care (Good Health)	\$385	\$385	\$385	\$770	\$770	\$770
Miscellaneous	\$283	\$283	\$283	\$431	\$431	\$431
<b>Index Per Month</b>	<b>\$1,695</b>	<b>\$1,917</b>	<b>\$2,840</b>	<b>\$2,585</b>	<b>\$2,807</b>	<b>\$3,730</b>
<b>Index Per Year</b>	<b>\$20,345</b>	<b>\$23,006</b>	<b>\$34,083</b>	<b>\$31,022</b>	<b>\$33,684</b>	<b>\$44,761</b>

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum—CT 2008	\$9,660	\$14,472
Average County Social Security Payment 2008	\$14,206	\$23,108

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,502	\$27,847	\$30,508	\$41,585	\$38,525	\$41,186	\$52,263
Medium (16 hrs)	\$19,994	\$40,339	\$43,000	\$54,077	\$51,017	\$53,678	\$64,755
High w/ADC (36 hrs)	\$38,790	\$59,135	\$61,796	\$72,873	\$69,812	\$72,474	\$83,551
High w/o ADC (36 hrs)	\$44,518	\$64,862	\$67,524	\$78,601	\$75,540	\$78,202	\$89,278

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$25 should be added to the monthly totals (\$21 for out-of-pocket medical costs and \$4 for miscellaneous costs) resulting in an annual increase in costs of \$300 (for an elder person).

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

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

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

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$486	\$681	\$1,143	\$486	\$681	\$1,143
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$242	\$242	\$242	\$426	\$426	\$426
Health Care (Good Health)	\$385	\$385	\$385	\$770	\$770	\$770
Miscellaneous	\$269	\$269	\$269	\$422	\$422	\$422
<b>Index Per Month</b>	<b>\$1,615</b>	<b>\$1,810</b>	<b>\$2,272</b>	<b>\$2,534</b>	<b>\$2,729</b>	<b>\$3,191</b>
<b>Index Per Year</b>	<b>\$19,382</b>	<b>\$21,725</b>	<b>\$27,266</b>	<b>\$30,408</b>	<b>\$32,750</b>	<b>\$38,291</b>

<b>Annual Comparison Amounts</b>	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum 2008	\$9,660	\$14,472
Average County Social Security Payment 2008	\$13,255	\$21,560

<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 (age 65+)			Elder Couple (one or both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,502	\$26,885	\$29,228	\$34,768	\$37,910	\$40,253	\$45,794
Medium (16 hrs)	\$19,994	\$39,377	\$41,720	\$47,260	\$50,402	\$52,745	\$58,286
High w/ADC (36 hrs)	\$38,790	\$58,172	\$60,515	\$66,056	\$69,198	\$71,540	\$77,081
High w/o ADC (36 hrs)	\$44,518	\$63,900	\$66,243	\$71,784	\$74,925	\$77,268	\$82,809

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$25 should be added to the monthly totals (\$21 for out-of-pocket medical costs and \$4 for miscellaneous costs) resulting in an annual increase in costs of \$300 (for an elder person).

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

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

**Table D-9: The Elder Economic Security Standard Index for Wealthy-Westport, 2008**  
*Monthly Expenses for Selected Household Types*

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$1,157	\$1,314	\$3,109	\$1,157	\$1,314	\$3,109
Food	\$280	\$280	\$280	\$515	\$515	\$515
Transportation	\$200	\$200	\$200	\$353	\$353	\$353
Health Care (Good Health)	\$385	\$385	\$385	\$770	\$770	\$770
Miscellaneous	\$404	\$404	\$404	\$559	\$559	\$559
<b>Index Per Month</b>	<b>\$2,427</b>	<b>\$2,584</b>	<b>\$4,379</b>	<b>\$3,354</b>	<b>\$3,511</b>	<b>\$5,306</b>
<b>Index Per Year</b>	<b>\$29,122</b>	<b>\$31,007</b>	<b>\$52,551</b>	<b>\$40,245</b>	<b>\$42,130</b>	<b>\$63,674</b>

<b>Annual Comparison Amounts</b>	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum 2008	\$9,660	\$14,472
Average County Social Security Payment 2008	\$14,847	\$24,150

<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 (age 65+)			Elder Couple (one or both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,502	\$36,625	\$38,510	\$60,053	\$47,747	\$49,632	\$71,176
Medium (16 hrs)	\$19,994	\$49,117	\$51,002	\$72,545	\$60,239	\$62,124	\$83,668
High w/ADC (36 hrs)	\$38,790	\$67,912	\$69,797	\$91,341	\$79,035	\$80,920	\$102,464
High w/o ADC (36 hrs)	\$44,518	\$73,640	\$75,525	\$97,069	\$84,763	\$86,648	\$108,191

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$25 should be added to the monthly totals (\$21 for out-of-pocket medical costs and \$4 for miscellaneous costs) resulting in an annual increase in costs of \$300 (for an elder person).

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

**Table D-10: The Elder Economic Security Standard Index for Suburban-Cheshire, 2008**  
*Monthly Expenses for Selected Household Types*

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$810	\$946	\$1,512	\$810	\$946	\$1,512
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$200	\$200	\$200	\$353	\$353	\$353
Health Care (Good Health)	\$385	\$385	\$385	\$770	\$770	\$770
Miscellaneous	\$326	\$326	\$326	\$473	\$473	\$473
<b>Index Per Month</b>	<b>\$1,955</b>	<b>\$2,091</b>	<b>\$2,657</b>	<b>\$2,835</b>	<b>\$2,971</b>	<b>\$3,537</b>
<b>Index Per Year</b>	<b>\$23,460</b>	<b>\$25,092</b>	<b>\$31,885</b>	<b>\$34,024</b>	<b>\$35,656</b>	<b>\$42,448</b>

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum 2008	\$9,660	\$14,472
Average County Social Security Payment 2008	\$13,972	\$22,728

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,502	\$30,962	\$32,594	\$39,387	\$41,526	\$43,158	\$49,951
Medium (16 hrs)	\$19,994	\$43,454	\$45,086	\$51,879	\$54,018	\$55,650	\$62,443
High w/ADC (36 hrs)	\$38,790	\$62,250	\$63,882	\$70,675	\$72,814	\$74,446	\$81,238
High w/o ADC (36 hrs)	\$44,518	\$67,978	\$69,609	\$76,402	\$78,542	\$80,173	\$86,966

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$25 should be added to the monthly totals (\$21 for out-of-pocket medical costs and \$4 for miscellaneous costs) resulting in an annual increase in costs of \$300 (for an elder person).

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

**Table D-11: The Elder Economic Security Standard Index for Rural-Putnam, 2008**  
*Monthly Expenses for Selected Household Types*

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$507	\$681	\$1,130	\$507	\$681	\$1,130
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$242	\$242	\$242	\$426	\$426	\$426
Health Care (Good Health)	\$385	\$385	\$385	\$770	\$770	\$770
Miscellaneous	\$273	\$273	\$273	\$427	\$427	\$427
<b>Index Per Month</b>	<b>\$1,641</b>	<b>\$1,815</b>	<b>\$2,264</b>	<b>\$2,559</b>	<b>\$2,733</b>	<b>\$3,182</b>
<b>Index Per Year</b>	<b>\$19,690</b>	<b>\$21,780</b>	<b>\$27,167</b>	<b>\$30,709</b>	<b>\$32,799</b>	<b>\$38,186</b>

<b>Annual Comparison Amounts</b>	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum 2008	\$9,660	\$14,472
Average County Social Security Payment 2008	\$13,255	\$21,560

<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 (age 65+)			Elder Couple (one or both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,502	\$27,192	\$29,283	\$34,670	\$38,211	\$40,302	\$45,689
Medium (16 hrs)	\$19,994	\$39,684	\$41,775	\$47,162	\$50,703	\$52,794	\$58,181
High w/ADC (36 hrs)	\$38,790	\$58,480	\$60,570	\$65,957	\$69,499	\$71,589	\$76,976
High w/o ADC (36 hrs)	\$44,518	\$64,208	\$66,298	\$71,685	\$75,227	\$77,317	\$82,704

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$25 should be added to the monthly totals (\$21 for out-of-pocket medical costs and \$4 for miscellaneous costs) resulting in an annual increase in costs of \$300 (for an elder person).

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

**Table D-12: The Elder Economic Security Standard Index for Urban Periphery-Manchester, 2008**

*Monthly Expenses for Selected Household Types*

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$612	\$806	\$1,234	\$612	\$806	\$1,234
Food	\$274	\$274	\$274	\$503	\$503	\$503
Transportation	\$210	\$210	\$210	\$370	\$370	\$370
Health Care (Good Health)	\$385	\$385	\$385	\$770	\$770	\$770
Miscellaneous	\$296	\$296	\$296	\$451	\$451	\$451
<b>Index Per Month</b>	<b>\$1,776</b>	<b>\$1,971</b>	<b>\$2,398</b>	<b>\$2,705</b>	<b>\$2,900</b>	<b>\$3,327</b>
<b>Index Per Year</b>	<b>\$21,314</b>	<b>\$23,646</b>	<b>\$28,779</b>	<b>\$32,463</b>	<b>\$34,795</b>	<b>\$39,928</b>

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum 2008	\$9,660	\$14,472
Average County Social Security Payment 2008	\$13,932	\$22,662

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,502	\$28,817	\$31,149	\$36,282	\$39,966	\$42,297	\$47,430
Medium (16 hrs)	\$19,994	\$41,309	\$43,641	\$48,774	\$52,458	\$54,789	\$59,922
High w/ADC (36 hrs)	\$38,790	\$60,104	\$62,436	\$67,569	\$71,253	\$73,585	\$78,718
High w/o ADC (36 hrs)	\$44,518	\$65,832	\$68,164	\$73,297	\$76,981	\$79,313	\$84,446

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$25 should be added to the monthly totals (\$21 for out-of-pocket medical costs and \$4 for miscellaneous costs) resulting in an annual increase in costs of \$300 (for an elder person).

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

**Table D-13: The Elder Economic Security Standard Index for Urban Core–New Haven, 2008**

*Monthly Expenses for Selected Household Types*

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$718	\$946	\$1,473	\$718	\$946	\$1,473
Food	\$288	\$288	\$288	\$529	\$529	\$529
Transportation	\$200	\$200	\$200	\$353	\$353	\$353
Health Care (Good Health)	\$385	\$385	\$385	\$770	\$770	\$770
Miscellaneous	\$318	\$318	\$318	\$474	\$474	\$474
<b>Index Per Month</b>	<b>\$1,909</b>	<b>\$2,137</b>	<b>\$2,664</b>	<b>\$2,843</b>	<b>\$3,071</b>	<b>\$3,598</b>
<b>Index Per Year</b>	<b>\$22,904</b>	<b>\$25,645</b>	<b>\$31,964</b>	<b>\$34,117</b>	<b>\$36,858</b>	<b>\$43,177</b>

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2008 (DHHS)	\$10,400	\$14,000
SSI Payment Maximum 2008	\$9,660	\$14,472
Average County Social Security Payment 2008	\$13,972	\$22,728

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,502	\$30,407	\$33,147	\$39,467	\$41,620	\$44,360	\$50,680
Medium (16 hrs)	\$19,994	\$42,899	\$45,639	\$51,959	\$54,112	\$56,852	\$63,172
High w/ADC (36 hrs)	\$38,790	\$61,694	\$64,435	\$70,754	\$72,907	\$75,648	\$81,967
High w/o ADC (36 hrs)	\$44,518	\$67,422	\$70,162	\$76,482	\$78,635	\$81,375	\$87,695

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$25 should be added to the monthly totals (\$21 for out-of-pocket medical costs and \$4 for miscellaneous costs) resulting in an annual increase in costs of \$300 (for an elder person).

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

## Appendix E: Wider Opportunities for Women



### Wider Opportunities for Women

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

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

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## Appendix F: The Gerontology Institute



Gerontology Institute  
Phone: 617-287-7300  
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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 research, analyzes policy issues, and engages in public education. It also encourages the participation of older people in aging services and policy development. In its work with local, state, national, and international organizations, the Institute has five priorities: 1) productive aging, that is, opportunities for older people to play useful social roles; 2) health care for the elderly; 3) long-term care for the elderly; 4) economic security for older adults; and 5) social and demographic research on aging. The Institute pays particular attention to the special needs of low-income and minority elderly.

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

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

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

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

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











Wider  
Opportunities  
for Women



## Wider Opportunities for Women

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

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