

The Elder Economic Security Initiative™: The Elder Economic Security Standard™ Index for New Mexico



2010



Wider
Opportunities
for Women





New Mexico Aging & Long-Term Services Department

The New Mexico Aging & Long-Term Services Department, a cabinet level state agency, develops programs and public policies which foster the delivery of integrated programs and services to adults in need, older persons, persons with disabilities and their families throughout New Mexico. The Department is charged with creating a seamless, comprehensive, efficient and cost-effective array of programs and services which emphasize home and community-based long-term care, healthy and productive aging, economic security, protection of rights and prevention of abuse, neglect and exploitation. The Department has the authority to develop and manage budgets and programs, issue rules and regulations and develop a statewide plan for addressing the needs of older New Mexicans and New Mexicans with disabilities. The Cabinet Secretary of the Aging & Long-Term Services Department is appointed by, and serves at the pleasure of, the Governor.



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 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 or e-mail gerontology@umb.edu.

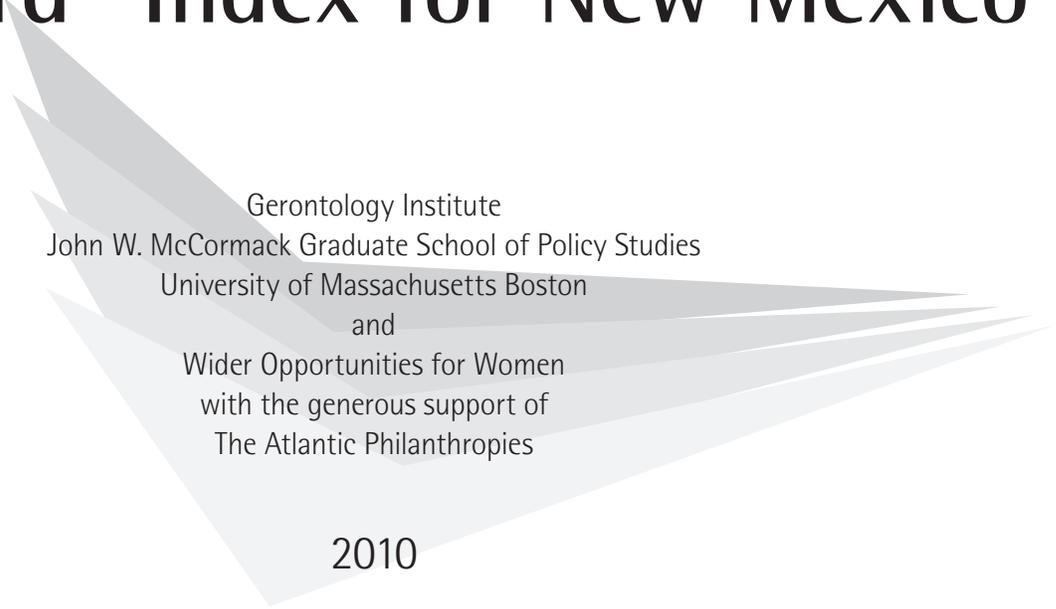


Wider Opportunities for Women (WOW)

Wider Opportunities for Women (WOW) works nationally and in its home community of Washington, D.C., to achieve economic independence and equality of opportunity for women and their families at all stages of life. For over 45 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 Security (FES) Project. Through FES, 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 FES, 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 or call WOW at 202-464-1596.

Elder Economic Security Initiative™:

The Elder Economic Security Standard™ Index for New Mexico



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

2010

Preface: The Elder Economic Security Initiative™ and the Elder Economic Security Standard™ Index

The multi-year national Elder Economic Security Initiative (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, Michigan, New Mexico, New York, West Virginia and Washington** 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 (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-bodied 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 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 from New Mexico Aging & Long-Term Services Department

In today's economic environment, many elders living in New Mexico are feeling hard pressed to pay for basic needs. Housing, food, transportation, health care—these and other necessities can be difficult for the older population to secure, especially when 13% are living at or below the poverty line. There are many New Mexicans who earn just enough to be above the federal poverty guidelines, but too much to be eligible for some state or federal aid. They too struggle to make ends meet. For the 100,000 people in New Mexico ages 65 and older and who live with a disability, health challenges can pose additional obstacles to economic security. And while there are a significant amount of elders who are in good health, for many, times are still hard.

Seniors are a significantly growing population in New Mexico. According to the U.S. Census Bureau, 13.1% of New Mexicans are currently over the age of 65. Yet projections indicate that 16.8%, or 343,000 New Mexicans, will be 65 and older in 2015, increasing to 26% in 2030.

New Mexico's unique landscape is reflected in its multicultural and ethnically diverse population, which includes a large percentage of people of Hispanic/Latino, as well as Native American Indian, heritage. Many of these and other New Mexico residents face geographic, economic, language and cultural barriers in accessing the resources they need. Across all backgrounds, older women in New Mexico are disproportionately impacted by financial insecurity. Because women often earn a smaller income, are absent from the workforce for a period of time, and are more likely to work part-time, they are often less likely to be able to save for retirement—a fact that can put them in a tenuous economic state later on in life. For those living in rural areas, food itself may be scarce, necessitating travel of at least 10 miles away from their homes to find a grocery store. In New Mexico in particular, grandparents are often entrusted with taking care of their grandchildren, especially when their sons and daughters might be dealing with financial struggles of their own. This responsibility, however rewarding it might be, can be another strain on elders' resources.

In response to these and other concerns, the Department believes that economic security is crucial to preserving elders' quality of life as they age. Our focus is to promote the lifelong independence and dignity of those we serve. We try, with input from elders, families, and caregivers, to plan programs and services that keep people independent and living in their home and community when appropriate. It is our belief that the information gathered in the Elder Economic Security Initiative will support the dignity and independence of New Mexico's elders in the future.

New Mexico Elder Economic Security Initiative—Advisory Council Members

Many thanks:

New Mexico's Elder Economic Security Initiative (NMEESI) Advisory Council: Randella Bluehouse (National Indian Council on Aging); Stan Cooper (AARP); Barbara Deaux (Northern New Mexico Economic Development District); Joie Glenn (NM Association of Hospice and Home Care); Ruth Hoffman (Lutheran Advocacy Ministry); Cookie Johnson (ALTSD PAC Member); Jeffrey Pines (Elders Getting Information and Services, EGIS); Giovanna Rossi (NM Women's Health Office); Dolores Roybal (Con Alma Health Foundation); Kathy Sanchez (TEWA Women United); Monica Niess (The Write Choice); Pamela Gavagne (Ph.D. candidate); University of New Mexico Women's Studies Students (Deanna Alvarez; Mona Gonzalez; Justyne D. Montoya; Jennifer Velasquez; Tanya M. Zeid).

Aging and Long-Term Services' Department Policy Advisory Committee (Steering Committee for NM EESI): John Aquino (Ohkay Owingeh); Dorothy Bitsilly (Tohatchi); Russell Boor (Las Cruces); Salome DeAquero (Santa Fe); James Hussenger (Lordsburg); Joie Glenn, Chair (Albuquerque); Cookie Johnson (Truth or Consequences); Ron Montoya (Albuquerque); Robert Peets (Grants); Gil Yildiz (Albuquerque); Bill Waugh (Taos).

Table of Contents

Executive Summary.....	vii
I. Introduction.....	1
II. Cost Components of the Elder Economic Security Standard Index.....	5
III. The Elder Economic Security Standard Index for New Mexico.....	8
IV. The Impact of Home and Community-Based Long-Term Care Services.....	15
V. Summary.....	18
References.....	19

Appendices

Appendix A: Data Sources.....	20
Appendix B: List of New Mexico Metropolitan/Micropolitan Areas and Counties.....	21
Appendix C: Map of New Mexico Counties.....	22
Appendix D: Elder Economic Security Standard Index for New Mexico Counties, 2009 One- and Two-Person Elder Households.....	23
Appendix E: Wider Opportunities for Women.....	56
Appendix F: The Gerontology Institute.....	57

List of Figures and Tables

Table 1: The Statewide Elder Economic Security Standard Index for New Mexico, 2009.....	2
Figure 1: The Elder Index Compared to Other Benchmarks, 2009, Elder Index for One-Person Elder Households in New Mexico.....	2
Figure 2: The Elder Index Compared to Other Benchmarks, 2009, Elder Index for Two-Person Elder Households in New Mexico.....	3
Figure 3: New Mexico Median Household Income by Age, 2008.....	3
Figure 4: New Mexico Elder Household Income Distribution by Age, 2008.....	4
Figure 5: Comparison of U.S. Poverty Thresholds by Age, 2009.....	5
Figure 6: Household Spending as a Percentage of Total Budget: Elder vs. All Households in the West, 2007–2008.....	6
Figure 7: Owner and Renter Status of Householders Age 65 and Over in New Mexico, 2008.....	6
Chart 1: Estimated Out-of-Pocket Health Care Expenses Assuming Medicare Advantage Coverage, for Three Levels of Health.....	7
Chart 2: Estimated Out-of-Pocket Health Care Expenses Assuming Medigap and Part D Rx Coverage, for Three Levels of Health.....	7
Table 2: The Elder Economic Security Standard Index for Bernalillo County, 2009 Expenses for Selected Household Types.....	9
Table 3: The Elder Economic Security Standard Index for Doña Ana County, 2009 Expenses for Selected Household Types.....	11
Table 4: The Elder Economic Security Standard Index for San Juan County, 2009 Expenses for Selected Household Types.....	13
Table 5: Home and Community-Based Long-Term Care Costs for the Elder Economic Security Standard Index, 2009, At Public Reimbursement and Private Pay Rates in New Mexico.....	15
Table 6: New Mexico Elder Economic Security Standard Index Home and Community-Based Long-Term Care Services Package—Long-Term Care at 6, 16 and 36 Hours/Week.....	16
Table 7: New Mexico Elder Economic Security Standard Index Long-Term Care Services, Public and Private Pay Rates, 2009.....	17

Table 8: The Elder Economic Security Standard Index for the State of New Mexico, 2009, Addition of Home and Community-Based Long-Term Care Costs.....	17
Figure 8: Adding Home and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for the State of New Mexico, 2009—Example of an Elder Renter	18

Appendix Tables

Tables D1–D33: Elder Economic Security Standard Index for New Mexico Counties, 2009: One- and Two-Person Elder Households.....	23
--	----

The Elder Economic Security Standard™ Index for New Mexico

EXECUTIVE SUMMARY

The New Mexico Aging & Long-Term Services Department recognizes that many New Mexico elders age 65 and over struggle to make ends meet. Living costs are high, especially for housing and health care. In the face of rising expenses, many elders receive only a modest cost of living adjustment each year; thus, they are spending down retirement savings and/or face growing debt. At the same time, older people 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 New Mexico Aging & Long-Term Services Department joins 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 (Elder Index). In contrast to the Federal Poverty Guidelines, which measures income inadequacy, the Elder Index is a measure of well-being that identifies the income and supports needed for older adults to live modestly in the community. The Elder Index for New Mexico was tabulated using the WOW—University of Massachusetts Boston Gerontology Institute (GI) national methodology. The Elder Index helps us answer key questions:

- What is an adequate income for older adults in New Mexico to “age in place?”
- How do financial needs vary according to the life circumstances of elders—whether they are living alone or with a spouse or partner, rent or own their home, drive a car or use other transportation?
- How do living expenses change as health status and life circumstances change?
- What happens if elders need long-term care to remain at home?

The Elder Economic Security Initiative, through the use and development of the Elder Index, provides a framework to help guide public, private and personal decisions that form the foundation for the economic well-being of today's elders. It provides information critical to aging Baby 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 Boomers themselves. 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 Elders

The Elder Economic Security Standard Index (Elder 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 Elder Index defines economic security as the financial status where elders have sufficient income (from Social Security, pensions, retirement savings and other sources) to cover basic and necessary living expenses. The Elder Index is based on the idea that elders should be able to meet their expenses without public support, such as food assistance, energy assistance, subsidized housing or property tax help. It demonstrates the interplay between New Mexico elders' living expenses and actual income. The Elder Index also illustrates how elders' living expenses change when their life circumstances change.

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

Key Findings for New Mexico

1. In most counties in New Mexico, elders cannot meet their basic living expenses if 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.¹

- About 13% of New Mexico's older adults live at or below the federal poverty level.
- Social Security is the *only* source of income for one out of four older adults in New Mexico, the majority of whom are women.²
- Expenses vary widely across types of communities. For example, elder homeowners with no mortgage who live alone in Sandoval and Valencia Counties need \$12,984 per year to cover basic living expenses. In contrast, elder renters living alone in Los Alamos County need as much as \$20,748 and elder homeowners with a mortgage living in Los Alamos County need as much as \$30,864 to cover basic expenses. The statewide average for single older adults is \$14,676 for an owner with no mortgage, \$17,700 for a single renter and \$22,524 for an owner with a mortgage.
- Elder couples who own a home with no mortgage and live in Sandoval and Valencia Counties need \$21,528 per year to cover basic living expenses. In contrast, couples who rent a home in Los Alamos County need as much as \$30,540 to meet their basic household budgets and elder couples who own a home with a mortgage living in Los Alamos County need as much as \$40,656 to cover basic expenses. The statewide average for an older couple is \$23,904 for owners with no mortgage, \$26,928 for couples who rent and \$31,752 for owners with a mortgage.

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 Elder Index reflects wide variation in housing costs depending on whether older adults own or rent, and by county. Older owners without a

mortgage typically have the lowest housing costs, while owners still paying a mortgage typically have the highest housing costs.

- The monthly housing costs for elder homeowners without a mortgage range from a low of \$222 per month in San Juan County to a high of \$371 per month in Los Alamos and Santa Fe Counties.
- The monthly housing costs for older adults paying fair market rent for a one bedroom apartment range from a low of \$402 per month in Chaves County to a high of \$763 per month in Santa Fe County.
- The monthly housing costs for elder homeowners with a mortgage range from a low of \$746 per month in Chaves and Otero Counties to a high of \$1,571 per month in Los Alamos and Santa Fe Counties.

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

- The Elder Index includes premium costs of supplemental health and prescription drug coverage to Medicare, which provide critical protection against high medical and prescription drug costs.³
- Older adults in New Mexico who are in good health face combined health care costs (insurance premiums plus co-pays, deductibles, fees and other out-of-pocket expenses) of \$250-\$307 per month to have protection against high medical and prescription drug costs.
- Retired couples are unable to purchase supplemental health insurance through a "family plan;" rather, they must each buy coverage as an individual. Thus, combined health care costs are doubled for elder couples, totaling \$500-\$614 per month.

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

¹ In one county, Sandoval County, the average Social Security benefit is slightly higher than the basic living expenses estimated for older singles and couples who own a home with no mortgage.

² Source: Social Security: 2008 New Mexico Quick Facts. http://assets.aarp.org/rgcenter/econ/ss_facts_08_nm.pdf

³ Co-pays, deductibles and fees are included as well as other out-of-pocket costs, which vary according to health status.

- An elder paying market rate rent in New Mexico has expenses reduced by only 36% 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 \$732 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.⁴

⁴ 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.

- Adding a low level of care for one person adds \$6,634 per year to living costs. Requiring a medium level of care adds \$17,578 and needing a high level of care adds \$31,265-\$35,909.⁵
- As a comparison, national market surveys report an average annual rate of \$62,636 for nursing facility care (semi-private room) in New Mexico.⁶

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

⁵ These estimates are based on statewide averages.

⁶ *Genworth 2009 Cost of Care Survey*. (April, 2009). Richmond, VA: Genworth Financial. http://www.genworth.com/content/etc/medialib/genworth_v2/pdf/ltc_cost_of_care.Par.8024.File.dat/cost_of_care.pdf

Determining Economic Security for New Mexico Elders

I. INTRODUCTION

This report addresses income adequacy for New Mexico's older adults using the WOW-GI National Elder Economic Security Standard Index (Elder Index) methodology. The Elder 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 Elder Index presented in this report will be used to increase public awareness and influence public policies and programs to benefit elders through the broader Elder Economic Security Initiative. The Elder Economic Security Initiative is designed to:

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

According to the U.S. Census Bureau's population estimates for 2008, 13.1% of New Mexico residents were 65 years or older, and 11.3% were between the ages of 55–64, poised to dramatically increase elders' numbers as the Baby Boomers age.⁷ The individual circumstances of New Mexico elders vary from the most fortunate, who are healthy and economically secure, to the least fortunate, who are poor, ill and/or living with disability. Elders' situations vary greatly

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

Statewide Findings of the New Mexico Elder Economic Security Standard Index

1. **For single elders in good health, the statewide New Mexico Elder Index is \$14,676 for homeowners without a mortgage, \$17,700 for renters and \$22,524 for homeowners with a mortgage. This represents the living expense costs (housing, health care, transportation, food and miscellaneous) for elders age 65+ in New Mexico. The Elder Index is much higher than other commonly used income benchmarks.**
 - In 2009, the federal poverty guideline, which is a formula measuring income *inadequacy* that is based solely on food costs, was \$10,830 per year for an individual. This is only 74% of the statewide Elder Index for homeowners with no mortgage, 61% of the statewide Elder Index for renters or 48% of the statewide Elder Index for homeowners who have a mortgage.
 - The average Social Security benefit for New Mexico elders is \$12,948 per year for an individual. This represents only 88% of the statewide Elder Index for homeowners with no mortgage, 73% of the statewide Elder Index for renters or 57% of the statewide Elder Index for homeowners who have a mortgage.

⁷ Source: Population Estimates program of the U.S. Census Bureau. See <http://www.census.gov/popest/datasets.html>

TABLE 1
The Statewide Elder Economic Security Standard Index for New Mexico, 2009

Monthly Expenses	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter	Owner w/ Mortgage	Owner w/o Mortgage	Renter	Owner w/ Mortgage
Housing	\$292	\$544	\$946	\$292	\$544	\$946
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$214	\$214	\$214	\$378	\$378	\$378
Health Care (Good Health)	\$281	\$281	\$281	\$562	\$562	\$562
Miscellaneous	\$204	\$204	\$204	\$332	\$332	\$332
Total Monthly (Elder Index) Expenses	\$1,223	\$1,475	\$1,877	\$1,992	\$2,244	\$2,646
Total Annual (Elder Index) Expenses	\$14,676	\$17,700	\$22,524	\$23,904	\$26,928	\$31,752

2. For elder couples in good health, the statewide New Mexico Elder Index is \$23,904 for homeowners without a mortgage, \$26,928 for renters and \$31,752 for homeowners with a mortgage. This represents the living expense costs (housing, health care, transportation, food and miscellaneous) for couples including elders age 65+ in New Mexico. The Elder Index is much higher than other commonly used income benchmarks.

- In 2009, the federal poverty guideline was \$14,570 per year for elder couples. This is only 61% of the statewide Elder Index for homeowners with no mortgage, 54% of the statewide Elder Index for renters or 46% of the statewide Elder Index for homeowners who have a mortgage.
- The average Social Security benefit for New Mexico couples is estimated to be \$21,067 per year. This covers only 88% of costs represented by the Elder Index for homeowners with no mortgage, 78% of the Elder Index for renters or 66% of the statewide Elder Index for homeowners who have a mortgage.

Comparison to Other Benchmarks of Income

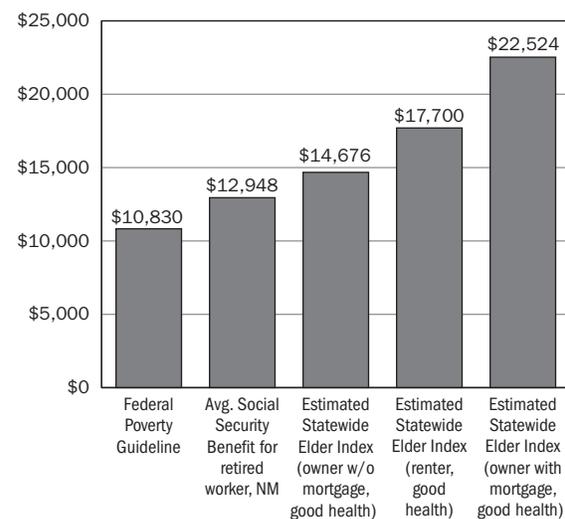
The following charts compare the Elder Index to other measures of income adequacy. **Figure 1** compares the Elder Index (for New Mexico one-person elder households) with the federal poverty guideline and average Social Security benefits for single elders in New Mexico. The federal poverty guideline (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: In 2009, under the federal poverty guidelines a single adult household is considered to be "poor" only if he or she has a monthly income of \$903 (\$10,830 per year) or less. And yet, Elder Index calculations show that the average after-tax income *required* by an elder living alone in New Mexico is 1.4 to 2.1 times as high as the official poverty guideline (see Figure 1).

Average Social Security Benefit: The average Social Security benefit in New Mexico in 2009, at \$1,079 per

FIGURE 1
The Elder Index Compared to Other Benchmarks, 2009, Elder Index for One-Person Elder Households in New Mexico

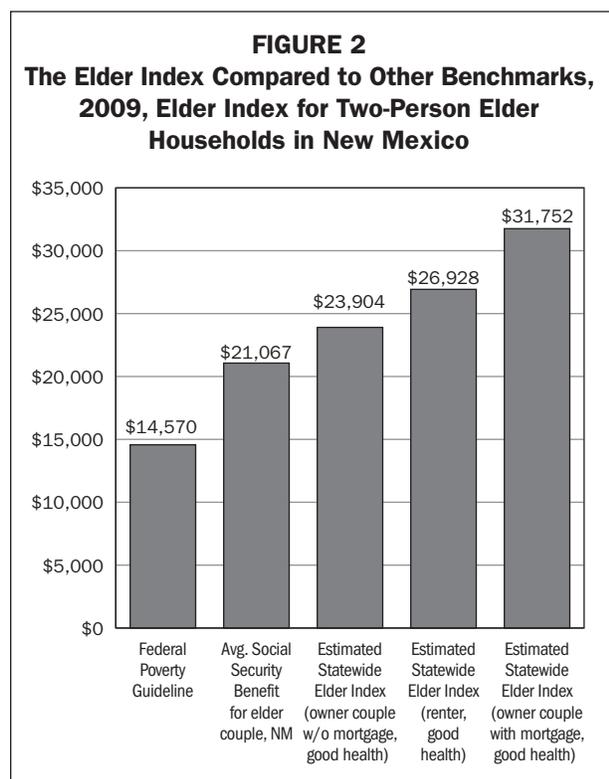


month (\$12,948 per year), is higher than the poverty guideline, but well below the Elder Index for owners without a mortgage, further below the Elder Index for older adults paying market rate rents and even further below the Elder Index for owners who have a mortgage.

Two-Person Household

Federal Poverty Guidelines: In 2009, under the federal poverty guidelines, a two-adult household is considered to be "poor" if it has a monthly income of \$1,214 (\$14,570 per year). Yet Elder Index calculations show that the average after-tax income *required* by an elder couple in New Mexico is 1.6 to 2.2 times the official poverty guideline (see Figure 2).

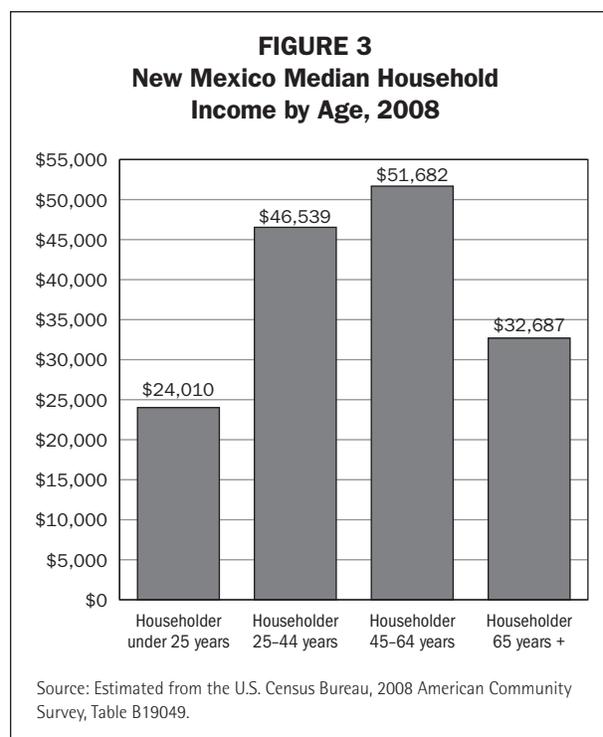
Average Social Security Benefit: The estimated average Social Security benefit for an elder couple in New Mexico in 2009, at \$1,756 per month (\$21,067 per year), is below the Elder Index for homeowner couples without a mortgage, further below the Elder Index for elder couples renting at market rates and even further below the Elder Index for owners who have a mortgage.



Income Trends of New Mexico'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 New Mexico, median household income for householders 65 years and over⁸, at \$32,687 in 2008, was less than two thirds the median household income of householders in their "peak earning" years of 45–64, at \$51,682.⁹

According to the federal poverty threshold and 2008 American Community Survey data, an estimated 13% of New Mexico's elders were considered "poor" in 2008, and even more New Mexico seniors were just above the poverty threshold. A full 25% were estimated to have incomes at or below 150% of the poverty threshold.¹⁰ Poverty rates for older women are considerably higher than for older men, 15% (women) versus 11% (men). Moreover, poor older



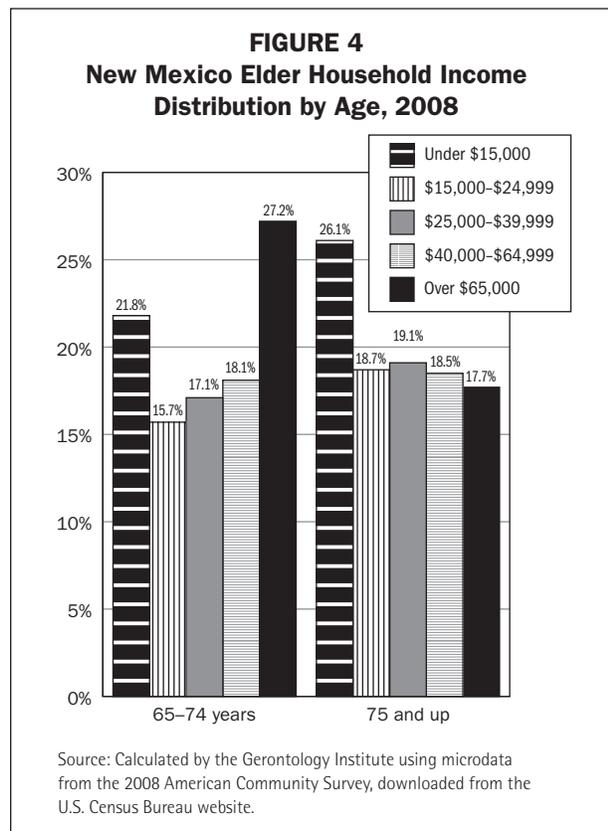
⁸ A "householder" is the person in whose name the home is owned or rented. Household income includes the income of the householder plus all other individuals living in the same home.

⁹ Adjusted using the CPI, \$32,687 in 2008 represents \$32,221 in 2009.

¹⁰ Calculated from Tables B17024 and C17024, 2008 American Community Survey. Available online: http://factfinder.census.gov/home/saff/main.html?_lang=en&_ts=. In 2008, the poverty threshold for an older individual living alone was \$10,326, and \$13,014 for an older couple. Older individuals living alone were below 150% of the threshold if they had income of less than \$15,489 annually; couples were below 150% of the threshold if they had income of less than \$19,521 annually. For 2008 thresholds, see <http://www.census.gov/hhes/www/poverty/threshld/thresh08.html>

households are disproportionately headed by women. In 2008, 60% of older households in New Mexico with incomes below the poverty level were headed by an older widowed or non-married woman.¹¹ Reasons for higher poverty rates among women include lower wages, lower lifetime earnings and less time in the workforce. Women also have longer life expectancies but more chronic illness, and are more likely than men to experience loss of income when widowed.

This report focuses on the challenges of meeting expenses for low- and moderate-income older adults. **Figure 4** shows that in 2008, 22% of New Mexico households headed by those aged 65–74 had incomes under \$15,000; 38% had incomes under \$25,000 (representing the two lower income categories combined). Of those 75 and older, 26% had incomes under \$15,000; 45% had incomes under \$25,000.¹² Households headed by those 75 and over have substantially lower income due to less employment income and an erosion of asset base with age. Additionally, single women head a progressively larger share of older households due to their greater longevity, and older women possess fewer economic resources than older men on average.



¹¹ Estimated using table B17017, 2008 American Community Survey; see http://factfinder.census.gov/home/saff/main.html?_lang=en&t_s=

¹² Adjusted using the CPI, \$15,000 in 2008 represents \$14,786 in 2009 dollars, and \$25,000 in 2008 represents \$24,643 in 2009 dollars.

The Federal Poverty Threshold

The poverty thresholds are drawn from the original version of the federal poverty measure.¹³ The poverty thresholds were first calculated in the 1960s by taking the cost of food needed to meet the minimum nutritional needs of adults of different ages and multiplying this by three. This figure was then used as the reference point for the amount of income needed to live at a basic level. This calculation was based on consumption surveys conducted in the late 1950s showing that U.S. families spent about one-third of their incomes on food. Since that time, the thresholds are updated each year by the change in the consumer price index (CPI).

Despite this historical calculation's reliance on an outdated connection to households' food costs alone, 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 elders living alone is \$872 per year less than the cutoff for younger adults and the poverty cutoff for elder couples is \$1,398 less than the cutoff for younger couples.¹⁴

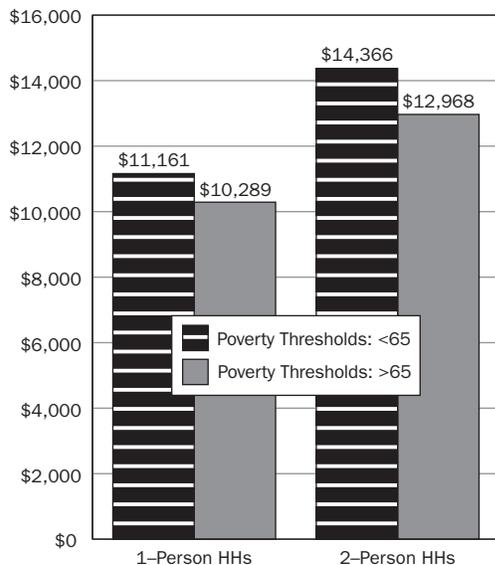
As indicated, the federal poverty measure's methodology is based on outdated spending patterns and assumes households spend a fixed ratio of one-third of their incomes on food. In addition, it does not allow for different rates of inflation for different living expenses; for example, health care and housing costs have risen much more than food costs. Finally, it does not reflect regional variations in living costs.¹⁵

¹³ 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/09poverty.shtml>

¹⁴ 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 2009 are \$10,830 for one-person households and \$14,570 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.

¹⁵ 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, 2009



Source: U.S. Census Bureau, <http://www.census.gov/hhes/www/poverty/threshld/thresh09.html>

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

In contrast, the Elder 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 Elder Index is informed by the work of Wider Opportunities for Women and Dr. Diana Pearce, who created the Self-Sufficiency Standard in the 1990s.¹⁶ The Elder Index methodology is based on the characteristics and spending patterns of elder households. The Elder Index reflects a realistic measure of *income adequacy* as opposed to the original intent of the federal poverty measure which was to illustrate *income inadequacy*. Economic security requires that elders have sufficient income (from Social Security, pensions, retirement savings and other income) to cover living costs. Using the Elder Index we can illustrate the basic costs that elders face, and the interplay between living costs and elders’ income adequacy.

¹⁶ 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. She teaches at the School of Social Work, University of Washington. The Self-Sufficiency Standard undergirds the six strategies of the Family Economic Self-Sufficiency Project (FESS). The FESS Project is led by Wider Opportunities for Women and was created to provide tools to communities to help low income working families make ends meet.

II. COST COMPONENTS OF THE ELDER ECONOMIC SECURITY STANDARD INDEX

The cost components and methodology for the Elder Economic Security Standard Index were developed with input and guidance from the community partners of the New Mexico Elder Economic Security Initiative convened by the New Mexico Aging & Long-Term Care Services Department, Division of Consumer and Elder Rights and from the Advisory Board for the Elder Economic Security Initiative convened by Wider Opportunities for Women.¹⁷

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

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

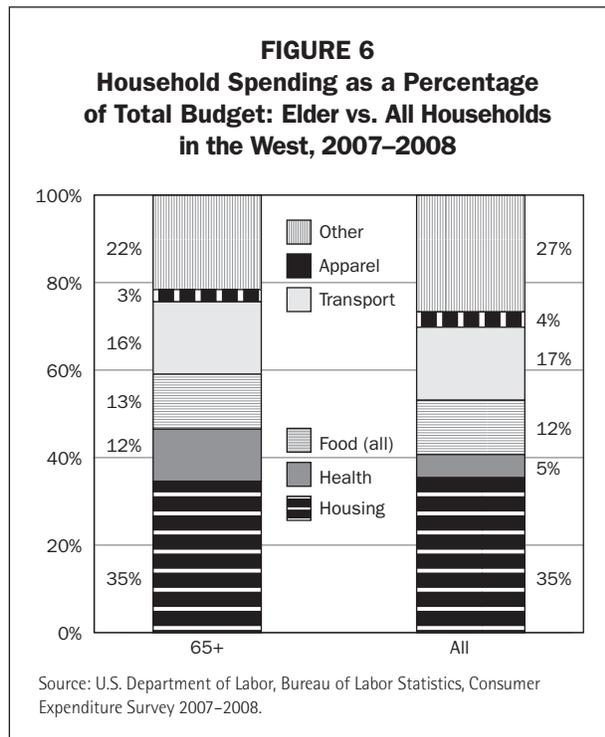
- measures basic living expenses for seniors living in the community (i.e., not in nursing homes or assisted living facilities);
- measures costs for elder households to live independently (vs. living in intergenerational households);
- measures living expenses for elders age 65 and over to reflect the age at which Medicare begins;
- includes Medicare because elders qualify for and receive it based on age and eligibility for Social Security, without regard to income and assets, making Medicare nearly a universal program;¹⁸ and
- models costs for retired elders, who no longer have work-related expenses such as payroll taxes and commuting to work.

¹⁷ For more detailed information on the methodology and data sources used in calculating the Elder Standard, see the companion report, Laura Henze Russell, Ellen A. Bruce and Judith Conahan and Wider Opportunities for Women, *The WOW-GI National Elder Economic Security Standard: A Methodology for Determining Economic Security for Elders* (Washington, DC: Wider Opportunities for Women and Gerontology Institute at the University of Massachusetts Boston, 2006).

¹⁸ 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 not qualify for Social Security or Medicare.

The Big Picture: Elders' Spending Compared to All Households

Figure 6 compares elder households' spending to all households based on data from the Consumer Expenditure Survey. For the Western region of the U.S. as a whole, elder households spend about the same percentage of their budgets on housing, food, apparel and transportation as all other households, 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 West (27%). Similar spending patterns for older households are reported in the Health and Retirement Survey (HRS).¹⁹



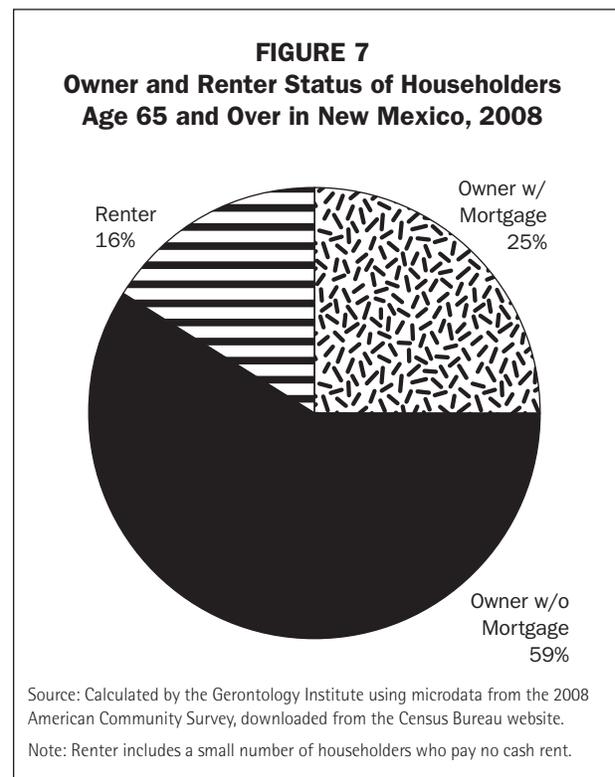
Introduction to Cost Components of the Elder Index

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**, 59% of New Mexico seniors own their homes without a mortgage, 16% are renters and 25% 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 2009 low-cost food plan budgets for women and men.²⁰

Health Care—includes 2009 premium costs for full supplemental coverage to Medicare. Costs include Medicare Part B and either Medicare Advantage, including prescription drug coverage, or Medicare Supplemental Insurance (Medigap) plus Medicare Part D for prescription drug coverage. Calculations also include out of pocket costs including co-pays, deductibles and fees for uncovered expenses. Calculations are based on data from the Medicare Options Compare website.²¹

In calculating New Mexico health care costs, we assume coverage through Medicare Advantage for the 5 counties with Medicare Advantage enrollment rates of 20% or more. We assume coverage through a Medicare supplemental plan (Medigap) for the remaining 28 counties. 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.



¹⁹ Barbara Butrica et al. *Understanding Expenditure Patterns in Retirement* (Washington, DC: Urban Institute, 2005).

²⁰ See Appendix A for source information. Although food expenses likely vary somewhat across geographic localities in New Mexico, data to adequately reflect this variability are not available.

²¹ Source: Find and Compare Medicare Health Plans. <http://www.medicare.gov/MPPF/Include/DataSection/Questions/SearchOptions.asp>.

To simplify presentation, the Elder Index is presented for elders in good health, which is the most common health status as self-reported by elders. In New Mexico, the average monthly health care cost for older adults in good health based on Medicare Advantage is \$252 (or \$3,024 per year). The estimated out-of-pocket health care expenses for all three levels of health, assuming Medicare Advantage coverage, are presented in Chart 1.

CHART 1			
Estimated Out-of-Pocket Health Care Expenses Assuming Medicare Advantage Coverage, for Three Levels of Health (Statewide Average)			
Per Person:	Very Good/Excellent	Good Health	Fair/Poor
Cost Per Month	\$216	\$252	\$359
Cost Per Year	\$2,592	\$3,024	\$4,308

The average estimated monthly health care cost for older adults in good health based on Medigap coverage in combination with the purchase of Part D Prescription Drug coverage is \$307 (or \$3,684 per year). In Chart 2, statewide Medigap costs are presented for three levels of health, again assuming age 70–74. Health care costs based on Medigap estimates are higher than costs based on Medicare Advantage for people in good to excellent health, but lower for people in fair/poor health. The additional expense associated with being in fair/poor health, as compared to being in good health, is less assuming Medigap (+\$240) than with Medicare Advantage (+\$1,284).

CHART 2			
Estimated Out-of-Pocket Health Care Expenses Assuming Medigap and Part D Rx Coverage, for Three Levels of Health (Statewide Average)			
Per Person:	Very Good/Excellent	Good Health	Fair/Poor
Cost Per Month	\$289	\$307	\$327
Cost Per Year	\$3,468	\$3,684	\$3,924

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>.

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).²²

²² 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. New Mexico has no counties with high rates of public transportation.

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 Elder Index estimates miscellaneous expenses at 20% of all other costs (excluding long-term care) in each county for owners without a mortgage.²³ This amount is calculated separately for older individuals and older couples and applied to each of the three housing scenarios.²⁴

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*.²⁵

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

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

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

Taxes

Local property taxes are included in the housing cost component for homeowners and New Mexico sales tax (gross receipts tax), which includes both statewide (5%) and city- and county-specific components (together totaling 6.4% on average), is included in the miscellaneous category.²⁶

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

²³ See U.S. BLS Consumer Expenditure Survey (<http://www.bls.gov/cex/>), and Social Security Administration, *Expenditures of the Aged Chartbook*, May 2007.

²⁴ 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.

²⁵ Russell et al, *op. cit.*

²⁶ The Sales Tax Clearinghouse: <http://www.thestc.com/STrates.stm>

are under certain limits. Income tax treatment and rates vary by source of income; elders typically rely on a combination of Social Security, pension and savings. Because most of the Elder Index household basic budgets are near the no-tax limits,²⁷ and because tax rates vary by income source, calculations do not include income taxes in the basic model.

III. THE ELDER ECONOMIC SECURITY STANDARD INDEX FOR NEW MEXICO

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

²⁷ 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>).

A Note on Geographic Areas

Data are presented for each of the 33 counties in New Mexico.

Tables 2, 3 and 4 on the following pages illustrate the Elder Index for selected elder household scenarios in three areas across New Mexico: Bernalillo County, Doña Ana County and San Juan County. In all areas, those with the lowest living expenses are elders living alone who own their own home and are no longer paying a mortgage. Highest costs are for elder couples who own a home with a mortgage.

The Elder Indexes for all New Mexico counties are presented in **Appendix D**.

TABLE 2
The Elder Economic Security Standard Index for Bernalillo County, 2009
Expenses for Selected Household Types

Expenses	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (including utilities, taxes & insurance)	\$364	\$584	\$1,060	\$364	\$584	\$1,060
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$193	\$193	\$193	\$340	\$340	\$340
Health Care (Good Health)	\$250	\$250	\$250	\$500	\$500	\$500
Miscellaneous	\$208	\$208	\$208	\$326	\$326	\$326
Elder Index—Total Expenses Per Month	\$1,247	\$1,467	\$1,943	\$1,958	\$2,178	\$2,654
Elder Index—Total Expenses Per Year	\$14,964	\$17,604	\$23,316	\$23,496	\$26,136	\$31,848

Comparative Income Benchmarks	Elder Person (age 65+)			Elder Couple (both age 65+)		
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$10,830	\$10,830	\$14,570	\$14,570	\$14,570
Average Social Security Benefit for Bernalillo County, 2009	\$13,493	\$13,493	\$13,493	\$21,954	\$21,954	\$21,954
Federal Poverty Guidelines as a Percent of Elder Index	72%	62%	46%	62%	56%	46%
Average Social Security Benefit as a Percent of Elder Index	90%	77%	58%	93%	84%	69%

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	+\$107	-\$36
Change in Cost Per Year	+\$1,284	-\$432

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>

In Bernalillo County, Medicare Advantage coverage is assumed.

Annual Elder Index Value for Elders in Fair/Poor Health in Bernalillo County, 2009

Per Person:	Owner w/o Mortgage	Renter/One Bedroom	Owner with Mortgage
Elder Person	\$16,505	\$19,145	\$24,857
Elder Couple	\$25,037	\$27,677	\$33,389

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.

Elders in Bernalillo County with incomes at the federal poverty level, or even if living on the average Social Security benefit in 2009, cannot afford living expenses without public or private supports for housing and health care. While Social Security was never intended to be the sole source of income for elders, in reality it is the only income for one-quarter of New Mexico elders.²⁸

²⁸ Source: Social Security: 2008 New Mexico Quick Facts. http://assets.aarp.org/rgcenter/econ/ss_facts_08_nm.pdf

Summary of Findings for Bernalillo County

1. Elders in Bernalillo County at the poverty level or with the average Social Security benefit cannot make ends meet.

- The average Social Security benefit provides an elder living alone in Bernalillo County only 58–90% of the amount needed to cover basic expenses.
- In Bernalillo County, elders living alone on an income equivalent to the federal poverty guideline can cover only 46–72% of their basic living expenses.
- The average Social Security benefit provides an elder couple living in Bernalillo County only 69–93% of the amount needed to cover basic expenses.
- In Bernalillo County, elder couples living on an income equivalent to the federal poverty guideline can cover only 46–62% of their basic living expenses.

2. Elders *living alone* in Bernalillo County need \$14,964–\$23,316 to cover their basic annual living costs.

- Elders living alone in Bernalillo County who own their home without a mortgage need \$14,964 a year to cover their basic living expenses.
- If elders rent an apartment in Bernalillo County, their basic living expenses increase to \$17,604.
- Elders still paying a mortgage face housing costs nearly triple those for homeowners without a mortgage, increasing annual living expenses to \$23,316.
- Elders with lower incomes need rent subsidies and/or elder affordable housing units, as well as assistance to cover supplemental health plan costs.

3. Elder *couples* in Bernalillo County need \$23,496–\$31,848 to cover their basic annual living costs.

- Elder couples in Bernalillo County who own their home without a mortgage need \$23,496 a year to cover their basic living expenses.
- If elder couples rent an apartment in Bernalillo County, their basic living expenses increase to \$26,136.
- Elder couples still paying a mortgage face housing costs nearly triple those for homeowners without a mortgage, increasing annual living expenses to \$31,848.
- Elder couples with lower incomes need rent subsidies and/or affordable housing units, as well as assistance to cover supplemental health plan costs.

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

- A member of an elder couple paying market rate rent in Bernalillo County has expenses reduced by only 33% when a spouse dies, \$17,604 from \$26,136, yet his or her income may decrease substantially based on the mix of Social Security and/or pension income.
- Elders in good health in Bernalillo County face health care costs of \$250 per month—more than they spend on food. Declines in health status result in a \$107 monthly increase in health care expenses, totaling \$357 per month for a single elder in poor health (see lower panels of Table 2).

TABLE 3
The Elder Economic Security Standard Index for Doña Ana County, 2009
Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (including utilities, taxes & insurance)	\$311	\$496	\$988	\$311	\$496	\$988
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$220	\$220	\$220	\$388	\$388	\$388
Health Care (Good Health)	\$307	\$307	\$307	\$614	\$614	\$614
Miscellaneous	\$214	\$214	\$214	\$348	\$348	\$348
Elder Index—Total Expenses Per Month	\$1,284	\$1,469	\$1,961	\$2,089	\$2,274	\$2,766
Elder Index—Total Expenses Per Year	\$15,408	\$17,628	\$23,532	\$25,068	\$27,288	\$33,192

Comparative Income Benchmarks	Elder Person (age 65+)			Elder Couple (both age 65+)		
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$10,830	\$10,830	\$14,570	\$14,570	\$14,570
Average Social Security Benefit for Doña Ana County, 2009	\$12,201	\$12,201	\$12,201	\$19,852	\$19,852	\$19,852
Federal Poverty Guidelines as a Percent of Elder Index	70%	61%	46%	58%	53%	44%
Average Social Security Benefit as a Percent of Elder Index	79%	69%	52%	79%	73%	60%

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	+\$20	-\$18
Change in Cost Per Year	+\$240	-\$216

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>.

In Doña Ana County, Medigap coverage is assumed.

**Annual Elder Index Value for Elders in
Fair/Poor Health in Doña Ana County, 2009**

Per Person:	Owner w/o Mortgage	Renter/One Bedroom	Owner with Mortgage
Elder Person	\$15,696	\$17,916	\$23,820
Elder Couple	\$25,356	\$27,576	\$33,480

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.

Elders in Doña Ana County, with incomes at the federal poverty level, or even if living on the average Social Security benefit in 2009, cannot afford basic living expenses without public or private supports for housing and health care.

Summary of Findings for Doña Ana County

1. Elders in Doña Ana County at the poverty level or with the average Social Security benefit cannot make ends meet.

- The average Social Security benefit provides an elder living alone in Doña Ana County only 52–79% of the amount needed to cover basic expenses.
- In Doña Ana County, elders living alone on an income equivalent to the federal poverty guideline can cover only 46–70% of their basic living expenses.
- The average Social Security benefit in Doña Ana County provides a retired couple only 60–79% of the amount needed to cover basic expenses.
- In Doña Ana County, elder couples living on an income equivalent to the federal poverty guideline can cover only 44–58% of their basic living expenses.

2. Elders *living alone* in Doña Ana County need \$15,408–\$23,532 to cover their basic annual living costs.

- Elders living alone in Doña Ana County who own their home without a mortgage need \$15,408 a year to cover their basic living expenses.
- If elders rent an apartment in Doña Ana County, their basic living expenses increase to \$17,628.
- Elders still paying a mortgage face housing costs more than triple those for homeowners without a mortgage, increasing annual living expenses to \$23,532.
- Elders with lower incomes need rent subsidies and/or elder affordable housing units, as well as assistance to cover supplemental health plan costs.

3. Elder *couples* in Doña Ana County need \$25,068–\$33,192 to cover their basic annual living costs.

- Elder couples in Doña Ana County who own their home without a mortgage need \$25,068 a year to cover their basic living expenses.
- If elder couples rent an apartment in Doña Ana County, their basic living expenses increase to \$27,288.
- Elder couples still paying a mortgage face housing costs triple those for homeowners without a mortgage, increasing annual living expenses to \$33,192.
- Elder couples with lower incomes need rent subsidies and/or affordable housing units, as well as assistance to cover supplemental health plan costs.

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

- A member of an elder couple paying market rate rent in Doña Ana County has expenses reduced by only 35% when a spouse dies, \$17,628 from \$27,288, yet his or her income may decrease substantially based on the mix of Social Security and/or pension income.
- Elders in good health in Doña Ana County face health care costs of \$307 per month—more than they spend on food. Declines in health status result in a \$20 monthly increase in health care expenses, totaling \$327 per month for a single elder in poor health (see lower panels of Table 3).

TABLE 4
The Elder Economic Security Standard Index for San Juan County, 2009
Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (including utilities, taxes & insurance)	\$222	\$504	\$964	\$222	\$504	\$964
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$220	\$220	\$220	\$388	\$388	\$388
Health Care (Good Health)	\$307	\$307	\$307	\$614	\$614	\$614
Miscellaneous	\$196	\$196	\$196	\$330	\$330	\$330
Elder Index—Total Expenses Per Month	\$1,177	\$1,459	\$1,919	\$1,982	\$2,264	\$2,724
Elder Index—Total Expenses Per Year	\$14,124	\$17,508	\$23,028	\$23,784	\$27,168	\$32,688

Comparative Income Benchmarks	Elder Person (age 65+)			Elder Couple (both age 65+)		
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$10,830	\$10,830	\$14,570	\$14,570	\$14,570
Average Social Security Benefit for San Juan County, 2009	\$13,273	\$13,273	\$13,273	\$21,596	\$21,596	\$21,596
Federal Poverty Guidelines as a Percent of Elder Index	77%	62%	47%	61%	54%	45%
Average Social Security Benefit as a Percent of Elder Index	94%	76%	58%	91%	79%	66%

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	+\$20	-\$18
Change in Cost Per Year	+\$240	-\$216

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>.

In San Juan County, Medigap coverage is assumed.

**Annual Elder Index Value for Elders in
Fair/Poor Health in San Juan County, 2009**

Per Person:	Owner w/o Mortgage	Renter/One Bedroom	Owner with Mortgage
Elder Person	\$14,412	\$17,796	\$23,316
Elder Couple	\$24,072	\$27,456	\$32,976

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.

Elders in San Juan County with incomes at the federal poverty level, or even if living on the average Social Security benefit in 2009, cannot afford living expenses without public or private supports for housing and health care.

Summary of Findings for San Juan County

1. Elders in San Juan County at the poverty level or with the average Social Security benefit cannot make ends meet.

- The average Social Security benefit provides an elder living alone in San Juan County only 58–94% of the amount needed to cover basic expenses.
- In San Juan County, elders living alone on an income equivalent to the federal poverty guideline can cover only 47–77% of their basic living expenses.
- The average Social Security benefit provides an elder couple living in San Juan County only 66–91% of the amount needed to cover basic expenses.
- In San Juan County, elder couples living on an income equivalent to the federal poverty guideline can cover only 45–61% of their basic living expenses.

2. Elders *living alone* in San Juan County need \$14,124–\$23,028 to cover their basic annual living costs.

- Elders living alone in San Juan County who own their home without a mortgage need \$14,124 a year to cover their basic living expenses.
- If elders rent an apartment in San Juan County, their basic living expenses increase to \$17,508.
- Elders still paying a mortgage face housing costs more than four times those for homeowners without a mortgage, increasing annual living expenses to \$23,028.
- Elders with lower incomes need rent subsidies and/or elder affordable housing units, as well as assistance to cover supplemental health plan costs.

3. Elder *couples* in San Juan County need \$23,784–\$32,688 to cover their basic annual living costs.

- Elder couples in San Juan County who own their home without a mortgage need \$23,784 a year to cover their basic living expenses.
- If elder couples rent an apartment in San Juan County, their basic living expenses increase to \$27,168.
- Elder couples still paying a mortgage face housing costs more than four times those for homeowners without a mortgage, increasing annual living expenses to \$32,688.
- Elder couples with lower incomes need rent subsidies and/or affordable housing units, as well as assistance to cover supplemental health plan costs.

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

- A member of an elder couple paying market rate rent in San Juan County has expenses reduced by only 36% when a spouse dies, \$17,508 from \$27,168, yet his or her income may decrease substantially based on the mix of Social Security and/or pension income.
- Elders in good health in San Juan County face health care costs of \$307 per month—more than they spend on food. Declines in health status result in a \$20 monthly increase in health care expenses, totaling \$327 per month for a single elder in poor health (see lower panels of Table 4).

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

Home and community-based long-term care is a continuum that can start with a few hours of care per week and can increase to 24/7 year-round care.²⁹ Using national long-term care utilization data, the Elder Index constructed three packages of home- and community-based long-term care services: "low," "medium" and "high."³⁰ The cost of these services, based on statewide public reimbursement rates and private rates, is inserted to determine the total cost of providing the chosen level of care. The high package has two variations, one with Adult Day Health Services (ADHS) and one without.

Table 5 illustrates the annual cost of home and community-based long-term care services for elders in New Mexico 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 annual cost of long-term care services to enable elders to remain in their homes when they require ongoing, long-term care services and support.

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

Since not all elders require long-term care, the Elder Index shows it as an add-on component to the basic Elder Economic Security Standard Index. However, research shows that two-thirds of seniors will need long-term care at some point in their later years; one-half will have out-

of-pocket expenses for care, and 5% will spend as much as \$100,000 over their lifetime.³¹ In New Mexico, elders who are at-risk for institutional placement and who meet Medicaid income and asset guidelines are eligible for the New Mexico (NM) Coordinated Long Term Services (CLTS) and Mi Via Medicaid Self-Directed Waiver Programs.

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

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

To construct a measure of home- and community-based long-term care costs, the Elder Index includes an add-on long-term care services package for elders who need such care, at three levels of care: low (six 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 adult day health services. The long-term care services package is illustrated in **Table 6**. For example, a "low" level of service use assumes six hours of care per week, all of which are in the form of homemaker services. A modest amount of care management is assumed, and fees for a personal emergency response system are also included.

Level of Need for Long-Term Care	Low	Medium	High with Adult Day Care*	High without Adult Day Care
Hours Per Week	6 hours	16 hours	36 hours	36 hours
Public Rates: All of New Mexico	\$5,618	\$15,258	\$28,280	\$32,008
Private Rates: All of New Mexico	\$6,634	\$17,578	\$31,265	\$35,909

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

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

²⁹ At higher levels of need for care, the likelihood increases of receiving care in a nursing home.

³⁰ The authors acknowledge the work of Judith Conahan in developing the long-term care component of the methodology. See Russell, Bruce and Conahan (2006), *The WOW-GI National Elder Economic Security Standard: A Methodology to Determine Economic Security for Elders*.

³¹ Kemper, P., Komisar, H. & Alecxih, L. (2006). Long-term care over an uncertain future: What can current retirees expect? *Inquiry*, 42, 335-350.

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

	Low	Medium	High with Adult Day Health	High All In-Home Care
Hours Per Week	6	16	36	36
Total Care Hours Per Month	26	69	155	155
Distribution of Care Hours:				
Homemaker	100%	100%	33%	67%
Home Health Aide	not used	not used	17%	33%
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)

In contrast, a "high" in-home service package assumes 36 hours per week of care, two-thirds of which are in the form of homemaker services and one-third in the form of home health assistance. A higher level of care 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 Elder Index benchmarks the rates for each element of the long-term care services package in New Mexico. **Table 7** presents public reimbursement and private pay rates for each element of the long-term care services package.³²

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

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

The need for long-term care markedly raises costs, multiplying the Elder Index. In New Mexico, the "low" home and community-based long-term care services package adds \$6,634 per year to living expenses for seniors. The "medium" home and community-based long-term care services package adds \$17,578 per year to living expenses. The "high" home and community-based long-term care services package with Adult Day Health Services adds \$31,265 per year to living expenses. The high home and community-based long-term care services package with all in-home care adds \$35,909 per year to living expenses.

Table 8 shows the impact of home and community-based long-term care costs on New Mexico statewide elders' living expenses for the selected elder household scenarios. **Figure 8** illustrates the impact of adding these costs for an elder renter in New Mexico. The impact of long-term care costs on estimated living costs for each county is included in Appendix D. Note that the Elder Index values in Table 8 have been adjusted to reflect an elder in fair to poor health, given that only individuals with poor health are likely to need long-term care.

³² Public reimbursement rates are from New Mexico Aging and Long Term-Care Services Department. Private pay rates are from the Genworth 2009 Cost of Care Survey and informal state partner survey of New Mexico Adult Day Health Services programs and geriatric care managers.

TABLE 7
New Mexico Elder Economic Security Standard Index Long-Term Care Services
Public and Private Pay Rates, 2009

	Public Reimbursement Rates All of New Mexico	Private Pay Rates All of New Mexico
Homemaker/Personal Care (per hour)	\$14.60	\$16.00
Home Health Aide ^a (per hour)	\$16.32	\$17.00
Adult Day Health ^b (ADH) (daily rate)	\$48.96	\$50.00
ADH Transport ^c (roundtrip rate)	\$18.00	\$18.00
Case Management ^d (per hour)	\$51.49	\$100.00
Supplies ^e (per month)	\$124.00	\$124.00
Personal Emergency Response System ^f (per month)	\$40.00	\$40.00

Sources: See Appendix A.

TABLE 8
The Elder Economic Security Standard Index for the State of New Mexico, 2009
Addition of Home and Community-Based Long-Term Care Costs*

Expenses	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter/One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter/One Bedroom	Owner w/ Mortgage
Elder Index Per Year (Assuming Poor Health)	\$15,554	\$18,578	\$23,402	\$24,782	\$27,806	\$32,630

Add Impact of Changes in Long-Term Care Status

Low Long-Term Care: 6 hrs/wk						
Cost Per Month \$553						
Cost Per Year	\$6,634	\$6,634	\$6,634	\$6,634	\$6,634	\$6,634
Elder Index Per Year	\$22,188	\$25,212	\$30,036	\$31,416	\$34,440	\$39,264

Medium Long-Term Care: 16 hrs/wk						
Cost Per Month \$1,465						
Cost Per Year	\$17,578	\$17,578	\$17,578	\$17,578	\$17,578	\$17,578
Elder Index Per Year	\$33,132	\$36,156	\$40,980	\$42,360	\$45,384	\$50,208

High Long-Term Care with Adult Day Health: 36 hrs/wk						
Cost Per Month \$2,605						
Cost Per Year	\$31,265	\$31,265	\$31,265	\$31,265	\$31,265	\$31,265
Elder Index Per Year	\$46,819	\$49,843	\$54,667	\$56,047	\$59,071	\$63,895

High Long-Term Care all In-Home Care: 36 hrs/wk						
Cost Per Month \$2,992						
Cost Per Year	\$35,909	\$35,909	\$35,909	\$35,909	\$35,909	\$35,909
Elder Index Per Year	\$51,463	\$54,487	\$59,311	\$60,691	\$63,715	\$68,539

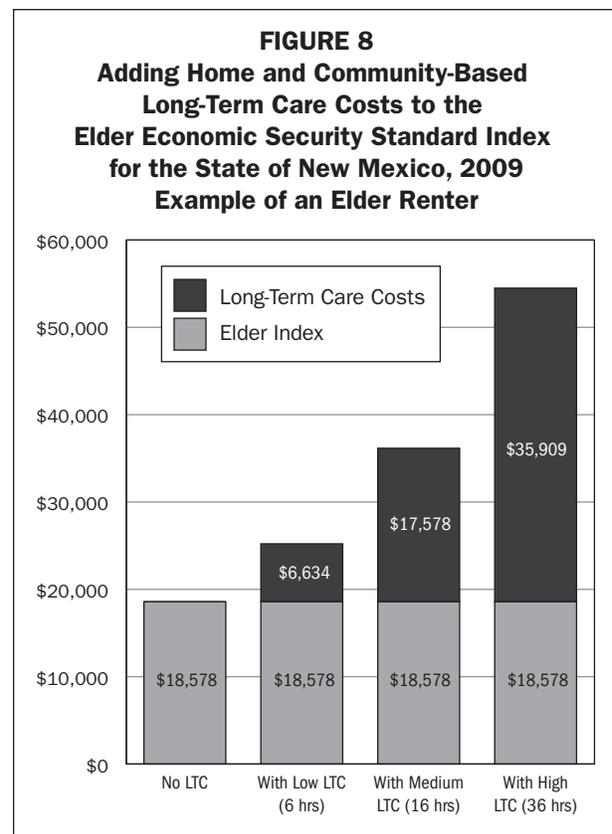
* Elders needing home and community based long-term care (LTC) are presumed to be in poor health. Hence LTC costs are added to the standard for elder person in poor health and elder couple, one in poor and one in good health.

Overview of Impact of Home and Community-Based Long-Term Care Findings for New Mexico

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 New Mexico elder household scenarios described in this report, the Elder Index ranges from \$15,554–\$32,630 (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—\$6,634 for “low” levels of care, \$17,578 for “medium” levels of care, and \$31,265–\$35,909 for “high” levels of care.
- Home and community-based long term care is preferred by elders to skilled nursing facility care, which is considerably more expensive. National market surveys report an average rate of \$62,636 for skilled nursing facility care (semi-private room) in New Mexico.³³
- The above estimates assume that only one member of an older couple needs long-term care assistance and is in poor health. If it is assumed that both members of a couple need some long-term care assistance, estimated costs could spiral to even higher levels. In addition to the health care costs being higher when both members of a couple are in poor health, out-of-pocket costs for home health care, adult day health, or other services or supplies would increase.

When elders become frail and are in poor health, they may need community-based long-term care services to remain at home. Using the example of an elder renter living alone in New Mexico, Figure 8 illustrates the dramatic increase in annual expenses experienced when low (six 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 in fair to poor health who purchases no long-term care services (with estimated annual expenses of \$18,578), annual expenses are nearly three times higher if high levels of home-based care are required (\$54,487).



V. SUMMARY

The Elder Index, with its modeled scenarios for older adults living in different circumstances, shows the difficulties low- and moderate-income elders confront in meeting their living expenses. In every county in the state, elders who live at the federal poverty level, or who are totally dependent on the average Social Security payment in 2009, need housing and health care supports to make ends meet. Long-term care needs add significant costs.

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 Elder Index to develop and advocate for strategies that promote economic security to meet the goals of independence, choice and dignity for older adults.

³³ Genworth 2009 Cost of Care Survey. (April, 2009). Richmond, VA: Genworth Financial. http://www.genworth.com/content/etc/medialib/genworth_v2/pdf/ltc_cost_of_care.Par.8024.File.dat/cost_of_care.pdf.

REFERENCES

- AARP (2008). Social Security New Mexico Quick Facts. Retrieved 4/9/09: http://assets.aarp.org/rgcenter/econ/ss_facts_08_nm.pdf.
- Butrica, B., Goldwyn, J. H., & Johnson, R. W. (2005). *Understanding Expenditure Patterns in Retirement*. Washington, DC: Urban Institute. Available online: <http://www.urban.org/publications/411130.html>.
- Citro, C. F., & Michael, R. T. *Measuring Poverty: A New Approach* (1995). Washington, DC: National Academy of Sciences.
- Easter Seals (nd). A Solutions Package for Adult Day Services Transportation Programs. Retrieved 4/1/08: http://seniortransportation.easterseals.com/site/PageServer?pagename=NCST2_tsc_adult_day.
- Genworth (April, 2009). Genworth 2009 Cost of Care Survey. Richmond, VA: Genworth Financial. http://www.genworth.com/content/etc/medialib/genworth_v2/pdf/ltc_cost_of_care.Par.8024.File.dat/cost_of_care.pdf.
- Internal Revenue Service (2008) IRS announces 2009 standard mileage rates. News Release IR-2008-131 (November 24). <http://www.irs.gov/newsroom/article/0,,id=200505,00.html>.
- Kemper, P., Komisar, H., & Alexih, L. (2006). Long-term care over an uncertain future: What can current retirees expect? *Inquiry*, 42, 335–350.
- Russell, Laura Henze, Bruce, Ellen A., Conahan, Judith and Wider Opportunities for Women (2006). *The WOW-GI National Elder Economic Security Standard: A Methodology to Determine Economic Security for Elders*. Washington, DC: Wilder Opportunities for Women.
- Social Security Administration (2007). *Expenditures of the Aged Chartbook*. Available online: http://www.ssa.gov/policy/docs/chartbooks/expenditures_aged/index.html.
- Social Security Administration (2008). Retirement Benefits. SSA Publication No. 05-10035. Retrieved 6/17/08 from: <http://www.socialsecurity.gov/pubs/10035.html>.
- The Sales Tax Clearinghouse (2010). Retrieved 3/22/2010 from: <http://www.thestc.com/STrates.stm>.
- U.S. Census Bureau (2009). Poverty Thresholds for 2008. Available online: <http://www.census.gov/hhes/www/poverty/threshld/thresh08.html>.
- U.S. Census Bureau (2009). American Community Survey, 2008. Available online: http://factfinder.census.gov/home/saff/main.html?_lang=en.
- US Census Bureau (2009). American Community Survey Public Use Microdata Sample (PUMS) 2005–2007 3-year file. Available online: http://factfinder.census.gov/home/en/acs_pums_2007_3yr.html.
- U.S. Census Bureau (2008). Population Estimates program of the U.S. Census Bureau. Available online: <http://www.census.gov/popest/datasets.html>.
- U.S. Department of Agriculture, Center for Nutrition Policy and Promotion (2009). USDA Food Plans: Cost of Food. Available online: <http://www.cnpp.usda.gov/USDAFoodPlansCostofFood.htm>.
- U.S. Department of Health & Human Services (2009). The 2009 HHS Poverty Guidelines: One Version of the [U.S.] Federal Poverty Measure. Available online: <http://aspe.hhs.gov/poverty/09poverty.shtml>.
- U.S. Department of Health & Human Services. (2009). Medicare Options Compare Tool. Available online: <http://www.medicare.gov/MPPF/Include/DataSection/Questions/Welcome.asp>.
- U.S. Department of Health & Human Services (2009). Medicare Advantage/Part D Contract and Enrollment Data. Available online: <http://www.cms.hhs.gov/MCRAdvPartDEnrolData/MASCPen/list.asp#TopOfPage>.
- U.S. Department of Health & Human Services (2008). General Enrollment and Eligibility. Available online: <http://www.medicare.gov/MedicareEligibility/home.asp?dest=NAV%7CHome%7CGeneralEnrollment&version=default&browser=Netscape%7C7%2E01%7CWinXP&language=English#TabTop>.
- U.S. Department of Housing and Urban Development. (2009). Fair Market Rents—Fiscal Year 2009. Available online: <http://www.huduser.org>.
- U.S. Department of Labor, Bureau of Labor Statistics. Consumer Expenditure Survey (2008). Available online: <http://www.bls.gov/cex/>.
- U.S. Department of Transportation (2001). National Household Travel Survey (NHTS). Available online: <http://nhts.ornl.gov/download.shtml#2001>.

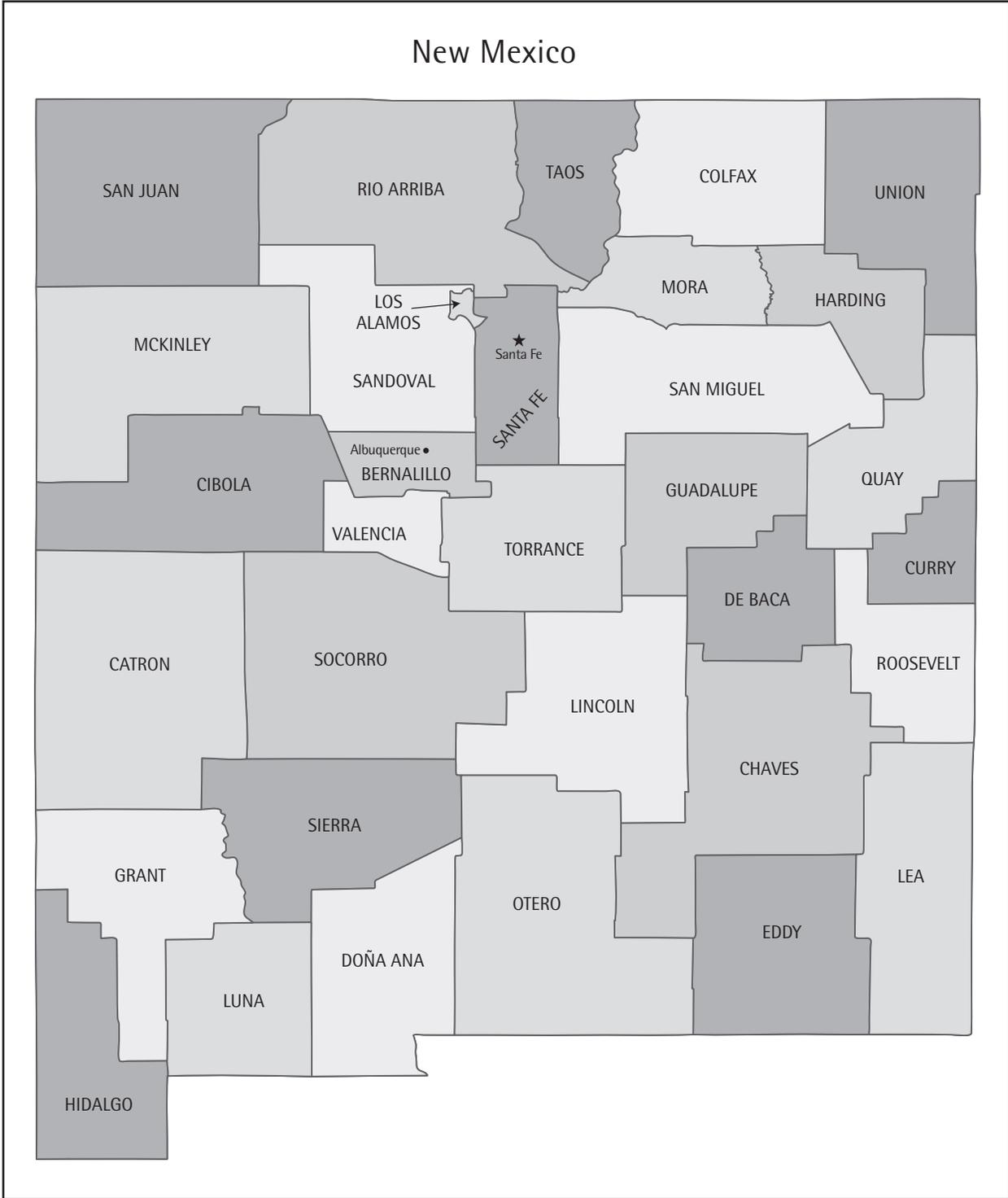
Appendix A: Data Sources

Data Type	Source	Assumptions
Housing	<p>Rent: U.S. Department of Housing and Urban Development. Fair Market Rents—Fiscal Year 2009. Retrieved from http://www.huduser.org</p> <p>Owner Costs: U.S. Census Bureau: American Community Survey Public Use Microdata Sample (PUMS) 2005–2007 3-year file. Data retrieved from: http://factfinder.census.gov/home/en/acs_pums_2007_3yr.html</p> <p>Owner costs adjusted to 2009 by CPI-U for housing in the Northeast region. http://data.bls.gov/PDQ/outside.jsp?survey=cu</p>	<p>Fair Market Rents (FMRs) for one-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 & utilities, condo fees, & mortgage payment (if any).</p>
Food	<p>U.S. Department of Agriculture, Low-Cost Food Plan: http://www.cnpp.usda.gov/USDAFoodPlansCostofFood.htm</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>
Total Health Care Costs (premiums and out of pocket cost)	<p>U.S. Department of Health & Human Services. (2009). Medicare Options Compare Tool. Available online: http://www.medicare.gov/MPPF/Include/DataSection/Questions/Welcome.asp</p> <p>U.S. Department of Health & Human Services (2009). Medicare Advantage/Part D Contract and Enrollment Data. Available online: http://www.cms.hhs.gov/MCRAdvPartDEnrolData/MASCPen/list.asp#TopOfPage</p>	<p>Average costs calculated by the Gerontology Institute for New Mexico assuming Medicare Advantage with Prescription coverage or Medigap Supplement and Medicare Part D coverage; also assuming an elder age 70–74.</p>
Transportation	<p>Private Automobile Cost: National Household Travel Survey (NHTS) http://nhts.ornl.gov/download.shtml#2001</p> <p>Per Mile Cost: U.S. Internal Revenue Service http://www.irs.gov/newsroom/article/0,,id=200505,00.html</p>	<p>Estimated annual mileage driven by retired singles and couples in NM x IRS standard mileage reimbursement rate for operating and owner costs for 2009.</p>
Miscellaneous	<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>
Long-Term Care	<p>Public (Medicaid waiver) rate information from New Mexico Aging and Long Term Care Services Department.</p> <p>Private rates from GenWorth Financial 2009 Cost of Care Survey. http://www.genworth.com/content/etc/medialib/genworth_v2/pdf/ltc_cost_of_care.Par.8024.File.dat/cost_of_care.pdf</p> <p>Adult Day Service Transportation expenses based on report by Easter Seals (n.d.): http://seniortransportation.easterseals.com/site/PageServer?pagename=NCST2_tsc_adult_day.</p> <p>Other expenses based on informal surveys and web searches conducted by the Gerontology Institute.</p>	<p>Authors' calculations using area costs for three prototypical levels of long-term care services packages.</p>

Appendix B: List of New Mexico Metropolitan/Micropolitan Areas and Counties

Metropolitan/Micropolitan Area	Table (App. D)	County Name(s)
Alamogordo, NM Micropolitan Statistical Area	20	Otero County, NM
Albuquerque, NM Metropolitan Statistical Area	1	Bernalillo County, NM
	24	Sandoval County, NM
	31	Torrance County, NM
	33	Valencia County, NM
Carlsbad-Artesia, NM Micropolitan Statistical Area	9	Eddy County, NM
Clovis, NM Micropolitan Statistical Area	6	Curry County, NM
Deming, NM Micropolitan Statistical Area	17	Luna County, NM
Espanola, NM Micropolitan Statistical Area	22	Rio Arriba County, NM
Farmington, NM Metropolitan Statistical Area	25	San Juan County, NM
Gallup, NM Micropolitan Statistical Area	18	McKinley County, NM
Grants, NM Micropolitan Statistical Area	4	Cibola County, NM
Hobbs, NM Micropolitan Statistical Area	14	Lea County, NM
Las Cruces, NM Metropolitan Statistical Area	8	Doña Ana County, NM
Las Vegas, NM Micropolitan Statistical Area	26	San Miguel County, NM
Los Alamos, NM Micropolitan Statistical Area	16	Los Alamos County, NM
Portales, NM Micropolitan Statistical Area	23	Roosevelt County, NM
Roswell, NM Micropolitan Statistical Area	3	Chaves County, NM
Ruidoso, NM Micropolitan Statistical Area	15	Lincoln County, NM
Santa Fe, NM Metropolitan Statistical Area	27	Santa Fe County, NM
Silver City, NM Micropolitan Statistical Area	10	Grant County, NM
Taos, NM Micropolitan Statistical Area	30	Taos County, NM
Non-Metro Counties	2	Catron County
	5	Colfax County
	7	De Baca County
	11	Guadalupe County
	12	Harding County
	13	Hidalgo County
	19	Mora County
	21	Quay County
	28	Sierra County
	29	Socorro County
32	Union County	

Appendix C: Map of New Mexico Counties



Source: U.S. Census Bureau. See http://quickfacts.census.gov/qfd/maps/new_mexico_map.html.

Appendix D: Elder Economic Security Standard Index for New Mexico Counties, 2009 One- and Two-Person Elder Households

**Table D-1: The Elder Economic Security Standard Index for Bernalillo County, 2009
Monthly Expenses for Selected Household Types**

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (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)	\$364	\$584	\$1,060	\$364	\$584	\$1,060
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$193	\$193	\$193	\$340	\$340	\$340
Health Care (Good Health)	\$250	\$250	\$250	\$500	\$500	\$500
Miscellaneous	\$208	\$208	\$208	\$326	\$326	\$326
Elder Index Per Month	\$1,247	\$1,467	\$1,943	\$1,958	\$2,178	\$2,654
Elder Index Per Year	\$14,964	\$17,604	\$23,316	\$23,496	\$26,136	\$31,848

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2009	\$8,088	\$12,132
Average County Social Security Benefit 2009	\$13,493	\$21,954

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 (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)	\$6,634	\$21,598	\$24,238	\$29,950	\$30,130	\$32,770	\$38,482
Medium (16 hrs)	\$17,578	\$32,542	\$35,182	\$40,894	\$41,074	\$43,714	\$49,426
High w/ADC (36 hrs)	\$31,265	\$46,229	\$48,869	\$54,581	\$54,761	\$57,401	\$63,113
High w/o ADC (36 hrs)	\$35,909	\$50,873	\$53,513	\$59,225	\$59,405	\$62,045	\$67,757

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$128 should be added to the monthly totals (\$107 for out-of-pocket medical costs and \$21 for miscellaneous costs) resulting in an annual increase in costs of \$1,541 (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 Index for New Mexico*.

Table D-2: The Elder Economic Security Standard Index for Catron County, 2009
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (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)	\$255	\$419	\$770	\$255	\$419	\$770
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$233	\$233	\$233	\$410	\$410	\$410
Health Care (Good Health)	\$307	\$307	\$307	\$614	\$614	\$614
Miscellaneous	\$205	\$205	\$205	\$341	\$341	\$341
Elder Index Per Month	\$1,232	\$1,396	\$1,747	\$2,048	\$2,212	\$2,563
Elder Index Per Year	\$14,784	\$16,752	\$20,964	\$24,576	\$26,544	\$30,756

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2009	\$8,088	\$12,132
Average County Social Security Benefit 2009	\$12,194	\$19,840

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 (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)	\$6,634	\$21,418	\$23,386	\$27,598	\$31,210	\$33,178	\$37,390
Medium (16 hrs)	\$17,578	\$32,362	\$34,330	\$38,542	\$42,154	\$44,122	\$48,334
High w/ADC (36 hrs)	\$31,265	\$46,049	\$48,017	\$52,229	\$55,841	\$57,809	\$62,021
High w/o ADC (36 hrs)	\$35,909	\$50,693	\$52,661	\$56,873	\$60,485	\$62,453	\$66,665

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), \$24 should be added to the monthly totals (\$20 for out-of-pocket medical costs and \$4 for miscellaneous costs) resulting in an annual increase in costs of \$288 (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 Index for New Mexico*.

Table D-3: The Elder Economic Security Standard Index for Chaves County, 2009
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (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)	\$277	\$402	\$746	\$277	\$402	\$746
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$233	\$233	\$233	\$410	\$410	\$410
Health Care (Good Health)	\$307	\$307	\$307	\$614	\$614	\$614
Miscellaneous	\$210	\$210	\$210	\$346	\$346	\$346
Elder Index Per Month	\$1,259	\$1,384	\$1,728	\$2,075	\$2,200	\$2,544
Elder Index Per Year	\$15,108	\$16,608	\$20,736	\$24,900	\$26,400	\$30,528

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2009	\$8,088	\$12,132
Average County Social Security Benefit 2009	\$12,584	\$20,476

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 (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)	\$6,634	\$21,742	\$23,242	\$27,370	\$31,534	\$33,034	\$37,162
Medium (16 hrs)	\$17,578	\$32,686	\$34,186	\$38,314	\$42,478	\$43,978	\$48,106
High w/ADC (36 hrs)	\$31,265	\$46,373	\$47,873	\$52,001	\$56,165	\$57,665	\$61,793
High w/o ADC (36 hrs)	\$35,909	\$51,017	\$52,517	\$56,645	\$60,809	\$62,309	\$66,437

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), \$24 should be added to the monthly totals (\$20 for out-of-pocket medical costs and \$4 for miscellaneous costs) resulting in an annual increase in costs of \$288 (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 Index for New Mexico*.

Table D-4: The Elder Economic Security Standard Index for Cibola County, 2009
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (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)	\$231	\$451	\$765	\$231	\$451	\$765
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$233	\$233	\$233	\$410	\$410	\$410
Health Care (Good Health)	\$307	\$307	\$307	\$614	\$614	\$614
Miscellaneous	\$201	\$201	\$201	\$337	\$337	\$337
Elder Index Per Month	\$1,204	\$1,424	\$1,738	\$2,020	\$2,240	\$2,554
Elder Index Per Year	\$14,448	\$17,088	\$20,856	\$24,240	\$26,880	\$30,648

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2009	\$8,088	\$12,132
Average County Social Security Benefit 2009	\$12,828	\$20,872

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 (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)	\$6,634	\$21,082	\$23,722	\$27,490	\$30,874	\$33,514	\$37,282
Medium (16 hrs)	\$17,578	\$32,026	\$34,666	\$38,434	\$41,818	\$44,458	\$48,226
High w/ADC (36 hrs)	\$31,265	\$45,713	\$48,353	\$52,121	\$55,505	\$58,145	\$61,913
High w/o ADC (36 hrs)	\$35,909	\$50,357	\$52,997	\$56,765	\$60,149	\$62,789	\$66,557

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), \$24 should be added to the monthly totals (\$20 for out-of-pocket medical costs and \$4 for miscellaneous costs) resulting in an annual increase in costs of \$288 (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 Index for New Mexico*.

Table D-5: The Elder Economic Security Standard Index for Colfax County, 2009
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (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)	\$291	\$475	\$788	\$291	\$475	\$788
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$233	\$233	\$233	\$410	\$410	\$410
Health Care (Good Health)	\$307	\$307	\$307	\$614	\$614	\$614
Miscellaneous	\$213	\$213	\$213	\$349	\$349	\$349
Elder Index Per Month	\$1,276	\$1,460	\$1,773	\$2,092	\$2,276	\$2,589
Elder Index Per Year	\$15,312	\$17,520	\$21,276	\$25,104	\$27,312	\$31,068

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2009	\$8,088	\$12,132
Average County Social Security Benefit 2009	\$12,820	\$20,859

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 (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)	\$6,634	\$21,946	\$24,154	\$27,910	\$31,738	\$33,946	\$37,702
Medium (16 hrs)	\$17,578	\$32,890	\$35,098	\$38,854	\$42,682	\$44,890	\$48,646
High w/ADC (36 hrs)	\$31,265	\$46,577	\$48,785	\$52,541	\$56,369	\$58,577	\$62,333
High w/o ADC (36 hrs)	\$35,909	\$51,221	\$53,429	\$57,185	\$61,013	\$63,221	\$66,977

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), \$24 should be added to the monthly totals (\$20 for out-of-pocket medical costs and \$4 for miscellaneous costs) resulting in an annual increase in costs of \$288 (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 Index for New Mexico*.

Table D-6: The Elder Economic Security Standard Index for Curry County, 2009
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (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)	\$291	\$433	\$788	\$291	\$433	\$788
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$233	\$233	\$233	\$410	\$410	\$410
Health Care (Good Health)	\$307	\$307	\$307	\$614	\$614	\$614
Miscellaneous	\$213	\$213	\$213	\$349	\$349	\$349
Elder Index Per Month	\$1,276	\$1,418	\$1,773	\$2,092	\$2,234	\$2,589
Elder Index Per Year	\$15,312	\$17,016	\$21,276	\$25,104	\$26,808	\$31,068

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2009	\$8,088	\$12,132
Average County Social Security Benefit 2009	\$12,279	\$19,979

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 (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)	\$6,634	\$21,946	\$23,650	\$27,910	\$31,738	\$33,442	\$37,702
Medium (16 hrs)	\$17,578	\$32,890	\$34,594	\$38,854	\$42,682	\$44,386	\$48,646
High w/ADC (36 hrs)	\$31,265	\$46,577	\$48,281	\$52,541	\$56,369	\$58,073	\$62,333
High w/o ADC (36 hrs)	\$35,909	\$51,221	\$52,925	\$57,185	\$61,013	\$62,717	\$66,977

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), \$24 should be added to the monthly totals (\$20 for out-of-pocket medical costs and \$4 for miscellaneous costs) resulting in an annual increase in costs of \$288 (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 Index for New Mexico*.

Table D-7: The Elder Economic Security Standard Index for De Baca County, 2009
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (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)	\$291	\$430	\$788	\$291	\$430	\$788
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$233	\$233	\$233	\$410	\$410	\$410
Health Care (Good Health)	\$307	\$307	\$307	\$614	\$614	\$614
Miscellaneous	\$213	\$213	\$213	\$349	\$349	\$349
Elder Index Per Month	\$1,276	\$1,415	\$1,773	\$2,092	\$2,231	\$2,589
Elder Index Per Year	\$15,312	\$16,980	\$21,276	\$25,104	\$26,772	\$31,068

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2009	\$8,088	\$12,132
Average County Social Security Benefit 2009	\$11,712	\$19,056

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 (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)	\$6,634	\$21,946	\$23,614	\$27,910	\$31,738	\$33,406	\$37,702
Medium (16 hrs)	\$17,578	\$32,890	\$34,558	\$38,854	\$42,682	\$44,350	\$48,646
High w/ADC (36 hrs)	\$31,265	\$46,577	\$48,245	\$52,541	\$56,369	\$58,037	\$62,333
High w/o ADC (36 hrs)	\$35,909	\$51,221	\$52,889	\$57,185	\$61,013	\$62,681	\$66,977

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), \$24 should be added to the monthly totals (\$20 for out-of-pocket medical costs and \$4 for miscellaneous costs) resulting in an annual increase in costs of \$288 (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 Index for New Mexico*.

Table D-8: The Elder Economic Security Standard Index for Doña Ana County, 2009
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (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)	\$311	\$496	\$988	\$311	\$496	\$988
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$220	\$220	\$220	\$388	\$388	\$388
Health Care (Good Health)	\$307	\$307	\$307	\$614	\$614	\$614
Miscellaneous	\$214	\$214	\$214	\$348	\$348	\$348
Elder Index Per Month	\$1,284	\$1,469	\$1,961	\$2,089	\$2,274	\$2,766
Elder Index Per Year	\$15,408	\$17,628	\$23,532	\$25,068	\$27,288	\$33,192

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2009	\$8,088	\$12,132
Average County Social Security Benefit 2009	\$12,201	\$19,852

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 (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)	\$6,634	\$22,042	\$24,262	\$30,166	\$31,702	\$33,922	\$39,826
Medium (16 hrs)	\$17,578	\$32,986	\$35,206	\$41,110	\$42,646	\$44,866	\$50,770
High w/ADC (36 hrs)	\$31,265	\$46,673	\$48,893	\$54,797	\$56,333	\$58,553	\$64,457
High w/o ADC (36 hrs)	\$35,909	\$51,317	\$53,537	\$59,441	\$60,977	\$63,197	\$69,101

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), \$24 should be added to the monthly totals (\$20 for out-of-pocket medical costs and \$4 for miscellaneous costs) resulting in an annual increase in costs of \$288 (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 Index for New Mexico*.

Table D-9: The Elder Economic Security Standard Index for Eddy County, 2009
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (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)	\$248	\$427	\$767	\$248	\$427	\$767
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$233	\$233	\$233	\$410	\$410	\$410
Health Care (Good Health)	\$307	\$307	\$307	\$614	\$614	\$614
Miscellaneous	\$204	\$204	\$204	\$340	\$340	\$340
Elder Index Per Month	\$1,224	\$1,403	\$1,743	\$2,040	\$2,219	\$2,559
Elder Index Per Year	\$14,688	\$16,836	\$20,916	\$24,480	\$26,628	\$30,708

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2009	\$8,088	\$12,132
Average County Social Security Benefit 2009	\$13,676	\$22,252

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 (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)	\$6,634	\$21,322	\$23,470	\$27,550	\$31,114	\$33,262	\$37,342
Medium (16 hrs)	\$17,578	\$32,266	\$34,414	\$38,494	\$42,058	\$44,206	\$48,286
High w/ADC (36 hrs)	\$31,265	\$45,953	\$48,101	\$52,181	\$55,745	\$57,893	\$61,973
High w/o ADC (36 hrs)	\$35,909	\$50,597	\$52,745	\$56,825	\$60,389	\$62,537	\$66,617

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), \$24 should be added to the monthly totals (\$20 for out-of-pocket medical costs and \$4 for miscellaneous costs) resulting in an annual increase in costs of \$288 (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 Index for New Mexico*.

Table D-10: The Elder Economic Security Standard Index for Grant County, 2009
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (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)	\$255	\$466	\$770	\$255	\$466	\$770
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$233	\$233	\$233	\$410	\$410	\$410
Health Care (Good Health)	\$307	\$307	\$307	\$614	\$614	\$614
Miscellaneous	\$205	\$205	\$205	\$341	\$341	\$341
Elder Index Per Month	\$1,232	\$1,443	\$1,747	\$2,048	\$2,259	\$2,563
Elder Index Per Year	\$14,784	\$17,316	\$20,964	\$24,576	\$27,108	\$30,756

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2009	\$8,088	\$12,132
Average County Social Security Benefit 2009	\$13,319	\$21,671

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 (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)	\$6,634	\$21,418	\$23,950	\$27,598	\$31,210	\$33,742	\$37,390
Medium (16 hrs)	\$17,578	\$32,362	\$34,894	\$38,542	\$42,154	\$44,686	\$48,334
High w/ADC (36 hrs)	\$31,265	\$46,049	\$48,581	\$52,229	\$55,841	\$58,373	\$62,021
High w/o ADC (36 hrs)	\$35,909	\$50,693	\$53,225	\$56,873	\$60,485	\$63,017	\$66,665

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), \$24 should be added to the monthly totals (\$20 for out-of-pocket medical costs and \$4 for miscellaneous costs) resulting in an annual increase in costs of \$288 (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 Index for New Mexico*.

Table D-11: The Elder Economic Security Standard Index for Guadalupe County, 2009
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (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)	\$285	\$498	\$939	\$285	\$498	\$939
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$233	\$233	\$233	\$410	\$410	\$410
Health Care (Good Health)	\$307	\$307	\$307	\$614	\$614	\$614
Miscellaneous	\$211	\$211	\$211	\$347	\$347	\$347
Elder Index Per Month	\$1,268	\$1,481	\$1,922	\$2,084	\$2,297	\$2,738
Elder Index Per Year	\$15,216	\$17,772	\$23,064	\$25,008	\$27,564	\$32,856

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2009	\$8,088	\$12,132
Average County Social Security Benefit 2009	\$10,302	\$16,762

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 (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)	\$6,634	\$21,850	\$24,406	\$29,698	\$31,642	\$34,198	\$39,490
Medium (16 hrs)	\$17,578	\$32,794	\$35,350	\$40,642	\$42,586	\$45,142	\$50,434
High w/ADC (36 hrs)	\$31,265	\$46,481	\$49,037	\$54,329	\$56,273	\$58,829	\$64,121
High w/o ADC (36 hrs)	\$35,909	\$51,125	\$53,681	\$58,973	\$60,917	\$63,473	\$68,765

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), \$24 should be added to the monthly totals (\$20 for out-of-pocket medical costs and \$4 for miscellaneous costs) resulting in an annual increase in costs of \$288 (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 Index for New Mexico*.

Table D-12: The Elder Economic Security Standard Index for Harding County, 2009
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (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)	\$291	\$430	\$788	\$291	\$430	\$788
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$233	\$233	\$233	\$410	\$410	\$410
Health Care (Good Health)	\$307	\$307	\$307	\$614	\$614	\$614
Miscellaneous	\$213	\$213	\$213	\$349	\$349	\$349
Elder Index Per Month	\$1,276	\$1,415	\$1,773	\$2,092	\$2,231	\$2,589
Elder Index Per Year	\$15,312	\$16,980	\$21,276	\$25,104	\$26,772	\$31,068

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2009	\$8,088	\$12,132
Average County Social Security Benefit 2009	\$11,007	\$17,909

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 (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)	\$6,634	\$21,946	\$23,614	\$27,910	\$31,738	\$33,406	\$37,702
Medium (16 hrs)	\$17,578	\$32,890	\$34,558	\$38,854	\$42,682	\$44,350	\$48,646
High w/ADC (36 hrs)	\$31,265	\$46,577	\$48,245	\$52,541	\$56,369	\$58,037	\$62,333
High w/o ADC (36 hrs)	\$35,909	\$51,221	\$52,889	\$57,185	\$61,013	\$62,681	\$66,977

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), \$24 should be added to the monthly totals (\$20 for out-of-pocket medical costs and \$4 for miscellaneous costs) resulting in an annual increase in costs of \$288 (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 Index for New Mexico*.

Table D-13: The Elder Economic Security Standard Index for Hidalgo County, 2009
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (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)	\$255	\$419	\$770	\$255	\$419	\$770
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$233	\$233	\$233	\$410	\$410	\$410
Health Care (Good Health)	\$307	\$307	\$307	\$614	\$614	\$614
Miscellaneous	\$205	\$205	\$205	\$341	\$341	\$341
Elder Index Per Month	\$1,232	\$1,396	\$1,747	\$2,048	\$2,212	\$2,563
Elder Index Per Year	\$14,784	\$16,752	\$20,964	\$24,576	\$26,544	\$30,756

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2009	\$8,088	\$12,132
Average County Social Security Benefit 2009	\$12,345	\$20,087

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 (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)	\$6,634	\$21,418	\$23,386	\$27,598	\$31,210	\$33,178	\$37,390
Medium (16 hrs)	\$17,578	\$32,362	\$34,330	\$38,542	\$42,154	\$44,122	\$48,334
High w/ADC (36 hrs)	\$31,265	\$46,049	\$48,017	\$52,229	\$55,841	\$57,809	\$62,021
High w/o ADC (36 hrs)	\$35,909	\$50,693	\$52,661	\$56,873	\$60,485	\$62,453	\$66,665

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), \$24 should be added to the monthly totals (\$20 for out-of-pocket medical costs and \$4 for miscellaneous costs) resulting in an annual increase in costs of \$288 (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 Index for New Mexico*.

Table D-14: The Elder Economic Security Standard Index for Lea County, 2009
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (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)	\$248	\$452	\$767	\$248	\$452	\$767
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$233	\$233	\$233	\$410	\$410	\$410
Health Care (Good Health)	\$307	\$307	\$307	\$614	\$614	\$614
Miscellaneous	\$204	\$204	\$204	\$340	\$340	\$340
Elder Index Per Month	\$1,224	\$1,428	\$1,743	\$2,040	\$2,244	\$2,559
Elder Index Per Year	\$14,688	\$17,136	\$20,916	\$24,480	\$26,928	\$30,708

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2009	\$8,088	\$12,132
Average County Social Security Benefit 2009	\$13,745	\$22,364

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 (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)	\$6,634	\$21,322	\$23,770	\$27,550	\$31,114	\$33,562	\$37,342
Medium (16 hrs)	\$17,578	\$32,266	\$34,714	\$38,494	\$42,058	\$44,506	\$48,286
High w/ADC (36 hrs)	\$31,265	\$45,953	\$48,401	\$52,181	\$55,745	\$58,193	\$61,973
High w/o ADC (36 hrs)	\$35,909	\$50,597	\$53,045	\$56,825	\$60,389	\$62,837	\$66,617

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), \$24 should be added to the monthly totals (\$20 for out-of-pocket medical costs and \$4 for miscellaneous costs) resulting in an annual increase in costs of \$288 (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 Index for New Mexico*.

Table D-15: The Elder Economic Security Standard Index for Lincoln County, 2009
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (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)	\$291	\$493	\$788	\$291	\$493	\$788
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$233	\$233	\$233	\$410	\$410	\$410
Health Care (Good Health)	\$307	\$307	\$307	\$614	\$614	\$614
Miscellaneous	\$213	\$213	\$213	\$349	\$349	\$349
Elder Index Per Month	\$1,276	\$1,478	\$1,773	\$2,092	\$2,294	\$2,589
Elder Index Per Year	\$15,312	\$17,736	\$21,276	\$25,104	\$27,528	\$31,068

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2009	\$8,088	\$12,132
Average County Social Security Benefit 2009	\$13,160	\$21,413

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 (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)	\$6,634	\$21,946	\$24,370	\$27,910	\$31,738	\$34,162	\$37,702
Medium (16 hrs)	\$17,578	\$32,890	\$35,314	\$38,854	\$42,682	\$45,106	\$48,646
High w/ADC (36 hrs)	\$31,265	\$46,577	\$49,001	\$52,541	\$56,369	\$58,793	\$62,333
High w/o ADC (36 hrs)	\$35,909	\$51,221	\$53,645	\$57,185	\$61,013	\$63,437	\$66,977

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), \$24 should be added to the monthly totals (\$20 for out-of-pocket medical costs and \$4 for miscellaneous costs) resulting in an annual increase in costs of \$288 (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 Index for New Mexico*.

Table D-16: The Elder Economic Security Standard Index for Los Alamos County, 2009
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (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)	\$371	\$728	\$1,571	\$371	\$728	\$1,571
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$233	\$233	\$233	\$410	\$410	\$410
Health Care (Good Health)	\$307	\$307	\$307	\$614	\$614	\$614
Miscellaneous	\$229	\$229	\$229	\$365	\$365	\$365
Elder Index Per Month	\$1,372	\$1,729	\$2,572	\$2,188	\$2,545	\$3,388
Elder Index Per Year	\$16,464	\$20,748	\$30,864	\$26,256	\$30,540	\$40,656

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2009	\$8,088	\$12,132
Average County Social Security Benefit 2009	\$13,471	\$21,919

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 (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)	\$6,634	\$23,098	\$27,382	\$37,498	\$32,890	\$37,174	\$47,290
Medium (16 hrs)	\$17,578	\$34,042	\$38,326	\$48,442	\$43,834	\$48,118	\$58,234
High w/ADC (36 hrs)	\$31,265	\$47,729	\$52,013	\$62,129	\$57,521	\$61,805	\$71,921
High w/o ADC (36 hrs)	\$35,909	\$52,373	\$56,657	\$66,773	\$62,165	\$66,449	\$76,565

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), \$24 should be added to the monthly totals (\$20 for out-of-pocket medical costs and \$4 for miscellaneous costs) resulting in an annual increase in costs of \$288 (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 Index for New Mexico*.

Table D-17: The Elder Economic Security Standard Index for Luna County, 2009
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (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)	\$255	\$452	\$770	\$255	\$452	\$770
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$233	\$233	\$233	\$410	\$410	\$410
Health Care (Good Health)	\$307	\$307	\$307	\$614	\$614	\$614
Miscellaneous	\$205	\$205	\$205	\$341	\$341	\$341
Elder Index Per Month	\$1,232	\$1,429	\$1,747	\$2,048	\$2,245	\$2,563
Elder Index Per Year	\$14,784	\$17,148	\$20,964	\$24,576	\$26,940	\$30,756

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2009	\$8,088	\$12,132
Average County Social Security Benefit 2009	\$11,582	\$18,844

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 (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)	\$6,634	\$21,418	\$23,782	\$27,598	\$31,210	\$33,574	\$37,390
Medium (16 hrs)	\$17,578	\$32,362	\$34,726	\$38,542	\$42,154	\$44,518	\$48,334
High w/ADC (36 hrs)	\$31,265	\$46,049	\$48,413	\$52,229	\$55,841	\$58,205	\$62,021
High w/o ADC (36 hrs)	\$35,909	\$50,693	\$53,057	\$56,873	\$60,485	\$62,849	\$66,665

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), \$24 should be added to the monthly totals (\$20 for out-of-pocket medical costs and \$4 for miscellaneous costs) resulting in an annual increase in costs of \$288 (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 Index for New Mexico*.

Table D-18: The Elder Economic Security Standard Index for McKinley County, 2009
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (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)	\$231	\$465	\$765	\$231	\$465	\$765
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$233	\$233	\$233	\$410	\$410	\$410
Health Care (Good Health)	\$307	\$307	\$307	\$614	\$614	\$614
Miscellaneous	\$201	\$201	\$201	\$337	\$337	\$337
Elder Index Per Month	\$1,204	\$1,438	\$1,738	\$2,020	\$2,254	\$2,554
Elder Index Per Year	\$14,448	\$17,256	\$20,856	\$24,240	\$27,048	\$30,648

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2009	\$8,088	\$12,132
Average County Social Security Benefit 2009	\$10,819	\$17,604

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 (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)	\$6,634	\$21,082	\$23,890	\$27,490	\$30,874	\$33,682	\$37,282
Medium (16 hrs)	\$17,578	\$32,026	\$34,834	\$38,434	\$41,818	\$44,626	\$48,226
High w/ADC (36 hrs)	\$31,265	\$45,713	\$48,521	\$52,121	\$55,505	\$58,313	\$61,913
High w/o ADC (36 hrs)	\$35,909	\$50,357	\$53,165	\$56,765	\$60,149	\$62,957	\$66,557

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), \$24 should be added to the monthly totals (\$20 for out-of-pocket medical costs and \$4 for miscellaneous costs) resulting in an annual increase in costs of \$288 (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 Index for New Mexico*.

Table D-19: The Elder Economic Security Standard Index for Mora County, 2009
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (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)	\$285	\$498	\$939	\$285	\$498	\$939
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$233	\$233	\$233	\$410	\$410	\$410
Health Care (Good Health)	\$307	\$307	\$307	\$614	\$614	\$614
Miscellaneous	\$211	\$211	\$211	\$347	\$347	\$347
Elder Index Per Month	\$1,268	\$1,481	\$1,922	\$2,084	\$2,297	\$2,738
Elder Index Per Year	\$15,216	\$17,772	\$23,064	\$25,008	\$27,564	\$32,856

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2009	\$8,088	\$12,132
Average County Social Security Benefit 2009	\$10,657	\$17,339

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (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)	\$6,634	\$21,850	\$24,406	\$29,698	\$31,642	\$34,198	\$39,490
Medium (16 hrs)	\$17,578	\$32,794	\$35,350	\$40,642	\$42,586	\$45,142	\$50,434
High w/ADC (36 hrs)	\$31,265	\$46,481	\$49,037	\$54,329	\$56,273	\$58,829	\$64,121
High w/o ADC (36 hrs)	\$35,909	\$51,125	\$53,681	\$58,973	\$60,917	\$63,473	\$68,765

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), \$24 should be added to the monthly totals (\$20 for out-of-pocket medical costs and \$4 for miscellaneous costs) resulting in an annual increase in costs of \$288 (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 Index for New Mexico*.

Table D-20: The Elder Economic Security Standard Index for Otero County, 2009
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (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)	\$277	\$454	\$746	\$277	\$454	\$746
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$233	\$233	\$233	\$410	\$410	\$410
Health Care (Good Health)	\$307	\$307	\$307	\$614	\$614	\$614
Miscellaneous	\$210	\$210	\$210	\$346	\$346	\$346
Elder Index Per Month	\$1,259	\$1,436	\$1,728	\$2,075	\$2,252	\$2,544
Elder Index Per Year	\$15,108	\$17,232	\$20,736	\$24,900	\$27,024	\$30,528

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2009	\$8,088	\$12,132
Average County Social Security Benefit 2009	\$12,131	\$19,739

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 (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)	\$6,634	\$21,742	\$23,866	\$27,370	\$31,534	\$33,658	\$37,162
Medium (16 hrs)	\$17,578	\$32,686	\$34,810	\$38,314	\$42,478	\$44,602	\$48,106
High w/ADC (36 hrs)	\$31,265	\$46,373	\$48,497	\$52,001	\$56,165	\$58,289	\$61,793
High w/o ADC (36 hrs)	\$35,909	\$51,017	\$53,141	\$56,645	\$60,809	\$62,933	\$66,437

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), \$24 should be added to the monthly totals (\$20 for out-of-pocket medical costs and \$4 for miscellaneous costs) resulting in an annual increase in costs of \$288 (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 Index for New Mexico*.

Table D-21: The Elder Economic Security Standard Index for Quay County, 2009
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (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)	\$291	\$430	\$788	\$291	\$430	\$788
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$233	\$233	\$233	\$410	\$410	\$410
Health Care (Good Health)	\$307	\$307	\$307	\$614	\$614	\$614
Miscellaneous	\$213	\$213	\$213	\$349	\$349	\$349
Elder Index Per Month	\$1,276	\$1,415	\$1,773	\$2,092	\$2,231	\$2,589
Elder Index Per Year	\$15,312	\$16,980	\$21,276	\$25,104	\$26,772	\$31,068

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2009	\$8,088	\$12,132
Average County Social Security Benefit 2009	\$11,727	\$19,081

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 (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)	\$6,634	\$21,946	\$23,614	\$27,910	\$31,738	\$33,406	\$37,702
Medium (16 hrs)	\$17,578	\$32,890	\$34,558	\$38,854	\$42,682	\$44,350	\$48,646
High w/ADC (36 hrs)	\$31,265	\$46,577	\$48,245	\$52,541	\$56,369	\$58,037	\$62,333
High w/o ADC (36 hrs)	\$35,909	\$51,221	\$52,889	\$57,185	\$61,013	\$62,681	\$66,977

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), \$24 should be added to the monthly totals (\$20 for out-of-pocket medical costs and \$4 for miscellaneous costs) resulting in an annual increase in costs of \$288 (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 Index for New Mexico*.

Table D-22: The Elder Economic Security Standard Index for Rio Arriba County, 2009
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (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)	\$285	\$456	\$939	\$285	\$456	\$939
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$233	\$233	\$233	\$410	\$410	\$410
Health Care (Good Health)	\$307	\$307	\$307	\$614	\$614	\$614
Miscellaneous	\$211	\$211	\$211	\$347	\$347	\$347
Elder Index Per Month	\$1,268	\$1,439	\$1,922	\$2,084	\$2,255	\$2,738
Elder Index Per Year	\$15,216	\$17,268	\$23,064	\$25,008	\$27,060	\$32,856

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2009	\$8,088	\$12,132
Average County Social Security Benefit 2009	\$11,629	\$18,921

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 (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)	\$6,634	\$21,850	\$23,902	\$29,698	\$31,642	\$33,694	\$39,490
Medium (16 hrs)	\$17,578	\$32,794	\$34,846	\$40,642	\$42,586	\$44,638	\$50,434
High w/ADC (36 hrs)	\$31,265	\$46,481	\$48,533	\$54,329	\$56,273	\$58,325	\$64,121
High w/o ADC (36 hrs)	\$35,909	\$51,125	\$53,177	\$58,973	\$60,917	\$62,969	\$68,765

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), \$24 should be added to the monthly totals (\$20 for out-of-pocket medical costs and \$4 for miscellaneous costs) resulting in an annual increase in costs of \$288 (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 Index for New Mexico*.

Table D-23: The Elder Economic Security Standard Index for Roosevelt County, 2009
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (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)	\$291	\$427	\$788	\$291	\$427	\$788
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$233	\$233	\$233	\$410	\$410	\$410
Health Care (Good Health)	\$307	\$307	\$307	\$614	\$614	\$614
Miscellaneous	\$213	\$213	\$213	\$349	\$349	\$349
Elder Index Per Month	\$1,276	\$1,412	\$1,773	\$2,092	\$2,228	\$2,589
Elder Index Per Year	\$15,312	\$16,944	\$21,276	\$25,104	\$26,736	\$31,068

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2009	\$8,088	\$12,132
Average County Social Security Benefit 2009	\$12,134	\$19,742

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 (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)	\$6,634	\$21,946	\$23,578	\$27,910	\$31,738	\$33,370	\$37,702
Medium (16 hrs)	\$17,578	\$32,890	\$34,522	\$38,854	\$42,682	\$44,314	\$48,646
High w/ADC (36 hrs)	\$31,265	\$46,577	\$48,209	\$52,541	\$56,369	\$58,001	\$62,333
High w/o ADC (36 hrs)	\$35,909	\$51,221	\$52,853	\$57,185	\$61,013	\$62,645	\$66,977

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), \$24 should be added to the monthly totals (\$20 for out-of-pocket medical costs and \$4 for miscellaneous costs) resulting in an annual increase in costs of \$288 (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 Index for New Mexico*.

Table D-24: The Elder Economic Security Standard Index for Sandoval County, 2009
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (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)	\$227	\$757	\$957	\$227	\$757	\$957
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$193	\$193	\$193	\$340	\$340	\$340
Health Care (Good Health)	\$250	\$250	\$250	\$500	\$500	\$500
Miscellaneous	\$180	\$180	\$180	\$299	\$299	\$299
Elder Index Per Month	\$1,082	\$1,612	\$1,812	\$1,794	\$2,324	\$2,524
Elder Index Per Year	\$12,984	\$19,344	\$21,744	\$21,528	\$27,888	\$30,288

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2009	\$8,088	\$12,132
Average County Social Security Benefit 2009	\$13,581	\$22,097

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 (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)	\$6,634	\$19,618	\$25,978	\$28,378	\$28,162	\$34,522	\$36,922
Medium (16 hrs)	\$17,578	\$30,562	\$36,922	\$39,322	\$39,106	\$45,466	\$47,866
High w/ADC (36 hrs)	\$31,265	\$44,249	\$50,609	\$53,009	\$52,793	\$59,153	\$61,553
High w/o ADC (36 hrs)	\$35,909	\$48,893	\$55,253	\$57,653	\$57,437	\$63,797	\$66,197

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), \$128 should be added to the monthly totals (\$107 for out-of-pocket medical costs and \$21 for miscellaneous costs) resulting in an annual increase in costs of \$1,541 (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 Index for New Mexico*.

Table D-25: The Elder Economic Security Standard Index for San Juan County, 2009
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (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)	\$222	\$504	\$964	\$222	\$504	\$964
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$220	\$220	\$220	\$388	\$388	\$388
Health Care (Good Health)	\$307	\$307	\$307	\$614	\$614	\$614
Miscellaneous	\$196	\$196	\$196	\$330	\$330	\$330
Elder Index Per Month	\$1,177	\$1,459	\$1,919	\$1,982	\$2,264	\$2,724
Elder Index Per Year	\$14,124	\$17,508	\$23,028	\$23,784	\$27,168	\$32,688

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2009	\$8,088	\$12,132
Average County Social Security Benefit 2009	\$13,273	\$21,596

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 (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)	\$6,634	\$20,758	\$24,142	\$29,662	\$30,418	\$33,802	\$39,322
Medium (16 hrs)	\$17,578	\$31,702	\$35,086	\$40,606	\$41,362	\$44,746	\$50,266
High w/ADC (36 hrs)	\$31,265	\$45,389	\$48,773	\$54,293	\$55,049	\$58,433	\$63,953
High w/o ADC (36 hrs)	\$35,909	\$50,033	\$53,417	\$58,937	\$59,693	\$63,077	\$68,597

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), \$24 should be added to the monthly totals (\$20 for out-of-pocket medical costs and \$4 for miscellaneous costs) resulting in an annual increase in costs of \$288 (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 Index for New Mexico*.

Table D-26: The Elder Economic Security Standard Index for San Miguel County, 2009
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (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)	\$285	\$452	\$939	\$285	\$452	\$939
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$233	\$233	\$233	\$410	\$410	\$410
Health Care (Good Health)	\$307	\$307	\$307	\$614	\$614	\$614
Miscellaneous	\$211	\$211	\$211	\$347	\$347	\$347
Elder Index Per Month	\$1,268	\$1,435	\$1,922	\$2,084	\$2,251	\$2,738
Elder Index Per Year	\$15,216	\$17,220	\$23,064	\$25,008	\$27,012	\$32,856

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2009	\$8,088	\$12,132
Average County Social Security Benefit 2009	\$11,464	\$18,653

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 (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)	\$6,634	\$21,850	\$23,854	\$29,698	\$31,642	\$33,646	\$39,490
Medium (16 hrs)	\$17,578	\$32,794	\$34,798	\$40,642	\$42,586	\$44,590	\$50,434
High w/ADC (36 hrs)	\$31,265	\$46,481	\$48,485	\$54,329	\$56,273	\$58,277	\$64,121
High w/o ADC (36 hrs)	\$35,909	\$51,125	\$53,129	\$58,973	\$60,917	\$62,921	\$68,765

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), \$24 should be added to the monthly totals (\$20 for out-of-pocket medical costs and \$4 for miscellaneous costs) resulting in an annual increase in costs of \$288 (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 Index for New Mexico*.

Table D-27: The Elder Economic Security Standard Index for Santa Fe County, 2009
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (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)	\$371	\$763	\$1,571	\$371	\$763	\$1,571
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$220	\$220	\$220	\$388	\$388	\$388
Health Care (Good Health)	\$260	\$260	\$260	\$520	\$520	\$520
Miscellaneous	\$217	\$217	\$217	\$341	\$341	\$341
Elder Index Per Month	\$1,300	\$1,692	\$2,500	\$2,048	\$2,440	\$3,248
Elder Index Per Year	\$15,600	\$20,304	\$30,000	\$24,576	\$29,280	\$38,976

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2009	\$8,088	\$12,132
Average County Social Security Benefit 2009	\$13,963	\$22,719

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 (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)	\$6,634	\$22,234	\$26,938	\$36,634	\$31,210	\$35,914	\$45,610
Medium (16 hrs)	\$17,578	\$33,178	\$37,882	\$47,578	\$42,154	\$46,858	\$56,554
High w/ADC (36 hrs)	\$31,265	\$46,865	\$51,569	\$61,265	\$55,841	\$60,545	\$70,241
High w/o ADC (36 hrs)	\$35,909	\$51,509	\$56,213	\$65,909	\$60,485	\$65,189	\$74,885

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), \$130 should be added to the monthly totals (\$108 for out-of-pocket medical costs and \$22 for miscellaneous costs) resulting in an annual increase in costs of \$1,555 (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 Index for New Mexico*.

Table D-28: The Elder Economic Security Standard Index for Sierra County, 2009
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (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)	\$255	\$405	\$770	\$255	\$405	\$770
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$233	\$233	\$233	\$410	\$410	\$410
Health Care (Good Health)	\$307	\$307	\$307	\$614	\$614	\$614
Miscellaneous	\$205	\$205	\$205	\$341	\$341	\$341
Elder Index Per Month	\$1,232	\$1,382	\$1,747	\$2,048	\$2,198	\$2,563
Elder Index Per Year	\$14,784	\$16,584	\$20,964	\$24,576	\$26,376	\$30,756

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2009	\$8,088	\$12,132
Average County Social Security Benefit 2009	\$12,142	\$19,756

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 (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)	\$6,634	\$21,418	\$23,218	\$27,598	\$31,210	\$33,010	\$37,390
Medium (16 hrs)	\$17,578	\$32,362	\$34,162	\$38,542	\$42,154	\$43,954	\$48,334
High w/ADC (36 hrs)	\$31,265	\$46,049	\$47,849	\$52,229	\$55,841	\$57,641	\$62,021
High w/o ADC (36 hrs)	\$35,909	\$50,693	\$52,493	\$56,873	\$60,485	\$62,285	\$66,665

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), \$24 should be added to the monthly totals (\$20 for out-of-pocket medical costs and \$4 for miscellaneous costs) resulting in an annual increase in costs of \$288 (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 Index for New Mexico*.

Table D-29: The Elder Economic Security Standard Index for Socorro County, 2009
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (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)	\$255	\$419	\$770	\$255	\$419	\$770
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$233	\$233	\$233	\$410	\$410	\$410
Health Care (Good Health)	\$307	\$307	\$307	\$614	\$614	\$614
Miscellaneous	\$205	\$205	\$205	\$341	\$341	\$341
Elder Index Per Month	\$1,232	\$1,396	\$1,747	\$2,048	\$2,212	\$2,563
Elder Index Per Year	\$14,784	\$16,752	\$20,964	\$24,576	\$26,544	\$30,756

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2009	\$8,088	\$12,132
Average County Social Security Benefit 2009	\$11,966	\$19,469

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 (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)	\$6,634	\$21,418	\$23,386	\$27,598	\$31,210	\$33,178	\$37,390
Medium (16 hrs)	\$17,578	\$32,362	\$34,330	\$38,542	\$42,154	\$44,122	\$48,334
High w/ADC (36 hrs)	\$31,265	\$46,049	\$48,017	\$52,229	\$55,841	\$57,809	\$62,021
High w/o ADC (36 hrs)	\$35,909	\$50,693	\$52,661	\$56,873	\$60,485	\$62,453	\$66,665

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), \$24 should be added to the monthly totals (\$20 for out-of-pocket medical costs and \$4 for miscellaneous costs) resulting in an annual increase in costs of \$288 (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 Index for New Mexico*.

Table D-30: The Elder Economic Security Standard Index for Taos County, 2009
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (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)	\$285	\$648	\$939	\$285	\$648	\$939
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$233	\$233	\$233	\$410	\$410	\$410
Health Care (Good Health)	\$307	\$307	\$307	\$614	\$614	\$614
Miscellaneous	\$211	\$211	\$211	\$347	\$347	\$347
Elder Index Per Month	\$1,268	\$1,631	\$1,922	\$2,084	\$2,447	\$2,738
Elder Index Per Year	\$15,216	\$19,572	\$23,064	\$25,008	\$29,364	\$32,856

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2009	\$8,088	\$12,132
Average County Social Security Benefit 2009	\$11,963	\$19,464

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (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)	\$6,634	\$21,850	\$26,206	\$29,698	\$31,642	\$35,998	\$39,490
Medium (16 hrs)	\$17,578	\$32,794	\$37,150	\$40,642	\$42,586	\$46,942	\$50,434
High w/ADC (36 hrs)	\$31,265	\$46,481	\$50,837	\$54,329	\$56,273	\$60,629	\$64,121
High w/o ADC (36 hrs)	\$35,909	\$51,125	\$55,481	\$58,973	\$60,917	\$65,273	\$68,765

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), \$24 should be added to the monthly totals (\$20 for out-of-pocket medical costs and \$4 for miscellaneous costs) resulting in an annual increase in costs of \$288 (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 Index for New Mexico*.

Table D-31: The Elder Economic Security Standard Index for Torrance County, 2009
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (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)	\$255	\$477	\$770	\$255	\$477	\$770
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation*	\$193	\$193	\$193	\$340	\$340	\$340
Health Care (Good Health)	\$256	\$256	\$256	\$512	\$512	\$512
Miscellaneous	\$187	\$187	\$187	\$307	\$307	\$307
Elder Index Per Month	\$1,123	\$1,345	\$1,638	\$1,842	\$2,064	\$2,357
Elder Index Per Year	\$13,476	\$16,140	\$19,656	\$22,104	\$24,768	\$28,284

* Transportation Cost with Public Transportation: Elder person \$44.50, Elder couple \$89.

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2009	\$8,088	\$12,132
Average County Social Security Benefit 2009	\$12,189	\$19,832

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (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)	\$6,634	\$20,110	\$22,774	\$26,290	\$28,738	\$31,402	\$34,918
Medium (16 hrs)	\$17,578	\$31,054	\$33,718	\$37,234	\$39,682	\$42,346	\$45,862
High w/ADC (36 hrs)	\$31,265	\$44,741	\$47,405	\$50,921	\$53,369	\$56,033	\$59,549
High w/o ADC (36 hrs)	\$35,909	\$49,385	\$52,049	\$55,565	\$58,013	\$60,677	\$64,193

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), \$130 should be added to the monthly totals (\$108 for out-of-pocket medical costs and \$22 for miscellaneous costs) resulting in an annual increase in costs of \$1,555 (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 Index for New Mexico*.

Table D-32: The Elder Economic Security Standard Index for Union County, 2009
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (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)	\$291	\$430	\$788	\$291	\$430	\$788
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$233	\$233	\$233	\$410	\$410	\$410
Health Care (Good Health)	\$307	\$307	\$307	\$614	\$614	\$614
Miscellaneous	\$213	\$213	\$213	\$349	\$349	\$349
Elder Index Per Month	\$1,276	\$1,415	\$1,773	\$2,092	\$2,231	\$2,589
Elder Index Per Year	\$15,312	\$16,980	\$21,276	\$25,104	\$26,772	\$31,068

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2009	\$8,088	\$12,132
Average County Social Security Benefit 2009	\$12,326	\$20,056

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 (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)	\$6,634	\$21,946	\$23,614	\$27,910	\$31,738	\$33,406	\$37,702
Medium (16 hrs)	\$17,578	\$32,890	\$34,558	\$38,854	\$42,682	\$44,350	\$48,646
High w/ADC (36 hrs)	\$31,265	\$46,577	\$48,245	\$52,541	\$56,369	\$58,037	\$62,333
High w/o ADC (36 hrs)	\$35,909	\$51,221	\$52,889	\$57,185	\$61,013	\$62,681	\$66,977

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), \$24 should be added to the monthly totals (\$20 for out-of-pocket medical costs and \$4 for miscellaneous costs) resulting in an annual increase in costs of \$288 (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 Index for New Mexico*.

Table D-33: The Elder Economic Security Standard Index for Valencia County, 2009
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (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)	\$227	\$511	\$957	\$227	\$511	\$957
Food	\$232	\$232	\$232	\$428	\$428	\$428
Transportation	\$193	\$193	\$193	\$340	\$340	\$340
Health Care (Good Health)	\$250	\$250	\$250	\$500	\$500	\$500
Miscellaneous	\$180	\$180	\$180	\$299	\$299	\$299
Elder Index Per Month	\$1,082	\$1,366	\$1,812	\$1,794	\$2,078	\$2,524
Elder Index Per Year	\$12,984	\$16,392	\$21,744	\$21,528	\$24,936	\$30,288

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline (2009 DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2009	\$8,088	\$12,132
Average County Social Security Benefit 2009	\$12,516	\$20,364

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 (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)	\$6,634	\$19,618	\$23,026	\$28,378	\$28,162	\$31,570	\$36,922
Medium (16 hrs)	\$17,578	\$30,562	\$33,970	\$39,322	\$39,106	\$42,514	\$47,866
High w/ADC (36 hrs)	\$31,265	\$44,249	\$47,657	\$53,009	\$52,793	\$56,201	\$61,553
High w/o ADC (36 hrs)	\$35,909	\$48,893	\$52,301	\$57,653	\$57,437	\$60,845	\$66,197

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), \$128 should be added to the monthly totals (\$107 for out-of-pocket medical costs and \$21 for miscellaneous costs) resulting in an annual increase in costs of \$1,541 (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 Index for New Mexico*.

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 45 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 Security (FES) Project, and the Elder Economic Security Initiative™. For the last several years, a major part of WOW's work has been its Family Economic Security (FES) Project, 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 40 states and the District of Columbia. In turn, these partners form or participate in statewide coalitions organized around the concept of self-sufficiency. These programs focus on a range of issues including employment, aging, welfare, tax policy, child advocacy, and women's issues; more than 2,000 organizations are part of this network.

Wider Opportunities for Women • 1001 Connecticut Ave, NW, Ste. 930 • Washington, DC 20036
phone: 202.464.1596 • fax: 202.464.1660 • email: info@WOWonline.org • website: www.WOWonline.org

Appendix F: The Gerontology Institute



Gerontology Institute
Phone: 617-287-7300
Fax: 617-287-2080
www.geront.umb.edu

THE GERONTOLOGY INSTITUTE

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

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

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

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

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

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

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



Wider
Opportunities
for Women



Wider Opportunities for Women

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

1001 Connecticut Ave, NW, Suite 930 • Washington, DC 20036
tel 202.464.1596 • fax 202.464.1660 • www.wowonline.org